

Higos is announced as the CIU's new insurance partner

Higos has become the new insurance partner to the CIU, taking over the role previously held by Aon UK.

The company, which employs 240 staff across 13 branches, specialises in social clubs, licensed trades and hospitality businesses and has a dedicated Hospitality team which will service the needs of CIU clubs.

In a statement, Higos said: "Higos have made a commitment to the CIU and we will all be here for you during these challenging times.

"We understand how important it is to build a strong relationship with the CIU and its members during this transitional period, and hope to have a positive impact on your business going forward.

"We will be looking to review your current policy, as well as discussing other ways in which we can help you, by offering Building Valuations, Cyber Cover and assistance with Health & Safety/Employment Practice.

"We have connections to the UK's leading insurance companies, as well as lots of other markets that offer niche insurance products for personal insurance, business and much more.



Higos is the new insurance partner to the CIU

"These products are tailor made to suit you and your business. We already have knowledge of the Clubs and Hospitality sectors, having helped our clients in these markets for a number of years.

"We will also help you through the times when you need us most; as we have our own in-house claims team that will be dedicated to the CIU, on hand to assist you through the claims journey.

"We all look forward to speaking to you in due course, and in the meantime you can contact our Hospitality team if you would like to discuss this further."

For more information, contact the Higos Hospitality team on 01458 270 303 or email them at: hospitality.portfolio@higos.co.uk

Live entertainment allowed back in clubs from August 1



The Entertainment Agents Association of Great Britain has confirmed that its represented acts are ready to return to perform in CIU clubs from August 1.

However, strict safety measures – including social distancing measures – as outlined by the Government, must be adhered to.

The Government guidelines regarding indoor performances state: "Indoor performances to a live audience are expected to resume after August 1, subject to the successful completion of pilots, and provided prevalence remains around or below current levels."

• **To read the full guidance regarding live performance, visit: GOV.UK**

Club of the Month – High Green Club, Sheffield

High Green Club in Sheffield, founded in 1900, is our 'Club of the Month' for August.

The club is celebrating its 120th anniversary in 2020 and is hoping to mark this milestone with a major event later in the year.

• **To read the full profile of High Green Club, see page 20**



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Welcome

Welcome to the August issue of *Club Journal* and I hope that your club is doing as well as possible in the current trading conditions.

Judging from the results of our Coronavirus Survey, CIU clubs have coped extremely well with the new guidelines set out by the Government and are all doing their best to ensure that infection rates are driven down as much as possible.

Many thanks to all those who took the time to respond to the survey during what is undoubtedly a very busy time – you can see the results on pages 14-18.

As you'll see from the front page, the CIU has a new insurance partner in Higos who have taken over this important role from Aon UK.

Higos are specialists in the club and hospitality sectors and have a dedicated team on hand to deal with CIU clubs.

All clubs with Aon contracts move seamlessly over to Higos and will have received a letter explaining the move by the time you read this.

Higos can be contacted on 01458 270 303 or email:

hospitality.portfolio@higos.co.uk.

Elsewhere in this issue (see pages 8-10), the CIU's Legal Consultant Allyn Walton examines some of the Government's guidelines regarding

the reopening of clubs and gives some valuable practical advice on best practice for clubs.

We also include further guidance from Dransfields (pages 12-13) on how clubs can operate their gaming and entertainment machines, as well as pool tables, in a safe manner during the coming months.

Meanwhile, after a three-month absence, our 'Club of the Month' feature makes a welcome return with a profile of High Green Club in Sheffield (pages 20-22).

The club is still awaiting the opportunity to mark its 120th anniversary this year after their original plans for a major celebration were disrupted by the Coronavirus shutdown.

I'm sure that the members will stage a fantastic event to remember in the near future, especially as the Government has moved towards allowing indoor live entertainment from this month, pending pilot schemes.

We will keep you up to date on further developments at the CIU website.

I hope you enjoy the issue.

Stephen Goulding, Editor

CIU
253-254 Upper Street
London N1 1RY

Tel: 020 7226 0221
Fax: 020 7354 1847
E-mail: info@wmcui.org.uk
Website: www.wmcui.org.uk

Editor
Stephen Goulding
E-mail: SGoulding@wmcui.org

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For editorial, contact justin@clubjournal.co.uk
For advertising, contact sean@clubjournal.co.uk

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CLUB JOURNAL

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Comrades Club turns car park into beer garden



The car park of the Comrades Club in Godmanchester was transformed during the lockdown period

The Comrades Club at Godmanchester reopened on Saturday, July 4 having created an eye-catching new beer garden in the car park.

The club – which is celebrating its Centenary this year – raised over £3,000 during the lockdown period in order to transform the tarmac area with the installation of artificial grass, garden furniture, rain shelters and flower baskets, as well as a large ‘Welcome Back’ sign.

Members and club officials marked the ‘Grand Reopening’ with a special ribbon cutting ceremony as people flocked into the club to enjoy a socially distanced drink or two.

Deputy Bar Manager Adam Mayhew said: “We had a really good opening weekend. A lot of new faces have signed up with memberships, with plenty of incredible feedback regarding the new outside area.

“All safety precautions have been adhered to, including a one-way system around the club.”

The club has instituted new hours in the post-lockdown period which see the club opening from 5pm to 10pm, Monday to Thursday; 4pm to 10pm on Friday and 1pm to 10pm on Saturday and Sunday.

News in brief



BT Sport will continue to offer clubs discounted rate until December

Following the suspension of all fees during the lockdown period, BT Sport have announced that from August, existing customers who recontract will receive a Back to Business offer, which will apply a 70% discount on a customer's charges in August.

The discount will then decrease on a monthly basis until the end of year, when standard charges will resume. This means from July to December, customers taking the offer will experience an average saving of 50% every month.

Bruce Cuthbert, Director, commercial customers, BT Sport said: “We recognise that when clubs reopen they are operating within challenging restrictions whilst trying to reconnect with their members and communities.

“During this time we are committed to supporting our customers and helping them get back to business in a sustainable way. We hope that our approach, along with the free digital training we are offering to the industry, will help clubs make a strong recovery from the impact of COVID-19.”

Clubs who want to show live sport in their venue must adhere to the government guidelines, including maintaining social distancing and ensuring that customers do not unduly raise their voices. For that reason it is advised that when showing live sport the volume is kept low and that customers are encouraged not to raise their voices and maintain social distancing.

This summer BT Sport customers will be able to show live football from the Premier League, FA Cup, UEFA Champions League and UEFA Europa League.

As announced in the last issue, BT Sport are offering free digital support and training to clubs to help them overcome the challenges presented by the COVID-19 pandemic.

For more information on the digital support available from BT Sport, visit:

<https://btsportprint.co.uk/digital-learning>

News in brief

HMRC issues statement on the one-off £1,000 Job Retention Bonus payment

HMRC has issued a statement regarding the issue of the Job Retention Bonus scheme which was announced on July 8 by the Chancellor, Rishi Sunak.

The Job Retention Bonus is a one-off payment of £1,000 to employers that have used the Coronavirus Job Retention Scheme (CJRS) for each furloughed employee who remains continuously employed until January 31, 2021.

The bonus will provide additional support to retain employees.

To be eligible, employees will need to:

- Earn at least £520 per month (above the Lower Earnings Limit) on average for November, December and January
- Have been furloughed by you at any point and legitimately claimed for under the Coronavirus Job Retention Scheme
- Have been continuously employed by you up until at least January 31, 2021

Employers will be able to claim the bonus from February 2021 once accurate RTI data to January 31 has been received.

For more information and further guidance on the Job Retention Bonus or any of the other initiatives introduced to support businesses during the Coronavirus pandemic (including, for clubs which offer food, the 'Eat Out to Help Out' scheme), visit the Government's website at: **GOV.UK**

Cumbria Branch closed as of July 31

The CIU has announced that the Cumbria Branch has closed with effect from July 31.

In a letter sent to all his clubs announcing the closure, Cumbria Branch Secretary Ken Brown CMD, said: "May I thank you for your support over the past 35 years and I wish all the clubs every success, especially having had to endure the current pandemic.

"I have been assured the service that all clubs will receive will not deteriorate in any way and I hope you will continue in your support of the Union."

All enquiries and orders which would have gone through the Cumbria branch should now be made through the Manchester Branch office which can be contacted on 0161 2231686 or by email: **blakeley8hx@btinternet.com**.

Successful reopening for Brampton Institute



The Brampton Institute Sports & Social Club reopened on July 4

Brampton Institute Sports & Social Club in Huntingdon, Cambridgeshire enjoyed a highly successful reopening on Saturday, July 4, having erected a marquee in the club car park and carried out a refurbishment of the interior of the club during the lockdown.

In terms of conforming to the COVID-19 regulations, sanitising stations have been placed at the entrance, exit and inside the club, while signage has been erected to remind members of the social distancing measures which have been put in place.

The club has also instituted new opening hours during the initial reopening period: Monday: 12 noon to 3pm; Tuesday-Thursday: 12 noon to 3pm; 7.30pm to 11.30pm; Friday: 12 noon to 11.30pm; Saturday: 12 noon to 3.30pm; 7.30pm to 11.30pm; Sunday: 12 noon to 3pm.



The club has erected a large marquee in its car park

Fundraising drive launched by Reddish WMC



Reddish WMC is regarded as the oldest Working Men's Club in the country

Reddish Working Men's Club in Stockport has launched a crowdfunding campaign in order to safeguard its future.

The club has set itself the goal of £2,000 to tide it over during what has been a tough time for clubs all over the country.

The club, which lays claim to being the oldest WMC in the country having been established in 1857, is determined to keep serving its community despite the negative effect that the Coronavirus shutdown has had on the club's financial position.

As well as the fundraising initiative, the club has been busy during the lockdown period with Committee Members giving up their time to make a series of improvements to the building, including installing new carpets, upgrading the toilets, fitting LED lighting and putting up a new external sign.

Committee Member Ryan Crook, who launched the crowdfunder on behalf of the club, said: "When the lockdown restrictions eased a little bit, we asked for volunteers to come in and do some of the key jobs which were around the club.

"A lot of people, including myself, were working right through lockdown in our normal jobs and then came into the club in the evenings to help with getting it ready for the reopening.

"We've have a fantastic response to our crownfunding initiative and it has really generated massive interest among the local community.

"We've had stories about the club in three local papers – including the Manchester Evening News – and Granada TV came down to do a bit on the club for the local news.

"We reopened on July 4 and decided that we would offer memberships on the day. By the end of the weekend we had signed up over 25 new members which is a great sign that the local community is getting behind us.

"It's clear that they can see all the hard work that is going in behind the scenes to ensure that this club flourishes in the future.

"The club is vitally important to the area as it's the only club serving this end of Reddish and obviously there's the fact that we're the oldest working men's club in the country.

"This club was created for mill workers in the area who were shut out of their lodgings in the evening and had nowhere to go, so we're part of the heritage of the area and many generations of the same family have come through our doors over the years.

"Getting the crowdfunder up and running has given the club a real boost and made people more aware of the club as well as raising vital funds to help the club's financial position."

To visit the club's crowdfunding site, visit:

<https://uk.gofundme.com/f/the-oldest-wmc-in-the-country-1857>

News in brief

Sky Sports offer clubs a 50 per cent discount until the end of August

The 50 per cent discount for club customers which Sky introduced in July will continue until the end of August.

However, clubs not able to reopen due to the Coronavirus pandemic will have their Sky service suspended until they can.

The broadcaster previously suspended its charges from March 14 until the return of a live sports schedule.

Simon Raggett, Managing Director of Sky Business, said: "Even more sport is set to return to our screens including exclusive action from F1, England v West Indies Test cricket, the PGA and European Tour golf, boxing and darts.

"Hot on the heels of this season, we move quickly into the new 2020/21 sporting season where Sky Sports will continue to bring our customers the games that matter, including exclusively live action with 128 Premier League games, 138 EFL games and 48 games from the SPFL from August 1."

OBITUARY

KEN SHOTTON

It is with great sadness that Old Bank Working Men's Club in Mirfield announces that Ken Shotton has passed away.

Ken was a true club stalwart, having taken over as Secretary in 1961 when the club was facing a financial crisis and possible closure and he put in place a major turnaround in fortunes.

In the 1990s Ken was instrumental in securing a £350,000 grant from the National Lottery Fund which saw the club build two squash courts, a new bowling pavilion and a new Committee Room, as well as installing floodlights on the bowling green.

This major upgrade in facilities helped to attract a new generation of members to the club and set solid foundations for the future.

The Committee, staff and members send their deepest sympathy to his family. Our thoughts are with you at this sad time.

Get your club involved in the Club Mirror Awards

The Club Mirror Awards celebrate the achievements of members' clubs across the UK and many of our fantastic Union clubs have led the way in a number of categories during recent years... why not join them?

If you haven't entered the Club Awards before, we'd love to hear from you this time around.

We want to hear about all the hard work that is going on in your club and what you are doing for your members, the local community as well as any charity initiatives your club has taken part in.

We know that clubs contribute mightily to society as places where people can come together to enjoy themselves, whether that be for a quiet drink, to witness fantastic live entertainment, take part in sports and games or play bingo.

WHY ENTER?

Clubs use their success to:

- Raise the club's profile.
- Gain coverage in the local press and media.
- Encourage new members.
- Thank your existing members



Grangemoor WMC in Burntwood were jointly awarded the 'Committee of the Year' award at the 2019 Club Mirror Awards

- Show that the club is spending members' money for their benefit.
- Celebrate the club sector.

IT COULD BE YOU

So, do you think you could be a finalist? Do you have what it takes to beat the best and stand out from the rest? Time to find out.

HOW TO ENTER

To enter, fill in the form below and return to us via email or post. You can also request a self-entry form from info@clubmirror.com and we'll take it from there.

It really is as simple as that to enter. We look forward to your entry – good luck!

HOW TO ENTER

Please email me a self-entry form. Email: _____

My name is: _____ My club is: _____

Name: _____

Club role: _____

Club: _____

Address: _____

Postcode: _____

Tel: _____

Email: _____

CONTACT THE CLUB AWARDS TEAM:

ONLINE: www.clubmirror.com/Awards

BY EMAIL: Email your details to info@clubmirror.com

BY PHONE: Call in your details to 01753 272022

BY POST: Alchemy Contract Publishing, Gainsborough House, 59-60 Thames Street, Windsor SL4 1TX



The 2019 CIU winners

- Baddesley Ensor Social Club
- Blackpool RBL Club
- Crookes Social Club
- Grangemoor WMC
- Hawthorn Recreational & Social Club
- Hoo Village Institute
- Lindley Liberal Club
- Richmond Place Club
- New Eltham Social Club
- Newton Aycliffe WMC
- Willaston Sports & Social Club

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SYSTEM

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DOWNLOAD FROM
THE APP STORE

Available on the
App Store

GET IT ON
Google Play

ALL NEW APP



BESPOKE TO YOUR CLUB

Serve Members safely whilst keeping a safe distance:

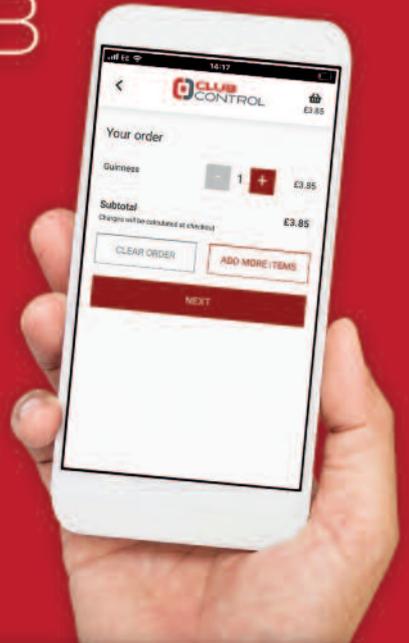
- Members simply download the app to their phone, iPad etc
- Members browse through your drinks list, then order and pay on their phone
- Staff automatically receive a printed order at the bar and pour the drinks
- Member collects the drinks at the collection point or delivered to their table

Club Benefits:

- Covid secure and compliant
- Satisfies your duty to protect Staff, no Member contact, Staff do not touch the till
- Annual subscriptions can be paid via the App
- Members want to come to the Club for a drink as it is a safe place to order and pay for drinks
- No App commission fees, 100% of the sale value is received by the Club; unlike most other ordering platforms

Schedule of Services Supplied:

1. App bespoke to your Club, products and prices
2. App includes your Club branding
3. App fully set up, hosted and programmed
4. Full online App support
5. App connected to your Club Control EPOS System
6. Payments via the App are reported to your cloud and EPOS system instantly



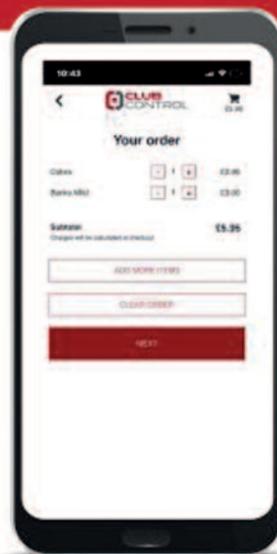
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Reopening – the legal considerations for clubs

With most clubs finally reopened after a lengthy mandatory shutdown due to the Coronavirus pandemic, CIU Legal Consultant **Allyn Walton** looks at the legal aspects of the latest guidelines published by the Government, including the changes to the furlough system and the question of liability and causation for COVID-19



It is NOT my business in this article to be dealing with the PRACTICAL aspects of opening your club after lockdown, which we all know came into force on July 4, 2020.

The Government published *Keeping Workers and Customers Safe During COVID-19 in restaurants, pubs, bars and takeaway services* (download from www.wmciu.org.uk).

COVID-19 has and will continue to throw up lots of LEGAL challenges so instead I intend to concentrate on issues I have been asked about over the last weeks and months.

Flexible furlough

How will the new flexible working provisions help?

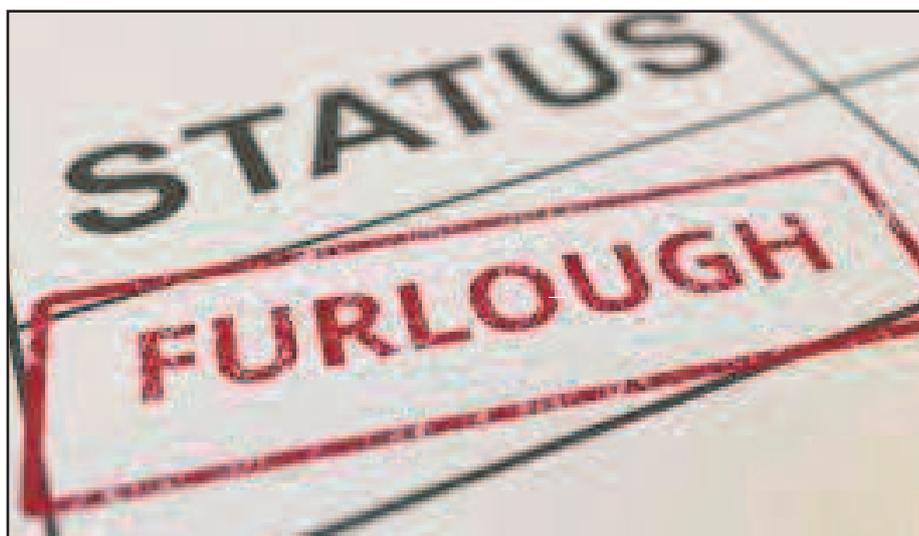
- The new scheme commenced on July 1 and will close on October 31
- Clubs will have more flexibility as it enables clubs to bring back workers part-time
- Only employees who were part of an HMRC claim under the old scheme will be eligible to be part of the new scheme

June 10 was the last date for any employees who have never been furloughed to commence their first ever period of furlough (this had to be a minimum of three weeks by 30 June).

Any employees who were furloughed from the first time after this date are not eligible for either full or part-time.

There are exceptions for employees are on statutory maternity/paternity, adoption, shared parental, and parental bereavement leave, who plan to return to work in the coming months:

- Clubs can decide the hours and



The current furlough scheme commenced on July 1 and will close on October 31

shift patterns that employees will work on their return, meaning employees can work as much, or as little, as the business needs with no minimum time that they can furlough their staff for

- Clubs need to confirm working patterns on a weekly basis in order to claim under the new scheme. This would then need to be confirmed in writing to the employee

Licensing of car parks

The Government stated that from July 1, 2020, there would be a simpler licencing process for outdoor seating at pubs/clubs etc.

The hospitality sector was one of the last to be lifted out of Lockdown and the Business and Planning Bill (June 29, 2020) provides at least some of the answers.

Temporary changes were already in place of course, that allowed the selling of alcohol for consumption off the premises.

Members were able to buy their drinks from their club and consume them elsewhere making

social distancing easier.

These measures are supposed to give an immediate boost whilst supporting venues to successfully reopen.

Going one-step further, clubs can use car parks and terraces as dining and drinking areas using their existing seating licences. This has the following effects:

- Consultation application periods down from 28 to 5 days
- A lower application fee of up to £100
- Removing the need for planning permission for marquees meaning they can be set up for longer
- More pubs, restaurants and cafes are able to serve customers outdoors

The new laws are supposed to help businesses get back on their feet and get people back in their jobs safely, as part of a plan to revive high streets, support the hospitality industry and help get people back to work.

Local councils are responsible for

consultation with local residents and waste removal. Contact your local council for the full details.

Vulnerable members & staff

At the present time there is a continuing question arising from the age-profile of some club members.

Firstly, let's deal with the basics. If you are vulnerable then before July 6, you were meant to be 'shielding'.

From July 6, things changed, with vulnerable people being allowed outdoors as long as they maintain strict social distancing.

REMEMBER: You must refer to the Government's Guidelines when it comes to identifying vulnerable and 'extremely vulnerable' people.

But what if you have members of your club's staff who are also in the same boat?

Simply put, they CANNOT go back to work until at least August 1, 2020. From this date 'shielding' is paused, taking particular care to minimise contact but ONLY if the Club's business is COVID-19 secure.

Given the advice to stay at home if at all possible and the issue of strict social distancing it is hard to imagine vulnerable people can return to work at a club for the foreseeable future, unless the club's Managing Committee are extremely confident about their compliance.

So, can you continue to prioritise elderly and vulnerable workers when

deciding who continues to get furloughed?

Well, given the above and the problems with retention, furlough can be viewed as a 'Reasonable Adjustment', also as a legitimate aim which can be justified.

I strongly recommend referring to the ACAS guidelines on this subject (website link details below).

Staff refusing to return to work

This question doesn't just apply to vulnerable members it could apply to a member of staff with childcare responsibilities or who lives with a vulnerable person.

As stated in the ACAS Guide, consultation is the key so make sure you talk to your staff and include them in the decision-making process.

But, what if some members of staff are just reluctant to come back to work?

Let's assume they've exhausted all their accumulated but untaken holiday and that furlough is no longer a viable option. If someone refuses to attend work without a valid reason then it could result in disciplinary action.

BUT, is COVID-19 itself a valid reason not to return to work? Under section 100 of the Employment Rights Act 1996 if an employee reasonably believes themselves to be in 'serious and imminent danger' then dismissal for a refusal to return to

work could potentially land your club in trouble.

COVID-19 undoubtedly represents an example of 'serious and imminent danger'.

The employer is therefore obliged to undertake a full Risk Assessment before insisting on a return to work.

This must be 'adequate, suitable and sufficient' not a cursory check-up. Staff or service users **MUST** also be included in the assessment and **ALL EMPLOYEES MUST** receive a copy.

AVOID if at all possible subjecting those who raise these types of issues to detriments including termination of their contract – as these will possibly constitute automatically unfair dismissals.

If you are in doubt contact CIU Head Office and you will be directed to the relevant advisor.

Redundancy options

Will it be reasonable to dismiss for redundancy if furlough still remains available?

Furlough is subject to new rules from August 1, 2020. The 80% support continued until July 31, after which point clubs started paying National Insurance and Pension contributions.

The support will then fall to 70% in September, followed by 60% in October, when firms will be asked to make up the difference to 80% – or

ACAS issues advice for employers and employees regarding COVID-19

ACAS has set out some useful advice for employers and employees on a number of key topics regarding COVID-19.

Working safely

Advice for employers and employees about working safely and going to the workplace during Coronavirus.

Furlough and pay

Using the government's furlough scheme to put staff on temporary leave during Coronavirus.

Furlough letter templates

Agreement letter templates for employers regarding furlough.

Working from home

Advice on working from home during Coronavirus.

Shielding and vulnerable people

How employers should support people who are shielding or at risk of severe illness from Coronavirus.

Sick pay for self-isolation

Statutory Sick Pay (SSP) entitlement when self-isolating because of Coronavirus.

To download information on all these topics, visit the ACAS website at: www.acas.org.uk/coronavirus

£2,500 per month, whichever is the lesser amount.

This means that redundancy may become more difficult for some clubs to avoid even BEFORE the end of October 2020 when the Job Retention Scheme will end altogether.

There is nothing to prevent employers from starting consultation regarding proposed redundancies and the reduction in support with regard to resources and cash-flow makes it increasingly reasonable to dismiss on the grounds of redundancy, as time goes on.

PLEASE make sure that you get your PROCEDURES right here. Redundancy is an area of law which tribunals are rarely tempted to get behind UNLESS you get the procedures wrong. The ACAS link to redundancy can be found in the box on the preceding page.

Liability & Causation for COVID

Again this is another extremely difficult question but not one which I intend to run away from.

The secret here is to treat the COVID-19 secure Guidelines like your BIBLE for the next few weeks. Demonstrate to your staff and customers that you have properly assessed their risk and taken appropriate measures to MITIGATE this.

You should do this by displaying a notification in a prominent place in your club and on your website, if you have one.

Legal causation is the idea that you are only responsible for foreseeable harm that you have actually CAUSED in order to be liable for it.

Whether Test and Tracing measures will prove to be sufficient to establish if your club is actually where a member or guest contracted COVID-19 remains to be seen but importantly, if you DO everything you should DO now, then the club should be SAFE and just as importantly, immune from claims!

NO-ONE CAN BE 100% SAFE AT WORK. Employers and employees are therefore strongly encouraged to work together, share information and best practice to come up with ways of achieving a COVID-19 secure workplace.



Clubs will have to make a number of changes in how their club operates in the post-lockdown era

The following is a round-up of likely legal issues arising from club-related activities so as to make them compliant with the Guidelines:

Bingo Cards – there are undoubtedly issues surrounding the setting up of Bingo.

However, if purchase of cards is made on entering the club, this will help alleviate the chance of queueing later.

Also it is advisable to have a ‘Do not shout out if you have a claim’ rule. Just saying “Bingo/House/Here” etc in a normal voice and have members wave their arms at the Committee Member present to attract their attention, should do the trick.

Snooker – as with toilet facilities, cleaning materials and sanitiser should be made available to use on members’ hands and the equipment.

The maximum number allowed in each of the snooker rooms at any one time should be specified on Notices.

Sport on TV – The TV screens should be on but with low sound to remain in line with Government guidelines.

Various providers have existing subtitles services which can be used as an alternative.

This ruling applies to anything likely to encourage behaviours increasing virus transmission risk such as loud background music, communal dancing, group singing or chanting.

Games Machine – a blanket rule would seem to apply to standing such as reconfiguring indoor entertainment spaces to ensure customers are seated.

A simple way to address this problem is to place barstool seats at machines (see the article supplied by Dransfields on pages 12-13 for more guidance on the use of gaming machines in clubs).

Fresh glasses – current equipment should already be capable and suitably configured to ensure that glasses are properly cleaned so as to prevent re-using glasses.

Avoiding cash payment – contrary to popular belief not all card payments under £5 incur a 10p charge.

Reviewing this with your Merchant Payment provider removes an important disincentive for safer remote payments.

The most important rule here is to make it absolutely clear from the outset that anyone breaking the rules will be severely dealt with by the Committee to prevent risking the safety of staff or members.

Remember ALL CLUBS have lots of members who are in high risk groups and they need to feel safe to enjoy themselves.

Also, please consult your own local authority as they will be specific about whether some activities will or will not be allowed.

Welcome to Higos!

We would like to welcome all of the CIU members to Higos Insurance! You will shortly receive a letter from AON and us, explaining that Higos has become the insurance partner for CIU members polices. For renewals due on 27th August 2020 onwards, our dedicated Hospitality team will be on hand to help you with all of your insurance needs.

A brief history

Higos was formed over 30 years ago to help our clients with their personal insurance needs, starting out with just one employee! Today our company has 240 staff across 13 branches, and we insure clients all over the UK. In 2017 Higos became part of the GRP Group; one of the largest independent insurance intermediaries in the UK, providing access to a wide range of resources and commercial expertise at a national level. Earlier this year we relaunched our brand to reflect our business ethos ‘different is the new normal... it has to be Higos!’

What we do

We are an independent insurance broker. This allows us to do all of the hard work for you and ensure we can find the right insurance to suit your needs. We have connections to the UK’s leading insurance companies, as well as lots of other markets that offer niche insurance products for personal insurance, business and much more. These products are tailor made to suit you and your business. We already have knowledge of the Clubs and



Hospitality sectors, having helped our clients in these markets for a number of years. We will also help you through the times when you need us most; as we have our own in-house claims team that will be dedicated to the CIU, on hand to assist you through the claims journey.

The future with Higos

Higos have made a commitment to the CIU and we will all be here for you during these challenging times. We understand how important it is to build a strong relationship with the CIU and its members during this transitional period, and hope to have a positive impact on your business going forward. We will be looking to review your current policy, as

well as discussing other ways in which we can help you, by offering Building Valuations, Cyber Cover and assistance with Health & Safety/Employment Practice. We all look forward to speaking to you in due course, and in the meantime you can contact our Hospitality team below if you would like to discuss this further.

Contact us:

Hospitality team:
Darren Siwec, Alex Davis, Arabella Ridene & Liz Gilbert

Telephone:
01458 270 303

Email:
hospitality.portfolio@higos.co.uk

Dransfields issues guidance for safe gaming in clubs

Preferred Supplier Dransfields has drawn up a comprehensive guide to ensure that clubs can operate their gaming and entertainment machines, as well as pool tables, in a safe manner in the post-lockdown period

Dransfields, the Preferred Supplier to the Union, which provides many clubs with gaming machines, pool tables, jukeboxes, pull tab vending machines and family entertainment machines to CIU clubs, has designed the following principles to be applied as clubs reopen following the COVID-19 lockdown.

The purpose of these principles is to provide assistance to clubs and to help Dransfields manage the reopening process as smoothly as possible for their club customers and to help to achieve an optimum level of client service.

They are underpinned by considerations of the health and safety of customers and Dransfields' employees.

These are general guidelines and different agreements may be reached with individual clubs.

The guidelines

- It is acknowledged that Dransfields and clubs will need time to bring their businesses back up to full operational strength and we will need to act in good faith to help each other achieve this

- Collections will be carried out no more frequently than on a two weekly cycle other than where agreed, by exception.

This will be kept under review and frequency increased if required

- Machine changes will be suspended except in emergencies with machines only removed from site in exceptional circumstances

- Customer to provide machine floats wherever possible, to be repaid from collections

- Visits to clubs by Dransfields' personnel will be subject to our Risk Assessments



Dransfields is putting health and safety to the forefront in the post-lockdown period

In particular:

- Club employees and customers will remain appropriately distanced from Dransfields' employees during any visit to a venue

- Dransfields' employees will wear PPE during any visit and follow the guidance set out in the Company Risk Assessment

- Dransfields' employees will comply with risk reduction measures put in place by the club

- All machines will be cleaned with an appropriate anti-bacterial cleaner by Dransfields' employees before

their departure from the club

- Clubs will provide required hygiene cleaning for machines on site, including providing hand sanitiser/sanitising wipes for players to clean machines before and after play

Juke boxes

- Where equipment allows, use of App based music selection and contactless payment methods should be encouraged

- Juke box volumes will need to be reduced to a level where people in the club are not having to raise their voice



The Dransfields' team at the 2019 CIU Beer & Trades Exhibition in Blackpool. The company has set out a comprehensive list of measures which will enable clubs to operate machines safely during the post-lockdown period

or shout as this presents a raised transmission risk

Pool Tables

- Pool cues should be kept behind the bar so that staff can then wipe down cues before and after being handed out to players
- No drinks should be placed on or by the table
- No coins to be left on the table at any time
- The cleaning of pool tables will include cleaning of the frame and chalk every hour and where possible after each use
- Cleaning of balls should occur a minimum of once per day, preferably prior to opening
- Where pool tables are used for competitions, the organisers and/or-team captains should be required to take full responsibility for ensuring social distancing and hand hygiene of players

- Hand sanitizer should be made available
- After competition use the pool table will require a deep clean of surfaces, cues, balls, chalk and rack
- If not in use, pool tables can be moved to provide socially distancing barriers.
They could also be covered with a hard top and used as a glass collection point where customers can place their dirty glasses to provide a central collection point

Pull Tabs

- Clubs will provide required hygiene cleaning for machines on site, including providing hand sanitiser for players to clean hands before use
- All used tickets to be immediately placed in a bin set aside for that purpose
- Clubs to ensure that the hands of employees or officials are sanitised before loading tickets into the machines

The Government Guidelines on post-lockdown use of gaming machines

Government Guidelines do not prohibit the use of machines but a Risk Assessment must be carried out by the club and the following should be noted:

- Fruit machines can be located away from pinch points in the venue
- A stool can be used to provide seating in front of gaming and entertainment machines
- Players will in any case be facing away from other customers and will be stationary
- Robust cleaning protocols must be put in place in order to ensure that machines are wiped down before use by other players, a measure which significantly reduces the surface transmission risk
- Customers are to be advised to remain seated until it is their turn to play on a machine

Club Journal Coronavirus survey results

It's clear that the Coronavirus pandemic has had a seismic effect on clubland but our survey shows that clubs have continued to take a proactive stance during the shutdown and believe that they can flourish in the future

Many thanks to those who took the time to take part in our *Club Journal* Coronavirus Survey, either online or by filling in the version which appeared in last month's issue.

We have collated the responses and it has helped to build a clear picture of how CIU clubland has been affected by the Coronavirus pandemic so far and how clubs are continuing to adapt to life after lockdown after clubs were given the green light to reopen in July.

The survey shows that many clubs, rather than just sitting back and waiting during the three-month mandatory shutdown period between the end of March and the start of July, took a proactive stance and used the time wisely to carry out improvements and refurbishments to their facilities as well as communicating with their members and local community via social media.

Over 50% of respondents to the survey stated that their suppliers had been 'supportive' during the shutdown but going forward would like to see further support from their suppliers, including more attractive payment terms, lower minimum orders, marketing advice and support, digital advice/support and clear/regular communications.

In terms of Government support going forward, over 50% of our respondents said that they believed that beer duty should be reduced in order to boost trade, while 22% of respondents called for action to be taken on the question of cheap alcohol in supermarkets.

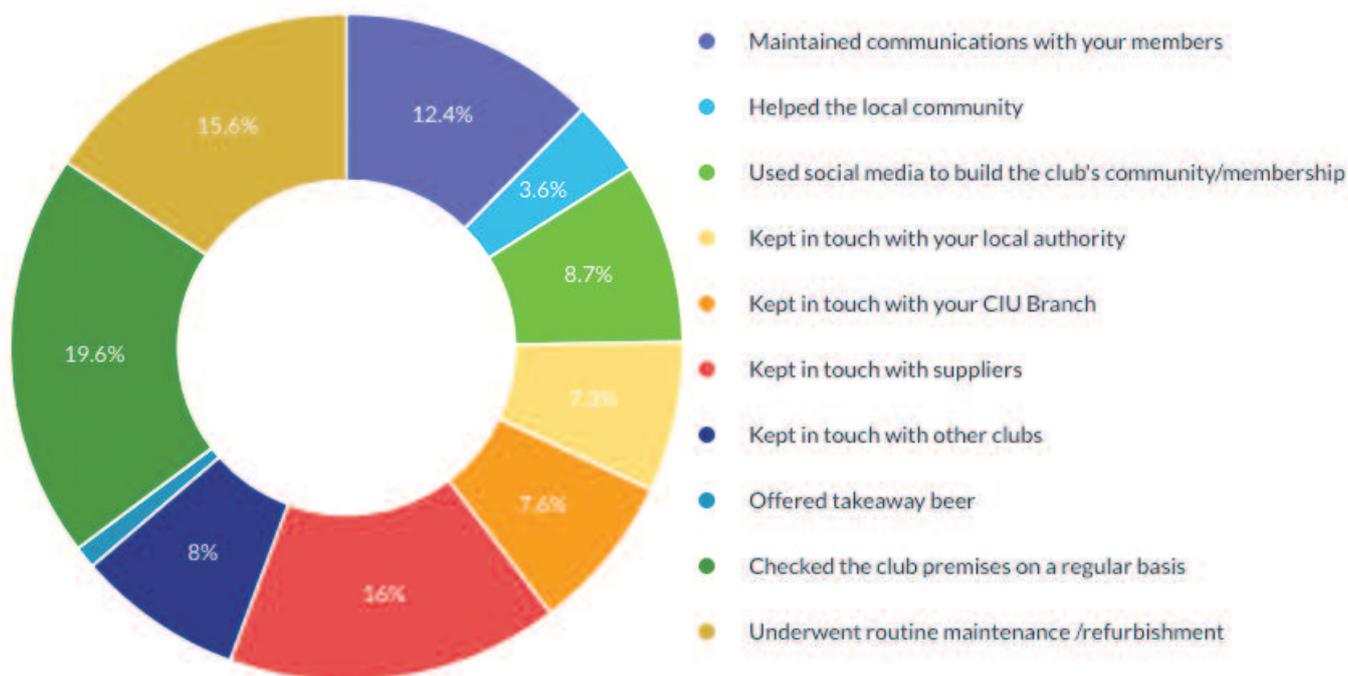
But there are clearly many challenges in the months ahead for clubs as is shown by the responses to the question: 'Which is likely to present the greatest barrier to trade in your club in the post-lockdown period?'

The need for social distancing was seen as the key barrier to trade with extra staffing costs coming in second and increased expenditure on equipment listed third.

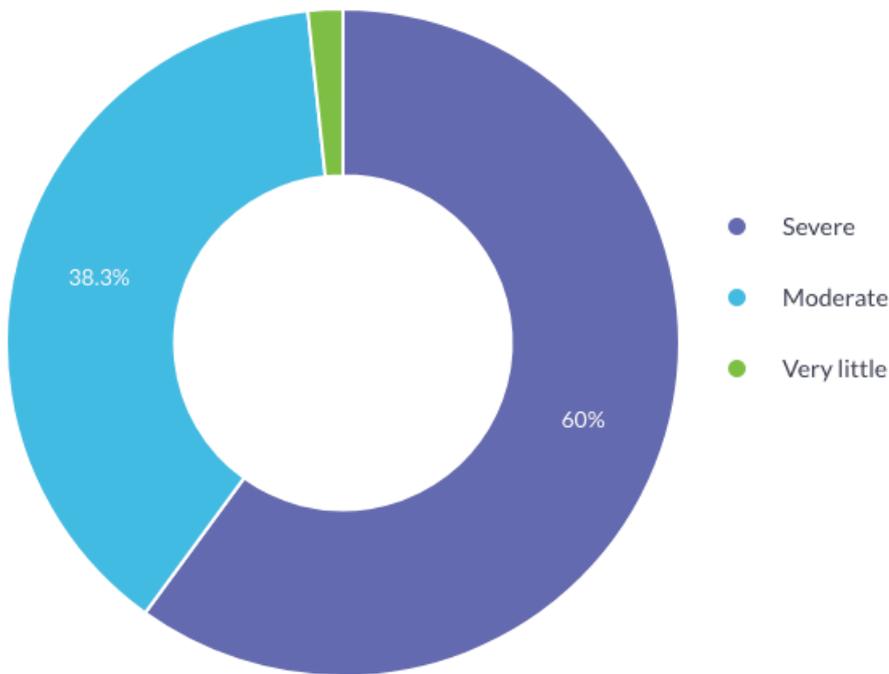
Our respondents also saw many potential areas for growth in the future, including local people seeking out clubs because they offer better value; communities being made more aware of their local clubs during lockdown and above all, the fact that clubs are genuine social hubs for the local community.

We hope that this survey sets out both the challenges and opportunities presented by the current situation and will help CIU clubs to continue to serve their members and local communities as only they can.

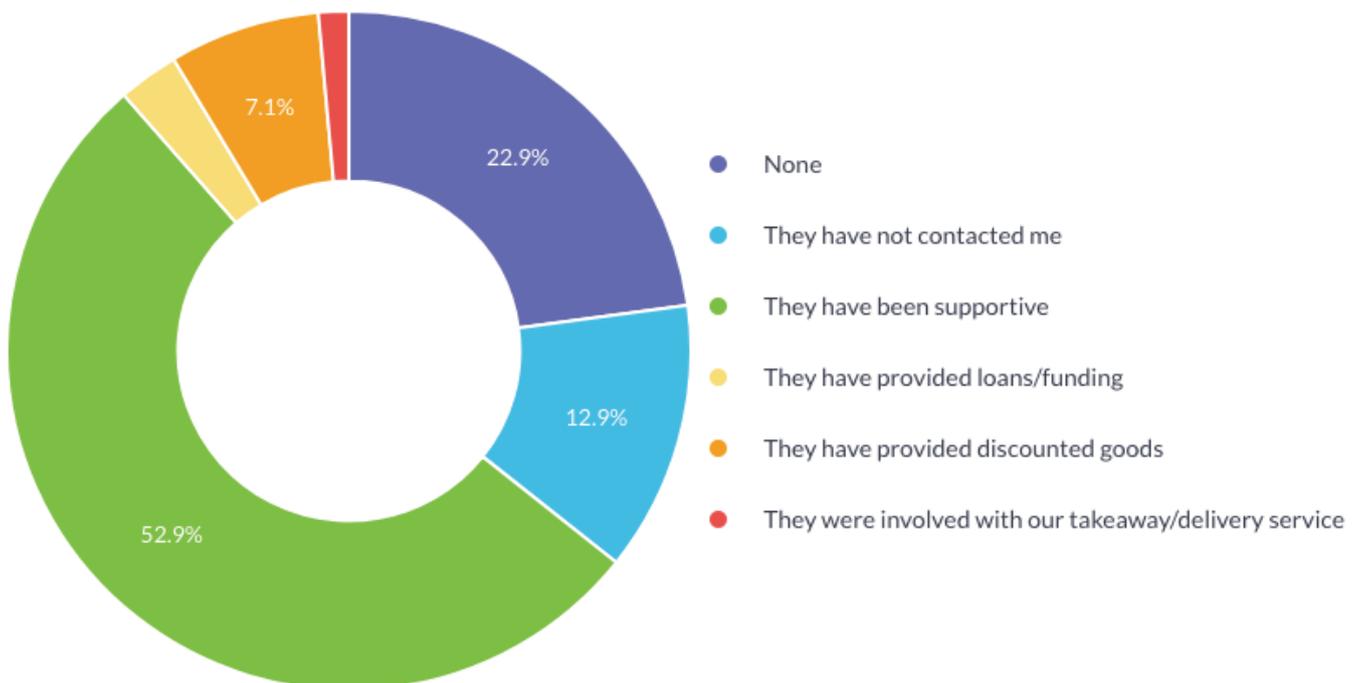
What activities did your club undertake during the mandatory shutdown period?



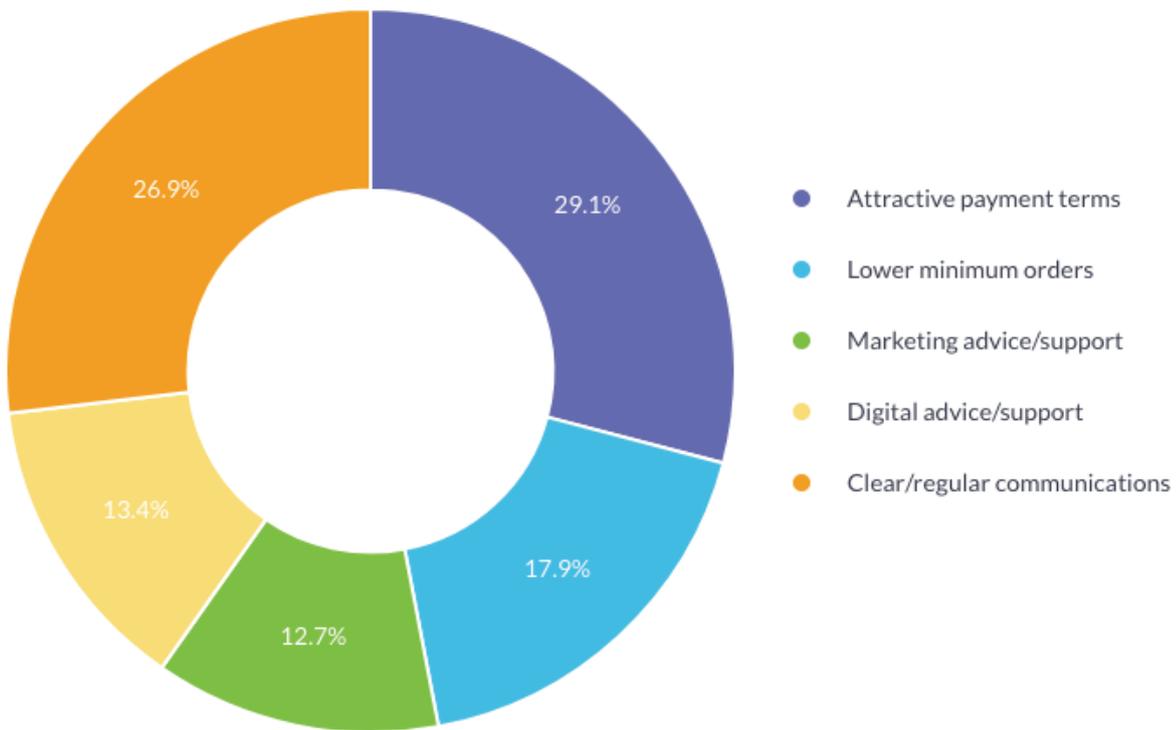
What impact do you think COVID-19 will have on club business over the next 3-11 months?



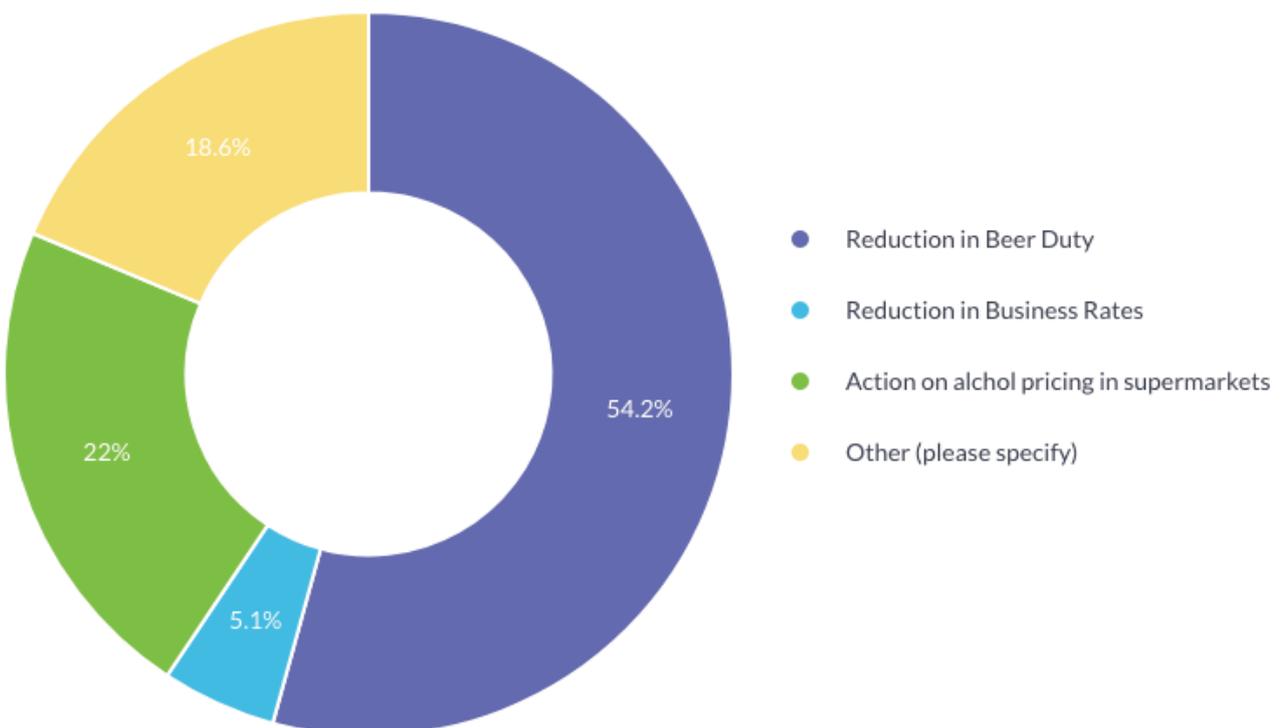
Have you received any support from your club suppliers?



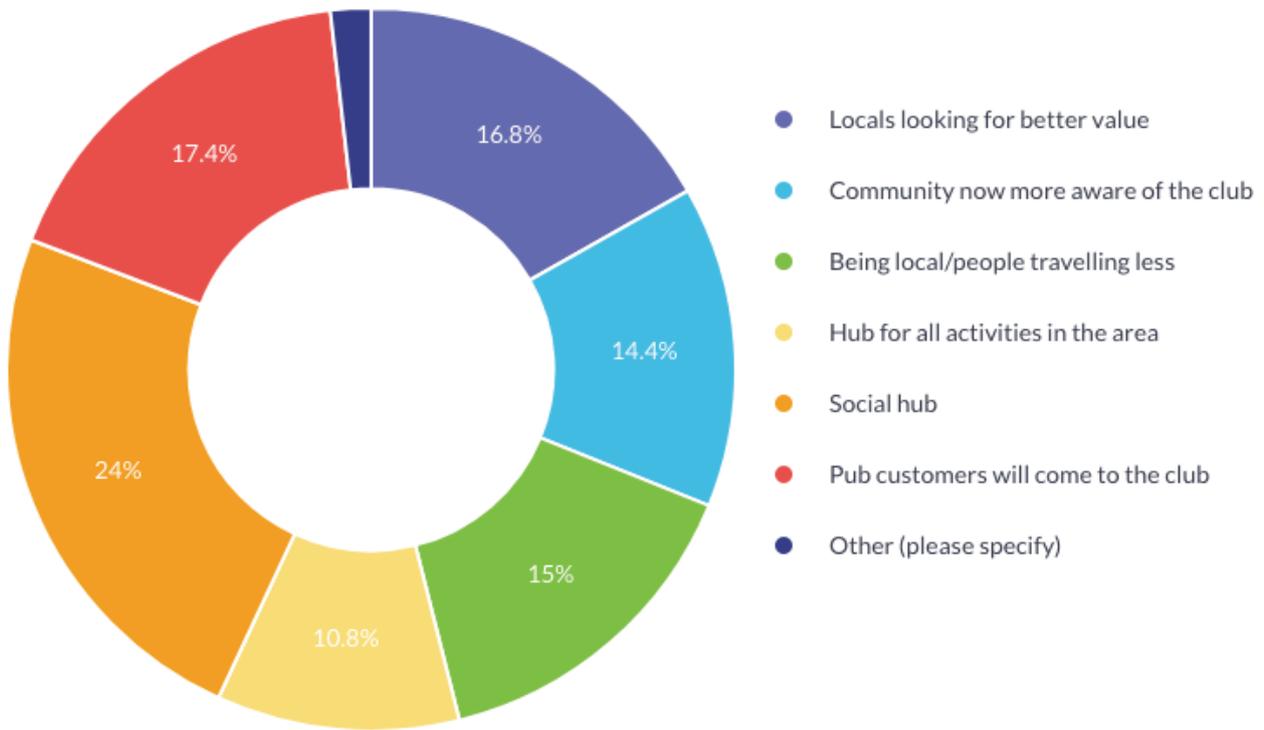
What support would you like to receive from your club suppliers?



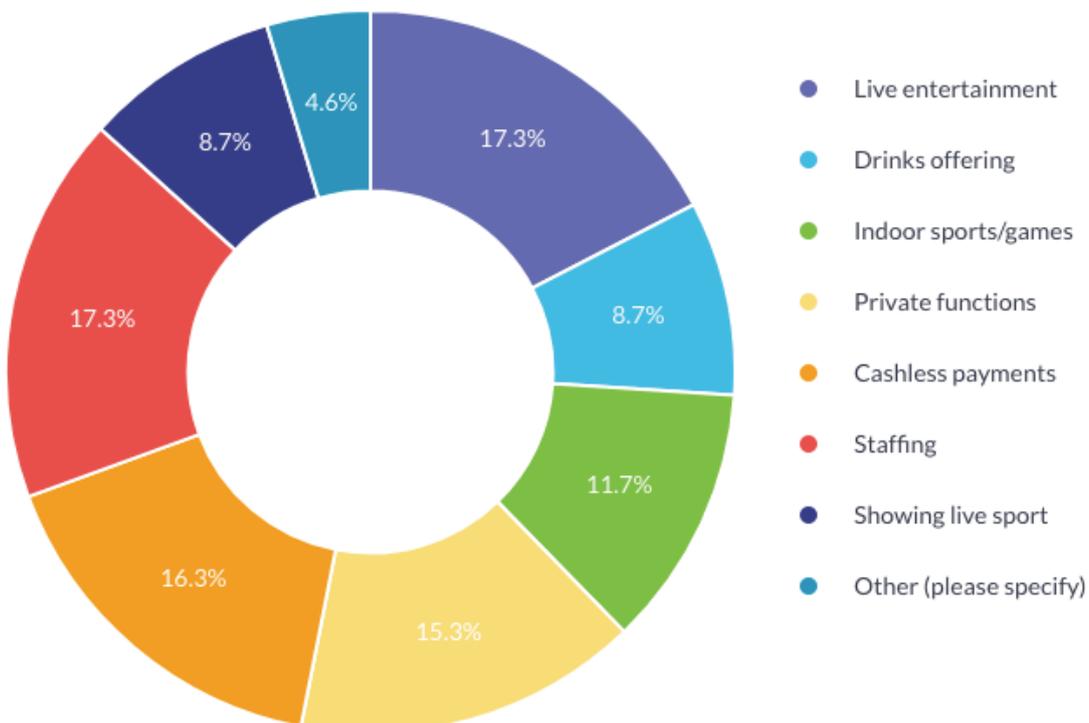
What could the Government do to help your club recover from the shutdown?



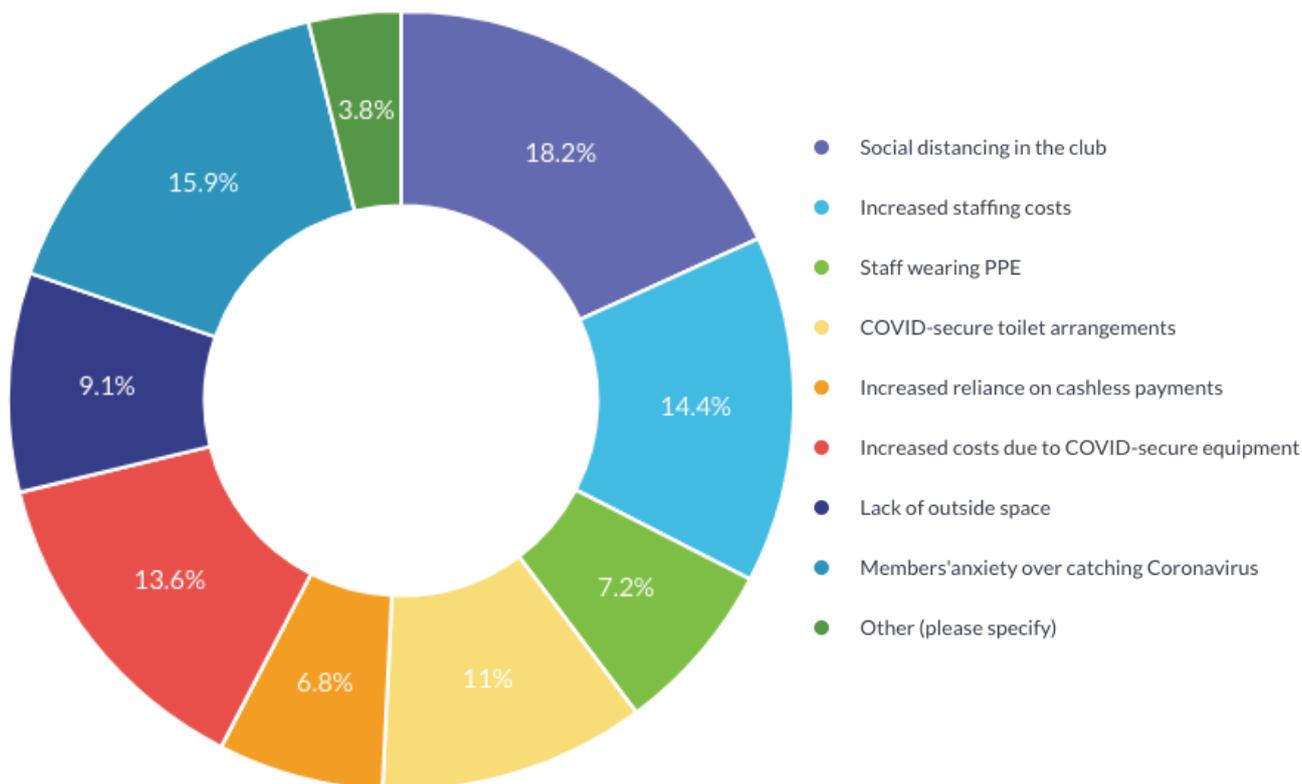
What do you consider potential areas for growth in the future?



Will your club change significantly how it operates in any of the following areas?



What do you consider the greatest barrier to trade in the post-lockdown period?



A sample of survey respondents' comments

“During the lockdown we gave the entire club a makeover and it was all done very cheaply by the members themselves”

“We’ve had a good response since we reopened on July 4 and members have said that the shutdown really made them appreciate how important the club is to them”

“The Government did help out financially during the shutdown but I think they need to help clubs more going forward as it’s still very, very tough in terms of trade”

“The return of live entertainment is going to be a massive boost for the club as that’s something which people have said they missed the most during the shutdown”

Interested in saving up to 50% on your club energy costs?

Energy is a big part of the running costs for any club.

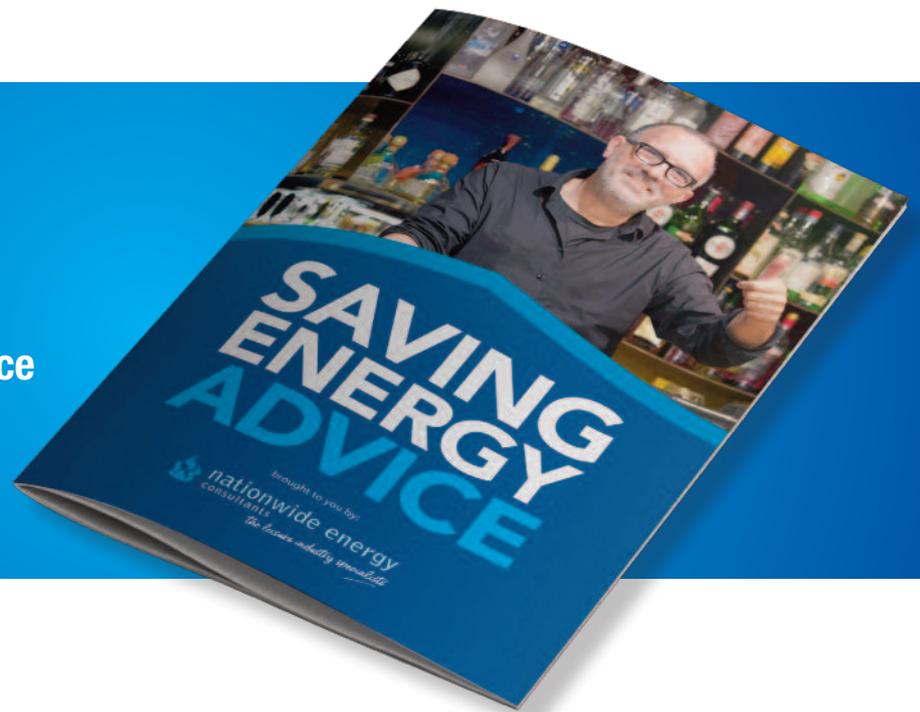
Nationwide Energy Consultants are the industry experts at helping clubs save energy and money by highlighting areas where savings can be made.

We have compiled some of the best and most effective energy saving tips for the licensed trade which could help you slash your energy costs in half!

Download our Free Energy Saving guide for your club at:
www.nationwide-energy.co.uk/ciu

Includes tips on

- Cellar management
- Insulation & Lighting advice
- Equipment Maintenance



Want to know just how much your club can save?

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High Green Club in Sheffield

High Green Club, Sheffield

After reopening its doors in July, High Green Club in Sheffield has wasted no time in adapting to the 'new normal' and is hoping to celebrate its 120th anniversary in style later this year

Located about eight miles from the centre of Sheffield, High Green Club has been a key social hub of the suburb which gives it its name since 1900 when the club opened its doors for the first time.

Now, 120 years later and following the three-month hiatus caused by the Coronavirus pandemic, the club is once again raring to go, ready to continue serving its local community and eager to make the most of this special anniversary year with its 1,333 current members.

Indeed, even during lockdown the club was a hive of activity as a group of socially distanced volunteer members – giving up their time and paying for the materials out of their own pocket – took the rare opportunity of an empty building to redecorate this very sizeable two-story club pretty much from top to bottom.

The result was that the club was totally prepared for reopening under the new COVID-19-safe guidelines and duly began welcoming in happy members from midday on Saturday, July 4.

Club Treasurer Alan Hawksworth, one of the intrepid lockdown decorating crew, has been a member of the club for 48 years and believes the club is well placed to adapt to life under the shadow of Coronavirus.

“Having to close down for three months was obviously a massive blow to the club given how well the club

has been doing up until that point,” he says.

“But we are very confident that we’ll be able to bounce back given how well supported we are by the local community.

“I have to admit that it was a low point for the club when we had to throw away all our beer during the



The Main Bar at High Green Club

lockdown – it wasn't a good feeling pouring 5,700 pints down the sink.

“But now we're up and running again we've done everything we possibly can to make the club safe for members and staff and give people the confidence to come back in through the doors.

“As you'd expect, it took a while to get used to the new guidelines at first but we've made it as straightforward as possible with screens installed at the bars, sanitiser stations and signs throughout the club explaining the requirements.

“In addition to a new bar system where you pay at one end of the bar and pick up your drinks at the other, an enhanced cleaning regime and a reconfigured table layout, we get everyone to sign in and leave their contact details at the front desk when they enter the club so we're very much keeping to the letter of the guidelines.

“Reopening has certainly gone very well so far with a good number of members coming into the club and enjoying a drink but there's only so much we can do as a club to attract people as we're restricted on certain things.”

Club officials are keeping a very close watch on any changes to the Government's advice on hospitality venues, in particular the guidelines surrounding live performances, not least because the club has had to put its planned 120th anniversary celebrations on hold for the time being.

“It's not the greatest time to be celebrating a big club anniversary but we're still hoping that we can do something later in the year to mark the occasion properly with some sort of live entertainment,” says Alan.

Indeed, the club has been renowned for the quality of its live acts over the years with members flocking into its 200-capacity (in pre-social distancing days) Concert Hall to enjoy thrice-weekly events.

“In the normal course of things we stage live entertainment on Tuesday, Friday and Sunday nights,” says Alan.

“We try to have a good spread of styles and music from different eras so you can cater for lots of different ages and that has proved very popular with our members.”

Interestingly enough, the club also has a link with one of the most famous British rock bands of the past decade, the Arctic Monkeys, who all

grew up in High Green and cut their musical teeth on the club's stage before going on to earn worldwide renown.

The Concert Hall is clearly very important to the club and to the local community, not least as a venue for parties and other functions.

“Most Saturday nights would see private functions taking place in the Concert Hall, generally with a DJ, and that has proved to be a very valuable source of income for the club.

“At the moment that's something which we're missing out on but hopefully we'll be able to get back to hiring out the Concert Hall soon.”

Live sport is another mainstay of the club with members eager to gather at the club to watch the football – particularly when Sheffield United and Sheffield Wednesday are in action.

Indoor sports and games also ensure that the club is busy in midweek with several teams competing in local competitions in cribbage, darts, dominoes and snooker.

“The various sports and games are very popular at the club,” says Alan.

“Our Snooker Room used to be upstairs but several years ago we built a



Snooker is a popular activity at the club with several teams competing in local league competitions

CLUB OF THE MONTH

new one on the first floor and moved the two tables down.

“We have teams competing in local leagues in both darts and snooker so we’re looking forward to competitions starting up again on a home-and-away basis as it means increased takings over the bar.

“Playing snooker between members has been allowed in the club from July 4 but with special stipulations – you have to maintain social distancing; you have to use your own personal cue and the balls are sanitised by a member of staff between games.”

The club has also managed to run bingo sessions since the reopening but the number of players has not yet reached pre-lockdown levels.

“Many of the older members who would have come in and enjoyed a game of bingo before the lockdown have not yet reappeared as perhaps they’re still a bit wary of leaving their homes,” says Alan.

“So we’re running the sessions as a fun activity for those members who are willing to come out but we’re not making a great deal of money for the club out of it.

“It’s a tough time for all clubs but we’re very confident as a Committee that we can adapt to whatever is thrown at us and move the club forward.

Deamonn Mullee has been the club’s doorman for the past 28 years



“As always our aim is to ensure that our club continues to flourish as it has done for the past 120 years!”

Let’s hope that this outstanding, well-run club and its hard-working Committee and members can soon enjoy their well-deserved anniversary celebration.

CONTACT DETAILS

High Green Club
15 Westwood Road, High Green,
Sheffield, South Yorkshire, S35 4LE
Tel: 01142 848239
Branch: South Yorkshire

In normal times, the Concert Hall has a total capacity of 200



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Dransfields CIU Charity Raceday set for Saturday, November 14

With the news that spectators are likely to be allowed back into sports grounds from October, it is hoped that the Dransfields CIU National Charity Raceday will take place as scheduled on Saturday, November 14, 2020, at Wetherby Racecourse.

This is one of the highlights of the CIU's annual sporting calendar and sees clubs from all over the country heading to Yorkshire to enjoy a superb day's hospitality in the Union's exclusive marquee adjacent to the racetrack.

It is always a bumper day for charity with the event raising over £40,000 for the CIU's chosen charities since it started at Wetherby in 2006, with both Wetherby Racecourse and their catering partner CGC Events Ltd donating £1 from every CIU package sold.

Nearly 1,000 CIU members came along to the 2019 event and witnessed seven excellent races over the well-regarded jumps course, as well as some great food and drink.

Given that the Coronavirus outbreak has severely limited the opportunities for clubs to stage days out and trips, it is expected that many CIU members will hope to attend the 2020 event.

Dransfields CIU National Charity Raceday is one of the highlights of the CIU calendar



Jonjo Sanderson, Chief Executive and Clerk of the Course at Wetherby Racecourse, is certainly looking forward to welcoming Union members to the venue in 2020.

"We always await Dransfields CIU National Charity Raceday with a huge

amount of anticipation and I'm sure that this year's event will be even more special than usual," he said.

Watch this space for details of the special CIU ticket packages, which include admission, food and discounted drinks tickets.



Pictured, left to right: Jonjo Sanderson (Chief Executive, Wetherby Racecourse), Kenneth D Green CMD AMC (Union General Secretary) and Geoff Whewell (Union Vice-President)

The CIU Racing Club



Members of the CIU can buy discounted tickets to racedays at some of the UK's top courses via our Racing Club. Simply fill in the form below with a cheque made payable to the racecourse concerned and your club can look forward to a day out at the the races pending proposed openings

British racing update

Spectators could be able to return to racecourses, sports grounds and stadiums in England from October, according to a statement made by Prime Minister

Boris Johnson in July.

Pilots are taking place from August 1 (including the Glorious Goodwood horse racing festival) but any stadium reopenings would be subject to Conavirus guidelines.

Some sports, including horse racing, football and cricket, have resumed behind closed doors after the COVID-19 lockdown.

"We will pilot larger gatherings in venues like sports stadiums with a view to a wider reopening in the autumn," said Johnson. "From October, we intend to bring back audiences in stadiums. Again, these changes must be done in a Covid-secure way, subject to the successful outcome of pilots."



HAYDOCK PARK – CHARITY DAY

This meeting takes place on Friday, October 16 and will benefit the Racing Welfare charity which helps to support the workforce behind British horseracing.



HAYDOCK PARK – LAST FLING

A perfect outing during the festival period as Wednesday, December 30 sees the course stage its last meeting of 2020 with the afternoon consisting of seven races taking place over the jumps.

HAYDOCK PARK	Friday 16 October	£10	Racing Welfare Charity Day
HAYDOCK PARK	Saturday 21 November	£15	Betfair Chase Day
HAYDOCK PARK	Wednesday 2 December	£10	Christmastime Raceday
HAYDOCK PARK	Saturday 19 December	£11.50	Tommy Whittle Chase Day
HAYDOCK PARK	Wednesday 30 December	£11.50	The Last Fling Meeting

CIU Racing Club Booking Form

Number of tickets required (minimum 6) _____ Price per ticket £ _____

Racecourse: _____

Date of meeting: _____

Cheque enclosed for £ _____ (Cheques will be returned should the raceday not be open to visitors)

(Made payable to racecourse involved - please send at least three weeks before the published date)

Contact and Club name: _____

Club Address: _____

_____ Postcode: _____

Daytime telephone No: _____

Please send this booking form plus cheque (made payable to the appropriate racecourse) to:

**Alchemy Contract Publishing,
CIU Racing Club,
Club Journal,
59-60 Thames Street,
Windsor,
SL4 1TX**

ACM – the gold standard of knowledge for club officials

The Award in Club Management (ACM) might be on hiatus at the moment while clubland emerges from the mandatory shutdown period but watch this space for news of the rescheduled day courses which aim to give a thorough grounding in all the key information required for club administration

As clubs across the UK reopen following a three-month shutdown, it's clear that having a well-run club will be as important as ever in the challenging times ahead.

The Award in Club Management (ACM) course is specifically designed for CIU clubs and aims to give club officials a thorough grounding in the key aspects of running a modern and efficient club.

The qualification consists of three self-contained units, each taking one day of classroom-based study to complete.

Unit 1 of the course covers Law & Regulations, Licensing, Unit 2 covers Law and Regulations (Part 2) and Unit 3 covers Management, Finance and Administration.

Once a candidate has completed the course and been examined in all three units through a multiple choice examination, they receive the ACM.

The course is aimed at people who are going to be sitting on club committees and occupying positions of authority within clubs.

It has been developed to ensure that candidates gain a thorough understanding of licensing laws and regulations relating to members' clubs, as well as a whole host of other laws and regulations that govern the running of a club, including entertainment, the various copyright permissions required and the rules and regulations surrounding gaming machines in clubs.

The lectures are carried out by highly experienced lecturers from within the CIU who lead the day sessions and can draw from their knowledge of the club scene to illustrate the key points.

Head Office will be rearranging new dates for the ACM day courses at various clubs across the country as soon as possible and the new schedule will be published in upcoming issues of *Club Journal*.



Union General Secretary Kenneth D Green CMD ACM is one of the lecturers for the Award in Club Management (ACM) and a member of the CIU's Education Committee

Test Your Knowledge

Try this 'Open Book' exercise from Unit 2 of the ACM

1. Which of the following may manage the purchase and supply of alcohol in a registered club?

Select your answer from the list below:

- a) An employed club steward
- b) The club treasurer
- c) An elected committee of adult members
- d) A central purchasing organisation

2. Who must be given a copy of the club's rules?

Select your answer from the list below:

- a) All employees of the club
- b) Only the club steward
- c) Any visitors to the club
- d) All club members

3. Which of the following should be dealt with at the beginning of any club management committee meeting?

Select your answer from the list below:

- a) A report on accounts to be paid
- b) The stock committee's report
- c) The minutes of the previous meeting
- d) The finance committee's report

The answers can be found on page 30



Candidates are given a workbook for each unit which they can take back to their clubs with them to act as a reference

Unit 1

Law & Regulations

Includes:

- Laws and regulations under which social clubs run by volunteers operate
- Main official bodies and categories involved in the licensing process
- The licensing objectives

Unit 2

Law & Regulations (Part 2)

Includes:

- Resolving club disputes
- Procedures for conducting meetings
- Suspensions and expulsions
- Betting, gaming and lotteries

Unit 3

Management, Finance & Administration

Includes:

- Financial control
- Club banking
- Brewery loans and discounts
- Stock taking

Testimonials

“The ACM is an excellent course and I would thoroughly recommend it to anyone who is involved in running a members’ club.”

– Tricia Banachowicz ACM, Secretary, Leigh Park Trade Union Working Men’s Club, Havant

“I really couldn't fault how the course is organised and the lecturers are excellent at addressing the practicalities of running a club.”

– John Sims ACM, Chairman and President of Bournville Social Club, Birmingham



Sunday, August 9, 3.15pm

Super League: Walsley Trinity v Wigan Warriors

A full round of fixtures gets underway as the Super League returns following a four-month interruption. The season will comprise of a further 15 rounds of action followed by a Top Four semi-final play-off. The winners of the semi-finals will contest the Betfred Super League Grand Final, taking place towards the end of November 2020.



Wednesday, August 12, 8pm – Sky Sports

UEFA Champions League

There's an exciting month of European football in prospect as the last eight teams take part in a knockout tournament in Lisbon. Manchester City have looked extremely strong in the run-up to August with some eye-catching performances and will be focused on bringing the prestigious trophy back from Portugal to put on proud display at the Etihad.



Wednesday, August 19, 1pm – ITV

Horse Racing: Ebor Festival, York

One of the highlights of the British sporting summer, the four-day Ebor Festival at York brings together some of the finest flat horses and jockeys in the world. This opening day sees the Juddmonte International taking place, one of the highest rated flat races in the world. It was famously won by Frankel, considered by some to be the best thoroughbred in history, in 2012.

SPORTING HIGHLIGHTS

The UEFA Champions League and UEFA Europa League take centre stage this month with Manchester City looking a strong contender to go all the way in the upcoming truncated tournament

Wednesday, August 5

10.30am

Sky Sports Cricket

Test Cricket: England v Pakistan - 1st Test

Wednesday, August 5

8pm

BT Sport 2

UEFA Europa League - Round of 16: Manchester United v Lask

Friday, August 7

8pm

BT Sport

UEFA Champions League - Round of 16: Manchester City v Real Madrid

Saturday, August 8

12.30pm

Sky Sports

Scottish Premiership: St Johnstone v Aberdeen

Saturday, August 8

4.15pm

Sky Sports

Super League: Castleford Tigers v Catalans Dragons

Saturday, August 8

8pm

BT Sport 2

UEFA Champions League - Round of 16: Bayern Munich v Chelsea

Sunday, August 9

12 noon

Sky Sports F1

F1: 70th Anniversary Grand Prix

Sunday, August 9

3.15pm

Sky Sports

Super League: Wakefield Trinity v Wigan Warriors

Sunday, August 9

4.30pm

Sky Sports

Scottish Premiership: Kilmarnock v Celtic

Monday, August 10

8pm

BT Sport

UEFA Europa League - Quarter-Final 1

Monday, August 10

8pm

BT Sport

UEFA Europa League - Quarter-Final 2

Tuesday, August 11

6pm

Sky Sports

Scottish Premiership: Dundee United v Hibernian

Tuesday, August 11

8pm

BT Sport

UEFA Europa League - Quarter-Final 3

Tuesday, August 11

8pm

BT Sport

UEFA Europa League - Quarter-Final 4

Wednesday, August 12

6pm

Sky Sports

Scottish Premiership: St Mirren v Celtic

Wednesday, August 12

8pm

BT Sport

UEFA Champions League - Quarter-Final 1: Atalanta v PSG



UEFA Champions League: Final,
Sunday, August 23, 8pm, BT Sport

Thursday, August 13

10.30am

Sky Sports Cricket

**Test Cricket: England v Pakistan -
2nd Test**

Thursday, August 13

8pm

BT Sport

**UEFA Champions League -
Quarter-Final 2: RB Leipzig v
Atletico Madrid**

Friday, August 14

TBC

Sky Sports

Super League

Friday, August 14

8pm

BT Sport

**UEFA Champions League -
Quarter-Final 3**

Saturday, August 15

8pm

BT Sport

**UEFA Champions League -
Quarter-Final 4**

Saturday, August 15

5.30pm

Sky Sports

**Scottish Premiership: Hibernian
vs Motherwell**

Saturday, August 15

TBC

Sky Sports

Super League

Sunday, August 16

1.10pm

Sky Sports F1

F1: Spanish Grand Prix

Sunday, August 16

8pm

BT Sport

**UEFA Europa League -
Semi-Final 1**

Monday, August 17

8pm

BT Sport

**UEFA Europa League -
Semi-Final 2**

Tuesday, August 18

8pm

BT Sport

**UEFA Champions League -
Semi-Final**

Wednesday, August 19

1pm

ITV

**Horse Racing: Ebor Festival -
Day 1**

Wednesday, August 19

8pm

BT Sport

**UEFA Champions League -
Semi-Final**

Friday, August 21

10.30am

Sky Sports Cricket

**Test Cricket: England v Pakistan
- 3rd Test**

Friday, August 21

8pm

BT Sport

UEFA Europa League - Final

Sunday, August 23

8pm

BT Sport

**UEFA Champions League -
Final**

Friday, August 28

6pm

Sky Sports Cricket

**Test Cricket: England v Pakistan
- 1st T20**

Friday, August 28

6pm

Sky Sports Cricket

**Test Cricket: England v Pakistan
- 2nd T20**

QUICK QUIZ

1. Comedians Jack Dee and Peter Kay have both fronted TV advertising campaigns for which beer?
2. What is the ABV (alcohol by volume) percentage of draught Guinness?
3. Which of these chocolate bars does not contain nuts in its ingredients? Snickers, Double Decker or Picnic
4. From which French city does bouillabaisse originate?
5. What is a spoot? A type of clam, a kitchen appliance, a type of root vegetable, or a type of potato
6. What drink are the French towns of Reims and Épernay associated with?
7. What ingredient is not in Worcestershire Sauce? Tamarind, Anchovies, Molasses or Tomatoes
8. Which cocktail does not typically include vodka? Moscow Mule, Bloody Mary or Negroni
9. What is the most expensive spice in the world by weight?
10. What is a love apple another name for?
11. Name one of the three capitals of South Africa?
12. What country was author Rudyard Kipling born in?
13. Name three of the nine countries which border Germany
14. How many sovereign states make up South America?
15. What is the largest county in Ireland?
16. Which country is the last dictatorship in Europe?
17. Do more people live in Japan or South Korea?
18. What is the biggest African country by landmass?
19. What is the biggest European country by population?
20. Greenland is an autonomous territory within the kingdom of which country?

Answers:

1. John Smith's. 2. 4.3 percent. 3. Double Decker. 4. Marseille. 5. A type of clam. 6. Champagne. 7. Tomatoes. 8. Negroni. 9. Saffron. 10. Tomato. 11. Pretoria, Cape Town or Bloemfontein. 12. India. 13. Denmark, Poland, Netherlands, Belgium, Luxembourg, France, Czech Republic, Austria, Switzerland. 14. 12 sovereign states. 15. Cork. 16. Belarus. 17. Japan. 18. Algeria. 19. Germany. 20. Denmark.

ADVERTISER INDEX

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MEMBERS' CORNER

Informative articles which affect our life

Latest information

News is obviously moving very fast at the moment so make sure you keep informed on the latest Coronavirus developments through the official Government websites:

● www.gov.uk/government/collections/coronavirus-covid-19-list-of-guidance

● www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/guidance-for-employers-and-businesses-on-covid-19

There will also be regular updates on the Union's official website on any issues affecting our clubs: www.wmciu.org.uk

ACM answers from page 26.

1. c) An elected committee of adult members
2. d) All club members
3. c) The minutes of the previous meeting



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Club Steward/Stewardess with partner wanted United Services Club, Dunstable

A fantastic opportunity has arisen at United Services Club, Dunstable due to the current Stewardess changing job roles within the club, we are seeking to appoint a new efficient and experienced Club Steward/Stewardess to maintain this extremely successful and busy club.

Responsibilities will include the smooth running of three bars, cellar management, stock control, ordering, line cleaning, cashing up, managing staff, keeping real ales and other ad-hoc duties as required. Full responsibility of stock is necessary for which a bond is required.

Applicants should be friendly, efficient, and possess good communication and social skills and work well as a team along side bar staff and the committee. A good interactive relationship with club members is also expected.

The position is paid weekly with 28 days annual leave. Living accommodation of a two bed flat forms part of the contract and is non negotiable.

All interested parties for this wonderful opportunity should send a copy of their CV and covering letter to the Secretary Michelle Brinkley or by email unitedservicessecretary@btconnect.com

Closing date for applications 31st August 2020

Every month we give £10 prizes to five lucky correct entrants.

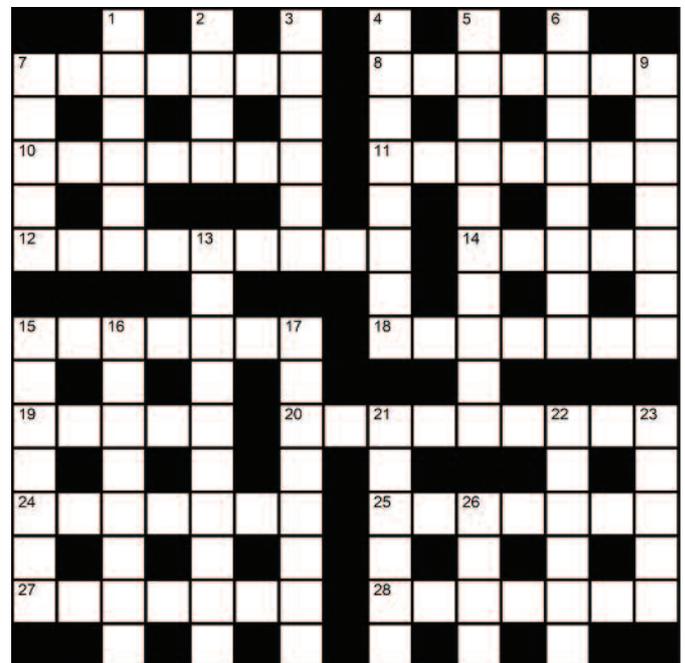
ACROSS

- 7 Instrument to show off with? (7)
- 8 Everything considered, and every bell rung, say? (3,4)
- 10 Brilliant performer at morse code! (7)
- 11 Uncle, who has us pondering over cell element (7)
- 12 Apse in a poor state of serial drama (4,5)
- 14 Aimed at damaging the papers, say (5)
- 15 Disaster of a bed trimmed with lace (7)
- 18 Team losing trademarked status going almost beetroot-coloured (4,3)
- 19 Put the salt back with a map collection (5)
- 20 Intellectual development shown by a tag covered with

- enamel (6,3)
- 24 It's neglected as a rapid descent (3-4)
- 25 Bison that could get a bill for the old showman (7)
- 27 Flailing maracas that can give you a black eye! (7)
- 28 Pop e-mailed out of the blue (7)

DOWN

- 1 'Cracked it!', in a Greek sort of way (6)
- 2 Tiff now past and done with (4)
- 3 Light touch an engine could have two of? (6)
- 4 Dry bar! An oxymoron for a farmer's area. (8)
- 5 Card game to play in the police van? (5,5)
- 6 To order a take-out for
- bullfighter (8)
- 7 Multiplies the eras (5)
- 9 Add bins to the problem of a break up (7)
- 13 A social con-trick, occurring from time to time (10)
- 15 Arcadia, grammatically including a line drawing (7)
- 16 Indonesian language built up from the baseline (8)
- 17 Do the Swiss claim it's wholly cheese? (8)
- 21 Umpire's call. You'd think this would stop the cricket altogether! (2,4)
- 22 Badly aggravate, but do not egg on godly form (6)
- 23 Run off with Pole, back from the East (5)
- 26 Reputation of a measurable section (4)



Name _____
 Club _____
 Address _____

Send your entry to Club Journal Crossword, Alchemy Contract Publishing, 59/60 Thames St, Windsor, Berkshire, SL4 1TX. **Deadline August 25.**

CROSSWORD SOLUTION

Congratulations to the five winners of our £10 Prize Crossword for July.

- WG Windebank of Woolley Bridge WMC
- Gavin Chapman of Garforth Country Club
- Rory O'Connor of Bedlington Social club
- Mr H Shaw of Alberta Jarrow
- Keith Nicholas of Cwmndare Welfare



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