

THE OFFICIAL VOICE OF THE NORTHERN IRELAND FEDERATION OF CLUBS

# Club Review

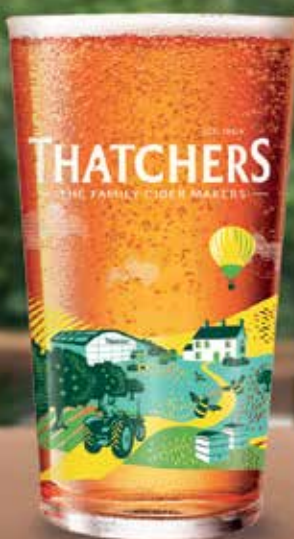
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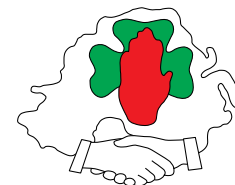
# The Federation Invite New Members to Join

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!

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## 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 Unit B7 Portview Trade Centre,  
310 Newtownards Road,  
Belfast BT4 1HE.

**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 Unit B7, Portview Trade Centre,  
310 Newtownards Road,  
Belfast BT4 1HE.



# The value of starting the year off with membership of the NIFC



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



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

As registered private member sports, social and recreational clubs across Northern Ireland step into a new year, many will be exploring ways with which to enhance both their offering to members, and strengthen their long-term sustainability. One of the most impactful decisions a club can make at the start of the year is to join or renew the growing membership of the Northern Ireland Federation of Clubs (NIFC).

**A Stronger Voice for Clubs** - Private member clubs, from sports and social clubs to working men's clubs and cultural institutions, often face complex legal and regulatory challenges. The NIFC serves as a unified voice for these clubs, advocating for fair policies, legislative clarity, and improved conditions for the sector. In a landscape where the laws pertaining to registered clubs is complex, compliance can be difficult. Therefore having the backing of an experienced Federation ensures clubs stay informed and well represented.

**Expert Legal and Licensing Support** - One of the most valuable benefits of NIFC membership is access to sound advice. The Federation continues to provide guidance on club legislation, employment regulations, and governance issues, helping clubs navigate the intricacies of compliance. Without such support, individual clubs may often risk facing penalties or operational challenges.

**Networking and Knowledge Sharing** - Due to the Federation's membership of CORCA (*The Confederation of Registered Clubs Association*), joining the NIFC also benefits clubs with a network of like-minded organisations across Northern Ireland and the UK which fosters opportunities for collaboration, shared learning, and best practice exchanges. Whether it's discussing effective membership retention strategies or navigating post-pandemic recovery, clubs benefit from collective knowledge and experience.

**Stronger Community and Membership Engagement** - A club is only as strong as its members, so it is important to afford consideration to ensuring that clubrooms are a welcoming environment, which leads us to saying, 'those who offer best, suffer less'.

Coincidentally, we have been invited to visit the Whitehouse Workingmen's Club, which has recently undergone a complete refurbishment of its kitchen. This is a perfect example of how to improve facilities for your members and guests.

Through NIFC membership, clubs benefit via advice on such important matters as entertainment licensing advice on ideas for social events and activities, many of which support respective local charities, something registered clubs have been recognised for over many years, which strengthens community ties, ensuring clubs remain vibrant and relevant in their local areas.

**A Smart Investment for the Year Ahead** - Starting the new year with an NIFC membership is not just about protection - it's about growth, security, and future-proofing. By affiliating with the Federation, private member clubs can ensure they are well-positioned to tackle challenges, embrace opportunities, and continue thriving in Northern Ireland's evolving registered club landscape.

For clubs looking to make 2025 a year of stability and success, joining the Northern Ireland Federation of Clubs is a strategic and invaluable step forward.

John Davidson BEM - Chairman    Harry Beckinsale BEM - Secretary

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## New Year business health check

### Make sure you maximise your club's revenue

1. Update all the images on your club's website - and delete any out of date content.
2. Check the last six months of your P&L and highlight your worst selling drinks and menu items. Change them.
3. Search for your club online. Look for any out-of-date information and email the relevant site to get it changed or removed.
4. Draw up a list of your top 5 suppliers - call a competitor for each one and check you are getting the best deal.
5. Dig out your utility bills and note the end of all the contract terms in your calendar, and make a note a month before to shop around for the best price before each contract ends. *You can call MJ Utilities on 077 7699 4807 for assistance.*
6. Do a deep clean of the exterior of your club and car park. It will be noticed.
7. Create a group on WhatsApp for the club's members to join. Use it to engage them and post about topics they are interested in, not just as a promotional tool. You'll then have a willing audience when you ask for feedback on any changes you make, invitations to events, or to try new menus. Ask a committee member to manage the group and provide feedback to your committee meetings.
8. Come up with a plan to promote a specific drink or menu item to members. Call the supplier of that product and ask them to sponsor your promotion/ provide prizes, merchandise or extra stock.
9. Create a mystery customer feedback form, including any areas that are new, or that you have had negative feedback on, and ask someone outside the club to give you an honest view.
10. Talk to your employees - do they have any ideas of where the club could be improved? Would they like to introduce a new product to trial? The bar staff have constant contact with the club's members - this is valuable feedback.
11. Write to your local MP or MLA and invite them to come to an event or pull a pint behind your bar - if they say yes then contact your local media and get a photographer to attend too.
12. Remind your members that they need to help recruit new members. Without constantly recruiting new members your club won't survive. Your existing members are your best form of advertisement. Provide a generous bar voucher to new members and the member who recruited them.

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# Preparing for changes to Employer National Insurance from April 2025

Management committees should always be aware of upcoming legislative changes, particularly those impacting employment costs.

From April this year, adjustments to Employers' National Insurance (NI) contributions will come into effect, which may have financial and administrative implications for clubs employing staff. Understanding these changes and preparing accordingly will ensure compliance and financial stability.

### Understanding the Changes

The national government has announced amendments to Employers' NI, aimed at adjusting the rate at which contributions are calculated. The changes announced will increase employer contributions, potentially affecting wage budgets and overall operational costs. From April 2025, Employers' NI contributions will change from 13.8% on earnings above £175 per week (£9,100 per year), with the new rate being 15% on earnings above £96.15 per week (£5,000 per year). It is crucial for club management

and treasurers to stay informed about these changes and assess their impact on club finances.

### Key Areas of Impact

1. Staffing Costs - Clubs employing bar staff, administrators, or other personnel will see a direct impact on payroll expenses. Factoring in the increased NI rate in budgeting and wage planning is essential.
2. Financial Planning - The rise in Employers' NI may require clubs to review membership fees, event pricing, or other revenue streams to maintain financial stability.
3. Payroll and Compliance - Ensuring payroll systems are updated to reflect the new rates will be crucial in avoiding penalties for non-compliance.
4. Government Support and Reliefs - Clubs may be eligible for NI reliefs, such as the Employment Allowance. Checking eligibility and applying for any available support could help mitigate increased costs.

### Steps to Prepare

- Review Employment Budgets - Assess the potential

### Employer National Insurance Changes

2024/25

£9,100

Threshold

13.8%

Rate

2025/26

£5,000

Threshold

15.0%

Rate

financial impact of the NI changes and adjust wage structures accordingly.

- Seek Professional Advice - Consult accountants or payroll specialists to ensure compliance and explore cost-saving measures.
- Communicate with Staff - Transparency with employees regarding any wage adjustments or policy changes will foster understanding and cooperation.
- Stay Updated - Keep an eye on government announcements and industry guidance to stay well-informed of the latest updates.

### Final Thoughts

While the forthcoming changes to Employers' NI does present financial and administrative challenges, early preparation will allow clubs to adapt smoothly. By taking proactive steps now, your club can navigate these changes effectively, ensuring financial health and operational efficiency in the years ahead.

For further guidance, consider consulting HMRC resources or reaching out to industry experts, such as RKM Business Solutions, who can provide tailored support for your club's needs.

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## Staying legal when showing live sport

### What you need to know

- The showing of Sky programming in licensed premises without a commercial viewing agreement is illegal, and those who do so could face criminal or civil action.
- Criminal actions can result in a substantial fine and costs, and those involved can also risk losing their license.
- Civil action can also be taken for breach of contract, infringement of copyright and recovery of Sky's property.
- Licensees who screen Premier League matches via unauthorised foreign channels to the public risk having legal action taken against them for infringing the Premier League's copyright.

### How do you know if a venue is a legitimate subscriber?

Legitimate commercial subscribers will see a pint glass icon appear on their TV screen from time to time. The lack of this icon may reveal who is showing content illegally.

### What action does Sky take against businesses showing Sky Sports illegally?

Sky is dedicated to taking action to protect the investment of its customers and ensuring that licensees aren't unfairly losing business due to those that are illegally showing Sky Sports in their venue.

Last season thousands of venues in the UK & Ireland were visited to check for any misuse of Sky exclusive content. This

illegal activity can result in licensees being fined, having to pay legal costs and/or losing their personal licence.

### NIFC Members Discount

NIFC member clubs should be mindful that the special Sky TV rate afforded to registered clubs (who enjoy sport and recreational relief) provides a substantial saving on the normal Sky TV tariff. Golf clubs have benefitted from a special tariff for many years, which of course was in consideration of the extensive area of a golf course.

If you have questions regarding the correct commercial subscription for your premises then please call Sky Business on 0333 759 5555.

### Recent cases

The following successful cases form a key part of Sky's commitment to protecting venues who invest in legitimate sports subscriptions.

*Two licensees in London and Essex, Haringay Snooker Club and the Carpenters Arms, were ordered to pay a total of £32,133.28 in damages for showing Sky Sports programming illegally in their premises*

*Following successful legal action, a Designated Premises Manager (DPM) of The Stirrup Stane in Livingston was ordered to pay £10,000 in damages.*





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# Handling workplace conflict

Conflict in the workplace is inevitable, especially in customer-facing roles where employees interact with a wide range of personalities, both internally and externally. If not managed effectively, workplace conflict can lead to lower morale, reduced productivity, and even customer dissatisfaction. Handling disputes in a proactive way is essential.

## Why Workplace Conflict Happens

Conflict can arise from a variety of sources, including:

- Customer disputes – Employees dealing with difficult or aggressive customers.
- Colleague disagreements – Miscommunication or differences in working styles.
- Manager-employee tensions – Differing expectations or management approaches.
- Workplace stress – High-pressure environments leading to frustration and burnout.

Understanding these common causes can help business owners and managers take steps to prevent and resolve conflicts before they escalate.

## Strategies for Managing Workplace Conflict

1. Foster Open Communication
  - Encourage employees to raise concerns early before they turn into bigger issues.
  - Implement an “open-door” policy so staff feel comfortable discussing conflicts with management.
  - Provide clear guidelines on how employees should report workplace conflicts.
2. Train Employees in Conflict Resolution



3. Offer training on how to de-escalate difficult situations, particularly when dealing with customers.
  4. Ensure effective training is made available which includes listening skills to help employees understand different perspectives and role-playing exercises to practise real-life conflict scenarios.
  5. Support Employee Wellbeing
    - Provide access to mental health support such as employee assistance programmes (EAPs) or stress management resources.
    - Recognise and reward employees who handle challenging situations professionally.
    - Foster a fair and respectful work environment where all employees feel valued and supported.
3. Set Clear Expectations and Policies
    - Develop a conflict resolution policy that outlines steps employees should follow when disagreements arise.
    - Clearly define roles and responsibilities to minimise misunderstandings.
    - Ensure customer service policies protect employees from abusive behaviour and provide guidance on how to handle difficult customers.
  4. Address Issues Early
    - Encourage employees to resolve minor conflicts informally before they become major issues.
    - Mediate disputes between employees by facilitating structured discussions.
    - Be proactive in recognising signs of unresolved tension and intervene when necessary.

## 5. Support Employee Wellbeing

- Provide access to mental health support such as employee assistance programmes (EAPs) or stress management resources.
- Recognise and reward employees who handle challenging situations professionally.
- Foster a fair and respectful work environment where all employees feel valued and supported.

## Creating a Conflict-Resilient Workplace

Businesses that prioritise effective conflict resolution create a positive workplace culture, leading to better teamwork, improved customer interactions, and higher job satisfaction. By implementing strong communication



Ronnie McCullough  
Managing Director  
Tel: 07835 255794



Nicola Curry,  
HR Consultant



Alan Hall,  
Health & Safety  
Specialist

practices, clear policies, and proper training, businesses can turn workplace conflicts into opportunities for growth and collaboration.

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# Beware of misleading communications

Clubs are warned to beware of a potentially misleading communication that has been circulating under the name World Company Register. This has reached our office recently by email and the message suggests that businesses need to update their details for the 2025/2026 database and provides instructions for submission. The email claims that the update is “free of charge” and invites recipients to return a completed document via email or other formats.

**Why You Should Be Cautious**

- These types of messages are commonly associated with deceptive business directory scams, where companies are led to believe that they are simply updating their

- details, only to later receive unexpected invoices.
- While the message states that the update is free, similar schemes often include fine print or additional steps that later impose significant charges.
  - The use of postal addresses, fax numbers, and vague company names are common tactics used to avoid direct accountability.

**How to Protect Yourself**

- Do not respond to any email or written correspondence or provide any company details.
- Do not open or return any attached documents, as they may contain hidden terms or obligations.
- Verify any business directory requests independently by

- researching the sender and checking official business registration platforms.
- Report suspicious emails to the person responsible for your IT systems or relevant authorities to prevent others from falling victim.

If you have already engaged with this email, we strongly advise you to cease further communication and seek further advice if any demands for payment arise.

Your security and financial well-being are our priority. Please remain vigilant and cautious when handling such requests.



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# Do you need to pay tax on your savings?

Savers are more than forty times more likely to be liable to pay tax on their savings than they were just three years ago, new figures have revealed.

Millions of savers could be at risk of breaching the personal savings allowance (PSA) and be facing a tax bill, with research based on where interest rates have stood since October, showing around 6.1 million accounts liable for tax.

That's up from 5.3 million last year, 1.5 million accounts in October 2022 and just 147,000 savings accounts in October 2021.

The PSA means basic rate taxpayers can earn £1,000 of interest from their savings each

year tax free, but this is slashed to £500 for higher rate taxpayers and is zero for those paying 45p tax.

Savings rates are such, that anyone with a decent chunk of cash not stashed in tax-free ISAs is in danger. Someone stashing their money into a 4.5% easy-access account would only need £11,112 in an account to start being taxed, if they were a higher rate taxpayer. For someone in a 4.75% fixed rate savings account, any lump sum above £10,526 will see some interest taxed.

## Do savers need to submit a tax return?

Savers often wonder how on earth HMRC can police who is - and isn't - playing by the

rules when it comes to savings interest. The good news is that not everyone who owes tax on their savings will need to file a return. Banks and building societies report interest paid to HMRC and it adjusts tax codes.

HMRC's rules state that anyone earning under £10,000 from savings and investments doesn't have to complete a tax return, which will account for the vast majority of people. In cases where savers earn more than their PSA, but have less than £10,000 of income from savings and investments across the year, HMRC says their tax liability will be calculated and paid automatically. However, those who already complete a self-assessment tax return, for example if they are self-

employed, must report any interest earned from savings on their form.

If someone is employed or receives a pension, HMRC will automatically update their tax code and take the tax from their earnings in most cases.

If a saver is not employed, does not receive a pension and does not complete a tax return, HMRC uses information provided directly by banks and building societies about any savings interest they receive. It will use that to inform people if they need to pay tax, and how to pay it.



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## Questions & Answers



**Q.** Our club runs a free membership draw every Saturday night for a prize of £10. To win, the member must be in the club. If they are not, the draw gets carried over until the following Saturday whereby a further £10 is added. This has on occasion accumulated to hundreds of pounds. Is this legal?

**A.** We can confirm that there is nothing wrong with a draw of this nature.

As a Private Members' Club you are entitled to run free lotteries of this type as often as you wish. As this is a free draw, it does not encounter the usual problem with snowball prizes in that they may break the 'equal chance' gaming rule. This 'equal chance' gaming rule is concerned with persons who may have contributed to the earlier games but may have no chance of

winning the subsequent games. As, in this case, the whole membership list is used every time and no member has risked any money, then this rule is not breached as all members have an equal chance of winning.

The fact that a member may not be present in the club when the draw is called does not affect the fairness of the draw. The conditions of the draw make it clear that the person must be present to win a prize, and if these conditions are not fulfilled then they forfeit the prize and it is carried over to the next week.

**Q.** We have bingo held in the club once a week that is being run by two club members. A committee member has now stated that it is a requirement for any such activity in the club to be managed by the committee and as such that committee members must run these sessions. Is this correct?

**A.** Provided the members are promoting the activity of bingo on behalf of the committee, then this will be sufficient to bring this game under the purview of the club's legitimate managed activity. Clearly it would be unacceptable for members of the club to hold bingo sessions inside the club without the authorisation of

the committee but this does not mean actual committee members have to run such activities.

**Q.** The club hosts a poker evening each week. One of the participants is asking that the stakes limit for the game is raised. Is there a maximum stakes limit that we cannot exceed?

**A.** Clubs may provide facilities or equal chance card games for their members under the exempt gaming provisions contained in Part 12 of the Gambling Act. There is a stakes limit of £10 per player per game - the limit applies to a game, not a single hand - as well as aggregate stakes limits of £250 per day and £1,000 per week for each individual club. For example, the club could run a poker game for twenty-five players paying £10 each four times per week. The maximum prize in a game is £250 and the maximum charge that a club may make for participating in card games is £1 per player per day. No deductions or levies are permitted from either stakes or prizes. Where a club holds a Club Gaming Permit, the maximum participation fee is £3. Where a Club Gaming Permit is held there are no statutory limits on stakes or prizes.

**Q.** The committee recently suspended a member for a period of three years, which we have been informed

may be unlawful. There is nothing specific in our rules concerning suspension and the committee have asked for your recommendations

**A.** Most clubs restrict the maximum period of suspension to one year. The reason for a one year limit is due to the fact that a suspended member remains liable to pay his subscription. To expect a person to continue to pay a subscription for a great length of time may be considered unreasonable. It is also considered that any misconduct requiring a suspension period of more than one year should probably be dealt with by expulsion.

If your club has no specific rule precluding a ban of more than one year, then there is no reason to suggest that your decision to suspend for a three year period is unacceptable. However, if the person in question does not pay his subscription, his membership will lapse and he will need to re-apply for membership following the three year suspension instead of being automatically re-admitted.

I would suggest that in the future any member whose conduct warrants a suspension period of more than one year is expelled.

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

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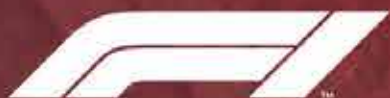


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## Trustees of a Registered Club

*A question commonly asked of the Federation through the Helplines is in relation to club trustees and what exactly their role and responsibilities are. The following text has been provided to us by Shean Dickson Merrick Solicitors, the approved legal representatives to the Federation, and it provides an overview for you of this very important role, explaining everything in detail.*

*If you have any concerns or queries on this topic then please call the Federation Helplines at any time and we'll be more than happy to assist you.*

The assets of a Club are owned by the members for the time being jointly, in equal shares, subject to any rule in the constitution to the contrary. A Club may have hundreds of members. It would be

administratively inconvenient to have the property of the Club vested in all of the members because each time a member joined or left the title documents would have to be changed. For this reason arrangements are usually made for any property owned by a Club to be vested in Trustees. There are usually between three and seven Trustees. These Trustees are not the beneficial owners of the Club premises. They are what is known as 'Bare Trustees' in that they hold the Club property on behalf of all of the members for the time being and they are required to deal with the property of the Club as directed by the Committee on behalf of the membership.

If Trustees fail to comply with the directions of the Committee

there should be provision in the Constitution of a Club to remove the Trustees from their position. Unless removed, Trustees generally hold their position until they die or retire. This ensures continuity and avoids title documents having to be regularly amended.

Trustees are often asked to sign documents on behalf of the Club. In relation to borrowing money by the Club the Trustees will often be required to sign mortgages of the club premises as security to the lender. This does not mean that they owe the money personally. However, when signing any document Trustees must ensure that it is clear from the document that they are signing as Trustees. This will help avoid any suggestion of personal liability for loans to the Club.

Secondly, before assuming the role of Trustee, prospective Trustees must ensure that the rules of the Club provide that the Trustees will be indemnified from the assets of the Club in respect of any claim made against them as Trustees. This will not remove all risk. Difficulties could arise if there is a claim made against a Trustee and the Club does not have sufficient funds or assets from which to indemnify the Trustee. In those circumstances the Trustee is entitled to require each Club member to indemnify him in relation to any claim. However, it will be the Trustee who is named initially in any legal proceedings and then it will be up to the Trustee to pursue the members of the Club to indemnify him in relation to any claim.

The standard rule book of the Federation of Clubs has a clause

relating to the appointment of Trustees and the removal of Trustees. It also incorporates an indemnity for the Trustees.

Trustees should not assume that because their names are on the title deeds that they have any greater ownership rights to the Club property than other members. This is not the case. They hold the property in name only as bare trustees and do so on behalf of the full membership of the Club. They must act at the direction of the Committee of the Club. Consequently they have no beneficial ownership rights over the property.

Finally some Club premises may be owned by organisations such as the Orange Institutions, Ancient Order of Hibernians etc. In those circumstances the premises should be leased to the Club. The lease should be between the Trustees of the Institution and the Trustees of the Club. The Trustees of the Club will then hold the lease on Trust for the members of the Club just like any other asset. The Lease should specify the terms under which the Club occupy the premises. In this situation the Trustees of the Institution are just like any other Landlord and have no entitlement to control the running of the Club. The Committee of the Club is entitled to govern its own affairs without interference from the Landlord Trustees, unless of course it is in breach of the terms of the Lease, when the normal laws of Landlord and Tenant will apply.

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# February and March Madness

## Non-stop live sport action from Sky Sports!



We've packed a lot of live sport into the shortest month of the year. February gets underway with a packed day of live sport, including a hard-hitting IBO World Super Lightweight title fight between British star Adam Azim and Russia's Sergey Lipinets.

In the Premier League, the unmissable games include Arsenal versus Manchester City, Tottenham versus Manchester United and Newcastle versus Nottingham Forest, while Pep Guardiola's Manchester City host Arne Slot's Liverpool in a huge match at the Etihad.

There's also all the action from the Sky Bet football leagues, the Scottish Premiership and the Women's Super League, plus the decisive second legs of the Carabao Cup semi-finals. Newcastle host Arsenal at St James' Park, where the Magpies start with a two-goal advantage. Meanwhile, Tottenham take a 1-0 lead to Anfield, where they face defending champions Liverpool.

February also means it's time for the climax of the NFL season, and you can catch all the touchdowns and tackles from Super Bowl LIX live on Sunday 9th. Last season's Super Bowl was a thriller that saw Kansas City Chiefs beat the San Francisco 49ers in overtime to win for the second year in a row.

Darts' biggest roadshow gets underway this month, with four nights of Premier League action live. New world champion Luke Littler and fan favourite Stephen Bunting are among the competitors in 2025.



Picture courtesy of Getty Images

It's also the start of the Super League season, which kicks off when defending champions Wigan Warriors take on Leigh Leopards.

England's cricketers are in action this month as they compete in the ICC Champions Trophy, held in Pakistan and the UAE. Jos Buttler's team will face Australia, Afghanistan and South Africa in their group. England have finished as runners-up twice in this tournament but have yet to lift the trophy.

Of course, that's not all: sports fans can enjoy the pick of the games from the Bundesliga, plus netball internationals, DP World Tour and PGA Tour golf, ATP and WTA tennis, Formula 1 testing, SA20 cricket and more.



### FEBRUARY

Fri. 14th February.....Brighton v Chelsea - 8.00pm (PL)  
Sat. 15th February.....Crystal Palace v Everton - 5.30pm (PL)  
Sun. 16th February.....Liverpool v Wolves - 2.00pm (PL)  
Tottenham Hotspur v Man. Utd - 4.30pm (PL)  
Hearts v Rangers - 12.00pm (SPL)

Thu. 20th February.....Premier League Darts: Dublin  
Fri. 21st February .....Leicester City v Brentford - 8.00pm (PL)  
Sat. 22nd February.....Derby County v Millwall - 12.30pm (EFL)  
Aston Villa v Chelsea - 5.30pm (PL)

Sun. 23rd February....Newcastle Utd v Nottingham Forest - 2.00pm (PL)  
Manchester City v Liverpool - 4.30pm (PL)

Tue. 25th February.....Celtic v Aberdeen - 8.00pm (SPL)  
Wed. 26th February.....Kilmarnock v Rangers - 8.00pm (SPL)  
Thu. 27th February.....Premier League Darts: Exeter  
Sat. 1st March.....Manchester City v Chelsea - 5.30pm (PL)  
Sun. 2nd March.....Crystal Palace v Brentford - 2.00pm (PL)  
Aston Villa v West Ham - 4.30pm (PL)

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!



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**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.

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*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*

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**Professional, High-Quality Printing** - Media Design and Print delivers top-tier materials, from posters and flyers to large-scale banners. Using premium materials and cutting-edge technology, they ensure every order meets professional standards.

**A Complete Printing Solution** - Managing a club involves many tasks, and sourcing print materials can be time consuming. Media Design and Print offers everything from match-day programmes and membership cards to sponsorship banners, providing a seamless, one-stop service.

**Affordable and Customised Printing** - Clubs operate on tight budgets, and Media Design and Print offers exclusive, cost-effective pricing for NIFC members. MDP ensures brand consistency across all materials, helping clubs maintain a strong identity.

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## Coca-Cola HBC launches Finlandia as the newest brand in its Premium Spirits offering

Coca-Cola HBC is delighted to announce the expansion of its Premium Spirits offering in Northern Ireland with Finlandia vodka. Following its acquisition of the Finlandia vodka brand from Brown-Forman in 2023, Coca-Cola HBC is excited to bring this unique brand to customers.

Finlandia is a clean, dry, pure, and smooth vodka and is made from pure glacial water and local barley in Finland. In comparison to other brands, Finlandia is free from impurities with nothing added. For 2024, Finlandia will be available in its Classic flavour as well as Grapefruit, Cranberry and Coconut. The brand will be launched to market with an integrated marketing plan, including digital and social media, in trade engagement opportunities and sampling and activation.

Kylie Magee, Marketing Director for Coca-Cola HBC Ireland & Northern Ireland commented, "Finlandia is a vodka brand like no other, its taste, heritage, and sustainability credentials call to our target consumers. In Ireland, Vodka is currently the second largest spirit category and projected to continue to grow ahead of the market over the next five years. We are excited to work with our customers to offer Finlandia to consumers, with new menus and a great range of mixable flavours."



Coca-Cola HBC distributes premium spirits ranges for The Campari Group, Jack Daniels and Coke ready to drink, and Edrington. For more information on Finlandia or Coca-Cola HBC's wider range, contact your local Key Account or Sales Representative.

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Ireland & Northern Ireland

For more information please contact: Coca-Cola Hellenic Northern Ireland Limited,  
Tel: 028 9262 0520 or your local Coca-Cola Area Developer.

# Derriaghy CC FC claim historic first Steel & Sons Cup

Derriaghy Cricket Club Football Club (Derriaghy CC FC) secured their maiden ToalsBet.com Steel & Sons Cup title with a hard-fought 1-0 win over Willowbank FC in the 2024 final at Seaview Stadium on Christmas morning.

The decisive moment arrived in the first half when Jordan Malone produced a stunning strike, leaving Willowbank goalkeeper Ciaran Kelly with no chance. That goal proved enough to separate the sides, as Derriaghy held firm to see out a historic win.

Willowbank pushed for an equaliser but struggled to break through Derriaghy's disciplined defence. Their task became even more difficult in stoppage time when Oisín Crawford was sent off, ending their hopes of a late comeback.

For Derriaghy, the triumph was particularly special after the disappointment of the previous season. Manager, Owen Forsythe,



had spoken of using that experience as motivation, and his players responded by delivering a determined and focused performance.

Despite the early kick-off on Christmas Day, a strong crowd turned up to witness the occasion, with supporters creating an electric atmosphere.

As the final whistle blew, Derriaghy players and fans erupted in celebration, marking a historic achievement for the club. The victory was widely praised, with Malone's goal particularly lauded as a moment of magic.

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## NI Football Writers' Awards

Glentoran boss, **Declan Devine**, is the NIFWA Manager of the Month for January.

It's back-to-back awards for the former goalkeeper, who also won the December prize.

Glentoran carried their good form into the new year by lifting the County Antrim Shield, reaching the Final of the League Cup and the Quarter-Finals of the Irish Cup. In the Sports Direct Premiership, the Glens clocked up victories over Ballymena United and Loughgall.

Devine said, "It's brilliant to win this award twice in a row because it means the team is doing well."

"We had a fantastic month in both the cup competitions and in the league. Winning the County Antrim Shield final against Larne was a special night that will live long in the memory."

"The players have shown great courage in the big games. They're not afraid to go toe-to-toe with the best players in the league."

"We're in good form at the moment, but we need to maintain it for the rest of the season so we can compete for more silverware."

**Linfield star Joel Cooper** is the Sports Direct Premiership Player of the Month for January.

Cooper scored five league goals in the month as the Blues stretched their lead at the top of the division. The talented attacker bagged an impressive hat-trick in a 3-1 win over Portadown at Shamrock Park.

Cooper said, "It's an honour to win this award. I'd like to thank the Football Writers' and their sponsors Sports Direct."

"January was a big month for Linfield and although we were knocked out of the Irish Cup, we won our four league games, which is our priority this season. Hopefully, we can carry our good form into the rest of the season."

**Ards midfielder Aidan Steele** has been named Championship Player of the Month for January.

Steele had a superb month for Ards, registering a goal in a shock Irish Cup win over Ballymena United and hitting a brace away to Ballinamallard United in the league.

The former Crusaders man said, "I'm delighted to win this award as individual accolades are a rare thing in football. I'd like to thank the coaching staff and all my teammates at Ards."

"January was a great month both for myself and for the team. We're into the Quarter-Finals of the Irish Cup and the top half of the Championship."

"We want to kick on from here and enjoy a strong finish to the season."

**New Glentoran midfielder Joe Thomson** has won the NIFWA's Goal of the Month competition for January.

The man who moved from Larne during the winter transfer window registered two goals on his Glens debut, including a fine strike from outside the box, as Declan Devine's men fought back from 1-0 down to beat Loughgall 2-1 at Lakeview Park.



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

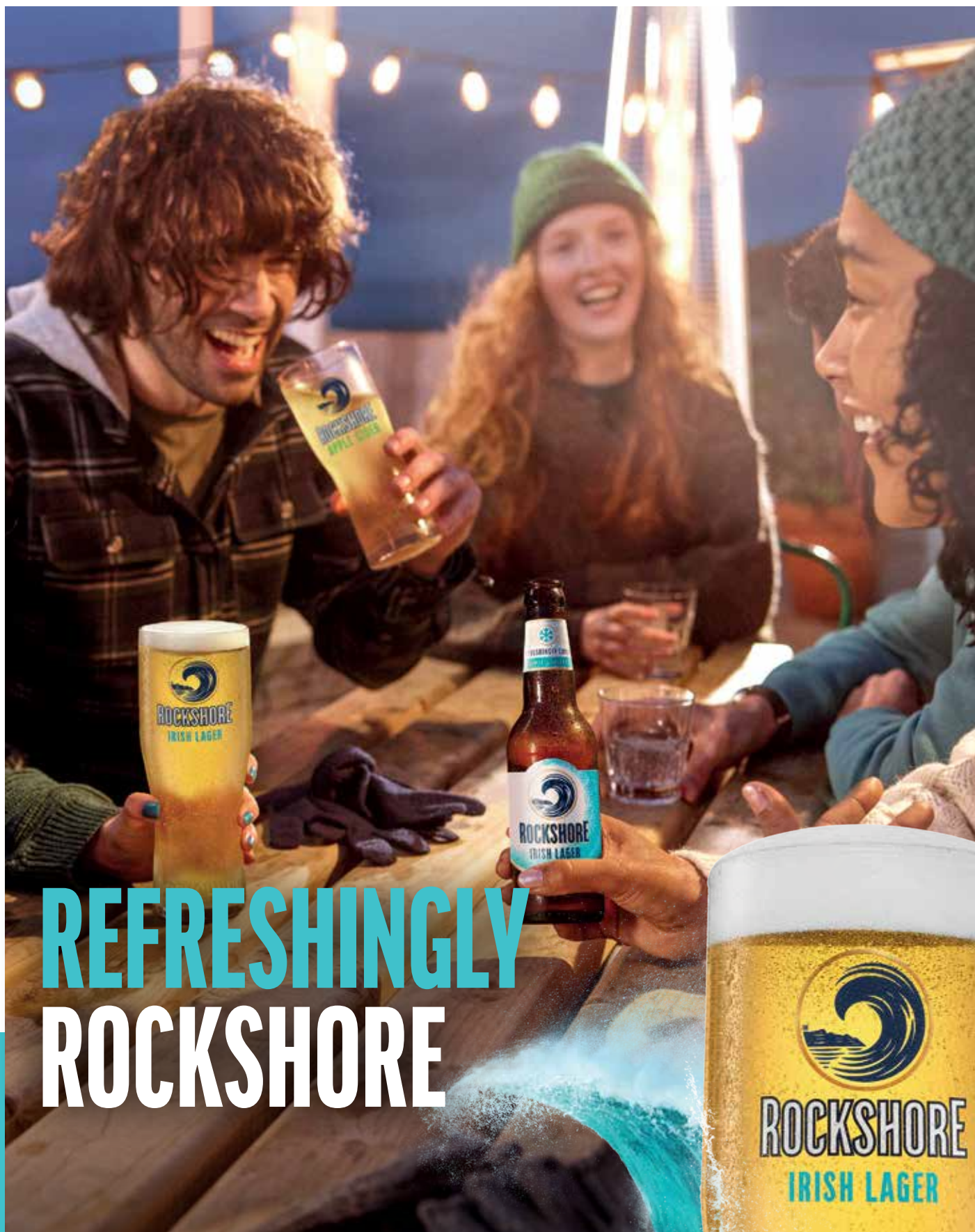


Linfield's Joel Cooper collects his Sports Direct Premiership Player of the Month award from NIFWA Chair, Michael Clarke.



NIFWA Chair, Michael Clarke, presents Ards midfielder, Aidan Steele, with the Championship Player of the Month trophy.





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