

THE OFFICIAL VOICE OF THE NORTHERN IRELAND FEDERATION OF CLUBS

Club Review

VOLUME 38 - Issue 3, 2025

Cheers
to



UNITED
WINES

Tel: 028 3831 6555 | unitedwines.co.uk

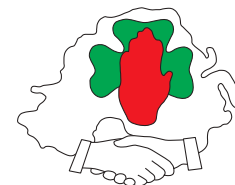
The Federation Invite New Members to Join

Join the Northern Ireland Federation of Clubs today and benefit from expert support and advice on a range of topics related specifically to the day-to-day running of your club. Issues such as ever changing employment legislation, the 1996 Clubs Order, accountancy regulations, and rates relief, are only a small sample of the topics we can provide guidance on - **guidance that will cost you less than £1 per week!**

Our helplines are always a welcome source of information and prove beneficial to members.

07889 800329 - 07889 681714 & 07763 835449

N.I. Federation of Clubs Membership Application Form



Name of club:

Address:

Telephone No:

Fax No:

Club Officers

Chairman:

Tel:

Secretary:

Tel:

Treasurer:

Tel:

The annual membership fee is £50.00 payable to:

The Northern Ireland Federation of Clubs

c/o 42 Sandringham Court
Carrickfergus
Co. Antrim
BT38 9BQ

**For telephone queries call:
07889 681714**

(Please include your membership fee or completed standing order form with your application)

For administration purposes only

Accepted by: Secretary

Seconded by: Chairman

Date:

STANDING ORDER TO N.I. FEDERATION OF CLUBS

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

A/C No:

Sort Code:

Bank:

To account no: 627 998 63

Sort code: 95-01-45

**Danske Bank
Belfast BT1 6JS**

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

Club Name:

Address:

Authorised by: (1)

(2)

Please sign and return to:

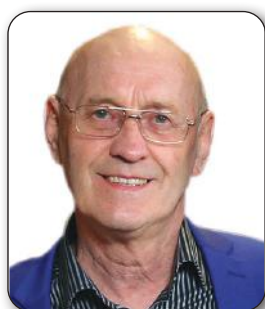
N.I. Federation of Clubs
c/o 42 Sandringham Court
Carrickfergus
Co. Antrim
BT38 9BQ.

Hospitality at a crossroads

Rising costs, unsympathetic policy, and sector-wide strain demand collective action and urgent advocacy



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



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

It is no secret that the hospitality industry is weathering some of the most turbulent times in recent memory, with little sign of calmer seas ahead. Across the UK, businesses are grappling with mounting economic pressures that continue to erode already narrow margins - and our sector is certainly no exception.

There is growing concern, widely echoed in the media, that none of the current Cabinet members have firsthand experience of running a business. This perceived disconnect from the realities of entrepreneurship is compounded by a policy direction that seems to lack both empathy and foresight. As a result, many within our industry feel increasingly disheartened, with little optimism that meaningful change is on the horizon.

A succession of recent government decisions has added significantly to the burden on operators. The rise in National Insurance contributions, the ongoing freeze of the income tax personal allowance, and the increase in the National Living Wage - though well-intentioned - have all come at a cost. Added to this are the changes to statutory sick pay, now payable from the first day of absence rather than after the previous three 'waiting days'. Taken together, these measures represent a substantial financial strain, particularly for small to medium-sized enterprises.

These are not abstract policy shifts or distant debates; they are real, immediate pressures affecting our members' ability to stay afloat. From independent cafés and rural inns to mid-sized restaurants and family-run establishments, the effects are being felt deeply and are becoming increasingly difficult to absorb.

We believe that the upcoming **Federation AGM at 10am on 24th May** will be a crucial opportunity for members to come together - to share their experiences, voice their concerns, and shape our collective response. By listening closely to the real-world challenges our members are facing, we will be better equipped to advocate for meaningful change on their behalf.

Amid these difficulties, we are encouraged to see high levels of engagement with our Helplines and email advisory services. These resources are proving invaluable and are a testament to the strength

of our community and the importance of accessible, practical support. We remain fully committed to ensuring that help is available to all who need it.

Now more than ever, unity and mutual support are essential. As a sector, we must continue to stand together - with resilience, determination, and a shared commitment to weather the storm and emerge stronger on the other side.

John Davidson BEM - Chairman Harry Beckinsale BEM - Secretary

N.I.F.C. HELPLINES

07889 800329
07889 681714
07763 835449 (North West)



Email: info@nifederationofclubs.com

TRANSFORM YOUR CLUB FROM DRAB TO FAB WITH PCI



'The Refurbishment Specialists'

Call us today for a free quotation

028 9147 8000

you can also call

078 5021 2962 or 077 8401 9989



johnp.pci@gmail.com
ronnie.pci@gmail.com

www.pubclubsinteriors.co.uk

Minutes of the Executive Meeting

Hosted by the Harland & Wolff Welders FSC on 26th March 2025

A key matter discussed was the requirement to notify relevant authorities when changes occur in a club's rulebook or its committee membership. Following consultation and clarification from legislators, it was confirmed that such notifications are indeed required under the current provisions of the Clubs Order. Clubs are therefore reminded of their responsibility to comply with this statutory obligation.

A proposal was raised by one club expressing interest in inviting a local football club to amalgamate. It was advised that this could be achieved by granting associate membership

to the football club's members, thereby allowing cooperation under one organisational structure. However, it was made clear that all funds raised through such a partnership must be fully recorded in the accounts of the parent club. Where financial independence is a priority, the football club should remain a separate organisation, responsible for its own accounts and governance.

Gerry Gallagher raised a concern regarding the use of officially registered doormen in clubs. In response, it was clarified that under existing regulations, clubs retain the discretion to self-regulate this

matter and are not obliged to use externally registered door staff unless specific conditions apply. Clubs should, however, ensure their internal policies remain in line with licensing requirements.

The financial impact of recent increases to National Insurance contributions was discussed, with particular concern for how this may affect staffing costs and overall budgets. It was noted that clubs may need to review staffing models and budgets accordingly.

A discussion took place regarding policies for visitors accessing restaurants within

registered clubs. Further clarification may be required regarding guests enjoying the restaurant facilities in a registered club. The rules remain that members and guests are permitted to enjoy a registered club's various facilities as determined by the management committee.

The meeting concluded with a vote of thanks to the Harland & Wolff Management Committee for their hospitality and support in hosting the meeting.

*Harry Beckinsale B.E.M.
Secretary*

Northern Ireland's

Leading supplier & distributors of:

- Digital Gaming Machines
- Poker Machines
- Digital Jukeboxes
- Pool Tables
- TV's & Projectors

OASIS RETAIL SERVICES

Oasis House, Mallusk Drive
Newtownabbey BT36 4GX
028 9084 5845

Drew Pritchard: 07917 641 781 sales@oasisrs.com

OASIS
RETAIL SERVICES



Minutes of the Executive Meeting

Hosted by the St Matthew's Social Club, Belfast, on 30th April 2025

The Secretary opened the meeting by reading the minutes of the March meeting, which included a discussion on the use of doormen. This led to further discussion, and it was reaffirmed that registered clubs are permitted to self-regulate doormen, in contrast to the public sector, which requires door staff to hold an official SIA licence.

The introduction of the new sick pay regulations was highlighted. Under the new

rules, sick pay is now payable from day one of absence, rather than after three unpaid "waiting" days. This change, in addition to the rise in the National Minimum Wage and the increase in Employers' NI contributions, adds to the challenges faced by our member clubs in the day-to-day management of their operations.

The Chairman raised concerns about the rising cost of club insurance and cited several

contested cases in which settlements were paid. It is suspected that these are settled for cost-efficiency reasons, regardless of the merits of the cases.

It was confirmed that all necessary paperwork has been submitted to the Federation Accountant, Lawrence Shearer, in preparation for the Federation AGM, which will take place at 10am on Saturday 24th May at the RAOB HQ Club in Belfast.

Apologies were received on behalf of our colleague Gerry Gallagher, who is currently unwell. We send Gerry our best wishes for a speedy recovery.

The meeting was then closed, with thanks extended to Frances of St Matthew's Social Club for their generous hospitality.

Harry Beckinsale B.E.M.
Secretary

How clubs should respond to the legal definition of a "Woman"

A recent UK Supreme Court decision has reignited discussion across the UK about how the term "woman" is defined in law - particularly in the context of single-sex services, clubs, and membership-based organisations.

Although the case concerned Scottish legislation and interpreted the term "woman"

under the Equality Act 2010, it has implications that are being closely observed across the UK, including Northern Ireland. However, it is important to be clear: the Equality Act 2010 does not apply in full to Northern Ireland. Instead, sex discrimination is governed here by the Sex Discrimination (Northern Ireland) Order 1976 (SDO), along with other local legislation.

While the Supreme Court's ruling is not binding in Northern Ireland, its interpretation may be considered persuasive by local courts in future challenges or policy reviews.

In view of this, the Federation at its Executive Committee meeting on Wednesday 30th April 2025 thought it prudent to engage with its solicitors

Shean Dickson Merrick in order to provide guidance for its sector members.

Hopefully clarification will be available for the Federation's forthcoming AGM on Saturday 24th May 2025. If available earlier, information will be shared to members through the Federation Facebook page.

**O'HARA
SHEARER**

Chartered Accountants
and Statutory Auditors

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

Providing an accountancy and
audit service to private member clubs

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



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

T: 028 9030 9550 • F: 028 9060 1445
Email: lawrence@oharashearer.com

McCONNELL CHARTERED SURVEYORS

**celebrating over 165 years
in business**

we have a long and successful record in commercial property.

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

McCONNELL
CHARTERED SURVEYORS & PROPERTY CONSULTANTS

028 90 205 900
www.mcconnellproperty.com

West Belfast HPS raise £1,000 for charity

On Saturday, April 26th, a touching moment unfolded as the West Belfast HPS proudly presented a cheque for £1,000 to Dementia NI - a charity that holds deep significance for many in the community.

The heartfelt donation is the result of collective fundraising efforts, showcasing the compassion and commitment of the society's members and supporters.

Dementia NI works tirelessly to support people living with

dementia, raise awareness, and advocate for better services, making it a cause that resonates strongly with countless families across Northern Ireland.

"A charity close to many hearts," as one member put it, the choice of recipient was both meaningful and timely.

The donation not only supports vital work in dementia care but also highlights the power of clubs and societies in our community to make a real difference. A huge well done goes to everyone involved - from the organisers to those who gave generously. This is community spirit at its finest.

Opposite: Allison Batchelor collects a £1,000 cheque for Dementia NI from Hugh Stockman and Alan Lindores.





P & F AMUSEMENTS

Part of P&F Group

N. Ireland's Premier Suppliers 'Province-Wide'

★

**ALL COIN OPERATED AMUSEMENT & GAMING
MACHINES, FOBTs, POOL TABLES, SNOOKER TABLES
and DIGITAL JUKEBOXES, BIG SCREEN T.V.'S,
PLASMAS, BACKGROUND MUSIC SYSTEMS**

★

SALES - SERVICE - RENT
Special Terms for Social Clubs

**For A Free "No Obligation" Quote
call 028 9037 0314**

F: 028 9077 9408 • E: info@pandfamusements.com
W: www.pandfamusements.com

HEAD OFFICE: Unit 9, Graham Ind. Estate, Dargan Crescent, Belfast BT3 9LP



Managing employee wellbeing in customer-facing roles

A priority for all businesses



Customer-facing roles are the backbone of many small businesses, from retail shops and cafés to service providers and hospitality venues. However, these roles can be particularly demanding, with employees facing long hours, difficult customers, and high-pressure environments. In recent years, there has been a growing recognition that prioritising employee wellbeing isn't just a perk - it's a business necessity.

Why Employee Wellbeing Matters

• Reduces Staff Turnover

Customer-facing roles often experience high turnover rates due to stress and burnout. Investing in employee wellbeing can help retain skilled staff, saving businesses the cost and disruption of constant recruitment and training.

• Improves Customer Experience

Happy and well-supported employees are more likely to provide better customer service, leading to increased customer satisfaction and loyalty. When employees feel valued, they are more engaged in their work and interactions with customers.

• Boosts Productivity and Performance

Employees who feel supported and appreciated tend to perform better. Stress and exhaustion can lead to errors, miscommunication, and decreased efficiency. A focus on wellbeing ensures employees are working at their best.

Key Strategies for Supporting Employee Wellbeing

1. Provide Mental Health Support

- Offer access to mental health resources such as employee assistance programmes (EAPs), counselling services, or wellness apps.
- Train managers to recognise signs of stress or burnout and provide support when needed.
- Encourage open conversations about mental health to reduce stigma in the workplace.

2. Manage Workload and Scheduling Effectively

- Avoid excessive overtime by ensuring fair and reasonable scheduling practices.
- Offer flexibility where possible, such as staggered shifts or rotating schedules, to allow for better work-life balance.
- Ensure employees have adequate break times, especially during busy periods.

3. Foster a Positive Work Environment

- Encourage teamwork and support among colleagues to create a collaborative atmosphere.
- Recognise and reward employees for their hard work through incentives, bonuses, or simple verbal appreciation.
- Provide regular opportunities for feedback and ensure employees feel heard.

4. Train Employees to Handle Difficult Customers

- Equip staff with training on how to de-escalate conflicts and manage challenging interactions professionally.
- Ensure management is available to support employees in difficult situations.
- Implement policies that protect employees from abusive behaviour, making it clear that mistreatment from customers will not be tolerated.

5. Promote Physical Wellbeing

- Provide ergonomic workspaces and ensure employees have comfortable working conditions.
- Encourage healthy habits, such as staying hydrated and taking regular breaks.
- If possible, offer wellness perks like discounted gym memberships or wellness workshops.

Making Wellbeing a Core Business Strategy

Businesses with customer-facing teams cannot afford to overlook employee wellbeing. A proactive approach to supporting staff leads to better retention, higher

job satisfaction, and ultimately, an improved customer experience. By implementing thoughtful wellbeing strategies, businesses can create a healthier, happier workforce that drives success.



Ronnie McCullough
Managing Director
Tel: 07835 255794



Nicola Curry,
HR Consultant



Alan Hall,
Health & Safety Specialist

TRANS⁴MATION UPHOLSTERY

SEATING & UPHOLSTERY MANUFACTURERS

T: 028 9186 1656 | M: 07515 901 288
E: trans4mation-upholstery@hotmail.co.uk

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





Q. We do not currently allow absent committee members to proxy vote at committee meetings. Is this something we should be allowing? A committee member who will be absent has sent in a letter about an agenda item, should we read this out?

A. Most committees do not allow proxy voting at committee meetings, although it is certainly something your committee could introduce if you felt it

would be helpful. Certainly the letter received can be read out and considered by the committee members at the meeting who will be voting.

If you do allow proxy voting you just need to establish the framework - how it will work in practice etc. Obviously, one of the downsides of allowing proxy voting is that the person is allowed to vote on a agenda item where they have not participated in the discussion - this could make items concerning club memberships and employees particularly tricky.

Therefore, think carefully before you allow proxy voting, but you can certainly permit opinions from absent committee members to be shared in an informal manner that does not constitute a vote.

Q. Each year our club holds one or two events, the admissions to which have, in recent years, been by 'ticket only.' We have

some members who question this and say that they must be allowed to enter the club, even if they do not wish to buy a ticket. We would appreciate your clarification of this matter.

A. I confirm that it is in order for an event to be promoted at the club, the admission to which is by ticket only. A member of a club does not have an automatic legal right of entry to their club. Consequently, if a ticket only event is organised and promoted, then members who do not wish to purchase a ticket may not enter a club at such an occasion. Ticket events are few and far between, and, in most clubs, only take place on New Year's Eve. By selling tickets for such an event the committee will at least be able to manage the number of staff required and levels of entertainment and refreshments required etc., which otherwise they may not be able to do on what can be either a very busy or a very quiet night.

Q. Our committee made a disciplinary decision about a member some months ago which resulted in a lengthy suspension. After our AGM, the committee will be a different composition - can the new committee rescind our disciplinary decision?

A. Committees do have the right to rescind committee decisions - there does not necessarily need to be any new information provided. The principle is that committees cannot bind future committee decisions which means that a previous decision can always be overturned if a committee wishes to.

The vote to rescind should, however, be formally placed on the agenda so that the committee can vote for or against it.

It is important to note that whilst you can rescind a decision there is no capacity to go back and alter a previous

committee disciplinary decision unless you start the entire disciplinary process from scratch. For instance, you cannot suspend a member for six months and then five months later decide to increase that suspension to ten months. You can rescind the original decision so they can return immediately, you can implement brand new disciplinary proceedings against them (if new information has come to light), but you cannot actually alter the punishment handed out apart from rescinding it entirely.

Q. Could one of our bar staff be criminally liable if a member purchased two drinks and passed one of these drinks onto a person who it turns out is intoxicated and had previously being refused a drink?

A. There is a requirement that bar staff have adequate supervision of the bar area. There are specific offences, such as permitting disorderly conduct and selling alcohol to a person who is drunk. The situation that you describe would constitute an offence in that the employee did not have sufficient supervision of the bar area to prevent an intoxicated customer obtaining a further drink. It has also been previously established that a sober customer ordering a drink for someone who is already intoxicated would not be a valid defence against a charge being made of making a supply to an intoxicated person. We suggest that bar staff are vigilant about making sure that persons who are intoxicated are not able to obtain further drinks, and at all times all reasonable steps are taken to prevent drunkenness in the club's premises. This is one of any club's key responsibilities.

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

Trading as

AVA LEISURE

WELCOME TO THE WORLD OF GAMING

Major supplier in Northern Ireland with over 40 years experience

FRUIT MACHINES

POKER & CLUB MACHINES

AIR HOCKEY & POOL TABLES

CD/DIGITAL JUKEBOXES

LARGE SCREEN TVS/PLASMAS

KIDDIE RIDES/VIDEOS

For more information call Scott

07810 743 164

365 days a year call out service available

AVA Leisure
14 Prince Regent Road
Belfast BT5 6QR

IT'S TIME



GUINNESS



Premier League

THE OFFICIAL BEER OF THE PREMIER LEAGUE

Help available for business rates

Sports and Recreation Rate Relief

If your club, society, or organisation involves the provision of sports or recreation services you may be able to apply for Sports and Recreation Rate Relief.

Eligibility criteria for Sports and Recreation Rate Relief

This relief is available for premises that meet all of the following criteria:

1. occupied for the purpose of a prescribed recreation
2. occupied by a not-for-profit club or society
3. the club or society does not employ any person to engage in any recreation for reward

Sports and Recreation Rate Relief is provided at a reduction

of the normal rate by 80% due on qualifying facilities. In other words, that part of the property which is used solely for recreation. Areas not used solely for the prescribed recreation are excluded from the relief.

Prescribed recreation

To qualify, a club, society, or other organisation, which must be not-for-profit, must occupy a property at least part of which is used solely for the purpose of a prescribed recreation.

How do I apply for Sports and Recreation Rate Relief?

You must apply to Land & Property Services (LPS) for Sports and Recreation Rate Relief.



Land & Property Services
Seirbhísí Talún & Maoine

Applying online

You will start by finding the property's valuation. You can search for your property by postcode, via the map, or by using the advanced search option. Once you find your property you can use this service to apply for a valuation review.

To submit your application you also need to include:

- Your contact details
- The reason for your application
- The owner and occupier details (if different from applicant)

Find a property valuation and apply for a non-domestic valuation review from the following url <https://valuationservices.finance-ni.gov.uk/Property/Search>

Applying by post or email

Download the Enhanced Sport & Recreation Rate Relief Application form and submit it to your LPS valuation office. The return address and email information can be found on the form. To find this information, simply enter Sport and Recreational Rates Relief Northern Ireland into Google and you'll find the relevant page on the NI Business Info website.

It should be remembered that the minimum requirement of 20% of the club premises

utilised for a sport or recreational activity must be met. Thereafter, 80% relief is available on the said 20% or more of the allocated space.

Community Amateur Sports Club (CASC)

Since 26th October 2016, for community amateur sports clubs (CASCs) which do not have a registration to provide alcohol, the maximum relief available on qualifying Sport & Recreation areas within the club premises is enhanced from 80% to 100%. Eligible clubs can apply for the enhanced relief using the form available online.

Applying online

You will start by finding the property's valuation. You can search for your property by postcode, via the map or by using the advanced search option. Once you find your property you can use this service to apply for a valuation review.

To submit your application you also need to include:

- Your contact details
- The reason for your application
- The owner and occupier details (if different from applicant)

Find a property valuation and apply for a non-domestic valuation review.

The name you trust for all your personal and commercial insurance needs



Rollins is the preferred Insurance supplier of the Northern Ireland Federation of Clubs

Rollins is a family run business with over 75 years experience providing personal and commercial insurance.

Rollins takes great pride in its personal service, competitive prices and attention to detail.

Call us today for an insurance solution to meet your exact requirements on 02890 429800.



ROLLINS
INSURANCE BROKERS

B Brown & Brown

Telephone: 02890 429800 www.rollinsinsurance.co.uk

After submitting your application you will receive an acknowledgement email within 15 minutes of submission and a confirmation email within 24 - 48 hours which will contain your application reference number and next steps.

Applying by post or email

Download the Enhanced Sport & Recreation Relief guidance notes and application form and submit it to your LPS valuation office. The return address and email information can be found on the form.

A valuation review can take around 90 days to complete. A member of LPS Valuation will contact you in due course to discuss your application and arrange an inspection of the property if this is needed.

A valuer will visit the premises and consider the use of the premises and whether

entitlement to Sport and Recreation Rate Relief should apply. Following this review, the District Valuer in LPS will issue a Certificate of Valuation showing the outcome of the review.

Appeal your rating valuation

You can appeal this decision within 28 days, or if you wish to, you can employ a rating agent, at your own cost, to act on your behalf and handle any queries about your rateable value.

Queries on your business rates

If you have a query regarding your business rates you should contact Land & Property Services.

To find the online page relating to this article, simply enter, Sport and Recreational Rates Relief Northern Ireland, into Google and you'll find the relevant page on the NI Business Info website.

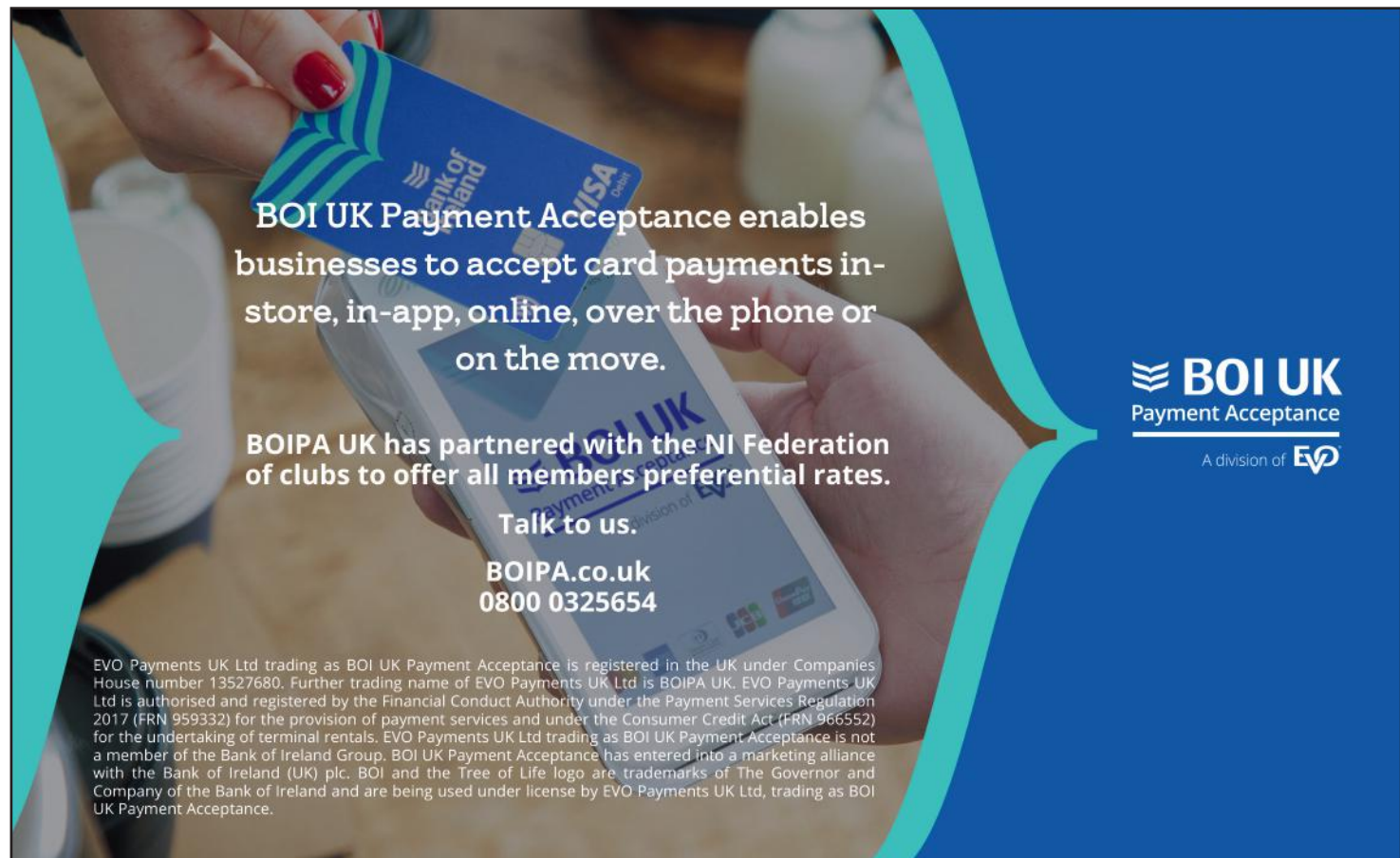
Linneweber HMRC claim update

Clubs may recall previous articles referring to the successful recovery of VAT that was incorrectly paid to HMRC on income generated from gaming machines. These recoveries relate to VAT periods prior to 6th December 2005 (commonly known as 'Linneweber 1' claims) and from 6th December 2005 to 31st January 2013 ('Linneweber 2' claims).

It has recently come to our attention that some clubs remain unpaid due to a number of factors. These usually involve HMRC's requirements for repayment requests to be made in a specific format, and insistence on clubs having made valid claims and appeals. In some cases, further action may be necessary.

We have been advised that in most instances, there is a valid basis for a claim. With the correct actions, there is no reason why any club that submitted a claim and lodged an initial appeal to the VAT Tribunal should not benefit from this potential windfall from HMRC.

If you need assistance with this matter, please contact the Helplines - we'll be pleased to help.



BOI UK Payment Acceptance enables businesses to accept card payments in-store, in-app, online, over the phone or on the move.

BOIPA UK has partnered with the NI Federation of clubs to offer all members preferential rates.

Talk to us.

**BOIPA.co.uk
0800 0325654**

BOI UK
Payment Acceptance
A division of 

EVO Payments UK Ltd trading as BOI UK Payment Acceptance is registered in the UK under Companies House number 13527680. Further trading name of EVO Payments UK Ltd is BOIPA UK. EVO Payments UK Ltd is authorised and registered by the Financial Conduct Authority under the Payment Services Regulation 2017 (FRN 959332) for the provision of payment services and under the Consumer Credit Act (FRN 966552) for the undertaking of terminal rentals. EVO Payments UK Ltd trading as BOI UK Payment Acceptance is not a member of the Bank of Ireland Group. BOI UK Payment Acceptance has entered into a marketing alliance with the Bank of Ireland (UK) plc. BOI and the Tree of Life logo are trademarks of The Governor and Company of the Bank of Ireland and are being used under license by EVO Payments UK Ltd, trading as BOI UK Payment Acceptance.

THE HOME OF THE



MENS

THE PGA CHAMPIONSHIP

Thursday 15 May – Sunday 18 May

THE US OPEN

Thursday 12 June – Sunday 15 June

THE OPEN

Thursday 17 July – Sunday 20 July



MAJORS IN 2025



WOMENS

THE CHEVRON CHAMPIONSHIP

Thursday 24 April – Sunday 27 April

THE US WOMEN'S OPEN

Thursday 29 May – Sunday 1 June

KPMG WOMEN'S PGA CHAMPIONSHIP

Thursday 19 June – Sunday 22 June

The cash question:

Is the nation sleepwalking into a two-tier society?

As digital payments surge, a new Treasury Committee report warns that the decline of cash could leave millions behind.

The days of handing over notes and coins for everyday purchases are rapidly fading. Across the UK, fewer people are using cash - and fewer businesses are accepting it. Yet while tapping a card or scanning a phone may feel routine to many, this shift isn't seamless for everyone. For some, it's deeply disruptive.

A new report from the Treasury Select Committee has issued a stark warning: unless action is taken, the decline of cash could result in a divided society. Those who are elderly, digitally excluded, or facing vulnerable circumstances - such as victims of domestic abuse - may find themselves unable to pay for essential goods and services.

The report claims these individuals risk paying a "poverty premium" as cash-accepting outlets disappear. "People who are already at increased risk of poverty

will face even greater hardship," it says. Campaigners have long argued that for millions, access to cash is not just a convenience but a necessity.

Despite these concerns, the Government currently has no intention to compel businesses to accept physical money. Speaking to the committee earlier this year, Economic Secretary to the Treasury Emma Reynolds said, "There are no plans to regulate businesses to compel them to accept cash." She added that she did not believe the UK was close to becoming cashless.

But figures from Link - the UK's main ATM network - suggest otherwise. In 2019, Britons withdrew £116 billion in cash from ATMs. By 2024, that figure had fallen to just £80 billion, a 31% drop. Every single UK constituency has seen a decline of over 20%, with the average area withdrawing £1 million less per week than five years ago.



The total number of transactions has dropped too, from 1.73 billion in 2019 to 921 million in 2024. Meanwhile, the average amount withdrawn per transaction has grown from £65 to £85, indicating that while fewer people use cash, those who do may be withdrawing more per visit.

Uneven Decline

Some areas are abandoning cash faster than others. Affluent, urban constituencies such as Bristol Central, Edinburgh North & Leith, and Westminster have seen cash transactions fall by over 65%.

In contrast, regions with higher deprivation or limited digital access are holding on to cash for longer. Northern Ireland remains the most cash-reliant part of the UK, with the average adult withdrawing £2,274 in 2024 - well above the national average of £1,424.

The Weald of Kent saw the smallest change in withdrawal values, down just 4% over five years. Similarly, Leicester East saw a relatively small decline in transaction volume and value.

Link CEO John Howells emphasised the critical role cash still plays, "Millions of people use it every day. It's vital for individuals, and it's vital for the country's resilience. But we also need to support a smooth transition to digital for those who want it, without leaving anyone behind."

Call for Action

Dame Meg Hillier MP, chair of the Treasury Committee, described the government's lack of insight into how widely cash is being accepted as "completely unsustainable." She warned, "We are at risk of a two-tier society where the most vulnerable bear the brunt."

The committee has not ruled out recommending future legislation to require cash acceptance if current trends continue unchecked. For now, though, the responsibility lies with individual businesses - and the clock may be ticking for those who still rely on cash.

As digital technology reshapes how we spend, the real question is not whether a cashless future is coming - but whether everyone will be ready for it.

Media
Design and Print
@NORTHSIDE

10% OFF ALL PRINTING
available only to NIFC member clubs

We print:

Posters, leaflets, tickets, rule books, banners,
invoice/receipt books and lots more...



An NIFC Approved Supplier

5 & 6, Round Tower Ind. Estate, 145-147 Dargan Crescent, Belfast BT3 9JP
T: 028 9045 9864 • W: mediadesignandprint.com • E: printing@mediadesignandprint.com

Summer starts here

Wall-to-wall sport with Sky Sports



It's the climax of the football season in May, and we're bringing you live coverage of every match that matters in the Premier League as the battle for a European finish goes down to the wire. In the EFL, there's all the drama from the playoff matches, plus there's the pick of the games from the Scottish Premiership and the Bundesliga.

Things are hotting up on the oche too, with live Premier League darts throughout May, ending with the playoffs and final at The O2 in London. That's followed by the World Cup, where the teams of two battle it out for international glory.

On the track, the drivers are competing in the Emilia-Romagna, Monaco, Spanish and Canadian Grands Prix. McLaren's Oscar Piastri is the man to beat, with four wins under his belt this season.

There are two golf Majors coming up. Rory McIlroy will be hoping to follow up April's Masters victory with a win in the PGA Championship at Quail Hollow, which is followed by the US Open in June.

England's cricketers begin their busy summer of home games in May as they face Zimbabwe, the West Indies and India.

England's women take on the West Indies women in both a T20 and ODI series, before they go head-to-head with India in a T20 series. And that's not all: there's also



Picture courtesy of Getty Images

T20 cricket from the Pakistan Super League, the IPL and the Vitality Blast.

There's a packed schedule of rugby to look forward to as well. League fans can catch all the big matches in the Super League, while Union fans won't want to miss the British & Irish Lions' tour of South Africa.

There's also live DP World Tour, PGA Tour, LPGA and LET golf, plus the US Women's Open. There's also ATP and WTA 1000 tennis, Netball Super League, IndyCar racing and much more, making this a sizzling start to a summer of sport.



May & June Highlights

Mon. 19th May	Brighton v Liverpool - 8.00pm (PL)
Thu. 22nd May	International Test match - England v Zimbabwe
	Premier League Darts - Sheffield
Sun. 25th May	Formula 1 - Monaco Grand Prix
	Premier League Final Day - 4.00pm
	IndyCar - Indianapolis 500
Thu. 29th May	Premier League Darts - London Playoffs
Sun. 1st June	Golf Major - US Women's Open (Final round)
	Formula 1 - Spanish Grand Prix
Tue. 3rd June	International cricket - England v West Indies (3rd ODI)
Sat. 7th June	Boxing - Callum Simpson v Ivan Zucco
Sun. 8th June	International cricket - England v West Indies (2nd T20)
Thu. 12th June	Golf Major - US Open (First round)
	World Cup of Darts - Frankfurt
Sun. 15th June	Golf Major - US Open (Final round)
	Formula 1 - Canadian Grand Prix
	World Cup of Darts (Final day)
Fri. 20th June	Int. rugby union - British & Irish Lions v Argentina

Making the most of summer

Outdoor ideas for clubs this summer

As the brighter days and longer evenings return, there's no better time for clubs across Northern Ireland to breathe new life into their outdoor spaces. Whether your club boasts a beer garden, a bowling green, or just a patch of lawn and a few picnic tables, summer is your chance to turn it into the beating heart of your community.

Here are some ideas to inspire your club this summer:

Outdoor Entertainment Nights

Nothing draws a crowd like live music, a quiz under the stars, or even an outdoor cinema night. Consider investing in a portable projector and screen - many clubs find they pay for themselves quickly through boosted bar sales. Invite local bands or solo artists to perform acoustic sets on warm Friday evenings, or hold themed karaoke nights with a barbecue.

Summer BBQs and Food Events

Take advantage of the season with regular weekend barbecues or themed food nights - think "Taste of the World," featuring dishes from different countries. A pop-up pizza oven or hog roast can be a real attraction. Local food vendors may be open to collaborations, especially if your club can guarantee footfall.



Family-Friendly Afternoons

Encourage younger generations to get involved by offering family-focused afternoons. A bouncy castle, garden games, and an ice cream van are simple ways to make the club feel welcoming to all ages. Combine these events with membership promotions to bring in new faces.

Seasonal Sports and Competitions

Even if your club isn't centred around sport, you can still organise casual summer tournaments - boules, darts in the garden, croquet, or even novelty events like welly boot throwing or egg-and-spoon relays. A little friendly competition never hurts, especially if there's a prize behind the bar!

Garden Makeover and Volunteer Days

If your outdoor space needs a little TLC, involve members in a "Club Garden Day." Offer free drinks or a barbecue for volunteers who help weed, paint, or plant. You could even set up a community herb or flower bed and invite local groups to get involved.

Outdoor Faith or Memorial Services

For clubs with a close-knit or traditional membership, hosting a short remembrance or thanksgiving service outdoors in partnership with a local clergy member can be meaningful and well attended - particularly around anniversaries, Remembrance Day, or club milestones.

Keep It Simple, Keep It Local

Whatever you choose to do, remember that success doesn't require big budgets or large-scale infrastructure. What matters most is atmosphere, welcome, and creativity. Summer is a season of openness - and with a bit of planning, your club can become the go-to place for it.

Here's to a brilliant, bustling, sun-filled summer for all clubs across the Province!



stocktaking.com
Professional stock auditors

FULL STOCKTAKING SERVICE and VALUATIONS



"Est. 1976
(and behind bars ever since!)

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

T: 028 7034 4666 • M: 07778 762007

W: www.stocktaking.com • E: enquiries@stocktaking.com

Beresford House, 2 Beresford Road, Coleraine BT52 1HE

Qualified members of the Institute of Licensed Trade Stock Auditors

There's a very famous Danish beer company (you know the one) - They don't do business energy brokers, but if they did, they'd say that **MJ Utilities** are 'Probably' the best ones in the world!



Who are MJ Utilities?

Since 2014 we have established ourselves as a leading commercial energy broker, negotiating thousands of contracts and helping our clients save money on their business electric and gas bills.

What does an energy broker do?

You know the meerkats you see on television who help find you the best insurance deals? Well, we're bit like that, only for commercial electric and gas prices. We work with every major electricity and gas supplier in the country to make sure clients get the best deals.

What benefit is there to using a broker?

Expert Knowledge: We understand and monitor the commercial energy market, which means we keep a close eye on gas and electricity prices, helping you make informed energy decisions for your business.

Impartial Advice: We operate independently of all energy suppliers, providing an unbiased, transparent service.

Competitive Pricing: By representing multiple accounts each month, we drive suppliers to compete for your business, resulting in margins being lowered and better pricing.

Testimonials

The Royal Naval Association, Belfast, began a great partnership with MJ Utilities in 2017. We can recommend their highly professional services in the complicated negotiating of business gas and electricity contracts.
Royal Naval Association Club, Belfast

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

M: 077 7699 4807 | E: mark@mjutilities.com
www.mjutilities.com



**Reduce Your Club's
Electric & Gas Bills**

MJU
MJ Utilities

077 7699 4807

mark@mjutilities.com

www.mjutilities.com

Magners set to fizz this summer with multi-million pound investment in 'MAGNERTISM'

Magners owner C&C is set to inject excitement and energy into the cider category with a significant seven-figure brand investment, the largest in over a decade, and the introduction of a new brand campaign 'That's Magnertism' which launches this month.

With UK temperatures soaring, and aligned to the start of 'cider season' the campaign will build on strong nationwide awareness and the brand's rich heritage to reignite consumer love for Magners.

Typically, cider sales pick up at the end of April (+10% volume / +11% value in April 2024 vs. March 2024), with volumes peaking across the summer months of June, July and August.

The hero TV spot 'fizzy feet' shows Magnertism in action, with the iconic Magners cider pour over ice accompanying a venue-full of dancing feet conveying the contagiously positive feeling that the first thirst-quenching gulp of Magners brings. Shot mostly at 'foot-level' the creative is a visual representation of the force and feeling that is Magnertism, capturing the unique energy and the power of people and moments spent together.

TV will be complemented by outdoor advertising that lets the liquid do the talking. Featuring macro shots of Magners, glistening over ice, the visuals will be sure to spark refreshment



cues synonymous with the brand and category.

The campaign fizzed onto screens on Friday 2nd May and will run throughout the UK over summer across TV, digital, outdoor and social as well as being brought to life through the line into the on and off-trade.

The 2025 Magners Trade Programme will engage 2,000 on-trade accounts in England, Wales, Scotland and Northern Ireland with a scan-to-win mechanic offering consumers the chance to win a trip to New York, amongst hundreds of other travel prizes.

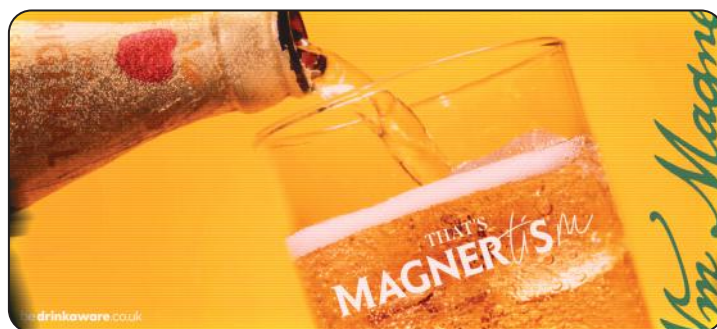
Jane Parlon, Director of Brand Marketing (cider) at C&C

Group, said, "With summer almost here and temperatures set to rise this week, we are ready to bring Magnertism to life through a new integrated campaign, which will inject real excitement into the cider category.

"Magnertism isn't about creating something new - it's bottling and giving a name to a force and feeling that consumers

are already so fond of. It is the unique and infectious energy that comes from Magners, and the power to draw the best out of people and moments spent together."

"These are our most ambitious Magners plans in over a decade, and we are ready to work with our partners in the trade to bring some added fizz to the bar."



United Wines celebrate 40 years of success in Northern Ireland

Craigavon-based drinks wholesaler United Wines is celebrating its 40th birthday in Northern Ireland, marking four decades of successful growth and innovation in the local beverage industry.

Founded in 1985, United Wines started life as a team of just five people, operating out of Elmwood Avenue in South Belfast with only one brand on its books - the Trinidad rum, VAT 19.

Now a subsidiary of Heineken Ireland, the company has evolved into one of the biggest drinks distributors on the island of Ireland, working with some of the world's most recognisable brands and proudly supporting local businesses across the country.

Operating from an 80,000 square foot warehouse on the Silverwood Road in Craigavon, with 55 staff on its books, the company handles the sales, marketing and distribution for a huge portfolio of beers, wines, spirits and soft drinks throughout Northern Ireland and the Republic.

United Wines Managing Director, Martin McAuley, who has been with the company since its inception in 1985, reflects on the journey so far.

"When we started United Wines in 1985, we had a simple mission," said Martin, "and that was to bring exceptional products and unmatched service to our customers in Northern Ireland.

"Forty years on, that mission still drives everything we do

and I'm incredibly proud of what we have built - not just a successful business, but a family of colleagues and partners who share our passion for excellence. This milestone is a testament to the hard work, dedication, and resilience of our entire team, without whom our success over the past four decades would not have been possible."

Key milestones for the company in its 40-year history include the acquisition in 1990 of Newry company, Milestone Wine & Spirits, and a move to a bigger warehouse on Boucher Road. Five years later, in 1995, another move was on the cards to new offices and a much bigger warehouse on Milewater Road in Belfast. The product portfolio continued to grow with the addition of Seagram spirits and wine brands including Martell Cognac, Morgan's Spiced Rum and Absolut Vodka.

The acquisition of Seagram by Diageo and Pernod Ricard in 2001 was a significant blow, but the company recovered with the addition of Halewood International Spirits, and, in the subsequent years, what Martin McAuley describes as a 'massive milestone' contract with Australian wine brand McGuigan.

Growth continued at pace and in 2003, United Wines moved to its current location at Silverwood Business Park in Craigavon, with a massive 80,000sqft warehouse. This success didn't go unnoticed and in November 2005, the business was bought by wholesaler Waverley TBS, owned by brewing company Scottish



United Wines Managing Director, Martin McAuley (right), and Sales Administrator, Helena Smith (left), alongside Marketing Manager, Andrew Hollywood, and Digital Marketing Executive, Chloe Wright, celebrate 40 years of success for the company in Northern Ireland.

& Newcastle. In 2008, Scottish & Newcastle was taken over by drinks giant Heineken, before Heineken Ireland purchased United Wines the following year.

Martin said, "It's been an incredible journey when I look back." Setting up in 1985 was a very brave move and we were naturally nervous that we were doing the right thing, but we knew we had the skills, the contacts and the desire to make it work. Personally, I was prepared to do whatever it took to make it a success - so I worked long hours, travelled the country and put everything I had into the job."

United Wines Sales Administrator, Helena Smith, has also been with the company since the very start.

"It's amazing to see how far we've come over the past 40 years," said Helena. "I joined the company fresh from school and it's hard to believe that I'm still here today. From our very first deliveries to the

sophisticated distribution network we have today, it's been a privilege for me to be part of United Wines' story."

Martin added, "The drinks industry is an exciting and fast-moving sector, but there's no doubt that it can also be a tough and cut-throat business, but I'm a great believer in positivity, which is something I've tried to instil in my team over the past 40 years. It is important to stay positive, plan for success and find ways to stay ahead of the market."

"From a United Wines perspective, we're in a very strong position as we celebrate 40 years, and I'm confident that we have many more successful years ahead of us with lots of potential for growth within our existing outlets and product range. We're living in tough times, but I'm lucky to have an amazing and hardworking team, who I would like to thank for all their efforts. We really couldn't run this business and enjoy the success we have to date without them."

The redemption of Rory McIlroy

Masters glory at last

After years of heartbreak and near-misses at Augusta National, Rory McIlroy finally captured the elusive green jacket in April. His victory completes a journey that has enthralled golf fans for over a decade - and secures his place among the game's all-time greats.

The Rise of a Prodigy

Born on May 4th 1989, in Holywood, County Down, Rory McIlroy displayed prodigious talent from an early age. As a child, television footage showed him chipping golf balls into washing machines - an early glimpse of a remarkable future.

By his teenage years, McIlroy had become one of amateur golf's brightest stars, eventually reaching world number one in the amateur rankings. He turned professional in 2007 at the age of only 18 and wasted little time making his mark. His first professional victory came at the 2009 Dubai Desert Classic.

At the 2010 Open Championship at St Andrews, McIlroy fired a brilliant 63 - tying the lowest round in major championship history - and signalled he was ready for the sport's biggest stages.

Major Breakthrough and Early Dominance

After a painful collapse at the 2011 Masters, where he lost a four-shot lead on the final day, McIlroy responded emphatically. He stormed to an eight-shot victory at the U.S. Open just two months later, breaking multiple tournament records.

Further major success followed: the 2012 PGA Championship at Kiawah Island and a sensational double in 2014, winning The Open at Royal Liverpool and a second PGA Championship at Valhalla. By age 25, McIlroy had claimed four majors. Only Augusta - and the career Grand Slam - remained.

McIlroy's brilliance continued throughout the 2010s and early 2020s, with victories on both the PGA Tour and European Tour, three FedEx Cup titles (2016, 2019, 2022), and several stints atop the world rankings. Yet the Masters remained agonisingly out of reach.

In 2022, a final-round 64 thrilled fans but left him three shots shy of Scottie Scheffler. In 2023, a late bogey derailed his chances yet again. Each near-miss added to the weight of expectation.

Leadership Beyond the Fairways

During golf's upheaval caused by the emergence of LIV Golf, McIlroy emerged as one of the sport's most important voices. A steadfast supporter of the PGA Tour's traditions, he served on the PGA Tour Policy Board from 2021 to 2023, helping guide professional golf through a turbulent era.

McIlroy's thoughtful leadership mirrored his maturity off the course - a far cry from the teenage prodigy once dubbed "the next big thing."

The Breakthrough

Heading into the 2025 Masters, McIlroy adopted a



Federation Chairman, John Davidson, fondly recalls meeting Rory McIlroy at the Cancer Fund for Children's Shimna Valley centre in Newcastle, County Down. And yes - that green jacket John's wearing? Perhaps a fitting hint of Rory's Masters destiny.

different mindset. He played with patience, precision, and strategic wisdom instead of attempting to overpower Augusta National.

After opening rounds of 68 and 69, he fired a bogey-free 65 on Saturday to take a two-shot lead. On Sunday, he remained composed under intense pressure, navigating Augusta's challenges flawlessly while his rivals stumbled.

As McIlroy tapped in for par on the 18th hole, the emotional release was palpable: a 14-year pursuit, finally realised.

Legacy Secured

With his 2025 Masters victory, McIlroy joins the exclusive club of career Grand Slam winners.

His glittering résumé now boasts:

- 5 Major Championships
- 29 PGA Tour wins
- 19 European Tour victories
- 6 Ryder Cup appearances for Europe
- 3 FedEx Cup titles
- Over 120 weeks as World No. 1

For Northern Ireland, McIlroy's triumph is a moment of pride - and a crowning achievement in a career that has made him a national icon.

Now, with the elusive green jacket finally in his possession, McIlroy is poised to play the next chapters of his career with freedom and fearlessness, his place among golf's immortals fully secured.



cancer fund
for children

14TH
JUNE
2025

Dragon Boat Race

Pick up those paddles and gather your team to battle it out on the River Lagan against local businesses, clubs and community groups to be named Dragon Boat Race Champs for 2025.

REGISTRATION: £500 per team
(min 12 people per boat, max 18)

FUNDRAISING TARGET: £1,500 per team

Find out more
and sign up
your team here



 Registered with
FUNDRAISING
REGULATOR

Registered with the Charity
Commission for Northern
Ireland (NIC100532).

proudly sponsored by



CAUSEWAY
SECURITIES

NI Football Writers' Association Awards

Carrick Rangers forward **Danny Gibson** is the Sports Direct Premiership Player of the Month for April.

Gibson scored six goals in the month including a hat-trick against Annagh United in the Promotion/Relegation Play-Off as Carrick secured their Premiership status.

Gibson said, "Before the Play-Off Stephen Baxter pointed out that when he was a player, he scored a hat-trick in the play-offs to save Crusaders from relegation, and he wanted me to do the same for Carrick Rangers. So that's exactly what I did. It was a great feeling, but more importantly, the team pulled together to make sure we are in the Premiership next season."

Larne boss **Gary Haveron** is the NIFWA Manager of the Month for April.

In the month, Haveron steered the Invermen into second place, securing qualification for the Conference League in the process. In April, Larne defeated Coleraine and Linfield before securing a vital point on the final day of the season against Glentoran.

Haveron said, "It's been an enjoyable but challenging season due to the amount of fixtures we have played. We endured difficult spells, but thankfully we played well in the final few weeks and qualified for Europe."

Danielle Maxwell has been named Sports Direct Women's Premiership Player of the Year for the second season in a row.

In 2024, the 23 year-old scored 11 goals for Cliftonville as the

Reds won the league title with an incredible 100% record. Maxwell also helped the Reds lift both the Challenge Cup and the League Cup in a historic season for the North Belfast club.

The midfielder's sensational form earned her a move to National League North side Burnley and made her a regular in Tanya Oxtoby's Northern Ireland team.

Upon collecting the award, Maxwell said, "I'm absolutely delighted to win this award. I would like to thank the Football Writers' Association for the honour.

"To win the treble with Cliftonville and to finish the league season with a 100% record was incredible.

Liverpool fullback **Conor Bradley** is the Reavey Solicitors International Personality of the Year for 2024/25. The 21 year-old earned eight caps for Northern Ireland this season, scoring three goals. His stand-out performances helped his country earn promotion to League B of the Uefa Nations League.

Bradley said, "I am so happy and incredibly proud to win this award. It is extremely special to win an award for playing for your country. It's been quite a journey with Northern Ireland so far, from making my debut against Malta in 2021 to scoring my first goal against Scotland last year. I added another two against Andorra and scored against Luxembourg in the Nations League this season.

"Thanks to the Football Writers who picked me for this very special award."



Carrick Rangers striker Danny Gibson collects his Player of the Month award from NIFWA Chair, Michael Clarke, and Sports Direct's, Matthew Calderwood.



Larne boss, Gary Haveron, with his Manager of the Month award.



NIFWA Chair, Michael Clarke, presents Danielle Maxwell with the Women's Player of the Year Award. Now with National League North side, Burnley, the future is bright for Danielle.



Conor Bradley is the well deserved recipient of the International Personality of the Year Award.





BAR ESSENTIALS NOW AVAILABLE

- Glassware & Accessories
- Cleaning Supplies
- Crisps & Snacks
- Disposables & Packaging
- Paper Products

Speak to your rep today for more information or view the full range and prices in our Bar Essentials brochure.

SCAN TO VIEW



DRINKS INC.