

Review Club

VOLUME 32 - Issue 4, 2019



AVAILABLE
THROUGH
WHOLESALE

RED BUSH IRISH WHISKEY
BUSHMILLS

**BUY 3 BOTTLES OF RED BUSH
& GET 2 CASES OF WHITE LEMONADE FREE***

AGED IN BOURBON CASKS FOR EXTRA SMOOTHNESS

Red Bush bottle size 70cl - 2 cases of 24 x 125ml white lemonade
POS available*

*while stocks last

ENJOY BUSHMILLS RED BUSH RESPONSIBLY

enjoy a
RED & WHITE

Bushmills
REDBUSH

WHITE
LEMONADE

wedge of lime



NEW

Smirnoff Infusions.

JUST ADD SODA.
FRESH.



Smirnoff

- MADE WITH REAL FRUIT
- MADE WITH NATURAL INGREDIENTS
- SPIRIT DRINK 23% ABV
- CALORIES 87 PER SERVE

*87 kcals per 200ml serve for Raspberry, Rhubarb & Vanilla. 50ml Smirnoff Infusions with 150ml soda water. 84 kcals per 200ml serve for Orange, Grapefruit & Bitters. 50ml Smirnoff Infusions with 150ml soda water.

Get the facts. Be **DRINKAWARE** Visit drinkaware.ie
Drink Responsibly. drinkaware.co.uk for the facts

Federation get into the 'Spirit' of things at Bushmills



A trip to the North Antrim coast is an enjoyable experience at any time, but add a little sunshine, take in a tour of the World famous Bushmills distillery, finished off with some excellent hospitality in the beautifully located Bay View Hotel, and the day is complete. That was our recent experience as guests of Patrick Morgan, Bushmills Key Account Manager for Northern Ireland, who hosted a most enjoyable and relaxing visit to this beautiful location, so close to all the excitement which will soon launch The Open at Royal Portrush; where more millionaires, than you could shake a stick at, will follow the golfing mega stars which will enthral fans across the world.

I'm sure many will take in a tour of the Bushmills distillery and learn of the history surrounding the area, and the famous whiskey. Being triple distilled, as opposed to the double

distillation of most Scottish whiskeys, makes for a smoother and more distinctive whiskey.

The expansion plans for the distillery are impressive, due to the increasing demand for the brand, which has added to the range, with names such as Bushmills Red.

Our tour guide, Jerry, a native of London, married to a local girl, was superb, and very humorous.

On the tour, and due to Jerry's London accent, we commented that we wouldn't be surprised if Rodney appeared. Well, believe it or not, we were indeed introduced to the whiskey blender, who was called Rodney. Suffice to say, we didn't find grandad. Federation Chairman, John Davidson, extended thanks to Patrick Morgan for his generous hospitality on a memorable day.



Federation Executive Committee members pictured at the Bushmills Distillery. The Committee were invited to the distillery by Key Account Manager for Northern Ireland, Patrick Morgan.

Making Tax Digital

Making Tax Digital for VAT is the first of HMRC's new digital programmes which they believe will improve the standard of record keeping by many businesses and so improve the accuracy of returns they make.

Does MTD for VAT apply to me?
If you are an individual, sole trader or business (including a limited company) and you are already VAT registered, and you have VATable turnover

of £85,000 or more in the 12 months ending 31 March 2019, then you come within the new MTD regime, unless you are exempt.

If you file your own VAT return, then you must ensure that you are registered for MTD and have suitable software to facilitate the filing of your return. If you use an agent for completing your return, they also must ensure that you are registered and have suitable software for lodging your return.



Contract and Domestic Upholstery Specialists

- Pubs
- Restaurants
- Re-Upholstery
- Domestic Suites
- Clubs
- Boats
- Repairs
- Chairs
- Hotels
- Caravans
- Churches
- Antiques
- Headboards



Contact: James Lavery
Unit 6, 14 Jubilee Road, Newtownards, Co. Down BT23 4YH
firstchoiceupholstery@hotmail.co.uk
www.firstchoiceupholstery.co.uk
Tel: 028 9182 0888



Disciplinary procedure

Suspension and expulsion

In every walk of life, there is occasionally a person whose actions cause offence and/or discomfort to others, and there are some whose conduct will be such that action has to be taken. Such action can appear distasteful, complex and difficult, but club officers and committees must realise that some of the jobs they undertake are not easy.

It is essential to carry out this difficult task to ensure that the other members can enjoy the comfort and benefits of a well conducted club. It is right that before such proceedings are commenced, club officers must be guided by what is best for the club and for other members.

For the purpose of inquiring into the conduct of a member, it is desirable to summon a special meeting of the committee or, at any rate, exercise great care to ensure that every member of it is definitely informed that the case is to be considered, so that all who desire to be present are afforded an opportunity of attending. When the conduct of more than one member is to be investigated in connection with the same incident, it is within the sole discretion of the committee how the inquiry shall be conducted, whether those summoned shall appear before them singly or together.

Anyone involved in disciplinary proceedings must follow,

to the absolute letter, the correct procedure. The golden rule which must always be remembered is 'consult the club's own authorised rule book.' It is essential that all club officers should have a basic understanding of what can and cannot be done when they are faced with the unpleasant task of dealing with a member whose behaviour has fallen well below what is expected in a club.

We hope that your committee will not have to resort to calling a meeting to discuss 'disciplinary action' but there are times when there is no alternative and taking action becomes a necessity. At all stages, the alleged offender must

be treated judicially and with a proper regard for natural justice.

In any disciplinary proceedings, it is absolutely essential that the member complained about must be given full details of the complaint made against them. Also, they must be given the opportunity to answer the complaint(s) in person; hear the evidence against them from other persons; ask questions of those persons before the committee; and call their own witnesses.

If a member's behaviour inside the club is contrary to the rules, then most rules provide that either the Chairman or Secretary has the authority to

order the member's withdrawal. Such a member cannot be excluded indefinitely. Any automatic withdrawal should be reported to the committee as soon as possible. Most club rules provide that a committee meeting should be held within seven days of the alleged offence.

When the committee consider the complaint, they may decide that no further action is required. In such cases, the member is free to resume his membership facilities and should always be advised of this decision as soon as possible. However, if the committee decide that the initial withdrawal requires further investigation, then a disciplinary hearing date should be fixed and the member in question notified that the facilities of their membership remain withdrawn until they are summoned to appear before the committee.

In any other case of misconduct, for example when a written complaint is made to the Secretary concerning a member's behaviour, the complaint should be dealt with at the next regular committee meeting. Again, if the committee consider that no further action is necessary, the complainant should be informed. If however, the complaint does warrant further investigation, the member in question should be informed that the facilities of membership are withdrawn until a disciplinary hearing is convened.

The offending member should be summoned, in writing, to appear before the committee. The notice must include the date and time of the meeting and a statement setting out full details of the complaint. It is not sufficient to simply

ask the member to 'explain their conduct.' If a specific statement is not included with the summons to appear before the committee, there could be grounds for appeal against any disciplinary decision, since the member is unable to prepare a defence. The summons should be sent by registered post. Usually, a week's notice is given. At the meeting he should be heard in self-defence and allowed to call witnesses should he desire to do so.

A committee is acting as a quasi-judicial body when it holds a disciplinary hearing and consequently the committee may not hand out a decision summarily without listening to any statement the accused member wishes to make or any witness he wishes to call. One is not expected to appear in court without being made fully aware of the allegations being made.

When a member appears before a committee, the following procedure is suggested:

- The Secretary reads out details of the member's alleged offence
- Whoever is charged with conducting the case of the club gives the facts and indicates clearly the rules alleged to have been broken i.e. the grounds for the case
- Where witnesses are to be called, for the club or by the defending member, they remain outside the room until required to give their evidence; after then, they remain in the room
- The member remains in the room throughout the hearing; he must be allowed to cross-examine the club's witnesses
- When these witnesses have been heard, the member makes his own statement and calls his own witnesses to speak in his defence.; both he and the committee may put



- questions to the witnesses
- After all the evidence has been heard, it is usual, but not essential, for the person presenting the club's case to sum up and to make any additional comments on the evidence given
- Similarly, the member accused must be allowed to make any further statement he wishes and this concludes the presentation of the case
- Then the committee retires to consider their decision; alternatively, the member and all the witnesses withdraw while they do so

Should the member (or members) whose conduct is in

question fail to appear before the committee at the stipulated time, or afford a bona fide excuse for non-attendance, he can either be written to again and summoned to attend the next meeting, or the case can be dealt with in his absence. Every reasonable opportunity should be given to the member to attend and answer the charge against them.

Continued on page 6

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

order the member's withdrawal. Such a member cannot be excluded indefinitely. Any automatic withdrawal should be reported to the committee as soon as possible. Most club rules provide that a committee meeting should be held within seven days of the alleged offence.



FULL STOCKTAKING SERVICE and VALUATIONS



Established 1976

"42 years behind bars and the ONLY NIFC approved stock-taking provider"

- ▶ Professionally qualified through the Institute of Licensed Trade Stock Auditors
- ▶ Preferred suppliers to the Federation Clubs
- ▶ Preferred suppliers to Hospitality Ulster

stocktaking.com

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

If the committee does not think it is sufficient to deal with any case by a reprimand, then most club rules provide for two-thirds of those present to vote for suspension or expulsion.

Suspension must be for a definite period and the date when it expires recorded in the minutes. For a member to be suspended 'until he appears before the committee' is improper. The suspension should not exceed one year. It is not open to the committee to suspend a member *sine die*, which means 'with no date fixed.' For the period of suspension, a member is denied entry to the club premises and the enjoyment of its privileges. Nor should they be admitted to another club as an affiliated member.

A member is liable to pay subscriptions, even if under

suspension. They have no right to the return of any subscription paid in advance should they be expelled or resign. If the subscription is increased in accordance with the rules they are liable for the altered rate agreed upon, if the rules so provide. Any suspended member who has not paid when the time for paying subscriptions has elapsed will cease to be a member. A member under suspension remains liable for their subscription, but forfeits all privileges of membership while the suspension is in operation.

Should a committee member commit an offence then disciplinary treatment must be imposed in exactly the same way as any other club member. If a member of the committee is suspended, they are unable to attend meetings of the committee. The majority

of club rules provide that a member of the committee who is suspended automatically vacates their seat as their absence does not constitute a 'reasonable excuse' for nonattendance. Accordingly, if they have been absent the stipulated number of times under the rule governing such matters, they vacate their seat. If accused though, a committee member has no right to be present when the remainder of the committee are considering the case.

Expulsion is a more serious affair. A person's reputation is at stake and, if expelled, they will suffer in the eyes of fellow members, and possibly the wider community. Again, close attention must be paid to the club's rule book. It is clear that committees occasionally make up their minds before the hearing, and as a consequence tend to overlook proceedings.

When voting, after the member has given their version and withdrawn, the proposal to expel them must be put 'for' or 'against.' If an amendment is moved - say, that instead of being expelled they shall be suspended for a period - the amendment must first be voted on. If this is defeated, the resolution to expel must then be put. Once a member's case has been considered by the committee and the required majority of votes for expulsion or suspension have not been obtained, the matter is at an end and cannot be re-opened at any subsequent meeting.

Names of members suspended or expelled should not be posted in the club; it is sufficient to inform the steward and doorkeeper.

All correspondence relating to expulsions and suspensions should be carefully filed,

including the letter conveying the decision of the committee.

Most rules state that a committee's decision in all disciplinary matters is final, and therefore a disciplined member would have no right to seek a Special General Meeting in order to appeal to the general membership against a decision. Some rules however, include an appeal rule which provides arbitration facilities to aggrieved members.

Such rules differ from club to club and the extent to which appeal rules apply will often depend on how the club is registered.

For example, a club which is incorporated under the Industrial and Provident Societies Acts is obliged to include a disputes rule. However, such a rule cannot deal with an appeal against expulsion due to the fact that this subject has been excluded from the statutes.

If an aggrieved member is unable to apply for arbitration under the rules, then they may seek the guidance of a solicitor and, if so advised, take proceedings against the club through the courts. A court will not interfere with the findings of a 'domestic tribunal' if it considers the tribunal, or in the case of clubs the committee, has acted fairly and in accordance with its own rules. That confidence is most likely to be justified if the committee have paid full attention to their rules,

and followed the procedures outlined above.

Should a member be convicted in a court of law of an offence which, in the opinion of the committee, is of such a nature to render them unfit for continued membership of the club, they can be expelled, without being summoned before the committee, but only if it is specifically so stated in the club's rules.

However, a member may well have made a plea in mitigation before the court with which the court had great sympathy and of which the committee may be totally unaware. The member should invariably therefore be given the opportunity of appearing before the committee to make any plea in mitigation of the offence he wishes, or alternatively to submit these in writing to the committee. In all other cases, a normal disciplinary hearing should be held. This is considered desirable even if the club's rules provide otherwise.

In summary therefore, a member cannot be expelled or suspended, unless they have been informed of the charge against them and given due opportunity of being heard in self-defence by being summoned to appear before the committee. The rules governing suspension and expulsion must be carried out to the letter; then if the decision arrived at is bona fide (without malice) no court will be able to interfere with it.

Gaming machines Are you properly insured?

Many club gaming machines are now emptied by the gaming rental company rather than the club themselves. This means that if collection is on a weekly or bi-weekly basis that the machines can be holding several thousand pounds each which is making them a target in clubs.

Access to the premises might be gained by tampering with the alarm contacts when the club is open. When employees close up for the night they may not notice that the alarm has not armed properly, leaving the club vulnerable to an attack.

It is vital that those responsible for setting the alarm when the club is closed, understand exactly how the alarm works and can recognise if it does not

set properly. If in any doubt, the premises should not be left unattended, as, if the alarm is not fully operational, any potential claim may not be paid. Even with a fully operational alarm, your insurance policy may typically only provide cover in gaming machines to a limit of £500 per machine and £1,000 in total, unless you have notified your insurers and arranged for cover to be extended.

Although the gaming machine rental company may insure the machine itself, they will usually expect the club insure the contents. Read your rental agreement to clarify your responsibility and if you have any queries please contact the gaming machine supplier along with your insurance provider.

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

N.I.F.C. HELPLINES

07889 800329
07889 681714
07889 800325

E-mail: info@nifederationofclubs.com





AVA LEISURE

trading as....



introduces you to the world of gaming



MAJOR SUPPLIER IN NORTHERN IRELAND FOR:

- Poker Machines
- Fruit Machines
- Club Machines
- Pool Tables
- CD/Digital Jukeboxes
- Large Screen TV's / Plasmas

plus... many more coin operated gaming equipment

24 day a year call out service available
*Best engineers call out services in N.I.

AVA LEISURE
14 Prince Regent Road
Belfast
BT5 6QR
T : 02890 79 00 99

HERE TO HELP YOU GET THE MOST OUT OF YOUR ENTERTAINMENT VENUES!
Contact our ADAM on:
M : 07890 53 30 29
E: Adam.Stranaghan@avaleisure.co.uk





“On behalf of the club, I would just like to thank the team at Pubs, Clubs and Interiors for a fantastic re-fit. Everyone at the club is extremely pleased with our new facilities.”



“When we decided to proceed with a fit-out we had the task of finding the right contractor who we were confident would provide the finished product we were looking for. We settled on Pubs, Clubs and Interiors for several reasons, chief among which was the fact that they would completely manage the whole job and also due to the comprehensive list of their previous completed contracts and recommendations from the likes of Harland and Wolff Welders, who had PCI do a refit just before ours. After using our new function room for a few weeks, we are confident we made the right choice.”

Charlie Butler (Club Secretary)

PCI DO IT AGAIN!

“The perfect partner for your club”

Pubs, Clubs and Interiors are pleased to announce the completion of yet another major re-fit of one of the biggest social clubs around, Jumna Street Linfield Supporters Club, in April 2019.

All at PCI are delighted with the finished product and are certain it will only serve to boost the custom received at the club.

At Pubs, Clubs and Interiors we offer the full project management package, taking care of all aspects of any fit-out, including - Joinery, building, painting and decoration, mechanical and electrical, plumbing, floor finishes and upholstery amongst others.

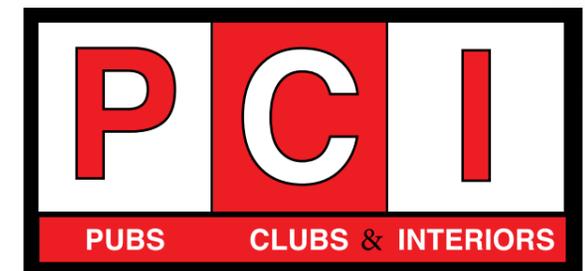
After receiving initial contact from Jumna Street Linfield Supporters Club, Pubs, Clubs and Interiors set about their work to ascertain the needs of the Club and after discussing designs, finishes and budgets, the decision was made to get started.

As is often the case with this type of work, it was paramount that the turnaround time was as short as possible, and after many early mornings and late nights, completion was accomplished in just under the four weeks initially agreed.



**FROM CONCEPT
TO COMPLETION**

Contact us for a free quote on
02891 478000
you can also phone
078 5021 2962 or **077 8401 9989**



Questions & Answers

Q. We had a member who was proposed for the offices of chairman and vice chairman. He was one of a number of members proposed for the position of chairman but the only person proposed for vice chairman. At the election, this member was elected as chairman and was, by default of being the only candidate, also elected as vice chairman. Since our rules state he can only occupy one position, he has selected the position of chairman. Should we offer the now vacant position of vice chairman to the runner up to the position of the chairman?

A. There is no need to offer the vacant position of vice chairman to the runner up for chairman. This will now be considered a casual vacancy and the committee can choose a member to fill the position.

Clearly though, you may wish to give consideration to choosing the runner up for the position of chairman but you are not obligated to do so.

Q. We have a club member who is standing for election as the club's treasurer. However, this member is also employed at another social club in our area. Is it permissible that they are still allowed to stand for election to our committee?

A. There is no rule which would prevent a member of your club standing for election to the committee simply because they are employed at another social club.

Assuming that there are two or more candidates for the position of treasurer, it will be for the members to elect the candidate that they have most confidence in to do the job well and for the betterment of the club. We must always trust in the club's members to make sensible decisions when choosing who to elect to run their club.

Q. We have a new committee member who has a close personal relationship with a club employee. It is not completely clear how close a relationship this is. What would happen if this committee member did not voluntarily

excuse themselves from the committee meeting during employment discussions?

A. If a committee member clearly has a close personal relationship or friendship with an employee then they should not be present during discussions or voting which involves this employee or other employees. We accept it can be difficult to judge, particularly in cases which simply involve a close friendship, where the line is. Typically, it would be when a normal person may find it difficult to be impartial during relevant discussions and voting. If there is a dispute over whether a committee member has a close enough relationship with an employee which would require them to excuse themselves from a committee discussion then a vote can be taken of the entire committee which will be binding. Therefore, unless this person voluntarily excuses themselves from the committee meeting the committee will have to vote to determine whether or not this person has a conflict of interest in relation to the matter being discussed.

Q. If someone is co-opted onto the committee following a resignation, death etc., does the co-opted member remain on the committee for the full term of the person who has left or do they have to complete a nomination form for election at the next AGM?

A. A co-opted committee member will remain on the committee to complete the full original term of the person they have replaced. Therefore, if the person they replaced had a further two years left on the committee then the replacement committee member will serve these two years.

Q. We are currently arranging a Special General Meeting to elect the club's arbitrators. The committee was wondering that if, in the future, one of these arbitrators dies or resigns, do we need to hold another meeting to elect a replacement or could the committee appoint the replacement directly?

A. All arbitrators should be appointed by the members at an AGM or SGM. You will appreciate that as the arbitrators are in place to review, when appropriate, decisions the committee have made it would not be sensible for the committee to appoint them. I suggest you simply add this to the standard agenda of the AGM so that you automatically have a current panel of 5 arbitrators elected each year.

Q. Each month our treasurer explains in detail the club financial situation including staff wages. A newly elected committee member has pointed out that detailed financial details of members of staff could be breaching new data protection laws - please could you advise?

A. The committee are considered to be the employers in the club's employer/employee set up. It is therefore completely fine for the committee to be aware of salary details and this is not a breach of data protection regulations in any way.

Of course, such information should not be shared with persons outside of the committee or the club's financial advisors/accountants.

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

MJ Utilities announce great news for clubs

At the beginning of the year, Assured Energy partnered with MJ Utilities to bring you competitive prices, unforgettable customer service and 100% transparency; from our first conversation and for as long as we work together.

With five stars on Trustpilot and a score of 9.5, it's fair to say we're pretty good at what we do, but don't just take our word for it...

Testimonials

"I'm certainly glad that I picked up the phone and rang MJ Utilities. Without their help the club would have been haemorrhaging money unnecessarily for the following year and a half. I found them very professional and very easy to work with and would happily recommend their services"

Kirkistown Castle Golf Club

"I would certainly recommend MJ Utilities. We found Mark to be professional and very helpful. We had never contemplated an energy broker previously, however we will most certainly use their services again. With their help our club will now benefit from significant savings on both our electricity and gas bills"

Falls Bowling and Lawn Tennis Club

"MJ Utilities have been looking after our energy requirements now for a number of years. We would recommend MJ Utilities to any club or business wishing to reduce their energy spend"

Crusaders Football Club, Belfast

We have long-term partnerships with the Nisa retail group and the Vetshare buying group and count the Post Office, Age UK and offices of the NHS amongst

our wide and varied customer base.

Unlike other providers, we are 100% independent, we don't have preferential agreements with suppliers and always engage the entire market to get you the best deal.

A free 'no obligation' review of your electricity and gas bills will determine any savings that may be available to your club.

We have helped businesses:

- That have been overcharged
- That were on incorrect tariffs for their type of business
- That had unknowingly been entered into 'rolling' contracts by their own supplier
- That had entered into contracts; however the correct rates had not been applied resulting in refunds

'One recent review for a client identified over £14k in overcharges from their energy supplier'

We also work with other companies that you may be interested in speaking to:

- LED Lighting
- Thermodynamic Hot Water Systems
- Solar PV & Battery Storage
- Power Factor Correction / Voltage Optimisation
- Telecoms - mobile, landline & broadband
- Merchant Processing Services



Contact us today for your free 'No Obligation' review: Tel: 077 7699 4807 or Email: mark@mjutilities.com



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**

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



EVERY GAME'S A WINNER

WITH **sky** sports

Enjoy a new Premier League line-up this season



MORE GAMES
128 exclusively live
games



BIGGEST NAMES
Biggest head to heads
every match day weekend



BEST TIMES
More games at key
trading times

Plus, get free marketing support to suit your business including

Digital marketing tools

Promotional POS including
tailored fixture posters

Marketing tips and advice

Get that winning feeling with

sky sports

Call 08448 245 780

Sky Sports requires a Sky subscription equipment and installation. Scheduling may be subject to change. Further terms apply.
Calls to Sky cost 7p per minute plus your provider's access. Correct at time of supply - 21/06/19. All rights reserved.

Directors & officers liability - Dispelling the myths

The following information has been provided by Rollins Club Insurance, and may prove helpful to clubs which may operate as a limited company, or indeed club members who have a business, which operates as a limited company

Your standard Employer's and Public/Products Liability insurance acts to protect your business against negligence claims arising from death, bodily injury, illness/disease, or damage to third party property.

Directors & Officers Liability insurance, on the other hand, provides protection for directors, officers, supervisors, managers and others involved in the running of a business (including a club), arising from their decisions and the actions they take as part of their regular duties. Such policies cover their personal liabilities as individuals, but also the reimbursement of the company in cases where it has paid the

claim of a third party on behalf of its, directors, officers, etc...

'Directors have limited liability'

- Wrong. Only a Company has limited liability. A Director has unlimited liability. This means your own personal wealth and assets are potentially at risk.

'I don't make mistakes'

- A mistake is something that is not intentional, which nobody ever intends to make! As a Director you are busy enough keeping on top of the day-to-day running of the Company.
- Does anyone ever have the time to understand and keep up with all the latest legislation? For example: Companies Act; Health & safety laws; Employment laws; etc.

- A Director doesn't have to make a deliberate breach or act negligently or make a genuine mistake - it could just be an allegation.
- A regulatory body without warning - perhaps the HSE following an incident - may investigate you. As a Director you may have to defend yourself even if you are innocent.

'The company will indemnify me'

- In many cases a Company may not legally be allowed to protect the Director.
- The Company may not be in a position to indemnify the Director or may have no funds to reimburse if the Company is insolvent. D&O Insurance can protect the individual Director's personal assets but can also be used to protect the balance sheet of the Company.
- In some cases, shareholders can force the Company to bring an action against its Directors - the Director is then 'on his/her own'!

'We are family'

- Unfortunately this often means that a lot more trust and responsibility is placed on Directors & Partners. Instead of employing the correct level of expertise there is the potential for wrongful acts to be committed in complete innocence.
- Claims history shows us that, sadly, Directors of family companies do not always agree and have claimed against each other.

'The company will be sued not me'

- Many circumstances make the Director personally liable not the Company. For example: Compliance & Company

Law; Wrongful Trading and Employment Law.

- In a small Company the Director is the Company. A claim against the Company will leave the Director financially exposed.

'They can't take what I don't have'

- The liability is not limited to the Company. They can take a Director's personal wealth and assets - even if you inherited your house 20 years before you set up your business. It's all at risk!

'I'll just retire or leave'

- Responsibility and liability remains with Directors long after they have left or retired from a Company.

'I've got Legal Expenses cover in another policy'

- Legal Expenses policies often have low limits. The cover also tends to provide for another policy' defence costs only - not any compensation or damages awarded by court.
- Directors & Officers Liability insurance provides defence and investigation costs in addition to damages, compensation, judgements and settlements.

'I'm a non-executive director'

- Even if you have nothing to do with the day-to-day running of the Company and have a role similar to a consultant on the board, you will still carry the same responsibilities as other Directors.

'It's a company perk'

- As a Director you must not use your position to make private profits at the Company's expense. If you are found to have secretly profited from a contract, you might be forced to hand it over to the Company.

A chat with Crawford Bell

Discussing his lifetime in music



Nigel Blair, Belfast 89FM.

Local music legend, Crawford Bell, revealed an insight to his life in music, and I am pleased to provide just some of the main highlights.

Like most, it began as a child. Being the youngest of the family, he listened to a range of music, from hymns to old cowboy songs, saying "My family gave me the greatest gifts of all, love and music."

Early experience was followed by the Marti Gras Showband, formed with friends from the 9th Belfast Boys Brigade Brass Band, but not performing.

Crawford's first wage was twelve shillings, when performing with the 'Davy Douglas Dance Band'. Others were to follow, leading to the formation of the 'California Brakemen'.

Eventually, due to the Norma Hughes & Vi Starret Entertainment Agency, the band was elevated to a new level, signing to Emerald Records.

Eventually the band was signed up by impresario Jim Aiken,

and it was only a matter of time until television beckoned.

Such was the bands' success, that in 1970 it turned professional. However, Crawford was to leave in 1974, to manage a retail hi-fi and musical instrument shop in Belfast.

However, Clubsound came calling and Crawford found himself performing four gigs a week.

Alas the shop was destroyed during the troubles, which led to Crawford forming 'Steel Rail', featuring a resident night in Antrim's Railway Tavern.

Crawford has tremendous experience in recording, having worked as a producer and musical director with Outlet, Homespun and Gene Stuart Studios, and of course his own studio, all of which have kept him very busy.

Subsequently, Jim Gough, of Homespun, and Crawford, decided to take shows on the road, featuring Homespun artists, with the 'Dollar Band'.

Then came an offer he could not refuse, with non other than Van Morrison, playing the likes of Madison Square Gardens, and the Albert Hall, and an appearance on the Parkinson Show.

Crawford said, "Working with Van will remain the highlight of my musical career, as will working with, Daniel O'Donnell for almost 35 years."

Due to illness, a year passed, during which time Nathan

Carter had a hit with Wagon Wheel. He offered Crawford to join him as support for a show, which he accepted, being grateful to Nathan for starting him back on the stage.

Crawford was Musical Director for some 25 years on the 'Do you come here often' shows, and wished to thank entertainment agent, David Hull, for having the confidence to give him the position.

To conclude his interview Crawford said, "I am mindful that all the people I have mentioned, have been part of my musical journey. Through it all I have had the support of my wife Hazel, who has given me

two sons, Owen and Warren, who have grown into fine young men, of whom we are very proud, as we also are of our grandchildren, Sophia, Caitlan, Grace and Elliot.

I thank God, even at my age, that I am still able to share the gifts handed down to me.

I was astounded by Crawford's Life in music.

A humble, yet talented man, with a warm personality.

Long may his musical journey continue.

Nigel

The specialists in Home, Car and Commercial insurance solutions

with special rates for club members



Insurance solutions on your doorstep in Holywood...

The preferred supplier for the Northern Ireland Federation of Clubs, Rollins Insurance is offering great deals for club members on their Home, Car and Commercial insurance. With over 70 years experience, Rollins offers the protection you need at astonishingly good rates, call us today on; 02890 429800 for a no obligation chat or visit the website;

www.rollinsinsurance.co.uk



TELEPHONE: 02890 429800

Rollins House, 19 Shore Road, Holywood. BT18 9HX

Media Design and Print .com

15% OFF ALL PRINTING
available to all NIFC member clubs

We print:
Posters, leaflets, party tickets,
rule books, invoice books, vinyl banners,
ballots, fixture books and lots, lots more...

**Make Media Design and Print
the one-stop shop for your club**



Unit B7, Portview Trade Centre, 310 Newtownards Road, Belfast BT4 1HE
T: 028 9045 9864 F: 028 9045 9034 E: printing@mediadesignandprint.com

A sensational summer schedule from Sky

A sensational summer of sport continues this month as Sky Sports brings customers plenty of cricket action, including the finale of the ICC Cricket World Cup, the first Twenty20 International between England's women and the Windies and the much-anticipated Ashes series. Also coming up is The Open golf championship; a number of Formula 1 races including the British Grand Prix, and action from the Vitality Netball World Cup, giving venues lots of sporting action to keep their customers entertained.

On 14 July, the 12th Cricket World Cup concludes as the two remaining sides face off at Lord's and fans will be hoping Joe Root's men are in the mix and can use home advantage to lay their hands on the coveted crown. Sky Sports also looks to the England Women's cricket team as they host Stefanie Taylor's Windies in three Royal London one-day internationals and as many Vitality international Twenty20s. With the ODIs counting towards qualification for the 2021 Women's World Cup, can Heather Knight's team take home the winning title?

Golf comes home in July as Sky Sports concludes its exclusive coverage of the Majors with this year's fourth and final major event, The Open. From 14 to 21 July, the championship travels to Antrim, Northern Ireland where the reigning champion, Francesco Molinari, will face tough competition from home country hero Rory McIlroy and a revitalised Tiger Woods. Sky Sports customers can raise awareness of the event and generate interest ahead of

the tournament by accessing the range of marketing tools hosted on www.myskysports.com including fixture posters, social media assets and training videos. Last year, the 2018 Open Championship¹ attracted almost 400,000 people to watch in a pub, bar or club, so making customers aware that you'll be showing the golf can help to drive footfall and increase sales.

The British Formula 1 Grand Prix returns to the legendary Silverstone from 12 to 14 July, and a win for Lewis Hamilton would give him more first-place finishes at Silverstone than any other driver in the race's history. All three days of live Formula 1 action, including the practice, qualifying sessions and race will be shown on Sky Sports, so customers will be able to watch all the drama unfold.

From 12 to 21 July, venues can attract a new, broader range of customers with action from the Vitality Netball World Cup, and every match of the tournament is live on Sky Sports. As the hosts of the tournament, and with a Commonwealth gold medal in their pockets, every team will be keen to target England. Since they shook up the world order on the Gold Coast, netball in England has gone from strength to strength.

With a number of sporting events taking place ahead of the 2019/20 Premier League season, venues should make sure they've registered with www.myskysports.com to receive their regular emails to help promote and plan ahead; order their free poster packs, and share upcoming fixtures on their social media channels, all with one click.

¹ Ipsos MORI Out of Home Viewing Panel July 2018



All pictures courtesy of Getty Images.

An exciting month of sport is ahead of us and these are the fixtures not to be missed;

JUNE	
30th June	UEFA U21 Championship Final
30th June	Austrian Grand Prix
JULY	
8th July.....	Cricket World Cup: 1st v 4th
11th July.....	Cricket World Cup: 2nd v 3rd
12th to 14th July.....	British Grand Prix
12th to 21st July.....	2019 Vitality Netball World Cup
14th July.....	ICC Cricket World Cup Final
18th to 21st July.....	The Open Championship
18th to 21st July.....	Women's Ashes Test: England v Australia
20th July.....	IndyCar GP: Iowa 300
20th to 28th July.....	PDC Darts: World Matchplay
24th to 28th July.....	International Test Cricket: England v Ireland
26th & 28th July.....	Women's Ashes T20: England v Australia
26th July.....	German Grand Prix
30th July.....	Glorious Goodwood
31st July.....	Women's Ashes T20: England v Australia
AUGUST	
1st to 5th August.....	1st Test: England v Australia
4th August.....	Hungarian Grand Prix
14th to 18th August.....	2nd Test: England v Australia



HAVE YOU TRIED MY NEW GIN?

Graham Norton

GRAHAM NORTON'S OWN
Graham Norton
IRISH GIN
PREMIUM GIN OF WEST CORK
with CITRUS ZEST infused by the SWEETNESS of FUCHSIA PETALS
40% VOL. IRELAND 70cl



Why go anywhere else?

SALES OFFICE: 028 9079 0444 | FREEPHONE: 0800 7833215

Molson Coors Brewing Company appoints new General Manager for Republic of Ireland and Northern Ireland

Molson Coors Brewing Co. is pleased to announce the appointment of Ryan McFarland as General Manager for the island of Ireland.



Ryan has been with the company for three years and was previously Director of Northern Ireland. Prior to joining Molson Coors, Ryan spent 12 years working in the luxury and premium spirits sector holding senior UK and Irish roles within Bacardi Brown Forman and Remy Cointreau.

Ryan will bring his extensive industry experience to this role as the business continues to grow both its on-trade and off-trade channels across the Republic of Ireland (ROI) and Northern Ireland (NI).

As well as his new position within Molson Coors, Ryan will also be joining the board of the Alcohol Beverage Federation of Ireland (ABFI).

Speaking about his new position, Ryan McFarland said, "I am thrilled to take on the role of General Manager for the island of Ireland as we look to deliver a more aligned approach for Molson Coors. We've made fantastic progress in building our business over the past few years, but with our broader portfolio of exciting brands we believe there is plenty of opportunity to accelerate that growth."

Down Royal Summer Festival of Racing

Over 10,000 race-goers attended what is regarded as the highlight of the year for racing aficionados, socialites and fashionistas alike as Down Royal Racecourse hosted the prestigious Summer Festival of Racing.



Shane Foley and Dadooziert win the Magners Ulster Derby.

Featuring Northern Ireland's biggest and richest flat race of the season, the Magners Ulster Derby saw Dadooziert power home to win the prize pot of €100,000. The 3-year old, owned by Mrs M. Cahill and trained by Noel Meade, was ridden on the day by Shane Foley.

This was the 9th year of Magners sponsorship of what has become one of Ulster's most popular and stylish race meetings.

Jeff Tosh, Commercial Director at Tennent's NI said, "We are delighted to once again sponsor the Ulster Derby at Down Royal. Magners Irish Cider is synonymous with the summer season and there is no better fit than that of the Down Royal Summer Festival of Racing. We welcome the event following our sponsorship of the Cheltenham Gold Cup and The Festival presented by Magners which is the first of a longer term association.

"This year at Down Royal, we not only celebrated with our infamous Magners Original but welcomed growing innovations

to the portfolio in Magners Dark Fruit and Magners Rosé to embrace the summer season ahead."

Racing fans and Ireland's style elite showed off their fashion credentials at Down Royal Summer Festival of Racing with Suzanne Gallagher from Sligo taking the Best Dressed Lady title.

The Best Dressed Competition was judged by Irish lifestyle influencer and VIP Style Awards Most Stylish Influencer, Louise Cooney, Cool FM Breakfast Show Presenter and Fashion Stylist, Rebecca McKinney and Catrina McGleenon from Franklins Retail.

Claire Rutherford, Sales & Marketing Director at Down Royal Racecourse said, "The Summer Festival is one of the highlights of our racing calendar and was a superb day out for all. The spectacle of Ladies Day provides an extra element of colour to an already prestigious day of horse racing."

Fun Run of the Glens raises over £30k

Cancer Focus Northern Ireland has said a massive thank you to the 357 cyclists, 124 runners and 12 walkers who took part in FROG (Fun Run of the Glens) to raise much-needed cash for local cancer patients and their families.

A special thanks goes to event organiser Paul McToal, from Glenravel, for holding this exhilarating event. To date, FROG 2019 has raised over £30,200 - with more on its way.

One of the cyclists taking part was life-time athlete, Alec McQuillan, who formerly played for Ballymena United and, back in the 1970s and 80s, he also played gaelic football at inter-county and provincial level.

As well as gaelic football and soccer, he also found time to play rugby for the nearby Armoy RFC. He continues to be involved with the local Con Magees, Glenravel Gaelic Club.

The Glenravel man's main outdoor pastime now is golf and he is a member of Ballymena Golf Club. While not a regular cyclist, he has taken part in the FROG for many years.

Alec is the chairperson of the Glenravel Community Development Association, which is responsible for the operation of the Glenravel Sports and Community Complex - which hosts the FROG event.

"Cancer Focus NI is a very special organisation to raise funds for. They do a tremendous amount of work supporting local cancer patients and their families, doing cancer prevention work in the

community, funding research at Queen's University and advocating for better health policies.

"Cancer touches so many of us. My brother, Liam, was diagnosed with cancer back in 2005 and had to have a kidney removed. This was a very challenging time for him and the family. I can fully appreciate the impact that a cancer diagnosis can have on a family. Thankfully, he has recovered well and has been participating in FROG for the past 10 years and fully intends to take part in FROG again this year," he added.

"FROG has grown tremendously since it began 14 years ago for cyclists. We are also building up the number of runners taking part, which is an exciting development.

"A lot of preparation goes into organising FROG and the event runs like clockwork. Organiser Paul McToal and his team deserve a tremendous amount of credit for the work they have put in over the past 14 years. The event has now become established as a firm date in the cycling calendar for many cyclists and cycling clubs. While we are well supported by other cycling clubs from right across Northern Ireland, we'd love even more people to join in.

"The glens is a fantastic route, so much scenery to enjoy, and there's a real feel-good factor and tremendous buzz. What better way to get fresh air, exercise, meet people and help an extremely worthy cause?"

Cancer Focus NI is the leading local cancer charity committed



Event organiser, Paul McToal, thanks those taking part, prior to the big FROG off.



Despite the weather, there was a tremendous turnout from all over NI.

to tackling cancer by supporting cancer research, providing Keeping Well vans that bring health checks and advice into the heart of communities and it also funds major research into breast cancer at Queen's University Belfast.

Every penny raised goes towards supporting Cancer Focus NI's work in the community which includes family support, counselling, a free NurseLine on 0800 783 3339, a bra-fitting service for women who've had breast surgery, art therapy, creative writing and other therapeutic and complementary services.

The charity also operates Keeping Well vans that bring health checks and advice into the heart of communities and it also funds major research into breast cancer at Queen's University Belfast.

Further details about the event and to sign up, visit www.cancerfocusni.org/events



A NEW FORCE IN NORTHERN IRELAND'S COMMERCIAL PROPERTY SECTOR

McCONNELL CHARTERED SURVEYORS

THE RESULT OF A RECENT MERGER BETWEEN TWO OF BELFAST'S MOST RESPECTED FIRMS **BROWN McCONNELL CLARK McKEE & McCONNELL MARTIN**

CONTACT US FOR ADVICE ON:

- PROPERTY/ASSET MANAGEMENT
- VALUATIONS
- INVESTMENT
- RENT REVIEW/ LEASE RENEWALS
- DEVELOPMENT APPRAISAL
- RATING
- SALES & LETTINGS
- GROUND RENTS

M
McCONNELL
CHARTERED SURVEYORS & PROPERTY CONSULTANTS
90 205 900
www.mcconnellproperty.com

UGAAWA Monthly Merit Award winner

by Tony McGee

The white hot heat of championship battle came to the GAA pitches of Ulster during May, and nowhere was the temperature higher than at the Marshes in Newry where Down hosted Armagh in a drama-filled Ulster SFC thriller.

And it was this game that drew the attention of the Ulster GAA Writers Association when choosing their merit award winner for the month of May, with Armagh's Riain O'Neill edging the gong for a superb performance in the 100 minutes of football it took to separate the neighbours.

Crossmaglen Rangers clubman O'Neill slotted over eight points, four from play in his championship debut, helping Armagh to a first championship win over Down at Páirc Esler in 63 years and Kieran McGeeney's first championship win as manager.

"It is good to be recognised for playing well but at the end of the day it's a team game and I suppose putting in a display helps the team do well.



UGAAWA Chairman, John Martin (left), and Quinn Building Products Area Sales Manager for Fermanagh, Armagh & Monaghan, Colin Maguire, present the May Merit Award to Riain O'Neill (Armagh). Picture by Jim Dunne

But getting over the line is the main thing," said O'Neill.

While Armagh lost out to Cavan in the Ulster SFC semi-final after a replay, O'Neill is now setting his sights on a 'back door' run through the qualifiers, starting with another derby clash against

Monaghan at Clones on 22 June.

"We were disappointed after the Cavan game but there's no time to be dwelling on it, we have to focus now on Monaghan and no better opponents for us really... local neighbours, a Division 1 side, it'll be good to pit ourselves against one of the best teams in the country."

O'Neill was presented with his award by Colin Maguire, Quinn Building Products Area Sales Manager for Fermanagh, Armagh and Monaghan at a reception in Quinn's Corner, Ballygawley. For winning the Quinn Building Products UGAAWA merit award, O'Neill receives an engraved Belleek Living Vase, training gear from



O'Neill's International Sportswear and handmade silver cufflinks from Garrett Mallon's Carlingford Design House.

The 20-year-old O'Neill, who has just completed his first year in Business Studies at Dundalk IT, saw off Cavan duo Gearoid McKiernan and Martin Reilly to lift the May award.



**Entertainment Licence Renewals
Electrical Inspections
Fire Risk assessments**

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



Unit 5 Silverwood Business Park
Craigavon, BT66 6SY
028 3831 6555 | Email: sales@unitedwines.co.uk
Web: www.unitedwines.co.uk



drinkaware.co.uk
For the Facts



1990

Tears in Turin



Paul Gascoigne and Terry Butcher wave off England fans after their Italia '90 exit to West Germany.

Football, as Gary Lineker famously observed, is a simple game: 22 men chase a ball around a field for 90 minutes and at the end the Germans win. Not quite true in the World Cup semi-final between England and West Germany in Turin. On that occasion, 22 men chased the ball around for two whole hours before the Germans won.

West Germany scored first from a ricochet off Paul Parker; Gary Lineker equalised but the scores were still deadlocked at 1-1 after extra time, so it went to a penalty shoot-out.

Stuart Pearce and Chris Waddle both missed and West Germany went on to beat Argentina 1-0 in the final. But the match is not remembered for the result, it is remembered for the tears of England's court jester and wayward genius Paul Gascoigne.

On this occasion he was not crying tears of joy at yet another example of his dazzling skills, he was crying because he had proved once again that he was, in the words of England manager Bobby Robson, 'as daft as a brush'. These were tears of anguish at the realisation that an ill-judged tackle had cost him the chance of playing in the World Cup Final - the yellow card he was shown for that rash tackle was his second of the tournament, which would have disqualified him from the final had England won the semi.

In the event, the yellow card was irrelevant but Gazza's display of emotion at the enormity of what he had done touched the hearts of a nation. It showed that superstars are human too, and was a poignant summing up of the two sides of Gazza: the clown and the genius - the self-destructive streak and the sublime skill that made him such a great, yet exasperating, player.

Martina wins a ninth title

Martina Navratilova played three times in the Federation Cup for Czechoslovakia, the country of her birth, before defecting to the USA in 1975, where she immediately became a professional tennis player. She was naturalised a US citizen in 1981, so technically her first two Wimbledon wins, in 1978 and 1979, were the achievements of a Czech, not a US player.



Martina Navratilova kisses Wimbledon's famous Venus Rosewater Dish, after defeating Zina Garrison 6-4, 6-1 in the 1990 final.

During the 1980s she completely dominated women's tennis, winning the Australian Open in 1981, 1983 and 1985; the French Open in 1982 and 1984; and the US Open in 1983, 1984, 1986 and 1987. During the same period, she also won a record six consecutive Wimbledon Championships, from 1982-7, beating Helen Wills-Moody's record of four consecutive championships from 1927-30. But for Navratilova there was still one more goal. She had beaten one of Helen Wills-Moody's records but she had only equalled the other: no player had yet won more than eight Wimbledon singles titles.

Navratilova did not win any Grand Slam titles in 1988 or 1989. By 1990 she was 33, she had been playing professionally for fifteen years, and during Wimbledon fortnight she complained of synovial tissue affecting her left knee. Was it too late for the historic ninth win? Navratilova thought not.

She battled her way through to the final, where her opponent, Zina Garrison, won the first game 40-love. Then technical expertise, supreme skill and a career's worth of experience took over: 6-4, 6-1. Game, set, match and a record that will probably never be beaten, to Miss Navratilova.

It happened in 1990...

Boxing - Buster Douglas defeated Mike Tyson by a knockout in round 10 to win the world's unified Heavyweight title.

Darts - Phil 'The Power' Taylor won his first world title, defeating good friend and mentor, Eric Bristow, 6-1.

Golf - A sublime display by Nick Faldo saw him blow the opposition away in The Open, held at St Andrew's, winning by 5 strokes from Zimbabwe's Mark McNulty and American, Payne Stewart.

NEW



Try Our
 Cloudy,
 Crisp
 Pilsner.

No Filter. More Natural Taste.

INTRODUCING
Coca-Cola[®]

SIGNATURE MIXERS



#ENTERTHE DARK

CRAFTED BY MIXOLOGISTS

CO-CREATED BY MAX VENNING



COCA-COLA SIGNATURE MIXERS
 SMOKY NOTES

PAIR WITH BOURBON & DARK RUM

CO-CREATED BY A. CHÍA & P. GUY



COCA-COLA SIGNATURE MIXERS
 SPICY NOTES

PAIR WITH SCOTCH WHISKY &
 GOLDEN TEQUILA

CO-CREATED BY ANTONIO NARANJO



COCA-COLA SIGNATURE MIXERS
 HERBAL NOTES

PAIR WITH VODKA & TEQUILA

CO-CREATED BY ALEX LAWRENCE



COCA-COLA SIGNATURE MIXERS
 WOODY NOTES

PAIR WITH SPICED RUM & BOURBON

Get the facts. Be **DRINKAWARE** <

Visit drinkaware.ie