

# Club Journal

December 2021

The magazine for all CIU members

75p

## Union members enjoy a grand day out at Wetherby Racecourse



Pictured, left to right: Wetherby Racecourse Chief Executive Jonjo Sanderson presents a cheque for £1354 to Union General Secretary Kenneth D Green CMD ACM, Union President George Smith and Union Vice-President Ken Roberts CMD ACM

The 2021 Dransfields CIU Charity Raceday, held at Wetherby Racecourse on Saturday, November 13, was attended by club members from all over the country.

Union members had their own base in the dedicated CIU Marquee next to the Winners' Enclosure where they enjoyed discounted drinks from Heineken UK.

With the racecourse and its caterers, CGC Events, donating £1 to the CIU Education Programme for every Union member attending, a total of £1,354 was raised.

Union President George Smith, Union General Secretary Kenneth D Green CMD ACM and Vice-President Ken Roberts CMD ACM accepted a cheque on behalf of the CIU from Jonjo Sanderson, Chief Executive of Wetherby Racecourse.

Also at Wetherby were NEC members Geoff Blakeley CMD ACM, Nathan Clarke, Stephen Foster CMD

ACM, Jack Haughey CMD ACM, Les Hepworth CMD ACM, Chris O'Neill CMD ACM, Bob Russell CMD and Bill Stoker.

Other guests included: Managing Director Chris Haley and Operations Director Trevor Roberts of event sponsor and CIU Preferred Supplier Dransfields; former Minister of Sport and CIU Parliamentary Advisor Gerry Sutcliffe; CIU Legal Advisor Allyn Walton and CIU VAT Advisor Ian Spencer.

George Smith, Union President, said: "Many thanks to all the Union members who supported this Union event at Wetherby Racecourse.

"I would also like to express our collective gratitude to the racecourse for putting on a great day of racing and hospitality.

"Thanks also to Preferred Suppliers Heineken UK and Dransfields for their continuing support of the CIU's annual raceday."

## Places still available for ACM day courses in December



There is still time to register for the Award in Club Management (ACM) sessions which are taking place this month at Lamberhead Green Club in Wigan on Saturday, December 4 (Unit 3) and Canton Liberal Club in Cardiff on Saturday, December 11 (Unit 2).

To book your place on either of the day courses, please contact Cath Fitzpatrick in the Education Department at CIU Head Office on 020 7226 0221 or email: [cfitzpatrick@wmciu.org](mailto:cfitzpatrick@wmciu.org)

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# Welcome

Welcome to the December issue of *Club Journal* as clubs prepare for a busy festive season that will be all the more enjoyable for their members given the disruption we faced this time last year due to the pandemic.

This month will see the Presidential and NEC elections taking place for the two-year period from 2022-23.

For the latest information on the respective candidates for each position, please see the updated information on the CIU's website: [www.ciu.org.uk](http://www.ciu.org.uk).

The full results of the election will be published in the January issue of *Club Journal*.

As you'll see from the story on the front page, the Dransfields CIU Charity Racecday took place on Saturday, November 13 with over 600 Union members having a great day out at Wetherby Racecourse in the CIU Marquee next to the Winners' Enclosure.

Many thanks to Preferred Suppliers Heineken UK and Dransfields for their support of this event which raised over £1,000 for the Union's Education Programme.

Speaking of education, there are still a few places available for the Award in Club Management (ACM) courses which are taking place this month.

There is a Unit 3 course on Saturday, December 4 at Lamberhead Green Working Mens Club in Wigan and a

Unit 2 course at Canton Liberal Club in Cardiff on Saturday, December 11.

To book a place for either of these days (and remember, there is no requirement to complete the Units in any particular order), contact Cath Fitzpatrick at Head Office on 0207 226 0221 (Ext.238) or by email: [cfitzpatrick@wmciu.org](mailto:cfitzpatrick@wmciu.org).

We will be announcing further day sessions in 2022 in upcoming issues of *Club Journal* so keep an eye out if you'd like to earn this very worthwhile qualification which will give you all the basics on running your club efficiently and profitably.

This month's 'Club of the Month' is Staincliffe Sports & Social Club in Batley.

The club will be celebrating its centenary in February 2022 and remains a vital part of the local community with events and activities taking place there all through the year.

For the full profile of this thriving club, see pages 12-15.

As *Club Journal* signs off for another year, I hope your clubs have a profitable Christmas and a busy New Year.

**Stephen Goulding, Editor**

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## CLUB JOURNAL

### CIU Editorial Panel



George Smith  
President



Ken Roberts CMD ACM  
Vice-President



Kenneth D Green CMD ACM  
General Secretary



Sean Belton CMD  
NEC Member



Geoff Blakeley CMD ACM  
NEC Member



Nathan Clarke  
NEC Member



Stephen Foster CMD ACM  
NEC Member



Carol Goddard  
NEC Member



Dave Gravel CMD  
NEC Member



Jack Haughey CMD ACM  
NEC Member



Les Hepworth CMD ACM  
NEC Member



Chris O'Neill CMD ACM  
NEC Member



Bob Russell CMD  
NEC Member



Bill Stoker  
NEC Member

## Tim Russell presented with Certificate of Merit



Pictured, left to right: Nathan Clarke (Groby Ex-Servicemen's Social Club Secretary and NEC Member for Derbyshire and Leicestershire), Eddie Pagett (President, Groby Ex-Servicemen's Social Club) and Tim Russell (Vice-President, Groby Ex-Servicemen's Social Club)

Tim Russell, the Vice-President of Groby Ex-Servicemen's Social Club in Leicestershire, was recently presented with his Certificate of Merit award, having complete 10 years of service for the club.

The presentation was conducted by Nathan Clarke, Club Secretary and NEC Member for Derbyshire and Leicestershire and Club President Eddie Pagett.

Tim has been on the Club Committee for 10 years and took over the position of Vice-President in March 2021.

Nathan said: "I would like to thank Tim for his dedication to the club over the years and look forward to many more to come."

Eddie added: "I am proud to have Tim as my Vice-President and he has gelled in well with the Officers and Committee and has taken the job on with pride and respect."

## News in brief



### Phil Borthwick wins Leadgate Social Club Knockout Darts Tournament

The Leadgate Social Club in County Durham held a Knockout Darts tournament on September 21 in conjunction with North East Darts.

There were a total of 35 entries on the night and the results were as follows:

#### Last 8

David Crawley 4-2 Ian Cullen  
Phil Borthwick 4-3 Adam Hunt  
Paul Lawson 4-3 Andrew Testo  
Tony Procter 4-2 Chris Dominey

#### Semis

Phil Borthwick 4-2 David Crawley  
Paul Lawson 4-2 Tony Procter

#### Final

Phil Borthwick 4-1 Paul Lawson

For more information, visit:

[www.northeastdarts.com](http://www.northeastdarts.com)

## Leam Lane WMC unveils Remembrance Day display outside club

Members of Leam Lane WMC in Gateshead put together a display at the front of the club in order to pay tribute to those who sacrificed their lives through World Wars One and Two, as well as to drive fundraising for the Poppy Appeal.

The driving force behind the creation of the mural was club member Michael Lewis, 68, himself a forces veteran.

He said: "Last year it was the 100th anniversary for The Poppy Appeal, and we wanted to do something then but we couldn't have it because of the COVID-19 pandemic.

"So we decided that we would put on a display this year, with all collections raised going back to them.

"I would say that about 70 per cent of the club's members are veterans - some of them are old timers from the Second World War."



The Remembrance Day display at Leam Lane WMC

## News in brief



### Sky Sports announce December date for Eubank v Williams showdown

Chris Eubank Jr will continue his bitter rivalry with Liam Williams in a British middleweight battle in Cardiff on Saturday, December 11, live on Sky Sports.

Eubank Jr's world title ambitions are at stake against Williams, who will doubtlessly receive massive support from his home fans in the fight at the Motorpoint Arena.

With both contenders well known for their all-action styles, Eubank Jr and Williams are expected to deliver a memorable event.

Eubank Jr has stayed on course for a WBA title shot after Wanik Awdijan retired in the corner following five rounds in Newcastle in October.

"Liam Williams has been saying a lot to try to catch my attention and bait me into fighting him," said Eubank Jr.

"It's now got to the point where everyone is asking me to shut him up, and on December 11, I'm going to give the people what they want.

"As I've said, I'm only involved in big fights from now on and this is the fight people want to see.

"They want to see if Williams can back up what he's been saying - which he won't."

Adam Smith, Sky Sports Head of Boxing Development, added: "We're delighted to deliver a pre-Christmas cracker as Chris Eubank Jr collides with Liam Williams in a huge British battle on December 11, live on Sky Sports.

"Chris Eubank Jr's world title ambitions will be severely tested by Williams, the fiery Welshman, who dragged WBO champion Demetrius Andrade into a punishing dogfight earlier this year.

"With their heated feud ready to boil over, Williams will relish the chance to inflict a crushing defeat.

"Is Eubank Jr ready for the biggest names in the world? We'll soon find out as Sky Sports serves up a festive treat!"

## Ovington Social Club celebrates its centenary



Ovington Social Club was founded in July 1921

Ovington Social Club in Northumberland marked its centenary with a special celebratory event on July 31.

Pictured, back row, left to right: Peter Burnip (Committee Member), Fred Swindale (Committee Member), G Henderson (Committee Member), John Little (Club Secretary), E Cowperthwaite (Committee Member). Front row, left to right: Keith Gilhorne (Vice-Chairman), Dave Richardson (Northumberland Branch Secretary), Raymond Kennedy (Chairman), Alan Hardy (Northumberland Branch President), Bill Stoker (National Executive Member).

## Michael Townsend receives COM from President



Pictured, left to right: Michael Townsend and Union President George Smith

Michael Townsend, President of Evenwood Workmens Club in County Durham, received his Certificate of Merit at a presentation held at the club on Saturday, October 23.

The presentation was made by George Smith (Union President and Secretary of Durham Branch).

## Acomb WMC puts on second show for local band

Acomb Working Mens Club will be hosting a second gig for up-and-coming local rock band Skylights after selling out the first concert on December 16.

With all 500 tickets being snapped up by fans, the band will now play a second show the following day.

Skylights guitarist Turnbull Smith said: "To play a show in the area we are from and grew up in is great and we want to thank all the people that supported us from the start.

"Putting a second night on is the icing on the cake – and I can see it being a proper Christmas party atmosphere."

The last year has been an exciting time for the band, playing sell-out shows in Leeds, Manchester and York. They also recently performed their debut arena gig at the homecoming for the Olympic athletes at Leeds arena, and supported renowned York-based band Shed Seven during their gig at Piece Hall in Halifax.

Mr Smith added: "We've also had TV appearances on Soccer AM and Look North. To come back to Acomb where our support started is something we have always wanted to do."

## Sheerness East WMC's Paula takes to the skies



Paula Smith prepares for take-off as well-wishers hold up a message of support

Having completed a charity parachute jump in 2019, followed by a charity wing walk in 2020, Paula Smith, Stewardess of East Sheerness Working Men's Club in Sheppey, Kent has taken part in a third aerial feat in order to raise funds for good causes.

This year saw Paula undertake a gyrocopter flight in aid of Great Ormond Street, Royal Marsden and the Sheerness East Youth Football club. Paula said: "The flight took off from Rochester Airport on a windy but clear day meaning the views over Kent were amazing.

"It was a 30-minute flight in total and I was able to take control of the gyrocopter for 15 minutes. The flight was very smooth and a great experience.

"Friends, family and members sponsored me to a total sum of £1,500 which, in these hard times just coming out of lockdown, is a fantastic amount and I'm so grateful for everyone's generosity.

"I also had friends and family come along and support me on the day. In total I have raised just over £7,000 during the three challenges undertaken so far.

"Now the big decision is going to be what my next challenge entails!"

## News in brief

### Hinckley WMC raises £1,200 for local Air Ambulance during Sports Day

Hinckley Working Mens Club in Leicestershire held a special Charity Sports Day on Saturday, October 16 in memory of their much-love Vice-President Dave Roe who passed away earlier this year.

The event saw club members participating in golf, pool and darts with the golf part of the competition taking place at the nearby Bramcote Waters course.

The beneficiary of the fundraising event was the local Air Ambulance and saw a grand total of £1,200 handed over to this vital service.

### Crookes Club becomes first club in South Yorkshire to gain SAVI award

The Crookes Social Club in Sheffield has become the first club in South Yorkshire to gain the Licensing Security & Vulnerability Initiative (Licensing SAVI) award.

The award covers all the information which licensed premises need to comply with the local police and council licensing.

General Manager Maurice Champeau, who is also vice-chair of the local pubwatch, said: "I was a little cynical when first approached by Licensing SAVI thinking it was just another unnecessary platform with little benefit for our club.

"But I found the structure of the self-assessment allowed me to analyse all our safety and security measures in turn and quickly and easily identify potential omissions in our equipment and procedures.

"I had never spent time reviewing all our security measures and I am now confident we are doing all we can to ensure the safety of our customers and staff and the overall security of the premises."

Licensing SAVI was developed at the request of the Home Office by Police Crime Prevention Initiatives (Police CPI), the police company which runs schemes such as Secured by Design, to deter and reduce crime.

Another aim for Licensing SAVI is to reduce demand on police, NHS Ambulance services and Accident & Emergency departments.

In mid-October, Licensing SAVI was launched to 300 licensed venues across Bradford, Calderdale, Wakefield and Kirklees in West Yorkshire as funded by the West Yorkshire Violence Reduction Unit with the West Yorkshire Health and Care Partnership.

Licensing SAVI covers responsible drinking, drugs misuse, violent behaviour and safeguarding vulnerable customers through to preventing opportunist theft and improving physical security, such as lighting and CCTV.

## News in brief



### Save the Children asks clubs to get involved in Christmas Jumper Day on December 10

Save the Children is asking clubs to get involved with Christmas Jumper Day 2021 in order to raise funds for the charity.

Christmas Jumper Day, which has raised more than £25 million since its launch in 2012, gives your members a chance to dig out their festive jumpers, come together, and raise funds to help children and families in the UK and around the world.

Led by Save the Children, which works to support children and families in need all year round, the event is all the more important this year.

With the pandemic impacting the charity's funds, the organisation hopes that more people will join in the fun this year to not only spread Christmas cheer but also help raise much-needed money.

As usual, the charity wants you to ask your members to slip on their most festive jumpers for one day and make a donation.

Why not organise a special Christmas Jumper Party at your club and have a great time while raising money for a worthy charity?

For more information, visit the charity's website at: [www.savethechildren.org.uk](http://www.savethechildren.org.uk)



### Charity day at Baddesley Ensor Social Club raises over £4,300 for Prostate Cancer UK

A fundraiser in memory of Club Committee Member Phil Martin was held at Baddesley Ensor Social Club in Warwickshire on September 25 in aid of Prostate Cancer UK.

As well as staging a 100-mile sponsored bike ride, the club put on special bingo sessions, a raffle and a cake sale with the result that a grand total of £4,302.32 was donated to the charity.

## Rubery Social Club pays tribute to fallen war heroes



Rubery Social Club in Warwickshire put up special displays on the exterior of the club ahead of Armistice Day and Remembrance Sunday. The signs, which were lit up at night, paid tribute to the many men from Rubery village who lost their lives in both World Wars.

## Buy your own copy of Club Journal each month

Here's your chance to have your own personal copy of *Club Journal* delivered to the address of your choice each month for less than you'd pay for it at the club.

Simply fill in your details on the form below to obtain a year's supply of *Club Journal* for the special rate of £7.50.

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Please send the completed form, along with the cheque for £7.50 (made payable to Alchemy Contract Publishing), to:

ACP, *Club Journal*, 59/60 Thames Street, Windsor, Berkshire, SL4 1TX



# FOR SERVICE

## **Distinguished Service Award – 40 Years**

Edward Hamblin – Knaphill Working Mens Club  
(South East Metropolitan Branch)

## **Long Service Award – 25 Years**

Angus Robinson – Denby Dale Mens Club  
(Heavy Woollen Branch)

## **Certificate of Merit – 10 Years**

Gwen Evans – New York & Murton Club  
(Northumberland Branch)

### **Service Awards Application**

Please remember to allow sufficient time when applying for your Service Award Certificates.

Applications are approved initially by your local Branch Office then approved at the monthly NEC meeting in London (see page 16 for dates of upcoming NEC meetings).

All certificates take around six to eight weeks to be approved, engraved and signed.

## News in brief



### BT Sport to broadcast Australia v England Ashes Series during December and January

BT Sport has renewed its UK rights deal to broadcast Australia's Men's and Women's home cricket internationals until 2025, including the exclusive broadcast of four England tours over the next four years.

The new deal also includes the Women's Ashes series in 2022.

The new deal means clubs which subscribe to BT Sport will be able to show every ball from two of England's upcoming overseas Test series, with Joe Root's men travelling to face the West Indies in March 2022 for ODI and T20 matches after completing their tour of Australia.

In addition, BT Sport will also show live coverage of all international tours of Australia.

After this year's Ashes, Australia will take on New Zealand and Sri Lanka in a white ball series.

Simon Green, Head of BT Sport, said: "We loved bringing the highs, lows and controversy of the Ashes to our viewers in 2017/18 and relish the opportunity to bring our customers all the action from both a men's and women's Ashes in 2021/22.

"BT Sport's cricket content has continued to grow since we signed our first rights deal with Cricket Australia and we are delighted to be able to bring more world-class men's and women's cricket from Australia to fans across the UK."

In the last Ashes Series, in 2019, holders Australia retained the Ashes after winning the fourth Test, with England levelling the series 2-2 in the final test, resulting in the first drawn Ashes series since 1972.

### Full Ashes schedule on BT Sport:

**First Test:** December 8-12, The Gabba

**Second Test:** December 16-20, Adelaide Oval

**Third Test:** December 26-30, MCG

**Fourth Test:** January 5-9, SCG

**Fifth Test:** January 14-18, Perth Stadium

## Midland Band Social Club marks 125 years



Midland Band Social Club staged a 125th anniversary celebration in October

The Midland Band Social Club in Kettering has made the most of its 125th anniversary this year with a number of events taking place at the club.

Founded in 1896, the club has marked this incredible milestone by completing a refurbishment of its bar while in lockdown, staging a members only 'Welcome Back' night at the end of May, putting on the Kettstock4 Music & Beer Festival (raising over £700 for the club's local hospice) and hosting a 125th celebration evening in October featuring some top local entertainers.

The club is doing some brisk trade since reopening with members enjoying a large selection of bitters, lagers and ciders as well as up to 10 real ales from various local companies as well as mainstream brands.

Secretary Joelene Lawrence said: "We are very lucky to have a large Function Room which can seat 100 people as well as a fully equipped kitchen, which enables us to cater for functions, including our very popular Sunday Roast Carvery."



The club has enjoyed a highly successful year since reopening

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## Places are still available for Award in Club Management courses

There are still a few spaces available on this month's Award in Club Management (ACM) courses which are taking place at Lamberhead Green Club in Wigan on Saturday, December 4 and Canton Liberal Club in Cardiff on Saturday, December 11 – contact Head Office to book your place

Following a two-year hiatus caused by the Coronavirus pandemic, the Union is relaunching the Award in Club Management (ACM) with day courses taking place later this month.

On Saturday, December 4, there will be a course covering Unit 3 at Lamberhead Green Club in Wigan, while on Saturday, December 11, there will be a Unit 2 session at Canton Liberal Club in Cardiff.

The ACM was developed by the Union to give club officials all the information they require to run a successful private members' 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 & Regulation, Licensing; Unit 2 covers Other Law and Regulations and Unit 3 covers the topics of 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 aims to ensure that candidates gain a thorough understanding of licensing law 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 feedback from those who have already completed their ACM qualification has been overwhelmingly positive.

Tricia Banachowicz ACM, the Secretary of Leigh Park Trade Union Working Men's Club in Havant, was among the first officials in the country to complete all three stages of the



General Secretary Kenneth D Green CMD ACM lectured at the Unit 1 course held at Canton Liberal Club in Cardiff in December 2019. The club will be hosting a Unit 2 course later this month

ACM and said: “Even when you’ve been running a club for several years, there’s always more to learn and the ACM covers a lot of ground in terms of licensing, finance and regulations.

“The format of the course is such that as well as covering the course syllabus in the day sessions, candidates have the chance to talk about situations at their own clubs and open up a discussion.

“It means that you can fill in any gaps in your knowledge – perhaps situations which have not occurred at your club but potentially could arise in the future.

“For example, one of the areas that I found interesting was the difference between operating under a Club Premises Certificate and a Premises Licence given that some clubs choose to obtain a Premises Licence for different parts of the club.

“I’ve already encouraged other Committee Members to take the ACM and I believe that it would be particularly useful for Committee Members who are about to become Club Officers.

“Having the ACM is a sign that you

have a thorough grounding in the laws and regulations governing clubs and that can be invaluable in meetings, both within the club and when you are talking to external parties such as the licensing authority.

“One of the key things I did after the course was to get everyone else's contact details so that we can keep in touch via email or on social media and help each other out and keep adding to each other's knowledge base.

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

Due to the pandemic, the original course requirement to pass all three sections of the course within a three-year period has been relaxed with students being given extra time to achieve the award.

For more information on the course, including reserving a place on the upcoming day sessions in December, please get in touch with Cath Fitzpatrick in the Education Department at Head Office on 020 7226 0221 or email:

[cfitzpatrick@wmcui.org](mailto:cfitzpatrick@wmcui.org)



Union Vice-President Ken Roberts CMD ACM addresses students at Canton Liberal Club in Cardiff in December 2019

### 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

## Upcoming ACM day sessions

### ACM DAY COURSE UNIT 3 – Management, Finance & Administration

Saturday, December 4 – Lamberhead Green WMC, Wigan

### ACM DAY COURSE UNIT 2 – Law & Regulations (Part 2)

Saturday, December 11 – Canton Liberal Club, Cardiff

The cost of each unit is £30

- To book a place on the above courses, contact Cath Fitzpatrick at Head Office on 0207 226 0221 (Ext. 238) or by email: [cfitzpatrick@wmcIU.org](mailto:cfitzpatrick@wmcIU.org)





The club has a five-strong Committee, including, left to right: Secretary Ian Ellis, President Joseph Speight and Treasurer David McDonald

# Staincliffe Sports & Social Club

Having worked hard to build back its trade to near pre-pandemic levels, Staincliffe Sports & Social Club in West Yorkshire is looking forward to celebrating its centenary in 2022

As we head into 2022, Staincliffe Sports & Social Club in Batley, West Yorkshire, is gearing up for a special year as it celebrates its centenary, having been established in February 1922.

It was originally named Staincliffe Cricket & Working Mens Club but its new name reflects the fact that its cricketing section was disbanded a decade or so ago, although in summer the neighbouring playing fields still resound with the sound of leather against willow with another local side using the pitch.

The club remains proud of its cricketing past and has archive photos of yesteryear adorning its walls, but indoor sports now dominate the club's activity roster with its



The club is celebrating its centenary in 2022

flourishing pool and snooker sections competing in local league competitions.

Like all clubs, Staincliffe Sports & Social Club has endured a tough couple of years since the pandemic first hit but is now seeing its trade bouncing back to something approaching pre-COVID levels.

Club Secretary Ian Ellis explains: “We do have a lot of older members who were initially very cautious about Coronavirus and have been reluctant to come into the club since we reopened but business is picking up and as time goes on we’re getting busier and busier.

“Certainly, the younger members are still very keen to come out and socialise and it’s getting better across all the age groups.

“We’re determined to keep hold of our membership base as once you lose them, they’ll go somewhere else and you’ll have a very hard time getting them back.

“After we reopened we wasted no time in putting activities back on in

order to entice people through the doors. The club has a great family ethos and we have members that span the generations.

“We do a variety of draws, including tote tickets, a bonus ball and a Sunday Lunch Draw. Our Christmas Draw was very popular, with members putting in a pound a week with the aim of having a £3,000 prize fund with a variety of big cash prizes in the run-up to Christmas.

“We also have bingo on Fridays from 1pm and on Sunday evenings. We’ve been running a very successful 300 Club for years which sees 300 members paying a pound a week. Every three months, we draw a £1,000 first prize and second, third and fourth prizes of £500, £250 and £100 respectively. It’s all about getting people into the club.”

One incentive which has worked extremely well for the club is introducing three ‘Happy Hour’ sessions a week with 50p off a pint on all draught beers.

“As Tuesdays were proving fairly

quiet, we introduced a Happy Hour from 8pm-10pm,” says Ian. “On Saturdays it’s 4pm-6pm and then Sundays it’s 3pm-5pm.

“Those weekend Happy Hours have encouraged people to stay for a bit longer rather than, say, coming in for a prize draw or the live entertainment and then leaving straight afterwards.

“Sundays are particularly busy for the club with weekly live entertainment acts performing and the Happy Hour period has meant that people want to stay a bit longer.

“We try to vary the live entertainment to give it as wide an appeal as possible – groups, duos, solo artistes and comedians – and it works really well for us.

“On December 30, we have renowned drag artiste Miss Syren performing at the club and that’s something which members are really looking forward to.”

Live sport is also a popular part of the club’s appeal with both BT Sport and Sky Sports available to view.



The club has a flourishing snooker section with two quality tables on hand in the Games Room

## CLUB OF THE MONTH

“Premier League and Championship football is always popular,” says Ian.

“Also given that the club is situated in the heart of Rugby League territory in the M62 corridor, Super League coverage on Sky always draws a good crowd.

“The live games on Thursday and Friday nights and at the weekends are very popular.

“We also have a number of professional Rugby League players who are members of the club and pop in for a pint every now and then.”

In addition, the club’s snooker teams play their league games on Mondays, Tuesdays and Thursdays and the pool team has fixtures on Wednesday evenings.

When it comes to the bar, the club continues to offer a great range of high-quality drinks at very reasonable prices.

“Rather than go with one of the big suppliers or breweries, we get our drinks from a local supplier – Yorkshire Beers,” says Ian.

“They offer us a great personal service and can get us all the big brands, including JW Lees beers which are very popular at our club.

“We run regular promotions in addition to our Happy Hours and we



Club Steward Michael Hollingsworth

keep our prices as low as we can.”

Meanwhile, the club is also hoping that the income from private functions can return to pre-pandemic levels.

“Traditionally Saturday nights were when the Function Room was booked out for private parties but that obviously came to a halt with the shutdown,” says Ian.

“It was guaranteed income for the club so that’s something we want to get back to as soon as possible.”

Meanwhile, the club has put itself in control of its financial position by buying the leasehold of the club from the local council, a move which was first mooted some four decades ago.

“In 1974, the local council gave us the opportunity to buy the land



Pool is another very popular activity at the club



The club began life in 1922 as Staincliffe Cricket & Working Mens Club

around us for a nominal fee but the Secretary at the time didn't think it was feasible," says Ian.

"Years later, we had a second opportunity to buy the club and the cricket ground but, again, it was turned down. It meant that for many years the club continued to pay an annual rent.

"When I took over as Secretary 11 years ago, I decided to investigate buying the lease on the land and eventually we managed to get a deal completed just before the first COVID lockdown came into force in 2020.

"It's great for the long-term future of the club and puts us more in control financially than if paying rent.

"At around the same time, we had the club completely rewired and had the flat section of the roof turned into a pitched section.

"If we had known that the pandemic was coming we wouldn't have done it all at the same time but the work is all done now and paid for so it's worked out okay."

The club currently has a five-strong Committee, meaning a heavy workload for this closely knit team.

"We're only a small Committee which has its downsides and upsides," says Ian.

"On the positive side, we can make decisions and get things done quickly but it does mean a lot of work on the part of the Committee members.

"As I'm sure a lot of clubs found, it wasn't easy during the shutdown as there was a lot of administration involved with ensuring that the club received all the Government support we were entitled to.

"We take great pride in the overall management of the club and ensuring that we run it as a very efficient business," says Ian.

"You can see by the number of social clubs which have disappeared from this area in recent years that you have to be at the top of your game when it comes to managing the club's finances or you won't survive."

As for the centenary next year, the Committee is currently planning some special events to mark this auspicious milestone, including a 100 Year Anniversary Party with live entertainment and a number of games and draws.

The club has also printed a number

of branded club centenary t-shirts for members and staff to wear.

"It will be a great occasion for the club and a chance for all the members to get together and celebrate," says Ian.

"It's a real achievement to have reached our centenary so it's the perfect opportunity for a real club party for all the members, particularly after being shut for so long in 2020 and 2021.

"We'll also be inviting CIU officials to attend as we are very proud members of the Union and the base for the Heavy Woollen Branch.

"So, it'll be good to look back on the last 100 years, but as a club we're firmly focused on the future and making sure that the club continues to be at the heart of the community going forward."

#### CONTACT DETAILS

Staincliffe Sports & Social Club  
Halifax Road  
Batley  
WF17 7BA  
Phone: 01924 402 611  
Branch: Heavy Woollen

# HQ

## News in brief

### Contracts and Handbook available from Branch Offices

The CIU Contracts and Handbook have been updated and reprinted and are available to buy from your local Branch.

The documents available are:

- Club Staff Handbook
- Club Steward Contract
- Bar Manager Contract
- Bar/Cleaning Staff Contract
- Bar/Cleaning Staff Terms and Conditions of Employment
- Bar/Cleaning Temporary Staff Terms and Conditions of Employment
- Club Staff Accommodation Contract
- Zero Hours Contract

The club documents are priced as follows: £5 for each Handbook; £2.50 for each Contract (except the Club Staff Accommodation Contract and Zero Hours Contract which are priced at £2) and £1.50 for each Terms and Conditions document.

To buy any of these documents please contact your local Branch Office.

### National Executive Committee dates for 2022

The complete dates for the 2022 meetings of the NEC will be published on the CIU website ([www.ciu.org.uk](http://www.ciu.org.uk)) and also in the January issue of *Club Journal*.

### Annual Meeting 2022 dates

Thursday, April 7 – NEC Meeting

Friday, April 8 – Beer & Trades Show (Norbreck Castle Hotel, Blackpool)

Saturday, April 9 – AGM

## Dransfields CIU Charity Raceday

The Dransfields CIU Novices' Hurdle was staged at Wetherby on November 13 as part of the Union's Charity Raceday and was won by Thunder Rock, trained by Olly Murphy and ridden by Adrian Heskin



Thunder Rock (No.6) Winner of the Dransfields CIU Novices' Hurdle Race on November 13



Pictured, left to right: Camilla Cotton, Racing Manager for Olly Murphy Racing, receives the Winners' Trophy from Chris Haley, Managing Director of race sponsor Dransfields



The Financial Conduct Authority can be contacted via email or through its website (details below)

## The FCA issues update on COVID-19 forbearance measures

The Financial Conduct Authority (FCA) has issued an update on the forbearance measures that were introduced in 2020 during the COVID-19 restrictions. The statement reads as follows:

We write in our capacity as registering authority for mutual societies.

During the Covid-19 restrictions we contacted you to set out the ways in which we could help societies through our approach on annual returns, general meetings, and statutory declarations.

This communication provides an update as that forbearance comes to an end.

### Annual Returns

In April 2021 we explained that for annual returns due by October 31, 2021, we will not act to follow-up on delayed submission where that delay is three months or less.

This remains the case. Though we are not extending this general forbearance further, we are mindful that some societies will still be experiencing delays in producing accounts and intend to engage supportively to bring about submission.

### General Meetings

Societies can hold meetings virtually where this is not prevented by legislation or their rules.

We welcome that we have seen lots of societies taking the opportunity to update their rules over the last year to better facilitate virtual meetings where possible.

It remains the case that societies are expected to comply with any legislative requirement, or requirements under their own rules, for holding meetings.

It may be in the public interest for us to act if we see

non-compliance. This will be assessed on a case by case basis.

### Statutory Declarations

From December 13, 2021, we will no longer offer forbearance for statutory declarations required by either mutuals legislation or our application forms.

They will need to be fully completed on submission to the FCA.

### Electronic Submission

We continue to accept and encourage electronic submission of applications and annual returns, including the use of electronic signatures where that is possible.

### Mutuals Society Portal

The Mutuals Society Portal remains an easy way to submit annual returns and some applications electronically:

<https://societyportal.fca.org.uk/>

More than 4,800 societies are registered. We would be grateful if you could encourage others to register.

A short guide exists on the front page of the Portal for those who may find it useful.

● Clubs can get in touch with the FCA if they have any questions by emailing: [mutual.societies@fca.org.uk](mailto:mutual.societies@fca.org.uk) or visiting the FCA website at: [www.fca.org.uk/mutuals](http://www.fca.org.uk/mutuals)

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# The CIU – 159 years of supporting clubs and members

Here's an in-depth look at the many services and benefits offered by the CIU to our affiliated clubs, including legal advice, the chance to learn about club law and finance through the Union's Education Programme and the opportunity to take part in national and regional competitions in a variety of sports and games

## Advice and Help for Clubs

Affiliated clubs can take advantage of the resources of the CIU through their local Branch Secretary and from Head Office with assistance offered in legal proceedings where matters of club principles are involved. The Union produces a series of contracts and handbooks which take in the current legislative requirements, including the Club Secretary Handbook which is regularly updated to include the most recent changes to employment law. The Union also runs an Arbitration Training programme.

## Education

The Award in Club Management (ACM) is a qualification which comprises three self-contained units each taking one day of classroom-based study to complete. Unit 1 covers Law & Regulation, Licensing, Unit 2 covers Other Law and Regulations and Unit 3 covers Management, Finance and Administration. The course is open to all CIU members but is specifically aimed at people who are going to be sitting on club committees and occupying positions of authority within clubs for the first time.

## Club Journal

*Club Journal* is the Union's official monthly magazine and is a must-read for CIU members. Each month the magazine features news from around the branches, club profiles, opinion columns from leading Union figures, business-building advice from the experts, sporting news and results, plus details of the CIU Racing Club discounts available to members. Each affiliated club receives one free copy of the monthly magazine while an annual subscription of 12 issues costs £7.50.

## Charity

CIU clubs are at the forefront of raising funds for an array of national and local charities with members getting involved in a range of activities – from charity darts marathons and sponsored bike rides to special fundraising concerts and entertainment nights. As well as countless local charities, many national charities benefit from CIU events that are held throughout the year at our clubs, including the Alzheimers Society, the British Heart Foundation and Macmillan Cancer Support.

## Lobbying on Behalf of Clubs

Union officials have been at the forefront of helping shape legislation across a number of areas of crucial importance to clubs through the CIU's involvement with the All-Party Parliamentary Group for Non-Profit Making Private Members' Clubs. This group, which meets regularly at Westminster, gives the Union direct access to both Members of Parliament and Peers from across the political spectrum. The CIU also plays a leading role in the Committee of Registered Clubs' Association (CORCA).

## Rules

The CIU Rules Department deal with all matters relating to rules on behalf of clubs, the Union and the Branches. The preparation of all rule changes for the approval of the club members, the registration with the Financial Conduct Authority (FCA) and the printing through the Union's printer, are all dealt with at Head Office. Head Office also deals with clubs' affiliation to the Union. The Union has produced a Generic Rules Book especially to help clubs which are currently unaffiliated to the CIU.





**Events - CIU Beer & Trades Exhibition**

Normally staged during Conference Weekend, the CIU Beer & Trades Exhibition provides a great opportunity for club delegates to attend a free trade show which is specifically targeted at the needs of CIU clubs. The show provides a great day out for club men and women, as the many exhibitors – including several of the CIU’s Preferred Suppliers such as Dransfields, Heineken UK, Higos and Matthew Clark – show attendees how they can help increase profits and save money on running costs at their clubs.

**The CIU Racing Club**

In normal times, the CIU Racing Club enables clubs to take advantage of special discounted tickets for club outings to a variety of racecourses across the country. When spectators are allowed back into racecourses, *Club Journal* will publish a list of fixtures for race meetings throughout the year for which CIU members can obtain their discounted tickets, as well as giving details of exciting ‘one-off’ offers and packages, including racedays at some of the country’s top racing venues, including Chepstow and Haydock Park.

**Sport & Games**

The Union is one of the biggest organisers of sporting competitions in the country with trophies being competed for at both a National and Branch level. The following Indoor Championships are held annually within the CIU: Team Darts, Team Pool, Team Snooker, Individual Snooker, Individual Darts, Individual Pool, Dominoes 5s and 3s, Dominoes Straights and Cribbage Pairs. Many nationally ranked snooker and darts players first honed their skills at their local CIU club.

**CIU Official Website**

The CIU’s official website ([www.wmciu.org.uk](http://www.wmciu.org.uk)) provides a wealth of information regarding the activities going on throughout the Union, as well as contact details for Head Office and Branch personnel. It also has a ‘Breaking News’ section which will keep you abreast of the latest Government information on financial support for clubs during the COVID-19 pandemic, as well as links to the Union’s Preferred Suppliers. It also has a database of all the clubs affiliated to the CIU.

**Events - CIU National Charity Raceday**

Dransfields CIU National Charity Raceday is an annual event, held at Wetherby Racecourse in November. This is one of the highlights of the CIU calendar and the 2019 event saw 1,000 Union members enjoying a fantastic day out as they raised over £1,700 for the CIU’s Education Programme. The CIU marquee is situated next to the Winners Enclosure, with discounted beer and hearty food on offer. The CIU also runs an annual Greyhound Racing night in Sheffield.

**PRS Tariff**

The CIU has negotiated a special discount for its clubs with the Performing Right Society (PRS) which collects and distributes licence fees for the use of music on behalf of songwriters, composers and performers. The PRS licence covers music played through radios, CDs, streaming on the internet, music on TVs and also live music performances. The tariff for Members’ Clubs is printed annually and placed in *Club Journal*. It can also be downloaded from the CIU website: [www.wmciu.org.uk](http://www.wmciu.org.uk)





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# Planning underway for the Union's 2022 AGM and Trade Show

The CIU's Conference Weekend will be back in its normal April slot next year after being pushed back to September in 2021 with the AGM taking place on April 9 and the Trade Show on April 8

Planning is already underway for the CIU's 2022 Conference Weekend which is scheduled for its normal slot in early April following the 2021 event being moved to September due to the pandemic.

The Annual Meeting will take place on the morning of Saturday, April 9 with the 30th CIU Beer & Trades Exhibition being staged at Blackpool's Norbreck Castle Hotel the day before, on Friday, April 8.

Due to COVID-19 restrictions which were in force in 2020 and 2021, the last AGM focused on discussing the Union's Annual Reports for the last two reporting years but this year will see a full agenda, enabling delegates to vote on any amends to the CIU's Constitution.

Meanwhile, the 30th CIU Beer & Trades Exhibition will again see a wide cross-section of suppliers showcasing their products and services in order to give advice to clubs on how to increase revenue and reduce costs.

The Trade Show is the traditional curtain-raiser to the main event of Conference Weekend – the AGM – and the 2021 edition of the event saw delegates enjoying complimentary John Smith's Foster's and Strongbow at the bar supplied by Preferred Supplier Heineken UK, as well as cask ale courtesy of the Campaign For Real Ale (CAMRA).

Another Preferred Supplier, Dransfields, demonstrated an impressive array of the latest gaming and entertainment machines available to clubs as well as running bingo sessions and competitions.

So, don't forget to mark the dates Friday, April 8 and Saturday, April 9 in your 2022 diary.



The 2022 Annual Meeting will take place on Saturday, April 9 in Blackpool



Union President George Smith delivers his address at the 2021 AGM, held at the Grand Hotel in Blackpool earlier this year



NEC Member Bob Russell CMD addresses delegates as Chairman of the Standing Orders Committee



Club representatives from all over the country will attend the 2022 Conference



Union General Secretary Kenneth D Green CMD ACM at the 2021 AGM



Delegates enjoyed complimentary refreshments at the Heineken UK bar



Union General Secretary Kenneth D Green CMD ACM pulls a pint on the Heineken Blade



CIU Education Assistant Cath Fitzpatrick was part of the team from Head Office



The Mr Scratchings stand had an array of snacks for delegates to sample



Dransfields Managing Director Chris Haley and Operations Director Trevor Roberts



The CIU stand (pictured, left to right): Tahir Gul, Stephen Goulding, Annette Johnson, Union Vice-President Ken Roberts CMD ACM, Samantha Hagan, Uto Ekanem and Marlene Bruce



The Pukka Pies stand was very busy throughout the afternoon



The event was a great opportunity to enjoy drinks from the Heineken UK and CAMRA bars plus complimentary food and snacks



Delegates take part in the Dransfields Speed Pool competition

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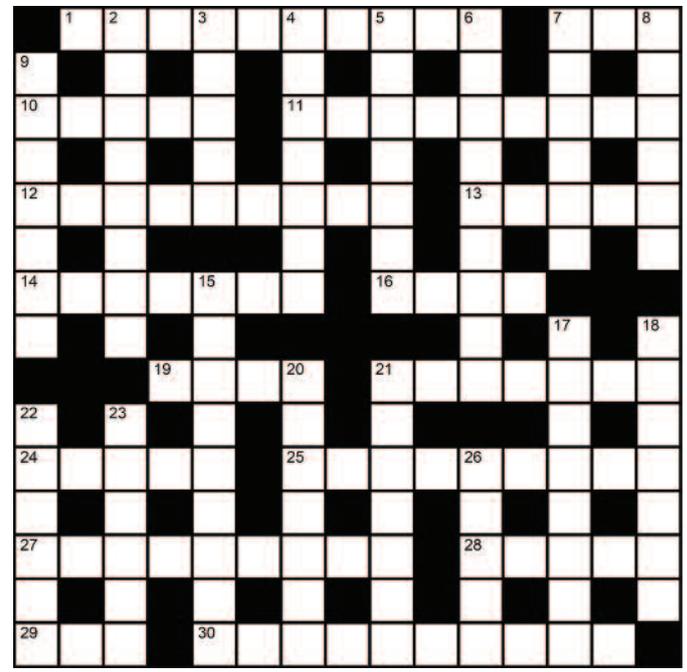
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- ACROSS**
- "Begger others" type gone to recee gin supplies (10)
  - Initially get your muscles fit in here (3)
  - A certain diet, including music on its own (5)
  - Musing may produce a good site for a workout (9)
  - Fastener said to be the reporters' boss? (5,4)
  - Got a piranha to strip a shy nocturnal one (5)
  - Rough cider brewed for the end of term in Cyprus (7)
  - Den, just back from an editorial meeting (4)
  - Bookrack store for veg. in a stew (4)
  - ATM bias in favour of Rice (7)
  - Engagement in electrotherapy (5)
  - Kitchen tool, drawn in pen from the Orient (3,6)
  - As plain as this, when whipped up to a stiff peak? (9)
  - Ore that is dug out to plant a willow (5)
  - On your phone, is it a bit disappointing? (3)
  - Googly type who could produce study of mummies, say (10)
- DOWN**
- Raggy ted, past his cuddly best with all those gizmos! (8)
  - Game where, mate, it's all over! (5)
  - Darkness frequency of thinly veiled force (7)
  - About that particular car, can you make it again? (2-5)
  - Outer hems the successful passenger will hang on to (4,5)
  - Old fever that's said to have a hold (6)
  - Banks that are more my style (6)
  - To get rid of Spode is just silly (7)
  - Get a move on with themes (aka motifs)! (4,5)
  - Decorating the picture? (8)
  - Liberal Party that lost its plate in a book store (7)
  - Maths professional who cut a rya into pieces (7)
  - The only advantage of a fine bet that's wrongly placed (7)
  - Ideal state where you turn to re-lay a patio (6)
  - Do this at the end of the day for secure storage? (4,2)
  - Loiter with public relations wise one (5)



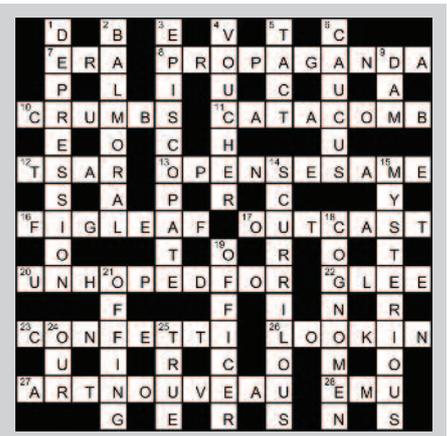
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## CROSSWORD SOLUTION

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

Mrs Jean Pellow of Darfield Road WMC  
Derek McDonnell of Old Oscott WMC  
Mr Robert Povey of Queens Park WMC  
Shay McArdle of Trades Hall Workington  
Wendy Cook of Eyres Monsell WMC





Wednesday, December 15, 7pm - Sky Sports

**Darts: PDC World Championship**

The highlight of the professional darts season as the world's top marksmen gather at Ally Pally to compete in a white-hot atmosphere generated by the highly vociferous crowd. Gerwyn Price of Wales won the title for the first time in his career in the 2020/21 edition of the Championship, beating Gary Anderson 7-3 in the final.



Thursday, December 16, 8pm - BT Sport

**Premier League: Liverpool v Newcastle United**

Following the Saudi-backed takeover earlier in the season, the Magpies face an acid test against one of the strongest teams in the Premier League. This game will enable the new management team at St James's Park to measure their current strength and what shortfalls they need to make up by bringing new talent into the squad.



Thursday, December 30, 8.15pm - Prime Video

**Premier League: Manchester United v Burnley**

A post-Christmas feast of football on Prime Video is rounded off with this fascinating tie at Old Trafford. United have been the very model of inconsistency this season with highly effective performances followed by shattering defeats. A loss against Burnley, currently rooted near the bottom of the League table, would surely be unthinkable for United.

# SPORTING HIGHLIGHTS

It's a veritable feast of live sport throughout December with some top ties on Amazon Prime Video, BT Sport and Sky Sports. It's also the start of the PDC Darts World Championship at London's Alexandra Palace

Monday, December 6, 8pm

Sky Sports Premier League

**Premier League: Everton v Arsenal**

Friday, December 10, 8pm

Sky Sports Premier League

Premier League: Brentford v Watford

Saturday, December 11, 12.30pm

BT Sport 1

**Premier League: Manchester City v Wolves**

Saturday, December 11, 5.30pm

Sky Sports Premier League

**Premier League: Norwich City v Manchester United**

Sunday, December 12, 2pm

Sky Sports Premier League

**Premier League: Leicester City v Newcastle United**

Sunday, December 12, 4.30pm

Sky Sports Premier League

**Premier League: Crystal Palace v Everton**

Tuesday, December 14, 7.30pm

BT Sport

**Premier League: Brentford v Manchester United**

Tuesday, December 14, 7.45pm

BT Sport

**Premier League: Norwich City v Aston Villa**

Tuesday, December 14, 8pm

BT Sport

**Premier League: Manchester City v Leeds United**

Wednesday, December 15, 7pm

Sky Sports

**Darts: PDC World Championship**

Wednesday, December 15, 7.30pm

BT Sport

**Premier League: Brighton & Hove Albion v Wolves**

Wednesday, December 15, 7.30pm

BT Sport

**Premier League: Burnley v Watford**

Wednesday, December 15, 7.30pm

BT Sport

**Premier League: Crystal Palace v Southampton**

Wednesday, December 15, 8pm

BT Sport

**Premier League: Arsenal v West Ham United**

Thursday, December 16, 7.30pm

BT Sport

**Premier League: Leicester City v Tottenham Hotspur**

Thursday, December 16, 7.45pm

BT Sport

**Premier League: Chelsea v Everton**

Thursday, December 16, 8pm

BT Sport

**Premier League: Liverpool v Newcastle United**

Saturday, December 18, 12.30pm

BT Sport

**Premier League: Manchester City v Brighton & Hove Albion**

Saturday, December 18, 5.30pm

Sky Sports Premier League

**Premier League: Leeds United v Arsenal**

Sunday, December 19, 2pm

Sky Sports Premier League

**Premier League: Newcastle United v Manchester City**



Horse Racing: Kempton Park:  
Sunday, December 26, 12  
noon, ITV

*Sunday, December 19, 4.30pm*  
*Sky Sports Premier League*  
**Premier League: Tottenham  
Hotspur v Liverpool**

*Monday, December 20, 8pm*  
*Sky Sports Premier League*  
**Premier League: Everton v  
Leicester City**

*Sunday, December 26, 12.15pm*  
*ITV*  
**Horse Racing: King George  
Meeting, Kempton Park**

*Sunday, December 26, 12.30pm*  
*BT Sport 1*  
**Premier League: Liverpool v Leeds  
United**

*Sunday, December 26, 2pm*  
*BT Sport*  
**Premiership Rugby Union: Bristol  
Bears v Leicester Tigers**

*Sunday, December 26, 5.30pm*  
*Sky Sports Premier League*  
**Premier League: Aston Villa v  
Chelsea**

*Sunday, December 26, 8pm*  
*Sky Sports Premier League*  
**Premier League: Brighton & Hove  
Albion v Brentford**

*Monday, December 27, 12.15pm*  
*ITV*  
**Horse Racing: King George  
Meeting, Kempton Park**

*Monday, December 27, 5pm*  
*BT Sport*  
**Premiership Rugby Union:  
Harlequins v Northampton Saints**

*Monday, December 27, 8pm*  
*Sky Sports Premier League*  
**Premier League: Newcastle United  
v Manchester United**

*Tuesday, December 28, 12.30pm*  
*Amazon Prime Video*  
**Premier League: Arsenal v Wolves**

*Tuesday, December 28, 3pm*  
*Amazon Prime Video*  
**Premier League: Southampton v  
Tottenham Hotspur**

*Tuesday, December 28, 5.30pm*  
*Amazon Prime Video*  
**Premier League: Leeds United v  
Aston Villa**

*Tuesday, December 28, 5.30pm*  
*Amazon Prime Video*  
**Premier League: Leicester City v  
Liverpool**

*Wednesday, December 29, 7.30pm*  
*Amazon Prime Video*  
**Premier League: Chelsea v  
Brighton & Hove Albion**

*Wednesday, December 29, 8.15pm*  
*Amazon Prime Video*  
**Premier League: Brentford v  
Manchester City**

*Thursday, December 30, 7.30pm*  
*Amazon Prime Video*  
**Premier League: Everton v  
Newcastle United**

*Thursday, December 30, 8.15pm*  
*Amazon Prime Video*  
**Premier League: Manchester  
United v Burnley**



**For sports & social clubs, it has to be Higos**

## Welcome back businesses.

With many lockdown restrictions having already begun to ease over the past few weeks, we're delighted to welcome you all back and rejoice in getting your clubs back to what they do best. At Higos we're setting our sights firmly on getting to know each and every one of our clients. We love the fact that every one of our clients clubs are unique and we thrive on the challenges and idiosyncrasies of all your insurance needs, no matter how quirky or specialist your need may be.

### Wouldn't life be dull if everyone were the same?

With over 8000 membership organisations in the UK, from sports clubs, social clubs to scout groups, we've come to understand that no two businesses are ever exactly alike, so it makes perfect sense that no two insurance policies will be. That's why we provide bespoke, in house CIU insurance cover that's flexible and simple. Our knowledgeable, specialist team offer expert, independent advice using in-house underwriting to find cover that matches their precise needs. To make sure you're not over or under insured, we're offering our CIU clients a complimentary Rebuild Cost Assessment (RCA) service, so your commercial building is adequately protected.

### Our bespoke sports and social clubs insurance includes:

Public & Employers liability	Directors & Officers liability
Sports playing surfaces	Money in gaming machines
Legal expenses cover	Personal accident cover
Free rebuild cost assessment	Business Interruption

## For independent advice contact our expert team



**Call 01458 270 303**

For independent advice or a quotation



**See us in branch**

Find your nearest branch on our website [higos.co.uk](https://www.higos.co.uk)



**Email us**

[hospitality.portfolio@higos.co.uk](mailto:hospitality.portfolio@higos.co.uk)

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