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Review ^{Club}

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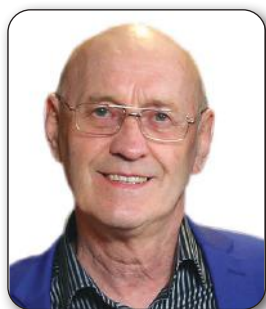
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A Perfect Storm - Protecting the Future of Northern Ireland's Private Member Clubs



John Davidson BEM
Chairman, N.I.F.C.



Harry Beckinsale BEM
Secretary, N.I.F.C.

Dear Colleagues,

The hospitality and leisure sector in Northern Ireland is no stranger to resilience. For generations our private member clubs have weathered economic shifts and social changes, remaining steadfast as pillars of our local communities. However, we are currently facing a convergence of financial pressures, a “perfect storm” that threatens the very existence of some of our members and indeed a number of commercial leisure sector businesses.

We are witnessing an unprecedented strain on club finances with recent changes to the UK budget, specifically the sharp rise in employer National Insurance contributions alongside the increase in the National Minimum Wage, having placed an immediate and heavy burden on operational costs. While we fully support fair pay for the dedicated staff who keep our clubs running, these overheads are rising at a rate that far outpaces the modest income of many in the non-profit making club sector.

Unlike commercial enterprises, private member clubs do not generate profit for shareholders, with reinvestment into our facilities and community programs being the focus. When employment costs spike so sharply, it leaves many committees with the agonising choice of reducing staff hours, cutting back on member services, or, in the most extreme cases, considering the permanent closure of their doors.

This domestic pressure is now being compounded by global instability, with the ongoing conflict in the Middle East sending ripples through the global energy market, leading to a renewed surge in energy costs.

For clubs maintaining large historical buildings, sports halls and outdoor facilities, heating and electricity are not luxury items but are essential requirements. These rising bills are an external shock that many clubs simply do not have the cash reserves to absorb.

We must be clear - if registered clubs and the wider leisure sector in Northern Ireland is to survive this period, we need more than just “encouragement” from Stormont and Westminster. We have received a reply to recent correspondence forwarded directly to the Chancellor, Rachel Reeves MP, in reply to which recognition has been afforded to the important role played by private member clubs in playing a unique subset of the hospitality industry. We provide a social lifeline

that prevents isolation and supports local sport and charity services that the government would otherwise have to fund itself.

We are calling on our policymakers to consider targeted support, whether through business rate relief, energy subsidies, or a re-evaluation of how recent employment tax changes impact small, community-based organisations.

To our members, we ask for your continued patience and loyalty. Now, more than ever, your club needs your presence. To our leaders, we urge you to act before the lights go out on these vital community assets. The cost of losing our clubs is far higher than the cost of supporting them through these difficult times.

Yours sincerely,

John Davidson BEM - Chairman • Harry Beckinsale BEM - Secretary

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Minutes of the Executive Meeting

Hosted by the Felons Club, Belfast, on Wednesday 18th February 2026

The Federation Executive Committee resumed meetings following the Christmas break, despite work having continued throughout the period.

The Chairman opened the meeting, following which the Secretary provided details of activity throughout the Christmas break.

It was confirmed that the difficulties faced by clubs, and the wider leisure sector, continue to pose numerous problems.

As a result, the Secretary confirmed that correspondence was addressed to the Chancellor, Rachel Reeves MP,

outlining the difficulties which are growing day by day.

I am hopeful that, by the date of the next meeting, I will have received a reply, although I am not hopeful of a survival package with which to provide the support required.

Nevertheless, it is necessary to highlight the problems which the Federation feel have not been helped by the current Westminster Government.

A discussion took place on Club Review in respect to it being a one-of-a-kind magazine still being published in a printed format. The cost of postage is a major

concern now and it seems to be increasing at an alarming rate. It is reassuring to note that it remains in demand, and indeed its popularity in the downloadable format is increasing.

The Chairman confirmed that, together with the Secretary, we have prepared additional amendments to Club Legislation, such as the extension of hours for young people on the premises of a sports club to be increased from the current May to September period to twelve months, which would facilitate the growing number of young sports people engaged in such sports as snooker, pool

and the enormous growth in the popularity of darts, with many young players playing at representative level.

The Helplines continue to be successful in addressing issues and were well used during and following the festive period. Most matters related to things such as trustees, employment and club rule books.

This concluded the meeting with thanks extended to the Felons Club management for the generous hospitality provided following the meeting.

H. Beckinsale
Secretary

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Clubs Under Pressure

Treasury Sets Out Government Position

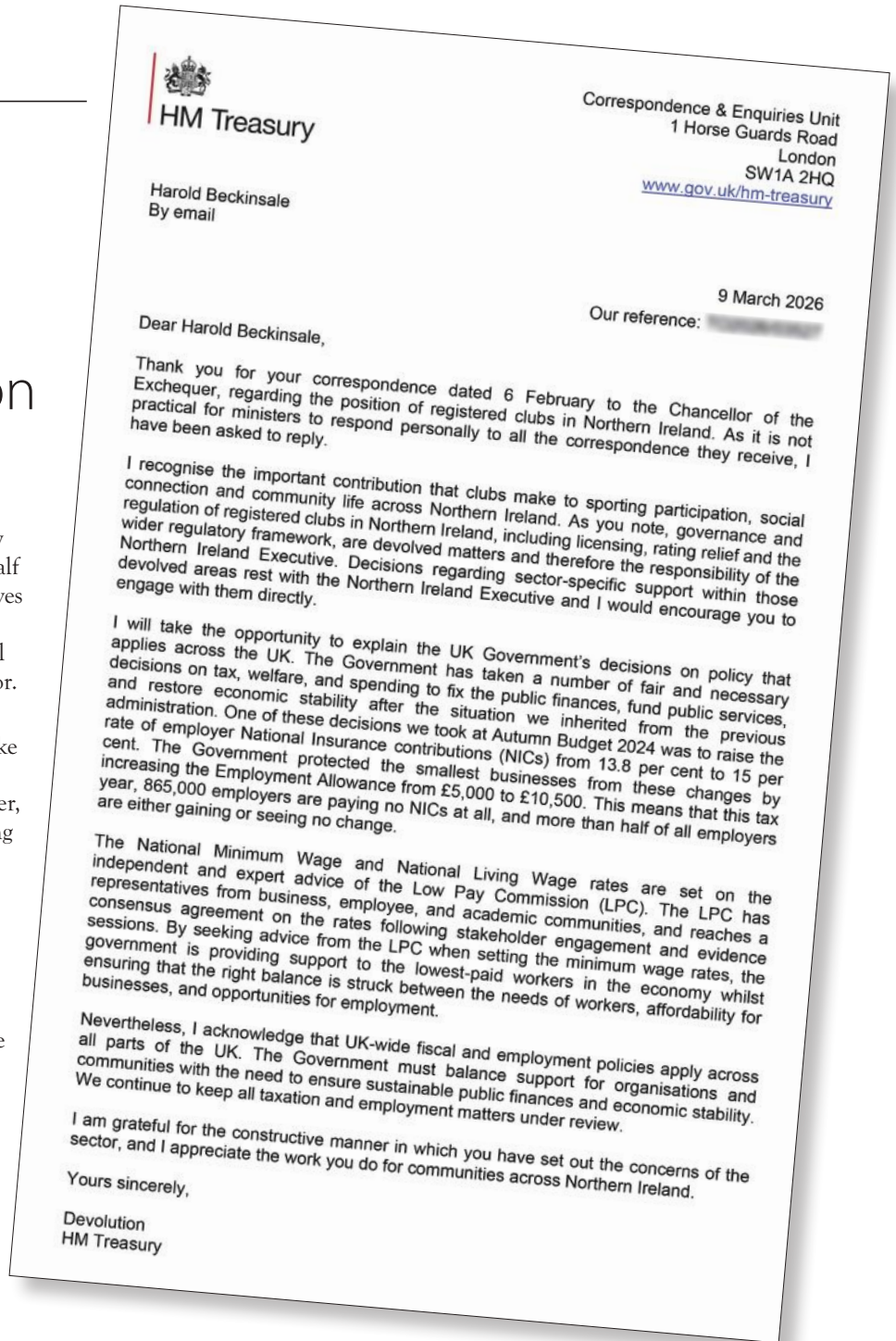
Following recent representations made by the Federation regarding the mounting challenges facing affiliated clubs, a formal response has now been received from HM Treasury, issued on behalf of the Chancellor of the Exchequer, Rachel Reeves MP. The Federation's original correspondence outlined the increasing financial and operational pressures being experienced across the club sector.

In its reply, HM Treasury acknowledges the important contribution that registered clubs make to sporting participation, social cohesion, and community life across Northern Ireland. However, it also highlights the impact of devolution, noting that key areas such as licensing, rating policy, and regulation fall within the responsibility of the Northern Ireland Executive, and encourages engagement at that level.

The response further sets out the UK Government's broader fiscal position, including recent decisions on employer National Insurance contributions and minimum wage policy. While these measures are framed within the context of supporting public finances and economic stability, they carry clear implications for clubs across the sector.

While not all concerns raised by the Federation are resolved, the correspondence provides a useful insight into the current policy environment and reinforces the need for continued engagement on behalf of members.

The full response is reproduced opposite.



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New National Minimum Wage Rates

What Clubs Need to Know

From 1st April 2026, UK minimum wage rates rise across all age groups. The adult National Living Wage (21+) will climb from £12.21 to £12.71 (+4.1%), and younger rates also jump: 18-20 year olds to £10.85 (+8.5%), and 16-17 year olds (and apprentices) to £8.00 (+6.0%). These changes were approved in full on the Low Pay Commission's (LPC) advice, balancing living-cost pressures against business impact. Clubs must update payroll, budgets and contracts, communicate changes to staff, and review staffing plans in light of higher labour costs.

Implications for clubs

For clubs - often relying on young, part-time and seasonal

staff - these increases will raise payroll costs.

Budgeting: Clubs should re-run wage forecasts and staffing budgets now. Higher labour costs may affect future pricing or reserves.

Payroll: Update pay rates in your payroll system by 1st April 2026 and double-check calculations (for example, *salaried staff and holiday pay calculations*) to ensure no inadvertent underpayment. The NLW changes legally take effect on 1st April. Note also that statutory sick pay and family-leave rates rise from 6th April, so plan payroll updates accordingly.

Staffing and retention: The larger bump for younger staff can help retain talent - consider

using it to boost morale. It may also justify investing in training or progression paths, to improve productivity and staff loyalty. With labour costs higher, review scheduling and consider flexible rosters or cross-training to make the most of your team.

Compliance risk: Clubs must pay at least the new rates to

eligible workers. Underpaying can trigger HMRC enforcement - penalties can be up to 200% of any underpayment (capped at £20,000 per worker). Ensure managers understand the new rates and keep accurate time records.

Category	April 2025	April 2026	Change
National Living Wage (21+)	£12.21	£12.71	+£0.50 (4.1%)
18-20 year olds	£10.00	£10.85	+£0.85 (8.5%)
16-17 year olds	£7.55	£8.00	+£0.45 (6.0%)
Apprentice rate (under-19/1st year)	£7.55	£8.00	+£0.45 (6.0%)

Source: UK Govt and Low Pay Commission (April 2025 vs April 2026 rates).



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Rating Reliefs - What's the Best Way Forward

Private member, sports and social clubs across Northern Ireland continue to operate in a demanding financial climate. Rising energy costs, insurance premiums, wage pressures and compliance obligations place sustained strain on management committees - many of whom serve on a voluntary basis. In that context, it is essential that clubs clearly understand the rating reliefs available to them and, just as importantly, how those reliefs interact.

Two of the most frequently discussed schemes are Sport & Recreation (S&R) Relief and Small Business Rates (SBR) Relief. While both can significantly reduce liability, they do not operate concurrently on the same property assessment.

Sport & Recreation Relief

S&R Relief is intended to support organisations that promote participation in sport and recreation. It provides 80% mandatory relief on qualifying property used solely for prescribed sporting or recreational purposes.

Relief is administered by Land & Property Services (LPS), which determines eligibility and, crucially, how a property is apportioned where it has mixed use. Many club premises are not used exclusively for sport. They may include licensed bars, lounges, function rooms, catering facilities or other social areas. In such cases, LPS will assess the property and determine what proportion is used solely for sporting or recreational activity.

S&R Relief applies only to the qualifying sporting element.

Non-sporting areas are rated in the normal way.

Clubs should not assume that relief applies automatically to their entire premises. The valuation entry, and any apportionment within it, determines the extent of relief.

Community Amateur Sports Clubs (CASCs) may qualify for enhanced relief of up to 100% on eligible sporting areas, subject to statutory conditions.

Small Business Rates Relief (SBR)

SBR Relief operates on a sliding scale linked to the property's Net Annual Value (NAV). It is designed to support smaller ratepayers and can reduce liability where the NAV falls within prescribed thresholds.

However, an important regulatory change means that SBR Relief is not available on a hereditament that receives S&R Relief.

In practical terms, this means:

- A club cannot receive both S&R Relief and SBR Relief on the same valuation entry.
- The schemes cannot be "stacked" to create a double reduction on the same property assessment.

This prohibition was introduced to prevent what was commonly referred to as "double relief".

When Might Both Be Relevant?

The only circumstance in which both schemes might appear relevant is where a club has separately assessed hereditaments.

For example:

- A sports hall or pitches may form one hereditament and receive S&R Relief.
- A separately valued bar or function suite could form another hereditament.

In that situation, S&R Relief may apply to the sporting hereditament, while SBR Relief could potentially apply to the entirely separate hereditament, subject to NAV thresholds and eligibility rules.

Each valuation entry is treated independently.

Apportionment and Accuracy

Where premises are mixed-use within a single valuation entry, the percentage attributed to sport is determined by LPS based on actual usage. There is no automatic entitlement based on informal assumptions about floor area or income mix.

Committees should therefore ensure:

- Their property description held by LPS is accurate.
- Any material change in use has been notified.
- They have written confirmation of how their premises have been apportioned.

An incorrect apportionment can materially affect annual liability.

Good Governance in Practice

Rates often represent one of the most significant fixed overheads for private member and sports clubs. As part of annual financial oversight, treasurers should:

- Confirm the current NAV of each hereditament.
- Review whether S&R Relief is correctly applied to qualifying areas.
- Check whether any separately assessed hereditament qualifies for SBR Relief.
- Retain written confirmation from LPS of all reliefs granted.

A structured review can prevent under-claiming relief and reduce the risk of unexpected reassessment.

Where to Seek Help

Understanding rating law and valuation practice is not always straightforward, particularly where mixed-use premises are involved.

Clubs requiring guidance should contact the Federation Helplines for initial advice and we will confirm the best way forward for you.

Ensuring that reliefs are correctly applied is not simply about reducing costs, it is a matter of prudent governance and long-term sustainability for clubs across Northern Ireland.

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Darts, Community and Remembrance Combine to Raise £1,125 for Friends Of The Cancer Centre

A strong turnout at the BETS Club in Bangor helped deliver a successful charity darts competition in memory of Billy Simpson, with an impressive £1,125 raised for Friends Of The Cancer Centre.

Held on Saturday 20th December 2025, the event saw players and supporters come together for the Billy Simpson Memorial Shield, combining competitive darts with a clear sense of purpose.

The atmosphere on the day reflected both the sporting spirit of the club and the community's commitment to supporting a worthy cause.

Ian Stevenson emerged as the winner of the competition, claiming the Memorial Shield after a strong performance throughout the day. The event itself was organised by Kenny McAteer, whose efforts ensured both a well-run tournament and a meaningful fundraising outcome.

Following the competition, a cheque presentation was made, with Kenny McAteer holding the cheque alongside Ian Stevenson and Billy Simpson's son, marking a poignant moment in honour of Billy's memory.

The funds raised will go directly to supporting the



valuable work carried out by Friends Of The Cancer Centre. The event stands as a

fitting tribute, blending sport, remembrance, and generosity in equal measure.

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Q. I have served on the club's committee for a number of years and my daughter is the stewardess of my club. The committee are in the process of negotiating a new contract with the stewardess and the committee have requested that I leave the meetings when this matter is being discussed due to 'vested interest.' I can find no rule in the club's rulebook regarding this matter.

A. The club's committee are entirely correct in requesting you to not participate in discussions or vote on matters relating to your daughter's employment with the club.

Clearly there is a vested interest in view of your family relationship with the employee. You are correct that there is no specific rule regarding this matter since the subject of vested interest is one which is standard accepted management practice.

I do not think that you should view the request for you to leave committee meetings as a personal reflection on yourself. The club are not saying that you personally would be unable to separate your role as a committee member acting on behalf of the club with the fact that you are the employee's father. It is simply a case of sound management procedure and it is important not to create a precedent whereby committees of the future find it difficult to impose the vested interest scenario on the grounds that they made an exception in your case. I would advise you to accept the committee's decision in respect of this matter which is both correct and appropriate.

Q. It has been suggested that we post ballot papers to all our Members this year to increase the number of Members who vote in the elections for Committee Members. I believe that this is an unnecessary expense. Do you have a view on this matter?

A. It is certainly not a requirement under the Rules of your Club to post ballot papers out to every single Club Member. It would be very unusual for a Club to post out the electoral ballot forms and I have never seen a Rule Book which makes provision for such an administrative burden. Most Clubs either carry out their elections in the week leading up to the AGM on specified ballot dates and times, or by holding a vote at the AGM.

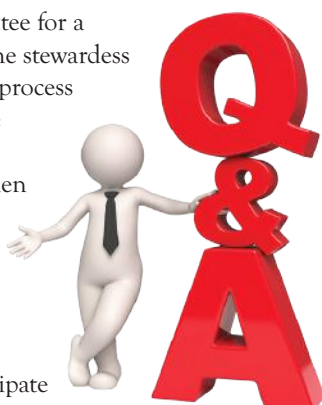
Q. We have zero hours employee who is on maternity leave. We are adjusting some of the opening hours - how will this affect her when she returns?

A. Because she is on a zero hours contract, her legal position is different from someone with guaranteed hours. However, maternity protections still apply, and you must handle her return correctly and fairly.

1. Zero hours means no contractual right to guaranteed shifts.

A zero-hours worker has no guaranteed minimum hours, so she does not have the legal right to return to a set number of hours after maternity leave. If the club's opening hours are reduced while she is away, you are allowed to offer her fewer hours on return as long as:

- The reduction is genuinely because the business hours have changed
- All comparable zero-hours workers are treated consistently
- It is not because she took maternity leave



2. You must not disadvantage her because of maternity. This is key. It would be unlawful discrimination if:

- Other zero-hours staff have had their hours protected, but hers alone are reduced
- She is placed at the bottom of the rota because she was away
- She is not given the same opportunity to pick up shifts as others

As long as the reduction in hours affects everyone equally, or is applied fairly based on business need, it is lawful.

3. You must consult her before she returns. Good practice (and strongly advisable legally):

- Notify her of the new opening hours
- Explain any rota changes affecting all staff
- Discuss her availability and working preferences when she returns
- Confirm she will be offered shifts in line with the new pattern

This prevents misunderstandings and protects you from discrimination claims.

4. She must be given the same access to available shifts as everyone else.

When she returns:

- She should go onto the rota like any other zero hours worker
- She must not be penalised or deprioritised because she was on maternity leave. If hours are scarce, they must be allocated fairly and transparently.

The content of this Q&A is intended for general guidance only and should not be relied upon as definitive advice. Clubs are advised to seek independent legal or professional advice before taking any action. The Federation's Helplines remain available to assist with general queries.



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Managing Absence, Performance & Risk in 2026



Ronnie McCullough
Managing Director
Tel: 07835 255794

If the last few years have taught employers anything, it's that people management is rarely straightforward. While big legal changes such as sick pay reform make headlines, most of the real risk for businesses in Northern Ireland still comes from day-to-day issues - absence, performance, conduct, and how these are handled in practice.

This month's update looks beyond new legislation and instead focuses on common challenges employers are facing and what to be mindful of as we move through 2026.

The Hidden Risk - Informal Management

One of the most common issues we see is not a lack of policies, but a lack of structure in how those policies are applied. Managers often deal with issues informally to keep things simple or avoid escalation. While understandable, this approach can create inconsistency over time.

In practice, conversations may take place without being documented, issues drift rather than being addressed early, and similar situations are handled differently depending on the employee. Although this can feel easier in the short term, it often leads to more complex problems later, particularly where matters escalate into disciplinary action or dismissal.

From a legal perspective, the key question is rarely just what happened, but whether the employer can demonstrate a fair, consistent, and structured approach.

Absence Management - Why It's Under Scrutiny

With upcoming changes to

Statutory Sick Pay (SSP), absence management is becoming increasingly important. As SSP moves to day-one payment from 6th April 2026, employers are likely to see a shift in absence patterns, particularly around short-term sickness.

This may result in more frequent absences and greater cost exposure. It does not mean employers should take a harsher approach, but processes do need to be more structured and consistently applied.

Return-to-work meetings should be carried out routinely and documented properly, patterns of absence identified early, and managers confident in having appropriate conversations. Without this structure, inconsistency can develop quickly.

Performance vs Conduct - Getting the Distinction Right

Another area that regularly causes difficulty is the distinction between performance and conduct. While they can overlap, they require different approaches.

Performance issues relate to capability, for example where an employee is not meeting expectations or is making repeated errors. The focus should be on setting clear expectations, providing support or training, and allowing time for improvement.

Conduct issues relate to behaviour, such as refusing to follow instructions or ignoring procedures and may justify disciplinary action more quickly.

Where employers blur this distinction, it can lead to claims that the employee has not been treated fairly or given a proper

opportunity to improve, even where concerns were valid.

Documentation - The Small Thing That Makes a Big Difference

If there is one theme that consistently comes up, it is documentation. Many employers take reasonable steps but fail to record them clearly.

This becomes problematic when decisions are challenged, when employees dispute what was said, or where there is no clear record of how a situation was handled. Without that audit trail, it is much harder to demonstrate that a fair and reasonable process was followed.

Good documentation does not need to be complex. It simply needs to show what happened, what was discussed, what was agreed, and what happens next. Consistency here can make a significant difference if issues escalate.

Decision-Making and Escalation

Another common risk arises where decisions are made at management level without clear escalation or oversight. This often happens where managers are trying to resolve issues quickly.

This can include discussions around pay or progression, handling interpersonal issues, or making changes to processes. While well intentioned, they can create difficulty where they have wider implications and have not been properly authorised.

Having clear boundaries around decision-making authority and clarity on when matters should be escalated is particularly important as businesses grow.

What Employers Should Be Doing Now

Rather than waiting for issues to arise, this is a good opportunity for employers to review how people management is working in practice.

This includes considering whether managers feel confident handling absence, performance, and conduct issues, whether processes are applied consistently, and whether documentation is clear and up to date. It is also important to ensure clarity around who can make decisions and when issues should be escalated. In many cases, small improvements in structure and consistency can prevent more complex issues developing later.

Final Word

Employment law is not just about legislation - it is about how decisions are made day to day. As we move through 2026, the biggest risk for most employers will not come from new laws, but from how existing responsibilities are managed in practice. Clear processes, consistent application, and effective communication remain the strongest protection.

If you need further information or support, please contact us at 07835 255794 or email ronnie@rkmsolutions.co.uk

Invest in the Future of Your Club



Anyone involved in the running of a club will know that maintaining attractive, welcoming premises is not simply a matter of appearance - it plays a vital role in how members experience and enjoy their club. Comfortable surroundings, thoughtful layout, and well-designed social spaces all contribute to making a venue somewhere people genuinely want to spend time.

A recent refurbishment in Bangor provides an excellent example of how the right approach to design and fit-out can completely transform a hospitality space. Under the stewardship of Ronnie Andrews, the team at Pubs Clubs Interiors (PCI) has just completed a comprehensive refurbishment of The Ember, formerly known to many as Betty Blacks.

The project has involved a full interior transformation, with careful attention paid to both the visual style and the practical functionality of the venue. The finished result is a striking modern environment that still retains a warm and welcoming atmosphere - exactly the balance that successful social venues strive to achieve. The photographs supplied by PCI demonstrate the high standard of workmanship involved, from the quality of the finishes to the thoughtful design touches that elevate the overall space.

What stands out particularly is the attention to detail throughout the refurbishment. Lighting, textures, seating areas, and the overall flow of the interior have all been carefully considered to ensure that the venue feels both contemporary and comfortable. It is this blend of design awareness

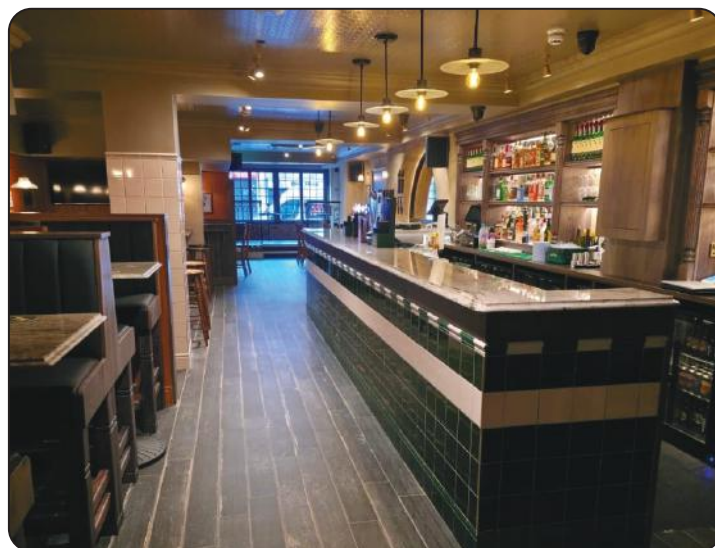
and practical experience that has helped PCI build a strong reputation within the hospitality sector.

While projects of this scale are often associated with the licensed trade, there is a clear lesson here for clubs of all types. Many club premises have served their members faithfully for decades, but over time decor can become tired and layouts may no longer suit how members use the space today. Even relatively modest refurbishment work can refresh a venue, improve comfort, and create an environment that members are proud to bring guests into.

Companies such as PCI specialise in understanding the particular requirements of social venues - balancing durability, atmosphere, and efficient use of space. Their experience across a wide range of hospitality settings allows them to help committees think practically about how their premises might evolve, whether that means a full refurbishment or carefully phased improvements carried out over time.

For clubs considering improvements to their own facilities, the transformation at The Ember stands as an excellent illustration of what can be achieved with the right vision and expertise. Investing in the club environment is ultimately an investment in the members themselves - ensuring that the club remains a vibrant, welcoming place at the heart of its community for many years to come.

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The Premier League run-in is reaching boiling point, with every fixture now carrying real weight. Title contenders are trading blows, momentum shifts weekly, and the pressure is unmistakable as clubs chase glory, Europe, or survival. With huge clashes packed across weekends and midweeks, this is the stage where narratives sharpen and every result reshapes the table.

In Scotland, the story is just as fierce. The Premiership is finely balanced, with the Old Firm battling for dominance, challengers snapping at their heels, and every away day posing a real threat. Throw in the intensity of the Scottish Cup, upsets, replays, and the promise of silverware, and fans have more than enough to shout about.

Make your venue the go-to place for fans following the drama on both sides of the border. Highlight key fixtures, build atmosphere from opening whistle to full-time, and keep supporters coming back with clear, consistent



Photo by permission of Getty Images

matchday messaging. The defining moments of the season are here; turn them into unmissable occasions that fill seats and keep the energy high.



April Highlights

- Friday 10th April West Ham Utd vs Wolves - 8.00pm (PL)
- Saturday 11th April Liverpool vs Fulham - 5.30pm (PL)
- Sunday 12th April Falkirk vs Rangers - 12.00pm (SPL)
Sunderland vs Tottenham Hotspur - 2.00pm (PL)
Chelsea vs Manchester City - 4.30pm (PL)
- Monday 13th April Manchester Utd vs Leeds Utd - 8.00pm (PL)
- Saturday 18th April Tottenham Hotspur vs Brighton - 5.30pm (PL)
- Sunday 19th April Everton vs Liverpool - 2.00pm (PL)
Manchester City vs Arsenal - 4.30pm (PL)
- Monday 20th April Crystal Palace vs West Ham Utd - 8.00pm (PL)
- Friday 24th April Sunderland vs Nottingham Forest - 8.00pm (PL)
- Saturday 25th April Arsenal vs Newcastle Utd - 5.30pm (PL)
- Sunday 26th April Burnley vs Manchester City - 2.00pm (PL)
Brighton & Hove Albion vs Chelsea - 4.30pm (PL)
- Monday 27th April Manchester Utd vs Brentford - 8.00pm (PL)

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Is Your Club Properly Insured?

As part of our ongoing commitment to supporting affiliated clubs, the NIFC regularly highlights areas of governance and risk which may affect committees. One issue that deserves particular attention at present is building insurance and the accuracy of your clubhouse rebuilding valuation. With construction costs having risen sharply in recent years, many clubs may now be insured for less than the true cost of rebuilding their premises, often without realising it.

Why your rebuilding valuation matters

Your buildings insurance is based on the declared rebuilding cost of your clubhouse, not its market value, but on the cost to rebuild it from the ground up following a major loss. If that figure is too low, your club could be underinsured.

In the event of a serious incident such as fire, flood or structural damage, insurers apply what is known as the “average clause”. In simple terms, if your building is insured for less than its true rebuilding cost, any claim settlement may be reduced proportionately. For example, if your clubhouse is insured for only 70% of its correct rebuilding value, your claim payout could also be reduced by 30%, even if the loss itself is less than the total sum insured. For member-owned clubs operating on tight margins, that type of shortfall could be extremely difficult to absorb.

The impact of rising construction costs

In recent years, construction materials and labour costs have

increased significantly across the UK. Even valuations carried out three or four years ago may no longer reflect current rebuilding costs. Older properties can be particularly expensive to reinstate. Relying on an outdated figure could unintentionally expose the club to risk.

Have you improved your club?

It is not only inflation that affects your rebuilding value. Consider the investments your club may have made in recent years:

- Refurbished bars, lounges or function rooms
- New kitchen facilities or catering upgrades
- Extensions or reconfigured layouts
- Upgraded lighting, heating or electrics
- New sound systems or staging

Even modest refurbishments can materially increase the cost of rebuilding the premises. If these improvements have not been reflected in your declared sum insured, your cover may not be providing the level of protection you expect.

A committee responsibility

Insurance decisions are often made by volunteer committees acting in the best interests of members. Ensuring that the clubhouse is insured for the correct rebuilding value is not merely an administrative detail, it is an important part of safeguarding the long-term future of the club.

An accurate valuation provides reassurance that, in a worst-case scenario, the club could rebuild and continue serving its members and community.

Committees may wish to:

- Check when the clubhouse was last professionally valued
- Confirm the current declared rebuilding cost on the policy
- Review whether recent improvements have been included
- Minute any insurance review in committee records

Rollins Insurance Brokers, the NIFC’s approved insurance supplier, specialises in protecting members’ clubs and has provided guidance on reviewing rebuilding valuations and sums insured. If you are unsure whether your current cover reflects today’s rebuilding costs, you may wish to speak to Rollins about arranging an updated valuation or reviewing your policy.

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Trustees

More Than Just a Name on the Roster

Many club members assume that being a trustee is largely honorary - a chance to lend experience and prestige to the committee. The reality is very different. Especially in unincorporated clubs, trustees take on real legal responsibility, with potential personal exposure if the club cannot meet its obligations.



Trustees (and in some cases committee members) may be personally liable for the club's debts and legal obligations if the club itself cannot meet them. That exposure may arise in connection with lease obligations, loans and finance agreements, employment claims, contractual disputes, or even health and safety breaches. While liabilities are usually met from club funds, where these are insufficient, those acting on behalf of the club may be exposed personally.

For that reason alone, anyone agreeing to act as a trustee should clearly understand the potential risks involved.

A common misunderstanding arises when a trustee "steps down" informally. Some committees assume that once a person resigns at a meeting, their exposure automatically ends. This is not always the case. Trustee changes must be properly documented and reflected in the relevant records. Where applicable, formal trust or regulatory records should be updated, including Land Registry entries and bank mandates. Failure to formalise these changes can leave former trustees technically in place on official records and potentially exposed years later.

Practical risk management is essential. Trustees should ensure that the club maintains adequate insurance cover, particularly for public liability, employer's liability, and trustee indemnity where available. Major contracts should be reviewed carefully before signature, and significant decisions properly minuted to demonstrate that they were considered and taken in good faith.

The role of trustee is not merely honorary. It carries real responsibility and potential personal exposure. That responsibility should be understood clearly before accepting appointment and managed carefully throughout the period of service.

Hollywood Golf Club Ushers in a New Team for 2026



(L-R) Outgoing Captain, Trevor Heaven; New Captain, Kieran Diver; Outgoing Ladies Captain, Ruth Watt; New Ladies Captain, Kathy Mackey; Lady President, Audrey Gibson; and President, Tony Denvir.

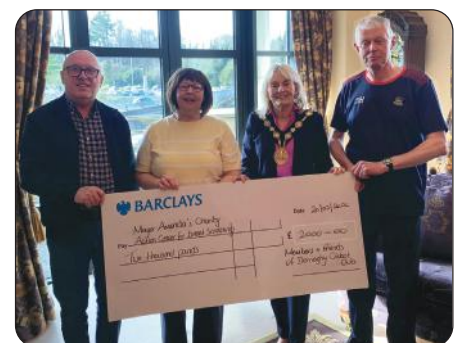
At their recent AGM, Hollywood Golf Club proudly welcomed their office bearers for 2026.

Congratulations go to:

Captain - Kieran Diver • **Lady Captain** - Kathy Mackey
Lady President - Audrey Gibson • **President (Year 2)** - Tony Denvir.

Derriaghly Cricket Club Raises £2,000 for Action Cancer

Congratulations to Derriaghly Cricket Club (DCC) on a successful fundraising event in aid of Action Cancer, the chosen charity of Lisburn Castlereagh Mayor, Amanda Grehan, during her year in office. The event, held in early March with the assistance of Denise Hooke and Roy Matthews, raised £2,000.



(Pictured Lr) Roy Matthews, Denise Hooke, Lady Mayor Amanda Grehan and David Skelton.

DCC's David Skelton extends his thanks to the many local

businesses that supported the event by providing ballot prizes, helping to ensure a successful night.

A Proud Legacy

Brantwood FC Marks 125 Years



As Brantwood Football Club proudly celebrates its 125th anniversary, this milestone offers a chance to reflect on the rich legacy of one of Belfast's most enduring intermediate football clubs. Founded in 1901 and named after Brantwood Street, the club began its journey playing at The Glen on Alexandra Park Avenue. Today, Brantwood is one of the oldest and most respected names in Irish League circles.

Over the years, Brantwood has established itself as a resilient and successful side, collecting honours across the Irish Intermediate League and Irish Intermediate Cup, as well as an impressive nine Steel & Sons Cup titles - achievements that highlight more than a century of dedication to the sport.

The club's long search for permanence ended in 1952 with the opening of its home ground at Skegoneill Avenue, where it continues to play today in the Ballymena & Provincial Football League. Brantwood's royal-blue colours remain a familiar and respected presence across the local football landscape.

A special highlight of this anniversary year came on Thursday, 26th February, when the Right Honourable Lord Mayor, Tracy Kelly, graciously hosted a civic reception in the Lord Mayor's Parlour at Belfast City Hall. The event brought together the Brantwood committee, members, and football representatives, along with local MLAs Phillip Brett and Alderman Dean McCullough, for an official



Rt Honourable Lord Mayor, Tracy Kelly (centre), with Brantwood FC committee members and invited guests at the recent reception celebrating the club's 125th anniversary.

photograph. It offered a fitting tribute to the club's longstanding contribution to football and community life in Belfast.

To further mark this momentous 125-year celebration, the club is planning to host a variety of entertainment events throughout the year, giving supporters, past players, and the wider community opportunities to come together and celebrate Brantwood's proud history and exciting future.

As Brantwood FC reflects on more than a century of passion and perseverance, the club looks forward to the year ahead - one filled with celebration, gratitude, and a continued commitment to the community it proudly serves.

Well Done Davy

Federation Executive Committee member, Davy Larmour, has received a well-deserved recognition for his outstanding contribution to local sport after being inducted into the Wall of Fame by Ards and North Down Borough Council at their recent Sports Awards.

The honour reflects many years of dedication to sport and community life. His recognition on the Council's Wall of Fame is warmly welcomed by all who know him and have benefited from his enthusiasm and commitment.



Wall of Fame Inductee Davy Larmour with Sponsor Mayor Cllr Gillian McCollum.

The Federation extends its sincere congratulations to Davy on this fitting honour.

Joey Dunlop

Remembering the 'King of the Roads'

As the 2026 road racing season returns full throttle, we reflect on the enduring legacy of Northern Ireland's greatest-ever rider, Joey Dunlop.

Revered as the **"King of the Roads"**, Dunlop dominated every classic road race. He won a record 26 Isle of Man TT races (including three annual hat-tricks), 13 North West 200 races and 24 Ulster Grand Prix races.

Offtrack he was equally celebrated for his personal charity work, delivering aid to orphanages in Romania, Bosnia and Albania. Dunlop was honoured with an MBE in 1986 (for services to motorcycle racing) and an OBE in 1996 (for his humanitarian efforts).

Today, the legacy of Joey Dunlop lives on - marked by a statue at the Isle of Man TT course, the annual "Joey Dunlop Cup" trophy, and continued family success. In 2024, his nephew, Michael Dunlop, broke Joey's long-standing TT record by winning his 27th Isle of Man TT race.

Racing Achievements

Joey Dunlop's race record remains legendary. He secured 26 victories at the Isle of Man TT between 1977 and 2000 - second only to one rider ever - and remains famed for his three hat-tricks (winning three races in one week) in 1985, 1988 and 2000.

His first TT win was in the 1977 Jubilee Classic and his last was in 2000 (Ultra-Lightweight), with 26 podium finishes in total. Dunlop also dominated at the North West 200, recording 13 feature race wins between 1979 and 1988. Notably, in 1987 he swept the meeting with a hat-trick (750cc Production and both Superbike races). In the Ulster Grand Prix at Dundrod he won 24 races (first wins in 1979, last in 1999), more than any other solo rider. He claimed five consecutive TT Formula One World Championships (1982-86) and was also a Grand Prix race winner, underscoring his versatility on all machines.

Humanitarian Efforts and Honours

Off the track, Dunlop was renowned for his humility and charity. Inspired by friends in relief work, he made repeated volunteer trips



to Eastern Europe. He would load up his van with food, clothing and medical supplies, and secretly deliver them to under-privileged children in Romanian orphanages - later expanding to aid trips in Bosnia and Albania. These missions occurred between racing seasons, with Dunlop returning home before the press even noticed. For this selfless commitment he was recognised by the Crown, being awarded an MBE in 1986 for services to racing, and an OBE in 1996 for his charity work with orphans. In 2001 the Joey Dunlop Foundation was established on the Isle of Man to provide holiday accommodation for disabled TT fans, continuing his spirit of helping others.

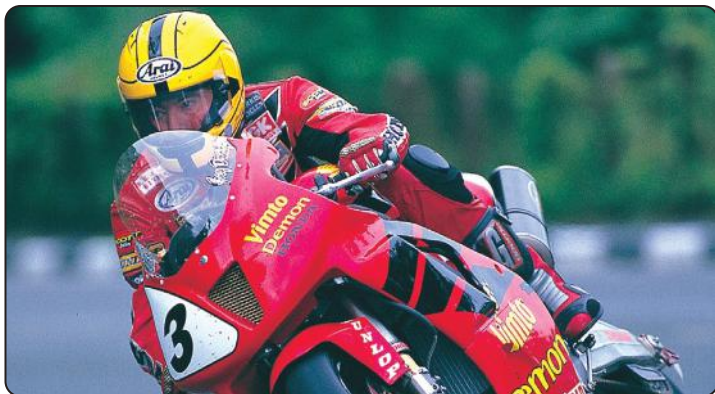
Final Season and Legacy

In 2000 Dunlop celebrated his 25th TT season with a final haul of wins. He took the Duke Formula One, Lightweight (250cc), and Ultra-Lightweight (125cc) races at the Isle of Man - the third TT hat-trick of his career. Later that summer he travelled to the Pirta-Kose-Kloostrimetsa circuit in Tallinn, Estonia. After winning the 750cc and 600cc races that day, Dunlop was leading the 125cc race when he appeared to lose control in a rain-slicked corner. He crashed into roadside trees and died instantly. The shock was felt across the island of Ireland and beyond and his funeral procession saw 50,000 people lining the streets of Ballymoney.

Dunlop's legend endures in many forms. On the Isle of Man a statue of Joey Dunlop astride his Honda stands at the famous Bungalow bend, and a race-trophy - the "Joey Dunlop Cup" - is awarded each year to the Isle of Man TT's most successful rider. In Ballymoney a memorial statue and gardens bear his name.

The Dunlop story is also marked by profound loss. Joey's brother, Robert Dunlop, was killed in 2008 following a crash at the North West 200, while his nephew, William Dunlop, lost his life in 2018 after an accident at the Skerries 100 in Dublin. These tragedies serve as a stark reminder of the dangers of the sport, while also highlighting the courage and commitment that have defined the Dunlop family across generations.

Most poignant perhaps is the continued success of the Dunlop family. In 2024 his nephew, Michael Dunlop, won his 27th Isle of Man TT race, surpassing Joey's record of 26 and writing a new chapter in the family dynasty. As each new season dawns, the motorcycle community remembers **"Yer Maun"** Joey Dunlop - champion on and off the road - for a legacy that shines as brightly as ever.



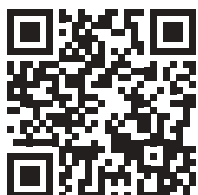
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NI Football Writers' Association Awards



Glentoran boss, Declan Devine, collects his Manager of the Month trophy from NIFWA member Michael Clarke.

Glentoran boss, Declan Devine, is the NIFWA Manager of the Month for February. In the month, the Glens defeated Ballymena United, Cliftonville and Crusaders in the League while recording cup victories over Coleraine and Drumahess Mills.

"I'm very grateful to the Northern Ireland Football Writers' Association for the recognition, and it's something I really appreciate personally. But the truth is, awards like this come from the work of the whole group. The players have been outstanding and the staff behind the scenes put an incredible amount of work in every single day, so a lot of the credit for this belongs to them. We've got some massive games ahead with the league continuing to take shape and the BetMcLean Cup final. That's where our focus has to be. There's still a lot of football to be played so we need to stay focused, keep pushing and give everything we have to make this season as successful as possible."

Loughgall goalkeeper Ross Glendinning has been named Championship Player of the Month for February.

The former Linfield and Carrick Rangers goalkeeper kept five clean sheets in seven games as the Villagers finished the month unbeaten.

Glendinning said, "I'd like to thank the Football Writers' Association for this award. It's special to win an individual award in football, but it would not be possible without my teammates. At the moment, we're defending well as a unit. Our aim



Loughgall goalkeeper, Ross Glendinning, with his Championship Player of the Month trophy for February.

now is to try and challenge the top three in the Championship. You never know what is possible in this division."



Linfield forward, Matthew Fitzpatrick, collects his Sports Direct February Player of the Month trophy from NIFWA Chairman, Andy Gray.

Linfield forward Matthew Fitzpatrick is the Sports Direct Premiership Player of the Month for February.

The former Glenavon striker scored seven goals in the month, including a hat-trick against Dungannon Swifts and a winner against Glentoran.

Fitzpatrick said, "I'd like to thank Sports Direct and the Football Writers' for this award. I know it's a bit of a cliché, but I have to thank my teammates because, as a striker, you rely on your teammates to create chances for you. Without them, you can't score. We picked ourselves up after the Irish Cup defeat to Limavady United and had a very good month. Now we've just lost to Cliftonville, so we will have to pick ourselves up again. But I'm confident we can do that."

UEFA Women's Under 17 European Championships

From Monday 4th to Sunday 17th May Belfast will host the UEFA Women's U-17 European Championships at the Clearer Twist National Stadium at Windsor Park.

Belfast will stage the finals, where eight teams, including Northern Ireland, will compete for the title.

The IFA previously hosted the Women's U-19 event in 2017, as well as the men's event in both 2005 and 2024.



The finals will also act as the qualifiers for the 2026 FIFA Women's U-17 World Cup in Morocco.

Further information is available at: www.uefa.com/womensunder17/finals/

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DATE
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INTENSITY LEVEL



CROKE PARK ABSEIL

DATE
Thursday 4th June

LOCATION
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THE DAISY STATS

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INTENSITY LEVEL

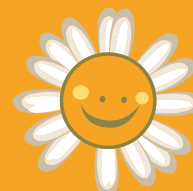


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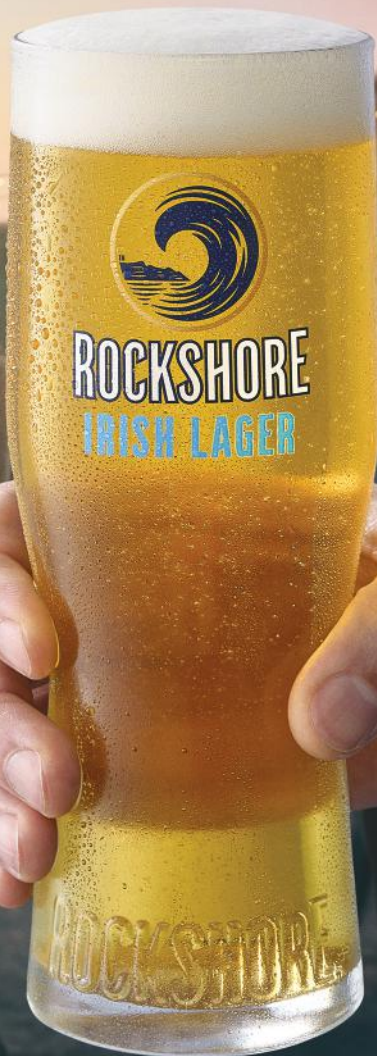


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