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Club Review

VOLUME 33 - Issue 7, 2020

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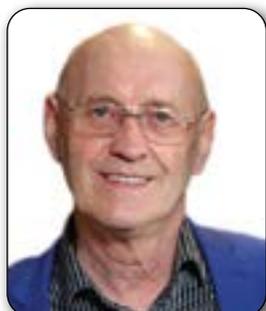
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Federation update



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



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

The lockdown introduced on Friday 15th October 2020 has presented more questions than answers, with the financial impact being of concern as to who and whom cannot survive. The entire hospitality sector is faced with this problem and it is hoped that local and national Government will step up to the plate to see everyone through this.

We do think it is regrettable that funding was not announced immediately prior to closure, or at the very least at the same time. Nevertheless, we are where we are, and we will have to come through this.

Members should feel reassured, that although we are not seen on the media questioning MLAs on their support, we are very active in the background, seeking the information required.

The increase in Covid-19 detection rates throughout the province and the island in general, is, to say the least, alarming, and it was essential to address it as a matter of urgency. Having said that, we are not in total agreement that a full lockdown was the best way forward. However, we are hopefully being guided down the correct path, and will be able to return to something

resembling normality within the time-frame provided.

More often than not, the question raised is related to, 'without a cure, or vaccine, how many lockdowns are we going to have?' A reasonable question to ask, but what else can be done?

With hospitality now closed for four weeks, Club Review will continue to be available in digital form on the Federation website, which we hope will provide the important and necessary information required. Naturally, much of the regulations are applicable nationally with information being released on the national news.

With the furlough support provided by the Government at Westminster ending at the end of October, there is, as yet, no indication that it is going to be continued, which has got to be of great concern to many employees. One can only assume that the unemployment level is going to reach unprecedented levels if nothing is introduced. The scheme announced earlier, which sees the Government offering one third of the time an employee is off when working part time hours, is of little value, as if a club has insufficient work to

employ someone full time, they certainly cannot afford a third of their salary to be paid for them to be at home.

Despite the dark days we are facing, the amendment to Northern Ireland's licensing legislation has reached the first stage, with a date for the second stage yet to be announced. We have waited for quite some time now and are hopeful this will provide the adjustments required to bring Northern

Ireland licensing legislation up to modern day requirements.

We feel the closure of hospitality outlets, including registered clubs, is regrettable, as registered clubs in particular have played their part in observing social distancing, having installed all the necessary screens and signage to protect employees and members alike. While the seriousness of this pandemic cannot be overlooked, we feel that in a small and parochial

continued on page 4

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society like Northern Ireland, more could have been done to determine the high risk areas and outlets within those areas, most likely to be the cause of the increased Covid-19 cases.

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 visits to registered clubs. This was related to diners remaining on premises upon finishing a meal, and the minimum cost of a meal. This is but two issues which caused concern, neither of which are stipulated in legislation.

FCA v Insurance Industry

The Federation continues to monitor events associated with the FCA case against the insurance industry in

addressing claims associated with the pandemic. It was anticipated that the industry would appeal the decision awarded in favour of the FCA, and indeed that is what has happened.

It was expected that clubs would, by this time, have received correspondence from insurance companies related to the case. However, this appears not to have been the case. Anyone with concerns should contact their Insurance provider, or if insured via Rollins Club Insurance, contact them. If you are dissatisfied, contact the Federation on 07889 800329 or 07889 681714.

It is hoped the current lockdown will remain at four weeks as promised, so until we resurface, please stay safe and continue to adhere to good practice.

Appreciation of Support

The Officers and Executive Committee wish to show appreciation on behalf of the Registered Club sector, for the support afforded by our associated suppliers at this very difficult time.

Government support has been helpful to many member clubs but the knowledge that our suppliers have been there for us has been very reassuring.

Our suppliers can be reassured that we will, without hesitation, repay the support they have provided on the other side of this dreadful period, and look forward to better times ahead.

Signed on behalf of the Executive Committee.

John Davidson - Chairman

Harry Beckinsale - Secretary

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Latest on employment matters and financial support



September saw the Chancellor deliver the Government's Winter Economy Plan to Parliament. With the Coronavirus Job Retention Scheme ending in October, it was only right that the Government outlined further measures to help support UK businesses. UK businesses are still navigating unprecedented waters. It is unknown when we are likely to reach a level of normality comparable to pre-coronavirus times, as the risks Coronavirus brings to businesses have unfortunately not disappeared.

As leading employment law experts, ELAS are currently advising thousands of businesses on how to navigate the next couple of months in relation to their HR and employment law responsibilities.

Job Support Scheme

Following on from the Coronavirus Job Retention Scheme, November 1st sees the introduction of the Job Support Scheme (JSS). The JSS is designed to protect viable jobs and businesses facing lower demand over the winter months due to Coronavirus. There was originally only one type of JSS, but after much consideration and 'chatter' amongst businesses, the Government have now split the scheme into two. The schemes will now be known as JSS Open (*for businesses facing decreased demand*) and JSS Closed (*for businesses required to close under lockdown regulations*).

JSS Open

- Your employee will need to work at least 20% (*no longer 33%*) of their normal hours.

- Your employee will receive their normal pay for the hours they work, and two-thirds of their pay for the hours they do not work. This ensures that the employee receives at least 73% of their normal wage, where they earn £3,125 a month or less.
- For the two-thirds top-up, the government will pay 61.67% and the employer will pay 5%, plus NI and pension contributions on the full amount.
- An express written agreement between employer and employee is required.

JSS Closed

- The position remains that the employee will receive two-thirds of their normal wages, funded by the government (*to a maximum of £2,083.33 per month*).
- The employer will have to pay NI and pension contributions on that amount.
- An express written agreement between employer and employee is required.

There are also some general points that apply to both schemes. These are:

- Employers can top up wages (*the previous publication of the schemes prevented this*).
- All SMEs are eligible, but large businesses (*250 or more employees*) are only eligible if their turnover has fallen due to coronavirus (*according to their VAT returns*).
- Fully funded public sector employers cannot claim, but partly privately funded public sector employers can claim if that funding has been disrupted.

- Employers will claim in arrears for salary monies already paid. The first claim can be made from 8th December 2020 (*ie 5 weeks after the scheme opens on 1 November*) via an online portal, like the CJRS.
- Employers cannot claim for an employee who has been made redundant or is serving a contractual or statutory notice period during the claim period.
- Section 5 of the Government guidance includes indicative calculations, but further details are to be published at the end of October.

November 1st 2020 until April 2021. The scheme is open for all employers with a UK bank account and UK PAYE scheme; there is also no requirement for either the employer or employee to have previously used the Coronavirus Job Retention Scheme.

Additionally, only employees who were on the employer's PAYE payroll on or before 23rd September can take advantage of the scheme.

The Job Support Scheme is designed to sit alongside the Job Retention Bonus, meaning businesses can benefit from

The two Job Support Schemes will be running from

continued on page 6

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both schemes to help protect jobs.

Of course, the Government's Job Support Scheme is designed to help 'viable' businesses. There will be some instances where neither the open or closed Job Support Scheme is effective enough to keep all team members employed. Therefore, redundancies may inevitably still be a serious option. If this is the case, it is worth noting that whilst an employee is registered on the Job Support Scheme then they cannot be made redundant.

If the Job Support Scheme is not a viable route for a business, redundancies are an option that unfortunately may have to be explored. Redundancies are a contentious piece of employment law and if the correct procedure is not

followed to the T, businesses are left open to claims of unfair dismissal.

We mentioned this in last month's article, but to re-cap, here is the correct redundancy procedure that needs to be followed:

1. Define the business rationale for wanting to make redundancies; there are three to choose from:
 - Closure of entire business
 - Closure of entire workplace
 - A diminishing need for employees to carry out work of a particular kind
2. Identify the employees who are at risk of redundancy as well as the number of employees who are likely to be made redundant. The employee selection will need to be justified with legitimate reasons. Consideration also 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. Remember that the scoring needs to be fair and objective.

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.

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. We cannot stress how important it is to take professional, legal advice before embarking on the redundancy process.

New Financial Support for Northern Ireland

Businesses that may be forced to close due to restrictions and local lockdowns will be able to access financial support for every two weeks they have to close. The amount available is dependent on the size of the business. For example, the thresholds are:

- Small businesses with a Net Annual Value (NAV) of up to £15,000
- Medium businesses with a NAV of £15,001 to £51,000
- Large businesses with NAV of £51,001 or more

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also announced that it is extending the temporary 15% VAT cut for the tourism and hospitality sectors until the end of March 2021. The 5% tax rate has been a fixture in the hospitality and tourism industry since July, so businesses are probably well aware of what it means. However, to reiterate, businesses are not obliged to pass the 15% tax relief across to their customers by dropping their prices. It is up to each individual company to decide how to incorporate the 15% VAT cut into their business.

In addition, those businesses that deferred their VAT bills are to be given more breathing space through a new and improved payment scheme. The new payment scheme provides businesses with the option of paying back their deferred VAT bills in smaller instalments, helping balance the books. Rather than paying a lump sum in full at the end of March 2021, businesses can make eleven smaller interest-free payments during the 2021-2022 financial year.

Pay As You Grow Flexible Loan Repayments

For those businesses who took out a Bounce Back Loan earlier on in the pandemic, the Government have introduced the Pay as

You Grow flexible loan repayment scheme. Initially the loan would have had to have been paid off within six years. However, this has now been extended to ten years, meaning monthly repayments are cut by nearly half. There will also be interest-only periods of up to six months and payment holidays available for businesses.

If you are unsure about how to integrate the Government's Winter Economy Plan into your business, then the ELAS Group is there to help.

**all content correct at the time of writing.*

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Northern Ireland Executive

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

Q. We have been informed by a Member that we are required to offer wine in measurements of 125ml in addition to the 175ml and 250ml measures already offered? Is this the case?

A. In October 2010 a new mandatory code for selling alcohol came into force and as part of this was the requirement that wine must be offered to customers in 125ml

measurements. In practice, this means: All wine lists must state that 125ml measures are available. This must not be hidden in the small print but made very clear - font size should match that used for larger measures.

However, it is not necessary to show prices for 125ml measures and a simple one line explanation such as this will suffice: "We also serve wine in 125ml measures. Please ask at for more details."

Q. The committee cannot agree on how long the nomination sheet for officers and committee members should be posted for. Some committee members consider it can only be put up for ten days before being removed whilst others think we should leave it up until the

Annual General Meeting in order to encourage nominations and let members know the current nominations.

What is your advice on this?

A. The club's rule regarding this point reads as follows:

At least three weeks prior to the day appointed for the commencement of the ballot a notice shall be posted on the club notice board by the secretary, inviting the nomination of candidates for the office of committee member or officer of the club. The notice shall remain so posted for ten days.

Therefore, according to the club's rules, the notice requesting nominations shall be posted for ten days and then removed. The names of all candidates for office in the club, together with the names of their proposers and seconders, shall then be entered on a nomination sheet which shall be posted on the club's notice board seven clear days before the day appointed for the commencement of the ballot and shall remain so posted until the result of the ballot has been declared.

Therefore, there should ultimately be two notices placed on the club's notice board. The first notice invites nominations and stays posted for ten days and the second notice then lists the persons who have been nominated and this notice remains posted until the ballot has been declared. These notices

first provide an opportunity to nominate members for election and then allow all members to be aware of who has been nominated for election so they can consider how to cast their votes.

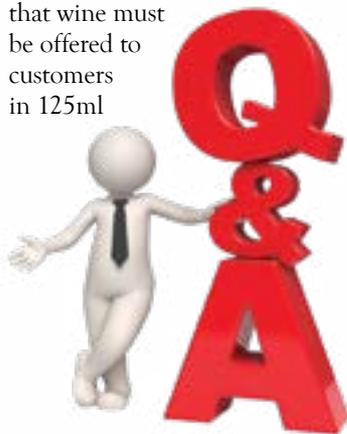
Q. We postponed the Club's AGM due to Covid-19 restrictions. What happens to the existing Officers and Committee Members? What happens to the Members who were putting themselves up for election to the Committee?

A. We would suggest that with the Club's AGM being postponed the entire process of retiring Officers and Committee Members is delayed too.

This means that the current Committee will remain in office until the AGM is rescheduled. Members who have or are intending to put themselves up for election would also have to wait for the AGM to be rescheduled for the elections to take place. If there are existing casual vacancies then the Committee can appoint Members to fill these positions in the usual way. In short, if the AGM is postponed, every corresponding function and activity linked to the AGM should also be postponed.

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

info@nifederationofclubs.com



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Rollins Club Insurance update on Covid-19

Dermot Rollins, of Rollins Insurance Brokers, has commented on the present business interruption case being taken by the Financial Conduct Authority (FCA) against various insurance firms due to claims being dismissed. Below you can read his comments on the present situation.

Dermot said, “I have been involved in insuring clubs in Northern Ireland for over 25 years and this is the most complex insurance matter that I have come across. The majority of my clients have contacted us regarding the possibility of having cover under their policy of insurance. We deal with a number of different insurers for clubs to make sure that they receive a

cost efficient policy to meet their requirements.

“I will try and make the situation as straightforward as possible, but it is complex and some media have given the impression that a large number of claims will be paid, unfortunately this will not be case.

“The majority of clubs will have business interruption cover under their policy, which is primarily designed to protect the club for their loss of profit following a material damage loss, i.e. fire storm damage burst pipes etc. Insurers then provide specific extensions under this section to include some non damage cover, i.e. denial of access, failure of public amenities, infectious

disease etc. It is the infectious disease extension and the denial of access where there is a slight possibility of claims being made. However, there are numerous different insurers and different wordings. The majority of insurers specify what diseases they cover and Covid-19 is not included, therefore it is unlikely that any of these policies will have to pay out claims. Also, in other cases, the precise policy wording makes it unlikely that a claim will be valid.

“The Financial Conduct Authority, acting on the side of the policyholders, arranged for the matter to be brought to court, where a sample of wordings were examined with eight insurers representing the

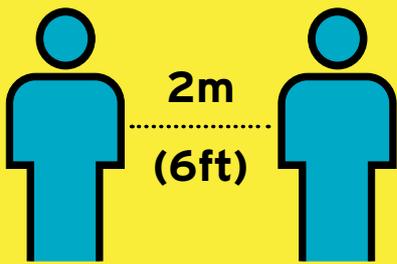
insurance industry. The court found in favour of the policyholder in certain cases however, it looks like the matter will be taken to the Supreme Court.

The Supreme Court ruling will hopefully happen early next year and it should be possible then to identify if cover is in force for some policyholders at which point we will be able to provide assistance in putting forward a claim.”

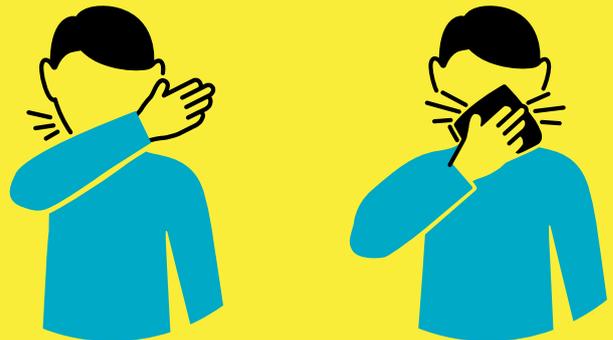
Dermot concluded, “My primary duty is to look after my clients and I will be informing them of the possibility of a claim after the court of appeal decision. However, as always they or any other club are welcome to contact me at any time.

Coronavirus

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Your wish is student granted, says WKD!



These are tricky times for students so WKD - the UK's no.1 RTD1 - is doing its bit to ease the path of the autumn term with a series of tongue-in-cheek online competitions to provide things students don't usually want to spend their money on: text books, food, kitchen utensils.

Under the campaign banner of 'Your Wish is Student Granted', WKD is offering students opportunities to win a variety of items simply by responding to social media posts.

The campaign will reach over half a million students and, in typical WKD-style, prizes range from spatulas to coursebooks to product samples.

Alison Gray, Head of Alcohol Marketing at brand owner SHS Drinks, says, "Students can't enjoy bars, pubs and clubs as much as they might like to at the moment so we're offering some useful prizes to help keep them occupied in the interim."



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Guinness introduces 'Guinness 0.0', the Guinness with everything except alcohol

Guinness 0.0 boasts the same beautifully smooth taste, perfectly balanced flavour and unique dark colour of Guinness, without the alcohol.

The journey to launching Guinness 0.0 has drawn on Guinness's proud 261-year history of innovation and brewing brilliance dating from 1759. A commitment to retaining the distinct character and taste of Guinness was central to the four-year process led by the technical and innovation teams at St. James's Gate, the Home of Guinness.

To create Guinness 0.0 the St James's Gate brewers start by brewing Guinness exactly as they always have, using the same natural ingredients; water, barley, hops and yeast; before gently removing the alcohol through a cold filtration method. The cold filtration process allows the alcohol to be filtered out without presenting thermal stress to the beer, protecting the integrity of its taste and character. The brewers then carefully blend and balance the flavours to ensure the distinctive flavour profile and taste characteristics of Guinness.

The resulting product is unmistakably Guinness, just without the alcohol, featuring the same dark, ruby red liquid and creamy head, hints of chocolate and coffee, smoothly balanced with bitter, sweet and roasted notes. In taste tests by an independent panel, they found that Guinness 0.0 'exceeded expectations' with its taste lauded as 'outstanding'*.



Guinness 0.0 is brewed at St James's Gate in Dublin, the Home of Guinness, and will be rolled out in Great Britain and Ireland, available in more markets throughout the world later in 2021.

Gráinne Wafer, Global Brand Direct, Guinness, said, "This is an exceptional day for Guinness, as we finally reveal Guinness 0.0. The launch of Guinness 0.0 highlights our long-held commitment to innovation, experimentation, and bravery in brewing, harnessing the power of our brewers and our ingredients, to create an alcohol-free beer that is 100% Guinness but 0% alcohol.

"We know people want to be able to enjoy a Guinness when they choose not to drink alcohol without compromising on taste, and with Guinness 0.0 we believe they will be able to do exactly that."

Aisling Ryan, Innovation Brewer at St James's Gate said, "Guinness has always had an unwavering commitment to quality and our entire brewing team is hugely proud of the care and effort that has been put into the four year development process for Guinness 0.0.

"We have created a taste experience that we believe is truly unrivalled in the world of non-alcoholic beer and we can't wait for people to finally be able to try it!"

*SOURCE: Nielsen Product Advisor



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Rebrand for Coors Light

Molson Coors Beverage Company will rebrand Coors Light to Coors from March 2021 and has committed a multimillion-pound investment in the UK to drive ongoing growth in the premium 4% beer category. The move will also provide a platform to expand the Coors family in the UK, with the launch of new products including Coors Original next year.

Known as “The World’s Most Refreshing Beer”, Coors has recently become the No. 6 lager brand in the UK, and its latest move will cement its position as a leading premium to mainstream beer, having grown in volume by over 1 million hectolitres in the last decade, securing its position as



the biggest premium 4% beer. It is also the number one 4% beer among 18-34-year olds.

Molson Coors will use the rebrand as a platform to expand the Coors family in the UK and across the rest of Western Europe. Next year will see the launch of a new Coors product from the US, with the introduction of Coors Original - a brand packed full of heritage having been originally launched in 1873.

A rich, golden lager that delivers the refreshment expected from a beer created in the Rockies, it has a more complex, fuller flavour and will further grow the brand’s presence in the premium segment of the market.

Sophie Jamieson, Marketing Controller for the Coors Family of Brands at Molson Coors said, “Coors has skyrocketed in popularity in recent years, becoming the leader of the premium 4% beer category, known for being a great tasting beer that always delivers on refreshment.

“Having reflected on the unique strengths of the brand, we saw an opportunity to maximise its potential. Our testing has shown that consumers love the new branding, finding it more distinctive and appealing, and by changing to simply ‘Coors’ we can build further momentum in the premium 4% beer category, while continuing to champion our refreshing great taste which is a clear point of difference for consumers.

“It also gives us the opportunity to introduce some incredibly exciting new products from the Coors family, starting with Coors Original later in the year. Our ambition is not only to propel Coors into the UK’s Top 5 beers, which is why we’ve put significant spend behind the brand, but also to continue to scale our presence and expand our portfolio throughout what looks to be a very exciting year in 2021.”

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Into the future with new chief executive

Leading local charity Cancer Focus Northern Ireland has welcomed a new chief executive to head up the organisation.

Richard Spratt said that despite the devastating effects of Covid-19, Cancer Focus NI was determined, with its limited resources, to continue supporting as many local cancer patients and their families as possible.

“Covid-19 has impacted cancer patients hugely. We do not underestimate the challenges that have exacerbated an already distressing situation and we are deeply concerned about late diagnosis, paused treatment and the heightened stress and anxiety that Covid-19 has brought. We are committed to do what we can to give a vital lifeline to people at this difficult time,” he said.

Richard Spratt, who is from Comber, also urged the public to continue its generous support for the charity. Since the epidemic took hold in March, Cancer Focus NI has

faced an 80% drop in income as fundraising events have had to be cancelled or postponed and staff furloughed.

“Our capacity and ability to support our work via fundraising has been severely adversely affected. Therefore we are appealing to people to get involved with our fundraising events and activities now more than ever,” he said.

Richard, who was CEO of international development charity Fields of Life for the last nine years and previously a manager in corporate and business banking with Bank of Ireland, said, “This is an unprecedented time for all of us and in my view every organisation needs to think of itself as a ‘start up’ to find its place in the new normal.”

Paying tribute to his predecessor Roisin Foster, who retired recently, he said, “I am hugely impressed by the history and legacy of Cancer Focus NI which has been a pioneering voice in cancer for over 50 years.

“I look forward to building on the firm foundations that Roisin and the staff team have laid and I believe the next number of years will be an exciting time in the organisation’s evolution. I am personally motivated along with the staff to do all we can to tackle cancer and support those living with it.”

Richard continued, “We face challenges in the delivery of our services both in the important work of reducing the incidence of cancer in Northern Ireland and supporting local people affected by and living with cancer. We are endeavouring to think creatively and differently about what we do and how we operate going forward.

“Despite the formidable times that we all face, we are choosing



to deal with the situation as an opportunity. In a year’s time our organisation, like others, might look different but what won’t change is our resolve and commitment to serve those who need us now more than ever.”



Donations needed for Cancer Focus NI charity shops

Cancer Focus NI is urgently appealing to Belfast people to help refill its charity shop rails.

They are asking for donations of any unwanted pre-loved, good quality items to one of their stores on the Lisburn Road, Ormeau Road or Ballyhackamore.

John Grierson, Ballyhackamore shop manager, said, “The

income from our shops stays in Northern Ireland and helps pay for our many services for local cancer patients and their families.

“Although we’ve had to reduce many of our services due to Covid-19, we are still able to provide counselling, family support, stop smoking sessions and virtual Sing for Life choir practice via phone, Zoom and

private Facebook groups. We need your help to raise funds to continue with these important support services for as many people as possible, particularly during this challenging and daunting period. We also need to be in a healthy financial position for a time when we can resume our full services.”

John added, “At the moment we badly need to replenish our stocks to help with these important services that provide a vital lifeline to many people at one of the toughest times of their lives.

“Instead of leaving your unwanted bits and pieces gathering dust, the customers in our charity shops would be delighted to give them a new home. We need continued support from the local community to help meet the high demand so when you’re clearing out please think of us. We welcome donations of quality clothing, accessories, furniture and bric-a-brac with open arms.

For more information about Cancer Focus NI visit:
www.cancerfocusni.org/shops

Let the music play on

Nigel calls out to all local artistes



Nigel Blair, Belfast 89FM.

In the past two issues of Club Review I dedicated my column to the entertainers/musicians, from all avenues, including theatre, hotel, bar, and clubland venues, highlighting

how they were suffering financial difficulties due to the restrictions placed on them and the venues in which they would normally ply their trade.

I have to say, that both venue owners and artistes alike, took their responsibilities very seriously, and at every cut and change of Government imposed restrictions, devised precautions and sensible measures in order to combat the Covid-19 pandemic, including protection screening and maintaining a safe distance with audiences.

All recommended medical advice, instructions and

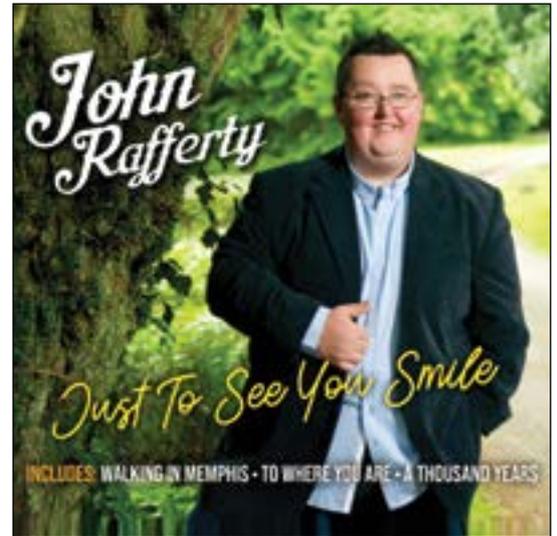
sanitation was adhered to, to the best of their ability, yet live entertainment was banned, and venues once again closed.

I praise those entertainers who, without financial gain, took the decision to showcase their talent on social media, maintaining contact with their audience fan base, heightening their profile, and undoubtedly reaching new listeners through their live performances.

As a radio presenter at Belfast 89FM, most will be aware that I host a show each Sunday, entitled, 'The Funday Sunday Club', sharing good news, sounds of the 60s/70s and beyond, poetic magic, and until the arrival of Covid-19, regularly interviewed guests from the entertainment world.

Also featured are those starting out in the entertainment business, providing a platform to display their talents, with some, on occasion, giving a live performance in the studio, with others playing tracks from their recordings.

Regretfully, since March 2020, live interviews have been suspended, therefore I invite local recording artists to forward recent recordings of their work to me, at nigelblairmusicman@hotmail.com



I will choose a selection of tracks to debut on my show, in a new 'Presenter's Choice' section. This will feature two artists per week, providing an overview on the artistes, as well as playing their music. One never knows who may be listening, so it is hoped that this will benefit the performers in reaching a new audience.

In my forthcoming show I will be showcasing a band called, 'The Rising', with their new single release '2am Alarm Call'. Both musically and vocally, they are one of the most talented bands I have had the pleasure to listen to. Their self written work is, in my opinion, exemplary.

Another artiste being featured is multi award winning vocalist, John Rafferty, with his new album, 'Just to see you smile'.

It is my hope that we will soon return to live performances, which will enable me to share good news from the world of entertainment.

Nigel

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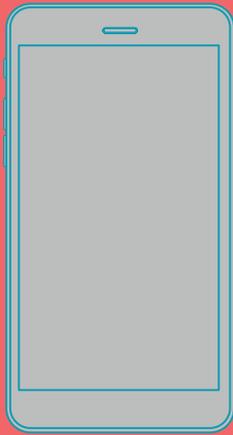
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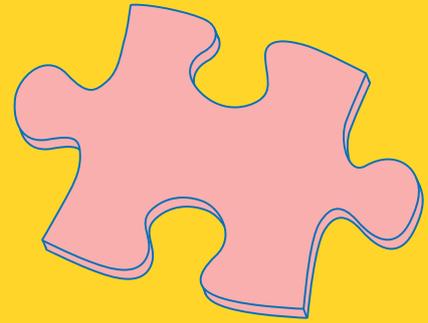
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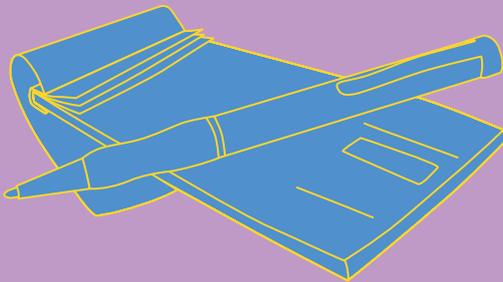
I've just found out I have a terminal illness. What now?



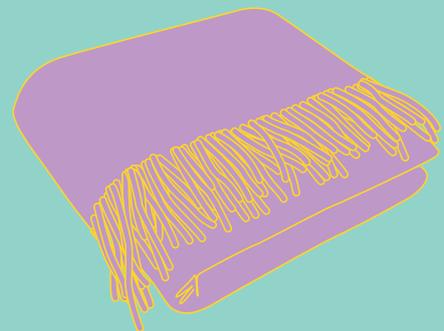
My sister died years ago and I still miss her. Will this feeling ever go away?



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NI Football Writers Awards

Joel Cooper's year just keeps getting better after being named as the NI Football Awards Danske Bank Player of the Year winner.

The prize comes just a matter of weeks after the 24-year-old fulfilled his full-time dream by joining Oxford United from Irish League champions Linfield.

"It's a bit of a surprise to me to get this award. I wasn't expecting to get a call about it, but I am delighted," said Cooper.

"Some great players have won it in the past, Jimmy Callacher won it last year and it's great to keep it at Linfield for another year.

"It's good to win both the young player and the senior award.

It wasn't a bad time for me at Linfield, two league titles and a Player of the Year award is something I'm very pleased about."

Cooper becomes the seventh player in history to be awarded the Player of the Year prize after also picking up the Young Player of the Year award, which he won as a Glenavon player in 2016.

Next on Cooper's list of targets will be to join the four most recent double winners by adding a full international cap to his achievements.

"It's been a crazy few months for me and while 2020 probably hasn't been a great year for a lot of people it's been brilliant for me," said Cooper.

"I was disappointed that I didn't get to play again for



Former Linfield, and now Oxford United player, Joel Cooper, proudly displays his Danske Bank Player of the Year Award.

Linfield. I didn't know at the time in March that was going to be my last game for the club.

"When I got the call from Oxford everything happened within a couple of days and

it's been a great couple of months. Getting the call up to the senior international squad is something that I wasn't expecting, but I'm honoured to be a part of it."

Coleraine manager Oran Kearney starts the new season with an extra spring in his step after being named as NI Football Awards Manager of the Year for 2019-20. The award comes after further trophy success for the Bannside, after winning the BetMcLean League Cup in February, just a matter of weeks before the season came to an abrupt halt.

At that time Coleraine were just four points behind leaders Linfield in the title race with seven games to go - one of which



Coleraine Manager, Oran Kearney pictured with his Danske Bank Manager of the Year Award.

was against the Blues - and later lost their Irish Cup semi final to local rivals Ballymena United on penalties.

"The position we were in and the momentum we had gave

us big hopes of trying to go and push for the title, but we will never know the answer to that," said Kearney.

"I was shocked probably more than anything else to get this award, but very proud as well.

"I remember starting out as a young manager and then moving to Coleraine and going to the awards dinner every year. It was lovely as a player to get into the Team of the Year, but as a manager, when that prize is there, you always looked at it and thought that it would be nice someday to get your hands on it.

"To put my hands on it again is fantastic, and while I know it's an old cliché, it only happens with the hard work of a

phenomenal amount of people around the club.

"It's great to stand and hold the trophy, but it is a big testament to everybody whose workrate and commitment has been fantastic and it's a big reward for them all."

It is the second time that Kearney has won the Manager of the Year award, having been the recipient in 2018 after leading Coleraine to Irish Cup success and a second-place finish in the league, losing out to Crusaders by just two points.

Kearney is already setting his sights on winning the Manager of the Year back-to-back because that will mean it's been another successful campaign for the Bannside.

2012

The miracle in Medinah



The victorious European team of 2012.

Something miraculous definitely occurred at the 2012 Ryder Cup. The European team achieved one of the greatest comebacks in golfing history, overturning expectations when they beat impossible odds on the final day to defeat the US. The epic win reached the heights of the record recovery of Ben Crenshaw's US team in Boston in 1999 and was the best from a European side in the Ryder Cup.

The 39th Ryder Cup was held 28th-30th September 2012, in the US in Medinah, Illinois. Europe were the defenders. The team captains were Davis Love III for the US and Jose Maria Olazabal for Europe. The Medinah authorities had commissioned a \$1.5 million renovation of their Number 3 course, led by golf course architect Rees Jones, including a challenging redesign of the 15th hole, with the addition of a lake.

At first, the defenders looked as though they had a struggle on their hands. At the end of the second day, the US had a 10-6 lead. Why the European team did not come to life until late on Saturday night is a mystery. But when Rory McIlroy got his birdie on the 13th hole of the day's last fourball match, this inspired Ian Poulter to follow in kind with five of his own. That was when Europe began to believe that a win was possible.

Incredibly, each member of the US team began to drop away on that final, eventful day. First came Bubba Watson, who was defeated by Luke Donald. This culminated in a tense standoff on the 17th green. Brandt Snedeker was next. His nemesis was Paul Lawrie, who hadn't had a big win for more than a decade.

One by one they fell, increasing Europe's hope and belief with each victory.

McIlroy's day began in bizarre fashion, with a misunderstanding about his teeing-off time meaning he was still at the team hotel

with just 25 minutes to go. A police escort helped him to reach the course with just 10 minutes to go before he was due to tee off at 11.25am. Nevertheless, he defeated Keegan Bradley, the PGA championship winner of the previous year.

The US Open champion at the time, Webb Simpson, would under any normal circumstances be expected to win against Poulter. But the English player fought back on the back nine and took the lead on the last-but-one hole. He added insult to injury with a birdie at the 18th.

By that point, Europe were level with the US at 10-10. A brief American fightback then took place, when Dustin Johnson overpowered Nicolas Colsaerts. However, Justin Rose dashed this flicker of hope with a victory over Phil Mickelson. Graeme McDowell lost to Zach Johnson, and then it was just a waiting game for the inevitable.

Lee Westwood won on the 16th with a 12-inch putt which his opponent Matt Kuchar refused to concede. Sergio Garcia defeated Jim Furyk and Jason Dufner equalised with Peter Hanson. Now it was just up to Martin Kaymer and Francesco Molinari. Up against them were Tiger Woods and Steve Stricker. The score between the two teams was 13-13.

Stricker made a bad start of his putts, and then Kaymer produced an amazing shot from the fairway bunker. Woods went one up on Molinari, while Kaymer had two putts for the Cup. He retained his composure to complete an amazing win. The packed crowd was silent with shock. Woods then managed to fluff two putts from inside eight feet to give Molinari a half point. It was with this that the complete Cup victory was handed over to the Europeans, who had, against the odds, secured eight and a half to clinch a historic 14½-13½ score.

The victory was Europe's second consecutive and fifth in the last six contests. The boys understood that believing was the most important thing and they did, said Olazabal. The European captain dedicated the victory to the late Seve Ballesteros.

It happened in 2012

Rugby Union - Wales won the Six Nation Championship for the 25th time, also claiming their 11th Grand Slam and 20th Triple Crown.

Tennis - Roger Federer defeated Andy Murray 4-6, 7-5, 6-3, 6-4 in the Men's final at Wimbledon. This was Murray's first Wimbledon singles final. He went on to win in 2013 however, defeating Novak Djokovic 6-4, 7-5, 6-4.

Football - In the Champions League, Chelsea defeated Bayern Munich 4-3 on penalties after the match ended 1-1 in extra time. Chelsea then represented the UEFA region in the 2012 FIFA Club World Cup in Japan, losing 1-0 in the final to Brazil's Corinthians.



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