

THE OFFICIAL VOICE OF THE NORTHERN IRELAND FEDERATION OF CLUBS

Club Review

VOLUME 33 - Issue 6, 2020

THE WORLD'S MOST
REFRESHING BEER™

**BLUE
MOUNTAINS.
COLD BEER.**



@CoorsLightUK



drinkaware.co.uk
for the facts

**Is there a pint out there
with your name on it?**

Probably.



**Carlsberg is giving away thousands
of free pints from October.**

To sign up your outlet, please contact your Diageo rep.

Federation update



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



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

Covid-19 is a remaining threat hanging over everyone, and regrettably, will continue to do so for the foreseeable future.

The support provided by the Government at Westminster is now reaching the end game, with no indication at this stage that it is going to be continued. Therefore, one can only assume that the unemployment level is going to reach unprecedented levels, unimaginable as recently as six months ago.

Rather more common sense, particularly within the younger generation, would play a part in reducing infection rates of Covid-19. However, when one witnesses the kind of senseless behaviour in some areas, it provides little hope for the future.

It is our hope that the older generation are not impacted through closure of premises or restriction of opening hours, when it has been recognised that it is not that sector which is impacting on the infection rate.

It is important to acknowledge that, in general, registered clubs, and indeed a number of licensed premises, cater for the needs of a generation which requires the social environment they provide.

Application of the law

Members should be aware that the Federation instructed its legal representatives, Shean, Dickson, Merrick, to correspond with the Chief Constable, expressing concern at incorrect details being quoted during some visits to registered clubs. This related to diners remaining on premises upon finishing a meal, and the minimum cost of a meal. These are but two issues which caused concern, with neither being stipulated in legislation.

FCA v Insurance Industry

The Federation has also been quick to engage with its legal representatives in anticipation of needing to act on behalf of members to resolve issues which are likely to arise when seeking settlement of potential insurance claims, relating to loss of business due to the pandemic.

It is expected that clubs will receive, or may have already received correspondence by the time of publication. Anyone with concerns should contact their insurance provider. If insured via Rollins Club Insurance, you should contact them in the first instance, and if dissatisfied, contact the Federation on 07889 800329 or 07889 681714.

The recent High Court decision is likely to be appealed, but either way, you should be updated throughout the process.

Finally, to reassure members, you can be confident that we are working effectively in the background on your behalf.

We are delighted at the number of member clubs we have been able to assist in sourcing grants, when they thought they were going to be overlooked.

It is important to recognise the support of our associated suppliers, who have also encountered extreme difficulties throughout this time. It is at times such as this, that support is so important to us in weathering the storm.

Please play your part by adhering to good practice, both privately and in your club, and let's all look forward to better times on the other side of this dreadful time in our history.

N.I.F.C. HELPLINES

07889 800329

07889 681714

07889 800325

E-mail: info@nifederationofclubs.com





Based in Bangor, North Down, PCI offer a commercial shopfitting service alongside a bespoke joinery service for the domestic customer.

Whatever style you have in mind for your bar, restaurant, shop or home, PCI will meet the challenge, **not to mention your budget and deadline.**

Our team of highly skilled shopfitters deliver the highest quality property refurbishment service. Meeting our customers needs is our top priority.





H&W Welders F.S.C., Belfast

Contact us for a free quote on **02891 478000**

you can also phone **078 5021 2962 or 077 8401 9989**

johnp.pci@gmail.com | ronnie.pci@gmail.com
www.pubsclubsandinteriors.co.uk

Unit 88, Dunlop Commercial Park, Balloo Industrial Estate, Bangor, Co. Down BT19 7QY

Linneweber update

Most clubs will now have made contact with HM Revenue & Customs in relation to claiming back VAT on gaming machine income. The best way to contact HM Revenue & Customs is by emailing: gaming.machinetype3appeal@hmrc.gov.uk

HM Revenue & Customs, once contacted, are putting in place an initial triage system where they are identifying potential claimants who do not have a valid claim or do not have a valid appeal.

HM Revenue & Customs will be writing to these claimants stating that the claim is rejected with grounds for the claim rejection.

If it is a valid claim rejection, this can be challenged by those claimants that initially wrote to HM Revenue & Customs and requested a VAT repayment, but, subsequently failed to persist with their repayment claim.

If it is a no valid appeal rejection this is related to the protective assessments that HM Revenue & Customs issued to claimants after the test case taken in 2016, and, have to be joined by a formal Application to the HM Courts and Tribunals Service (HMCTS) to the original appeal.

Claimants will need to send a copy of the original protective assessment letter

with the application to HMCTS. This means that any claimant that has not made the necessary application to HMCTS will receive rejection correspondence from HM Revenue & Customs.

Claimants who receive a rejection should still pursue their claim as this HM Revenue & Customs rejection can be challenged.

Lawrence Shearer FCA
O'Hara Shearer
Chartered Accountants
& Statutory Auditors
547 Falls Road
Belfast BT11 9AB



For further information call
028 9030 9550
or
email: lawrence@oharashearer.com

Northern Ireland's leading supplier and distributor of:

- Club gaming machines
- Pool tables
- Juke boxes / BGM systems
- Quiz / Skill machines
- Big Screen / LED TVs

OASIS RETAIL SERVICES

Oasis House, Mallusk Drive, Newtownabbey, Co. Antrim BT36 4GX
Office Tel: 028 9084 5845

Drew Pritchard, Sales/Service Manager - Mobile: 07917 641781
Email: sales@oasisrs.com - Website: www.oasisrs.com



Coronavirus Job Retention Scheme

Dates for your diary



The Government's Coronavirus Job Retention Scheme has become a life saver for most businesses and employees across the country. The term 'furlough' didn't exist within UK employment law until this March, however, now it's something we can't go a day without reading, hearing or saying something related to being 'furloughed'.

A lot of employees and companies have been able to stay afloat - both in their work and home life - thanks to the Government paying 80% of an employee's wage. Unfortunately, there are some businesses who have had to either close their business permanently or reduce their staffing levels (*more on that later*). However, there is no denying that without the introduction of 'furlough' into UK employment law, the aftermath would have been a lot worse.

The wind-down of the Coronavirus Job Retention Scheme

We are already six months into the Coronavirus Job Retention Scheme, meaning next month

(October) is the closing month. We have seen a lot of changes to the scheme along the way, however, we do not envisage any further changes now that the tapering down of the scheme has commenced.

Below we outline some key dates that you need to keep in mind to avoid getting caught out. As we have mentioned, furlough is a relatively new concept for us all, so it makes sense to plan well in advance as to how your company is going to handle adhering to the upcoming milestones.

10% Employer Contributions September 1st 2020

September 1st 2020 saw businesses around the country having to contribute 10% to a furloughed employee's wage, with the Government then paying the remaining 70%. Employer contributions, such as NICs and pensions, are already something that businesses have been contributing towards since August.

20% Employer Contributions October 1st 2020

The final stage of the Coronavirus Job Retention

Scheme comes into effect on October 1st.

There will be a further increase in employer contributions, meaning employers will be contributing 20% to a furloughed employee's wage.

The Government will then be contributing the remaining amount to total 80% of an employee's wage when furloughed.

£1,000 Coronavirus Job Retention Bonus - Feb. 2020
The end of the furlough scheme is going to be a challenge for businesses nationwide. Companies will have gone from contributing a fraction of an employee's wage to paying the full 100%. In a 'coronavirus-free' world there would be no issue, after all, paying an employee 100% of their wage is a legal requirement! However, we all know we are in an anything-but-normal world at the moment.

Thankfully, the Government also recognises that paying 100% of an employee's wage is

going to hit UK businesses hard. Therefore, they are introducing the Coronavirus Job Retention Bonus.

The bonus consists of a one-off payment of £1,000 to employers for every employee who they previously claimed under the scheme and who remains continuously employed through to 31st January 2021.

Employers should remember, to qualify for this scheme their employees should earn at least £520 per month between 1st November and 31st January 2021.

continued on page 6



**O'HARA
SHEARER**

Chartered Accountants
and Statutory Auditors

**A COMPLETE RANGE
OF PROFESSIONAL
ADVICE & SERVICES**

Providing an accountancy and
audit service to private member clubs

- Audit & Accountancy • Business Advisory Service • Taxation & Self Assessment • Payroll & VAT • Book-keeping
- Registered Charities & Community Groups Advisory Service

547 Falls Road, Belfast BT11 9AB
(opposite Kennedy Centre)

Tel: **028 9030 9550**
Fax: **028 9060 1445**

McCONNELL CHARTERED SURVEYORS

**celebrating over 165 years
in business**

we have a long and successful record in commercial property.

If you are a not for profit club and have concerns about your rates bill please do not hesitate to contact us for advice in relation to any potential Sport & Recreational relief that you may be entitled to.

M **McCONNELL**
CHARTERED SURVEYORS & PROPERTY CONSULTANTS

028 90 205 900
www.mcconnellproperty.com



The £1,000 bonus is thought to be available for employers in February 2021, after January 2021's PAYE has been filed.

The Government have promised more detail at the end of this month (*September*).

If all this sounds new to you or you are unsure whether you have followed the correct procedure when it comes to the furlough scheme's employer contributions, or if you think you under/over claimed then we suggest that you visit:

www.gov.uk/guidance/if-youve-claimed-too-much-or-not-enough-from-the-coronavirus-job-retention-scheme

HMRC have and will audit claims via the scheme so it's important you keep yours under constant review and be proactive in informing them if you think there has been an error along the way.

Reducing Staffing Levels Redundancies aren't the Only Option!

With companies being unable to lean on the Government for financial help from November, when it comes to paying employee wages, unfortunately, some businesses are going to face financial instability. Couple this with people still working from home, having less money to spend or even being cautious about visiting public places - some businesses are also going to face less demand.

Both scenarios may ultimately mean that business owners are going to have to find new and alternative ways to survive.

When reducing costs, the first option that comes to mind is usually redundancies. If this is the option that a business is going to utilise, then they **must proceed with caution**. The redundancy process is one

P & F AMUSEMENTS

Part of P&F Group

Northern Ireland's Premier Suppliers



All Coin Operated Amusement & Gaming Machines, Pool Tables, Snooker Tables, Digital Jukeboxes, Big Screen TVs, Plasmas, Background Music Systems, C.C.T.V., Door Entry Systems, Alarms, InfoCash Cash Machines.



SALES - SERVICE - RENT

SPECIAL TERMS FOR SOCIAL CLUBS



Unit 9 : Graham Industrial Estate : Dargan Crescent : Belfast : BT3 9JP
Tel (028) 9037 0314 (4 lines) : Fax (028) 9077 9408

Email: info@pandfamusements.com
www.pandfamusements.com

of the most contentious parts of employment law. Failing to follow the correct redundancy procedure not only leaves businesses open to employment law tribunals, it can also bring hefty fines along with it.

So How Do Businesses Proceed When Wanting to Make Redundancies?

Again, with caution! Below is an overview of the redundancy procedure. We recommend that every business takes legal advice before starting the redundancy process in order to help safeguard their business.

1) Businesses need a business rationale to make redundancies. The three rationales are:

- Closure of the entire business
- Closure of the entire workplace
- A diminishing need for employees to carry out work of a particular kind

2) Businesses then need to identify the employees that are at risk of redundancy, as well as identify the number of employees that are likely to be made redundant.

When selecting employees, businesses need to justify their choice. For example, consideration needs to be made as to the employee's job description, the extent to which employee job roles are interchangeable as well as the extent to which other employees are doing the same or similar work.

3) Businesses need to then score their selection of employees using a scoring matrix. The matrix can cover quantity of work, quality of work, timekeeping and even absence records. The scoring needs to be fair and objective.

4) Businesses need to consider the cost of redundancy. In addition to statutory redundancy pay, there is notice pay, accrued holiday

pay as well as the cost of salary whilst the consultation process takes place.

If the business needs to dismiss more than 20 employees as redundant over a 90 day period, a more strict and lengthy process is necessary. The penalties for not observing that process are severe so it's crucial to get it right.

Of course, as with all employment law legislation and procedures, the above is just a guide. Dependent on the business scenario, the process may differ slightly due to circumstances. However as mentioned earlier on, we cannot stress how important it is to take professional, legal advice before embarking on the redundancy process.

Redundancies Are Not the Only Option!

Redundancies are stressful for everyone involved, so it makes sense that businesses may want to avoid this route if possible. The good news is that there are alternative options that can be taken, including:

- Short time working - This is where an employee's hours are reduced or is paid less than half a week's pay.
- Flexible working - This can include part time or zero-hour contracts.
- Re-locating employees to another role. Is there another job role that the employee could fulfil?
- Temporary period of lay off. This is not a redundancy but suited to a temporary cessation or reduction of work.
- Negotiating with staff to reduce pay

Similar to the redundancy process, businesses can't simply implement the above changes without consultation and agreement of their employees.

However, if current contracts of employment already include such clauses to cover these options, then businesses may not need an employee's express consent. Advice should be taken though as imposing changes can be risky without proper consultation.

Keep Your Employee's Informed

Regardless of the approach a business takes when it comes to

conquering staffing level issues, it's best practice to discuss any drastic employment changes with their employees first. Not only will this help employees understand the position of the business and reasons for the chosen decision, it will also provide employees with the opportunity to ask any questions should they have any. Additionally, it will help maintain positive employment relations!

The ELAS Group provide employment law and HR advice to thousands of companies nationwide.

Their employment law services include:

24 Hour Advice Line
Redundancy Support
Contracts of Employment
Employment Law Documentation
Covid-19 Advice and Support
Tribunal Preparation and Representation

For more information on how ELAS can support your club during these challenging times, please contact:

Ronnie McCullough

on

ronnie.mccullough@elas.uk.com

or call

07584 192601.

TRANS⁴MATION UPHOLSTERY

SEATING & UPHOLSTERY MANUFACTURERS

T 028 9186 1656

M 07515 901 288

E trans4mation-upholstery@hotmail.co.uk



H&W Welders FSC, Belfast

46 Abbey Road, Millisle, Newtownards, County Down BT22 2DG



Questions & Answers

Q. With the recent announcement of the discount for food and soft drinks, can you confirm if this applies to Clubs and, if it does, do we need to pass this discount onto our Members?

A. We can confirm that VAT discount does apply to Clubs. If you supply food and non-alcoholic beverages for consumption on your



premises, for example, a restaurant, café or pub, you're currently required to charge VAT at the standard rate of 20%. However, when you make these supplies between 15th July 2020 and 12th January 2021 you will only need to charge 5%. Crisps and nuts are classified as food. You do not need to reduce the final price to the public, you could keep the prices as they currently are but simply increase the profit margin on the items sold.

Q. During lockdown we have been reviewing our contracts and there are several that we no longer require. However, upon reviewing the details of the contracts it seems that they were all for lengthy initial periods and they automatically renew for the same length unless notice to

quit is given at a specific point prior to the renewal date of the contract. In practice, this means that, as we missed the original chance to cancel the contract, it has now renewed for a further number of years. Is there anything we can do to escape this contract?

A. I think this is a lesson for all involved to carefully read agreements before committing to them. The issue with them is that they automatically renew and you are limited as to when you can give notice. The problem is that these contracts do specify this as a term and condition, albeit that this provision is tucked away in the small print. Before signing any contract, the key questions to ask are how long is the initial contract valid for, when and how can I cancel the contract, and after the initial contract period, does the contract automatically renew for another term and, if so, how long for. We do not like these types of agreements since they are lengthy to start with and then automatically roll over to another, typically, 3 year period. We do not believe these agreements require such a lengthy minimum term such as, for example, 3 years, nor should they automatically roll over to another three year period and we have concerns about how clear this is made to Clubs when signing them. Nonetheless, these stipulations are stated in the contract albeit in the small print. Since these contracts are considered 'business - business' rather than 'business - consumer' the usual protections regarding unfair contract terms do not apply. Therefore, the Club could give notice now but it will not expire until the end of current contracted period which could be a number of years

away. The Club could contact the companies directly and ask that the payments required are reduced, potentially offering a further extension to the current contract as an inducement. This only slightly solves the problem but reduced payments may be better than nothing. Finally the Club could simply stop payments. It is likely that the affected companies would take legal action against the Club but it is also possible that a settlement agreement could be entered into. This is a high risk option and, again, these types of companies do tend to pursue payment and legal options if a contract is breached. I am afraid there is no best way forward. The Club is legally bound to the contracts, even though we do consider them to be very one sided.

Q. I have been told that as the Club is classed a Social Club that our Members now need to wear masks inside the Club. Is this correct?

A. We understand that Private Member Clubs which serve alcohol do not come into this social club category. Private Member Clubs are classed alongside 'restaurants with table service and pubs' as venues which do not require mask usage when customers are inside the premises. Therefore, Members and their guests can continue to use the Club without needing to wear a mask.

Q. Can you give us some guidance on whether Dominos can currently be played inside the Club? There are some Members which are keen to resume this activity.

A. This is a decision for the Committee to make but in light of the health and safety implications of allowing

SHEAN DICKSON MERRICK SOLICITORS

38/42 HILL STREET
BELFAST BT1 2LB

TEL: 028 9032 6878

FAX: 028 9032 3473

Email: law@shean-dickson-merrick.com

Web: www.shean-dickson-merrick.com

*Specialist Licensing
and
Employment Lawyers*



Official Solicitors
of the N.I.F.C.

Members to play Dominos we would recommend that playing Dominos not be permitted at this stage. The problem is, of course, that Members touch the dominos during each game and so it is a high risk of infection between the two people playing the game. Should the Committee decide to allow Dominoes to be played then we would suggest that specific safety measures are put in place such as sanitising the pieces between games to help reduce any possible point of virus transmission.

Q. The committee recently suspended a member for a period of three years which we have been informed may be unlawful. There is nothing specific in our rules concerning suspension and the committee have asked for your recommendations.

A. Most clubs restrict the maximum period of suspension to one year. The reason for a one year limit is due to the fact that a suspended member remains liable to pay his subscription. To expect a person to continue to pay a subscription for a great length of time may be considered unreasonable. It is also considered that any misconduct requiring a suspension period of more than one year should probably be dealt with by expulsion. If your club has no specific rule precluding a ban of more than one year then there is no reason to suggest that your decision to suspend for a three year period is unacceptable. However, if the person in question does not pay his subscription, his membership will lapse and he will need to re-apply for membership following the three year suspension instead of being automatically re-admitted. I would suggest that in the future any member whose conduct warrants a

suspension period of more than one year is expelled.

Q. Given the current situation, we are trying to work out if we should hold an AGM this year and, if so, how it can be safely held given the limits on numbers present. Do you have any advice?

A. For legal reasons, an AGM should be held this year if possible. We are therefore now suggesting that when and where possible, small scale AGMs are held just to confirm the accounts and to endorse the Committee to continue until the next regular AGM in 2021. An AGM held on this basis should be attended only by the numbers required to observe quorum limits. Essentially, the objective is to get the AGM done this year for legal purposes and aim to revert to the normal full AGM next year.

Q. I have been informed that a single objection to a membership application from an existing member should disqualify the candidate from election to membership. I have always been under the impression that the Committee had sole discretion over membership applications.

A. You are correct. Whilst members may object to a person's application for membership, it is the Committee that makes the final decision in accordance with the requirements of the club's own individual rules. It is usual for two votes against admission to exclude a candidate. Therefore, it is possible to have a situation whereby no members object to a nomination but the candidate is rejected by a Committee, or where several members object to a nomination and the Committee elect the candidate to membership. Ultimately, the authority to elect or reject candidates for membership is vested solely in the Committee. However, a Committee would

be wise to consider the views of members when making their decision to elect a candidate for membership, since this is the reason why candidates' names are posted on the club Notice Board prior to election taking place.

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.

If you have any questions you need answered for your club, then please send them to us at: info@nifederationofclubs.com

N.I.F.C. HELPLINES

07889 800329
07889 681714
07889 800325



Email: info@nifederationofclubs.com

AVA LEISURE
WELCOME TO THE WORLD OF GAMING
Major supplier in Northern Ireland with over 40 years experience

- FRUIT MACHINES
- POWER CLUB MACHINES
- MEMORY BINGO TABLES
- DIGITAL AMUSEMENT
- LANE GAMES (TV, ARCADE)
- KIOSK GAMES (VIDEO)

For more information call Scott
07810 743 164
365 days a year call out service available
40A Leisure
14 Prince Regent Road
Belfast BT2 9QF

Items of interest...

Insurance companies lose landmark case

Small businesses have been thrown a lifeline after the High Court ruled some insurers should have paid out for losses caused by the lockdown. Judges ruled that the disease clauses in some business interruption policies should have meant they were covered. But many insurers disputed the claims, arguing policies were never meant to cover such unprecedented restrictions.

The test case was brought by the Financial Conduct Authority (FCA) and had the potential to affect 370,000 mostly small businesses. The insurers can appeal against the decision. Policyholders should hear from their insurer within seven days.

Christopher Woolard, interim chief executive of the FCA, said the ruling removed “a large number” of roadblocks to successful claims, as well as clarifying those that might not be successful. We are pleased that the court has substantially found in favour of the arguments we presented on the majority of the key issues.

“Today’s judgement is a significant step in resolving the uncertainty being faced by policyholders. Coronavirus is causing substantial loss and distress to businesses and many are under immense financial strain to stay afloat.”

Hospitality Insurance Group Action (Higa), one of the campaign groups backing the FCA’s case, said thousands of UK hospitality businesses should now be able to receive

pay-outs as a result of the judgement.

Sonia Campbell, of law firm Mishcon de Reya, which represents Higa, said, “This is fantastic news which has shown that we were right to pursue insurers who across the board denied cover for Covid-related losses. I would now urge other hospitality businesses to join us to ensure that they can successfully recover payments from insurers in line with the court’s decision.”

As of July, about 400 companies had complained to the financial ombudsman, saying they had been wrongly denied cover for lockdown-related losses. In response, the FCA brought its test case, arguing that while some insurers had provided payouts to customers, many claims had been “rejected” under “blanket denials of cover”.

It asked the High Court to decide on the correct interpretation of a selection of policies, with judges in the end looking at 21 issued by eight separate insurers - among them giants such as Hiscox, RSA, QBE and Zurich.

The ruling could affect many more policies. However, the regulator added, “Although the judgement will bring welcome news for many policyholders, the judgement did not say that the eight defendant insurers are liable across all of the 21 different types of policy wording in the representative sample considered by the court.

“Each policy needs to be considered against the detailed judgement to work out what it means for that policy.”

HMRC seeks powers to investigate furlough fraud

Employers that think they may have accidentally misused the furlough scheme are being given a 90-day amnesty to admit their mistake under a new Finance bill to tackle furlough fraud, which was fast tracked through parliament in July.

Despite the power to impose harsh penalties, fines or criminal sanctions, HMRC have stated that they will be lenient in circumstances where genuine mistakes have occurred.

It does, however, seem that it may be more difficult to secure leniency in circumstances of intentional furlough fraud, as compared to a genuine mistake. There is a 90 day amnesty, within which a business or individual can avail themselves of this leniency through making a report. This gives a relatively short window within which a business or individual should review their furlough claims and make a notification. If you are concerned, then it would be beneficial to act urgently.

Where a genuine mistake has been made, it is vital that these are all set out clearly, accurately and persuasively to HMRC to ensure that heavy penalties or fines, or a criminal investigation or prosecution, does not ensue in circumstances where it should not. Where you are concerned you may have made a mistake and want to avail yourself of leniency, it is vital to seek legal advice and engage with HMRC as quickly as possible. Likewise, where you are facing a criminal investigation for furlough fraud.

Dawn Register, partner in tax dispute resolution at BDO, said the bill was a sign that the government was “gearing up to tackle incorrect and fraudulent claims” made through the various coronavirus support schemes.

“For those where HMRC suspects fraud, we can expect serious investigations,” Register said, noting that the legislation included powers to pursue company office holders where businesses became insolvent. She also expected HMRC to begin following up on whistleblowing claims of furlough fraud, which appeared to be on the rise.

The government said it had received 1,868 such reports as of the end of May - more than double the 795 reports received by the middle of the month - and independent whistleblowing organisations have also warned of an increase in calls relating to furlough fraud.

Not all misspent furlough money will have been a case of deliberate abuse, however, said Register. “For business owners, many of whom may have implemented claims in a rush at the start of lockdown, now is the time to check and double check the amounts are right,” she said. “Making sure the paperwork is accurate and government guidelines are adhered to is key.”

As of June, 9.1 million jobs had been furloughed under the job retention scheme, at a cost to the taxpayer of £20.8bn. Another 2.6 million claims had been made through the self-employed income support scheme, at a cost of £7.6bn.

sky sports

I AM SPORT

AND I HELP BRING
COMMUNITIES TOGETHER

Make your venue the home of live sport and bring your customers the experience they've been missing.



Call now

08448 245 780

Or visit sky.com/business

Sky Sports requires a Sky subscription agreement. Channels and content availability are dependent on the Sky subscription agreement. Equipment and installation costs may apply. Scheduling and content are correct at the date of print (17/09/20) and may be subject to change. Further terms apply. Calls to Sky cost 7p per minute plus your provider's access charge. The F1 logos, F1 FORMULA 1 logos, F1 FORMULA 1 logo, F1®, FORMULA 1®, FIA FORMULA ONE WORLD CHAMPIONSHIP TM, GRAND PRIX and related marks are trade marks of Formula One Licensing BV, a Formula 1 company. All rights reserved.

MORE OF THE SPORT THAT MATTERS

Help bring local communities together with loads of live sport still to come this September.

INCLUDING



IRISH OPEN
Thurs 24 - Sun 27 Sept



HUDDERSFIELD v NOTTINGHAM FOREST
Fri 25 Sept, 7:45pm
sky sports



RUSSIAN GRAND PRIX
Fri 25 - Sun 27 Sept



WYCOMBE v SWANSEA
Sat 26 Sept, 12pm
sky sports



WEST BROM v CHELSEA
Sat 26 Sept, 5:30pm
sky sports



BURNLEY v SOUTHAMPTON
Sat 26 Sept, 8pm
sky sports



CARABAO CUP 4TH ROUND
Tue 29 / Wed 30 Sept
sky sports



MOTHERWELL v RANGERS
Sun 27 Sept, 12pm
sky sports



SPURS v NEWCASTLE
Sun 27 Sept, 2pm
sky sports



MAN CITY v LEICESTER
Sun 27 Sept, 4:30pm
sky sports

Call now

08448 245 780

Or visit sky.com/business

PLUS, COMING UP IN OCTOBER



LIVE THROUGHOUT OCTOBER
Fixtures TBC



LIVE THROUGHOUT OCTOBER
Fixtures TBC



INCLUDING ST JOHNSTONE V CELTIC
& CELTIC V RANGERS



INCLUDING NORWAY V N.IRELAND
& ENGLAND V BELGIUM



INCLUDING GERMAN GRAND PRIX
& PORTUGUESE GRAND PRIX



LIVE THROUGHOUT OCTOBER
Fixtures TBC





'THE PUB: FOOTBALL'S HOME'

Watch the latest episode now:
[sky.com/business/footballshome](https://www.sky.com/business/footballshome)

EVERYTHING YOU NEED TO PROMOTE LIVE SPORT

my sky sports

Social Media made easy

Build your own sports calendar

Free monthly poster packs

Set your sporting preferences



Call now

08448 245 780

Or visit [sky.com/business](https://www.sky.com/business)

A 'must read' for all club committees

Covid-19 and its effect on energy tariffs

The last 5-6 months have been very tough; particularly for businesses involved in the hospitality sector and for any business whose income is mainly or partly reliant on the sale of food and/or beverages.

Covid-19 has brought along many challenges for businesses, however, we have seen something positive result from it. Due to the 'supply & demand' factor the lockdown has been responsible for a reduction in energy tariffs.

Back in March, when many businesses were forced to close, the demand for electricity and gas reduced drastically. The supply was there but just no


demand for it. This resulted in a fall in energy prices, meaning it was a fantastic time for businesses to review their energy contracts and lock in some great rates.

Normally businesses will not look at contract renewals until nearer the renewal time. As a broker however, we are in a very different position. Using our relationships with suppliers we can have rates agreed and locked in with suppliers up to 12 months in advance. This means that businesses can take advantage of current market prices.



Also, as we move into the cooler, darker months, more energy is used on heating and lighting etc., meaning prices

will historically start to rise. It's the perfect time for a review, so please do the right thing for your club and get in touch now.



SAVE ON YOUR BUSINESS ENERGY SPEND, GIVE US A CALL TODAY FOR A FREE CONSULTATION

MJ Utilities/Assured Energy partnership: proud to be working with The Northern Ireland Federation of Clubs.

The energy market is becoming more and more complex, and prices are notoriously volatile. Good energy management is becoming a significant business administrative burden. We have access to specialist pricing books from major suppliers in Northern Ireland & Republic of Ireland with the aim to help clients buy better and reduce what they spend. We take time to understand your business and make sure you get the right combination of price and service level.

To arrange a visit:
028 9073 7252 / 077 7699 4807
 or email mark@mjutilities.com


www.mjutilities.com www.assured.energy

Cashless Payments

Over recent months we have found that more and more businesses are moving towards 'cashless' payments and have been asking if we can help. We are pleased to announce that we have teamed up with MK Merchant Services meaning we can now offer this additional service to all clubs.

As a well established and reputable company, MK Merchant Services provides that personal touch to all of their clients. They pride themselves on their excellent customer

service and provide that link between bank, business and customer.

Clients can be rest assured that they will benefit from some of the most competitive rates on the market, along with faster payments which will help with cashflow.

For further information contact:

mark@mjutilities.com
 0777 699 4807
www.mjutilities.com



NEW ROCKSHORE™ LIGHT



73 CALORIES PER BOTTLE

'There's no business like show business'

An entertainer's view on the Covid-19 restrictions



Nigel Blair, Belfast 89FM.

In this issue of Club Review my column is dedicated to giving a voice to Northern Ireland entertainers and how the Covid-19 restrictions have affected their profession and livelihood.

Two of our most experienced entertainment agents, who are also successful entertainers in their own right, have given their views, and optimism for the future of their profession.

Colin Beckinsale, of Amber Castle Entertainment, also being a singer, songwriter and lead singer with premier wedding and corporate function band, "This Way Up", gives us clarity on his thinking.

Colin told me, "having a larger five-piece band, I have been drastically affected by the pandemic, with all weddings being either cancelled or, postponed. The same applies to theatre performers, and large scale festival events. However, as an agent with Amber Castle Entertainment Consultancy (recently awarded Best Northern Ireland Entertainment Consultancy in the UK 2020

Enterprise Awards,) I have been slightly more fortunate as I specialise in booking solo and duo acts, some of which have not been cancelled. With these smaller acts having fewer people on stage, which helps with social distancing, and smaller audiences being able to comply with safety measures, there has been some limited venues able to facilitate performances during this period.

"The recent announcement that wet pubs and clubs are to be reopened from 23rd of September, provides an indication that we may, at long last, be able to return to something resembling normality.

When the last wet bar opening date was postponed, it really was disappointing and a serious blow to morale.

"Recovery will not be swift, but with a lifetime in the entertainment industry, I am determined to endure and come out the other side of this incredibly tough period".

"I would ask those of influence, to recognise the entertainment industry in the same light as other industries, in that we are complying with all necessary social distancing and hygiene safety measures to the best of our ability.

We wish to once again put the business into show business, not only for performers, but also for road crew, riggers, lighting and sound technicians etc..

'There's No Business Like Show Business, and certainly not in the present circumstances.

Entertainment Manager, Karen Rush, Musicon Entertainment, and celebrated entertainer, gave me her insight on the entertainment industry, saying, "Working in the music entertainment and theatre industry has always been a high risk and very unstable business, especially when your revenue relies on ticket sales of the acts you produce/represent, supply and promote. Never has there been a more difficult time to pursue a career dedicated to the arts.

Lives and careers have been turned upside down, destabilised and unsettled, to frankly dangerous levels, both financially and mentally.

Following six months with an absence of income stream from music venues and theatres which remain closed, with no time-frame or indication of when they can re-open, to allow for planning and the selling of productions and concerts, the fear and uncertainty grows stronger.

It has not eased over time, unlike quite a number which have been had the opportunity to return to work and life to some degree of normality. Our industry was the first to lock down, and, in a major way, will be the last to open. We are left confused, devalued and still unsupported by the government, as they hold on to £33m of funding, allocated to save the arts.

Thousands of freelancers who are sole traders or limited companies without business premises are left to fall between the cracks. It is difficult to know,



Award winning agent and lead singer with This Way Up, Colin Beckinsale.

realistically, how long we can hold out before the industry loses so much more homegrown and international worthy talented artists, that have been drawing audiences far and wide, helping to grow and drive our wider economy.

We feel forgotten and the least important sector. It is exhausting being us right now, trying to be positive and working with venues towards getting live entertainment back to what it once was. It is very clear however that it's not going to recover overnight, in fact it may take years without clear and realistic workable live performance guidelines.

My hope is that this article perhaps provides you with a better insight of the entertainment industry and the difficulties it presents for those involved.

I would like to thank Colin and Karen for their frank and heartfelt input.

Nigel



It's top class live action all the way with Sky Sports this autumn

Sky Sports continues to bring a breadth of sports content to keep your members entertained throughout September and October, including live action from the Premier League, the Euro play-offs and the Formula 1 World Championship.

Sky Sports remains the home of the Premier League, with the 20/21 season showing more live Premier League games than any other broadcaster. And with the first pick every matchday weekend, venues can rely on Sky Sports to bring their members the games that matter.

Live football action on Sky Sports continues with 130 live Sky Bet EFL league matches throughout the 20/21 season; Carabao Cup Round 2 and 3 are set to take place at the end of September.

Plus, sixteen nations will be involved in the Euro 2020 play-offs, competing for the final four qualifying spots. Northern Ireland may have missed out on automatic qualification, but they will face Bosnia & Herzegovina ahead of a possible place to compete in a final ahead of next summer's tournament.

Your members won't miss out on any of the action and we have everything you need to promote the games on www.myskysports.com including scheduling social media posts and creating posters detailing fixtures from every broadcaster.

And it's not just football... With every Formula 1 race weekend exclusively live on Sky Sports, venues can keep up to date with all the latest



action. The 2020 World Championship continues in Sochi for the Russian Grand Prix from 25 to 27 September – where Hamilton will look to continue his winning streak after winning there for the past two years. Plus, in October guests can enjoy a trio of historic Formula 1 races celebrating the 70th anniversary of the championship – heading back to events that have not been held in a long time.

With live golf on Sky Sports, venues can make sure their members can watch all of the action from the PGA,

LPGA and European Tours. In October, the top tier of European golf arrives at Wentworth for the flagship event of the tour, the BMW PGA Championship. England's own Danny Willett took the trophy in front of a home crowd last year, and golf fans will want to see who will step up this time.

With a number of sporting events taking place, venues should make sure they've registered with www.myskysports.com to receive their regular emails to help promote and plan ahead.



SEPTEMBER

25th to 27th September	Russian Grand Prix
26th September	West Brom v Chelsea
27th September	Tottenham Hotspur v Newcastle Utd
27th September	Manchester City v Leicester
28th September	Fulham v Aston Villa
28th September	Liverpool v Arsenal

OCTOBER

8th to 11th October	BMW PGA Championship
8th October	Bosnia and Herzegovina v Northern Ireland
9th to 11th October	German Grand Prix
23rd to 25th October	Portuguese Grand Prix
24th to 27th October	PGA 2020 Championship
30th to 1st November	Italian Grand Prix

**all fixtures provided were correct on the date of submission, 18th September*

Entertainment Licence Renewals Electrical Inspections Fire Risk assessments

Lyle Dunn 07748634430
E: lyle.dunn@btconnect.com

Kopparberg refreshes the Hard Seltzer category and there's nothing subtle about it

Number 1 for taste fruit cider brand Kopparberg has launched its own range of Hard Seltzers, available in three bold and fruity flavours - Mixed Berries, Black Cherry and Passionfruit - 5% ABV, 93 calories per can, carb and gluten free, and vegan friendly.*

Kopparberg, the independent fruit cider giant and flavour expert, that last year achieved the most successful BWS launch of 2019** with its gin range, is injecting its phenomenal flavour credentials into the latest drinks trend - the Hard Seltzer.

Launched in major retailers across Northern Ireland earlier in the summer, Kopparberg Hard Seltzer is expertly produced to the same high standard expected from the Independent Swedish brand.

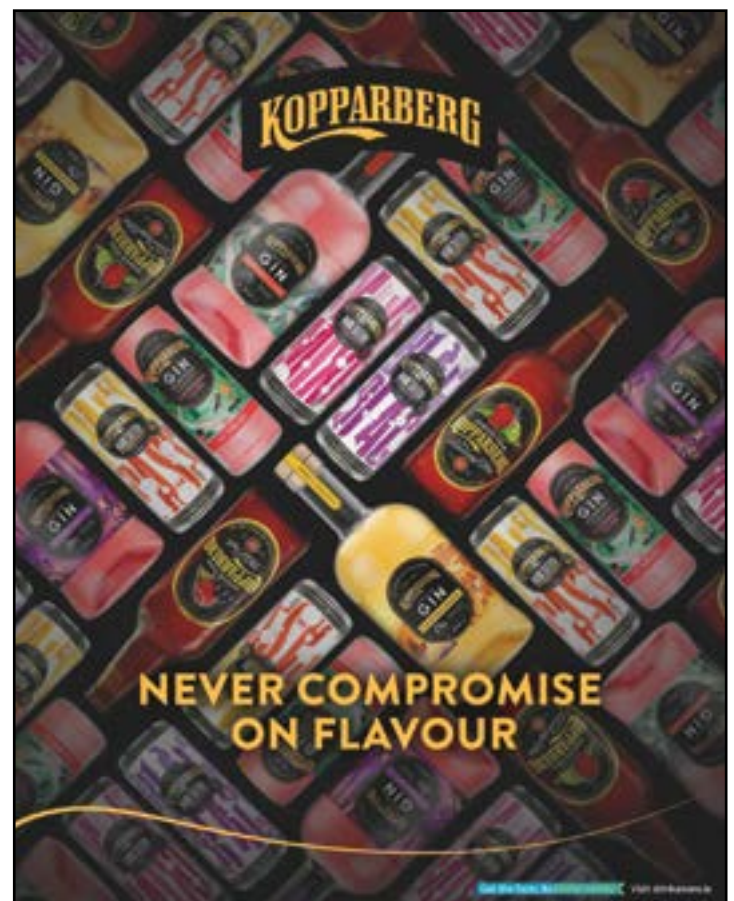
A flavourful, low calorie, convenient, 5% ABV alcohol infused sparkling water, Kopparberg Hard Seltzer has only 93 calories per 330ml can, is gluten free, low carb and vegan friendly. The low calorie count is the result of Kopparberg's trademarked KopparSpirit, an alcohol base made from fermented fruit that leaves no residual sugar behind.

In true Kopparberg style, the new Hard Seltzers don't shy away from flavour and with a hit of bold fruit refreshment, there's zero compromise on taste. Available in three delicious flavours - Mixed Berries, Black Cherry and Passionfruit - it's perfect for consumers looking for a cleaner, healthier alcoholic drink.

The decision to reinvigorate the Hard Seltzer category here comes as more brands start to appear or announce plans to take on the market, with some big names set to make their transatlantic voyage this summer. Kopparberg Hard Seltzer will go head to head to redefine a category that has been deemed 'subtle, bland and tasteless' and in turn, eliminate any preconceptions consumers may have of the polarising new RTD phenomenon. Kopparberg Hard Seltzer is a game-changer for the category, delivering full fruit refreshment, with a flavour that packs a punch.

Mary Anne Byrne Head of Alcohol Brands in Richmond Marketing said, "Kopparberg is here to redefine the Hard Seltzer market by putting flavour front and centre. Each can is expertly made with our consumers in mind, to ensure we give them the refreshing, fruity flavour they've come to expect from Kopparberg, whilst delivering all the clean, low calorie promises of a Hard Seltzer.

"True to our brand values, there is no subtlety and absolutely no compromise on taste - Kopparberg Hard Seltzer will shake up the Hard Seltzer category as we know it."



Dedicated to You

Tennent's Northern Ireland supports on-trade with launch of new brand campaign gifting pints to Northern Ireland

Tennent's Northern Ireland has unveiled a bold new multichannel through the line campaign to support it's on-trade by buying a pint for it's consumers.

Launched in mid September, 'Dedicated to You' will see thousands of complimentary pints of Tennent's gifted for people to enjoy in over 200 participating outlets as the beer brand announced it is dedicating a pint to its consumers in Northern Ireland.

The new campaign from Northern Ireland's favourite lager was launched with an emotive and heart-warming 60-second brand film showcasing venues as they prepare to reopen with some beautiful shots of the brand's home in Scotland - soundtracked by former T-Break artist Declan Welsh and the Decadent West's heart-warming anthem, Times - a song all about relishing life and being with friends.

'Dedicated to You' acknowledges the challenging times faced by the country, its people, and the hospitality sector over the past four months. The campaign celebrates the industry reopening and people once again being able to enjoy those special moments with friends and family with a crisp, refreshing pint of Tennent's.

Consumers can claim their complimentary pint at Tennentsnidedicatedtoyou.com They can also share the campaign with someone close to



them to allow them to sign up and claim a fresh quality pint of Tennent's in one of the many participating venues.

Jeff Tosh, Commercial Director at Tennent's Northern Ireland, said, "Tennent's has always been dedicated to Northern Ireland so we've launched this new campaign to reflect the difficult period we have all gone through and to show that we are right by its side.

"For the last 135 years, the Tennent's brand has been proud to serve the freshest, quality pints to consumers. From moments with friends and family to birthdays, holidays, anniversaries and graduations - the list of things we've all missed during this difficult period is endless.

"But we can now look forward to celebrating these important milestones once again while creating new ones and what better way to welcome everyone back to their locals by dedicating a pint of Tennent's to consumers in Northern Ireland.

"Dedicated to You builds on the range of measures Tennent's Northern Ireland introduced during lockdown and the campaign will help drive footfall back into licenced premises, kick-starting our

hospitality industry while dedicating a pint to consumers here. The brand film is celebratory as our licenced trade continues to re-open."

Consumers in Northern Ireland can claim a free pint of Tennent's by visiting Tennentsnidedicatedtoyou.com, filling out a short form and selecting from one of the many participating venues.

The Dedicated to You video can be viewed at: www.youtube.com/watch?v=mE6TG9Zi8KI



Stepping out for Cancer Focus NI



Braveheart Susan Morgan, who was diagnosed with breast cancer just a year ago, has completed a soggy 100 mile solo trek in Scotland to raise a magnificent £5k for Cancer Focus Northern Ireland. The Downpatrick mum of two is backing the local charity's Support Your Girls October campaign to highlight the signs and symptoms of breast cancer and how to check yourself.

A lecturer at the Ulster University, she is urging everyone to hold a Girls' (or boys') Night In to raise money for Cancer Focus NI's new support service for younger women with breast cancer.

Susan, who also had a heart attack in 2017, encourages

women to check themselves regularly and to be alert for other signs of breast cancer, apart from lumps, such as puckering or rashes.

"The walk itself along the West Highland Way was really tough going and took me six days. My company often was only the sound of my own feet on the gravel paths or splashing through the rain soaked moors," said Susan.

"It was exhilarating getting to the end of the journey. The last time I felt a high like that was on completion of the cancer treatment. Both marked the end of a tough journey, albeit one by choice, the other not. The walk helped me to achieve what I wanted. I feel happy and healthy

and ready to continue my life. It's hard to express how thankful I am for the support, love and encouragement I have received along the way. My cancer diagnosis and treatment really enabled me to experience the very best side of humanity."

Rosie Forsythe, Community Fundraising Manager, Cancer Focus NI, said, "We can't thank Susan and her supporters enough.

Susan is an amazing woman with so much energy which she has used to achieve wonderful things for people who need help at a tough time in their lives. Everyone is so generous and we



Susan Morgan, braving the elements.

couldn't do our invaluable work in the community without you. We particularly need everyone's support in these difficult times so we can keep on supporting those who need us so much."

Rollins, for all your personal and commercial insurance needs

Rollins, celebrating 30 years association with the Northern Ireland Federation of Clubs!

Rollins insurance the preferred insurance provider for the Northern Ireland Federation of Clubs

TELEPHONE: 02890 429800 www.rollinsinsurance.co.uk

stocktaking.com

FULL STOCKTAKING SERVICE and VALUATIONS

Established 1976

"43 years behind bars"

- ▶ Professionally qualified through the Institute of Licensed Trade Stock Auditors
- ▶ The only NIFC approved stock-taking provider
- ▶ Preferred suppliers to Hospitality Ulster

stocktaking.com

T: 028 7034 4666
M: 07778 762007 E: martin@stocktaking.com
1 Pates Lane, Coleraine BT51 3DE

1990s

Redmond's dream ends in tears

Derek Redmond was ready. His Olympic moment had arrived. The British 400 metre runner was fancied by many to win a medal (possibly gold) in Barcelona 1992. As a world class athlete, he dreamt of winning a medal in



Derek Redmond's dad, Jim, helps his son complete his 400 metre semi-final in the 1992 Barcelona Olympic Games.

the Olympic Games. When he was 19 he shattered the British 400 metre record. The in 1988, he went to the 1988 Games in Seoul and just ten minutes before his race he had to withdraw with an achilles tendon injury. He patiently waited, trained and prepared for four long years - for Barcelona 1992.

He was in fine form, and even though it was only the semi-finals stage, he felt his moment had finally arrived. The gun fired and Redmond ran beautifully, then broke from the pack and stormed into the lead. 65,000 fans and millions of TV viewers watched. With 175 metres to go he heard a 'pop' from his right leg. His world imploded. He had pulled his right hamstring. He hobbled and fell to the track in total and utter despair. Derek's dad, Jim, immediately ran from his seat towards the track to help his son.

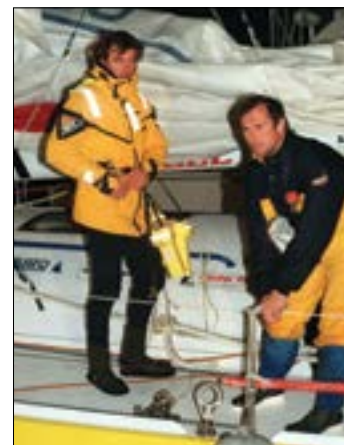
Alone and lonely, Derek lay distraught on the track, He then rejected the offer of a stretcher, stood up and started hobbling onwards to complete the race. The other runners, by now, had already completed the race. The crowd slowly realised a very personal contest was unfolding before their eyes. He wasn't dropping out. He was finishing on one leg!

The crowd started to clap and cheer him on. Meanwhile Derek Redmond's dad managed to dodge past officials and get on to the track and catch up with his son 120 metres from the finish line. "I'm here son" said Jim and he put his arm around him. "We'll finish together." Derek burst into tears but the two kept running, kept hobbling towards the finish line.

65,000 people cheered and clapped them on. A few feet from the finish line Jim let go so that his son could cross the line on his own. All 65,000 continued cheering and many wept as they were part of a very personal heart wrenching sporting moment.

Englishman saves a life but loses his dream

Peter Goss had a dream. To win one of the world's greatest sailing challenges, the Vendée Globe non-stop, single-handed, round the world race. He had begged and borrowed and waited and finally got the sponsors. He had a uniquely designed, world-class boat, giving him the chance to sail, and win, the 1996 race.



Peter Goss with Raphael Dinelli.

It was Christmas Day when he received a distress call from a French competitor. He sent a fax to his wife, telling her that he was turning his boat around to search for the Frenchman. He turned his 50ft yacht, the Aqua Quorum, back into a hurricane-force headwind to rescue his competitor, Raphael Dinelli. Goss was risking his life and simultaneously abandoning his chance of winning the race.

He battled 80mph winds and huge waves in the notoriously hostile Southern Ocean to eventually find the 'near dead' Dinelli, stiff and suffering from hypothermia as he had been freezing in a life raft for two days and nights. Goss nursed him with tea and physiotherapy and on New Year's Eve they toasted the future with a bottle of champagne that Dinelli had the foresight to bring. Dinelli also asked Goss if he could use his fax machine to propose to his girlfriend, who duly accepted and Peter Goss was best man.

Dinelli and Goss became close friends and also vowed to sail together. They subsequently did so in the 1997 Transatlantic Jacques Vabre Race, going on to win in their class.

Peter Goss was awarded France's highest honour, the Legion d'Honneur and he was also awarded an MBE in the 1998 New Year's Honours List.

It happened in the 90s...

Football - Italia 90 saw England lose to 'old foes' West Germany at the semi-finals stage. Chris Waddle and Stuart Pearce were the unlucky players to miss their spot kicks.

Paralympics - Welsh wheelchair racer, Tanni Grey-Thompson, wins four gold medals and a silver at the 1992 Barcelona Paralympics.

Cricket - West Indies and Warwickshire legend, Brian Lara, hit a magnificent 501 not out against Durham at Edgbaston in 1994. Lara hit 64 fours and 10 sixes from 427 deliveries, in turn beating a record previously set by Pakistani batsman Hanif Mohammad (499 runs).

BROTHERS

BORN IN A FIELD
IN SOMERSET



Why go anywhere else?

SALES OFFICE: 028 9079 0444 | FREEPHONE: 0800 7833215

SINCE 1885
TENNENT'S

J. T. Tennent

DEDICATED
TO YOU



Instagram Facebook Twitter
@TennentsLager

drinkaware.co.uk
for the facts