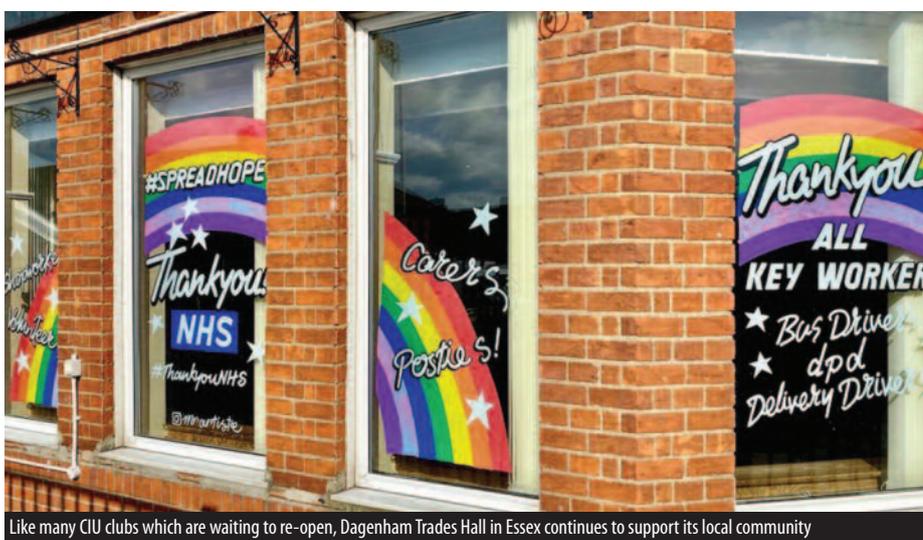


Government extends furlough scheme to the end of June



Like many CIU clubs which are waiting to re-open, Dagenham Trades Hall in Essex continues to support its local community

As clubs anxiously await news from the Government on when they can re-open their doors following the enforced closure which came into force on March 20 due to the Coronavirus pandemic, the Chancellor, Rishi Sunak has announced that the Coronavirus Job Retention Scheme (CJRS) has been extended until the end of June.

The scheme, which enables businesses to furlough employees with the Government paying grants of 80 per cent of their wages up to a maximum of £2,500, was originally open for three months and backdated from March 1 to the end of May.

For full details on how to claim, including a step-by-step guide for businesses, visit:

www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme

Following the announcement of this extension, the Chancellor said that he will keep the scheme under review and extend it again if necessary.

“We’ve taken the unprecedented step to support jobs and businesses through this period of uncertainty, including the UK-wide Job Retention Scheme,” he said.

“Following the extension of the Coronavirus lockdown measures (announced on April 16), it is the right decision to extend the furlough scheme for a month to the end of June to provide clarity.”

The Government stated that future decisions on the scheme will take into account further developments on the wider measures to reduce the spread of Coronavirus, as well as the responsible management of the public finances.

All the latest information pertaining to clubs and the Coronavirus pandemic that is received by Head Office will be published on the Union’s website: www.wmciu.org.uk.

There is also further information on additional Government financial help available to clubs on pages 14-17 of this issue.



FCA advises on the process of club rules registration

The Financial Conduct Authority (FCA) has advised on changes made to the process of registration of club rules due to the Coronavirus.

It is the advice of the FCA that all correspondence be submitted by email rather than by postal system as is the normal procedure.

Taking into account the Government guidance, clubs must reach their own decision as to whether to go ahead with any planned meetings.

Clubs may make alternative arrangements, such as making use of video conferencing or to delay any meetings, until a future date.

In accordance with a club’s rule book, all rule updates would normally be agreed to by the members at a special meeting. Due to the present situation, this is not possible.

With regard to the process of registration of rules, the FCA advised there would be a slight alteration in the registration procedure.

The FCA will accept electronic signatures to the rules instead of original signatures.

The FCA will also not insist that the declaration form will require the signature of a Solicitor at this point in time.

The FCA will not take any action against clubs if the annual returns are not submitted by their due date. This will be reviewed in June 2020.

Requirements to submit annual returns and accounts are contained in mutual societies legislation.



Welcome

Welcome to the May issue of *Club Journal* as the whole of clubland looks ahead in anticipation of being able to open our doors once again following the Coronavirus shutdown.

As I write this, it has been just over a month since the Government imposed the mandatory closure of all clubs in order to stem the spread of the novel Covid-19 virus and I am sure that club members everywhere have really missed the fellowship of their fellow members during this frustrating and anxious time for the whole country.

The CIU, both through Head Office personnel and our branch offices, continues to provide support and guidance for our clubs in the current crisis so please do get in touch if you have any queries about any of the Government's initiatives to help businesses get through this troubling period

On pages 14-17, we have updated the information regarding Government help for clubs and have included a very useful table on pages 16-17 – reproduced with the kind permission of accountancy firm R H Jeffs & Rowe – which shows all the various packages available to clubs.

We will carry on monitoring any new new initiatives put forward by the Government that could help clubs and these will be published on the website

(www.wmciu.org.uk), and in future issues of *Club Journal*.

As you'll see in the 'News' section of this month's issue, many clubs are still managing to support their local communities in this time of adversity.

If, like Oaks WMC, Wadsley Bridge WMC and Cogan Coronation Social Club and Bramshott & Liphook Social Club, your club and its members are helping in the national effort to support vulnerable members of society, please get in touch with your stories and photos and we will publish them in order to inspire similar efforts.

On pages 8-10, Preferred Supplier Aon provides a very useful guide to the many insurance issues pertaining to the lockdown.

Meanwhile, on pages 20-21, we present the *Club Journal* Lockdown Quiz which hopefully will give you a chance to test your knowledge across a variety of subjects, including the history of the CIU!

Enjoy the issue and my best wishes to you and your loved ones during these challenging times.

Stephen Goulding, Editor

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CLUB JOURNAL

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Wadsley Bridge WMC to the fore in current crisis



Members of Wadsley Bridge WMC in Sheffield mobilised to help supply vulnerable members of the community with food

Wadsley Bridge Working Men's Club in Sheffield has been to the fore in recent weeks with members helping to get much-needed groceries to those in need during the Coronavirus lockdown.

Following an appeal by the club's local foodbank, members of the club donated a huge amount of food items which were then delivered in the club's own van.

The foodbank will support the communities of Hillsborough, Wisewood, Southey and Wadsley Bridge.



Some of the supplies which were kindly donated to the local foodbank by members of Wadsley Bridge Working Men's Club in Sheffield

News in brief

Bramshott & Liphook Social Club plays crucial role as local food bank

Bramshott & Liphook Social Club in Hampshire has teamed up with local community groups to act as the central hub for those in need of emergency supplies during the lockdown.

"Our aim is to provide support and encouragement to all those in Liphook who are experiencing severe financial difficulties during this period of lockdown," said Club Stewardess Nicky Dean who is leading the foodbank initiative with the support of volunteers from St Mary's Bramshott & Liphook Church.

Donations of non-perishable food and toiletries, household cleaning products, pet food and baby supplies are being stored at the club to be picked up by those in need.

PDC launches Home Tour to give fans darts fix during Coronavirus lockdown

Darts fans will be able to watch PDC stars across 32 consecutive nights of live darts action following the launch of the PDC Home Tour in mid-April.

Elite level darts will be brought from the living rooms of the professionals to fans worldwide through live video calls, with players set to make history as part of the PDC's first ever home-staged event.

All Tour Card Holders have been given the opportunity to take part in the PDC Home Tour, which will see four players in action every night.

A nightly league format will see all four competitors play each other once in matches played over the best of nine legs, with a winner crowned each night.

Following the conclusion of the initial 32 nights of league phase action, the 32 group winners will advance to the second phase of the competition

Fans can watch the matches for free by registering on the PDC's official website: www.pdc.tv

News in brief

Dransfields is temporarily furloughed during the Coronavirus pandemic

Dransfields, the Preferred Supplier of gaming machines to the Union, has opted to temporarily furlough the company.

A statement from the firm's Managing Director, Chris Haley, stated:

"Many of our employees are field based going from venue to venue in their daily routines and as you will be aware, these venues have already been forced to close by the Government.

"We place the health and well being of our employees, our customers and the wider society above all else and could not see a way to guarantee safe working practices for our employees.

"We have suspended all rental charges with effect from March 21, 2020. We are unable to, and there is no need to, withdraw equipment from venues.

"However we strongly advise and request that you empty all machines of money and leave the doors open so that potential thieves can see that the machine is empty.

"There is a risk otherwise that machines will be broken into during this period of shutdown

"The Government announced a closure of all clubs on March 20 and we sent out all employees over the weekend and on Monday to collect and empty as many machines as possible.

"I am pleased to say that the vast majority of machines were successfully emptied. The small number that we were unable to attend to will be seen to as soon as people are no longer under movement restrictions.

"May I take this opportunity to wish all of our customers the very best of luck during this crisis. Be assured that Dransfields will do everything we can to support your business."

NHS Charities Together Urgent Appeal launches the 'Covid Cuts' fundraiser

The NHS Charities Together Urgent Appeal, which aims to support NHS staff and volunteers caring for Covid-19 patients, has launched Covid Cuts.

The idea is that given everyone is unable to go to a barber or hairdresser due to lockdown, people have their hair cut at home and donate the money they would usually have spent.

The Covid Cuts Challenge has four key steps:

1. Cut hair
2. Share a pic
3. Donate the cost of your cut
4. Nominate others

You can follow the challenge on Twitter @CovidCuts #CovidCutsChallenge

Colin Gillatt CMD receives Long Service Award



The Union's General Secretary, Kenneth D Green CMD ACM, recently attended the AGM of Wakefield Branch at Crofton WMC and presented a Long Service Award to the Branch President Colin Gillatt. Pictured, left to right: Bernard Carr (Wakefield Branch Vice-President), Kenneth D Green CMD ACM (Union General Secretary) and Long Service Award recipient Colin Gillatt CMD (Wakefield Branch President)

Due to a production error, we inadvertently named the wrong recipient for a Long Service Award last month. Wakefield Branch President Colin Gillatt CMD received his LSA for 21 years of service from the Union's General Secretary Kenneth D Green CMD ACM. Branch Vice-President Bernard Carr actually received his LSA for 31 years of service in 2019.

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.

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

Oaks WMC throws lifeline to local community



Bar staff from the Oaks WMC in Ardsley organised care packages for vulnerable members of the local community

Just ahead of the Coronavirus shutdown, staff from Oaks WMC in Ardsley, Yorkshire took it upon themselves to put together care bags full of key products to distribute among the vulnerable and elderly in the club's local community.

"We realised that some elderly members who come to the club can't go to the shops to get what they needed so our bar staff came up with the idea of the care packages," said Club Secretary Graham Tate.

The packages contained a range of crucial supplies, including toilet rolls, tea bags, coffee, porridge and biscuits.

"I am so proud of the bar staff for thinking of this and for thinking of other people while they aren't working themselves. It's great that they are thinking of people worse off than themselves and putting in the effort to help them."

Richmond Place Club waits on centenary party



The Richmond Place Club in Hereford had planned to celebrate its centenary in May

This month should have seen a major celebration taking place at the Richmond Place Club in Hereford with the club having planned to mark its centenary in style.

The club had lined up a big weekend of festivities over the weekend of May 8/9 but was forced to postpone the events due to the Coronavirus crisis.

"Obviously it was very disappointing to have to postpone our centenary celebrations as we had a brilliant show booked for the Saturday evening which would have been a fantastic way to mark 100 years of the club," said Club Secretary Les Walker.

"But we're hoping that we can still mark this amazing milestone in style later in the year when the Government gives clubs the all-clear to re-open!"

OBITUARY

SHEILA COOPER

Huntington WMC in York is very sad to announce the loss of their Secretary, Sheila Cooper, who died in December 2019.



Sheila was the first woman to be voted on to the Committee in 2004 and as a result, the club allowed women into the Games Room after 80 years.

She subsequently became Club Secretary.

She had a long battle with pancreatic cancer and worked bravely up to a few weeks before she died, still helping the club from her sick bed.

A much-loved and respected Secretary and Committee Member, Sheila served for 16 years on the Committee.

The club held a charity night to raise funds for Pancreatic Cancer and raised a fantastic sum of £4,600.

She will be sadly missed and a great loss to the club, both on professional and personal levels.

PETER DALE

Pittshill Victory Club in Stoke-on-Trent is sad to announce the death of their club stalwart Mr Peter Dale at the age of 84.



During Peter's 35 years on the management team he serviced at various times as a Committee Member, Trustee, Vice-President, President and over the last 20 years, as the Assistant Secretary.

He worked tirelessly for the club until ill health forced him to retire in 2016.

Peter was also renowned as a keen bowler, representing the club and was also a fine singer.

He will be sadly missed by all club members and friends.

Our deepest sympathy goes out to his wife and family.

CLUB NOTICES

Expulsions

Mr K Cox (Leadgate Workmens Club, Durham Branch)

Mrs J Cox (Leadgate Workmens Club, Durham Branch)

Club name change

From: Salthash Working Men's Club to: Salthash Social Club (Western Counties Branch)

From: Oatlands Park Working Men's Club to: Oatlands Park Village Club Limited (South East Metropolitan Club)

From: New Silksworth RBL Club to: New Silksworth Legion Club Limited (Durham Branch)

From: Broadwater Working Men's Conservative Club to: Broadwater Working Men's Conservative Club Limited (South East Metropolitan Branch)

Clubs re-admitted to the Union

Belvedere Working Men's Social Club (Kent Branch)

Clubs closed

Croxdale & Hett Working Men's Club (Durham Branch)

Goole Working Men's Club (Doncaster Branch)

Clubs withdrawn

Dorchester Trinity Club (Western Counties Branch)

Hodthorpe Working Men's Club (Derbyshire)

Lower Bourne Social Club (South East Metropolitan Branch)

Wales footballer boosts club's Easter initiative



Pictured: Will Vaulks, who helped Cogan Coronation Social Club in their initiative to deliver Easter eggs and pizzas to key workers across the Easter weekend

An Easter initiative launched by Cogan Coronation Social Club in South Wales received a welcome boost from Cardiff City and Wales footballer Will Vaulks.

The social club, which also has a thriving football section, asked members to donate Easter eggs which would then be delivered to essential workers across the Easter weekend.

Club member Dean Ford got in touch with Vaulks via Twitter to ask him to support the scheme and was stunned to receive a swift reply from the international midfielder who then visited Dean's house in order to donate £350 to the Easter egg fund.

This amount was then matched by members of the Cogan Coronation Social Club and used to purchase Easter eggs and takeaway pizzas which were delivered to essential workers and their families in the local area.

In total, 250 Easter eggs and over 50 pizzas were delivered to staff at Victoria Primary School, Ysgol Y Deri, Llandough Hospital and St David's Hospital.

"It's just trying to give back a bit. It's got a bit bigger than we'd planned so we did a lot more," said Dean.

Dartford WMC switches to takeaway beer offer

Long renowned for its cask ale offering and a regular fixture in CAMRA's *Good Beer Guide* for many years, Dartford WMC in Kent has not let the Coronavirus shutdown get in the way of supplying its members with a range of excellent beers.

Following the country-wide shutdown, which came into force on March 20, the club immediately switched to a 'drive-through' for cask ales whereby members can phone through their order and then pick it up safely from the club's back door in suitable containers which have been sourced by the club.

Bar Manager Nick Byram said: "We've opened Wednesday through to Sunday so our members can look at which beers we've got on through our Facebook page, make their order by phone ahead of time and then it will be waiting for them at the appointed time.

"Obviously we're observing all the Government's rules on safe social distancing so it's completely safe for our members. It has proven very popular and means that we can continue to offer our great range of cask ales during the shutdown."

For more information, see: <https://www.dartfordwm.club>

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Aon issues Coronavirus lockdown insurance advice to clubs

Preferred Supplier Aon has issued a statement regarding the Coronavirus shutdown for Aon-insured clubs

Aon will be raising claims on behalf of all Aon insured clubs. Some clubs have already raised claims; these will become part of the bulk transaction now.

This is great news as it means less work for the clubs to do.

Each claim will be looked upon on its own merits and the claim date will be from midnight on March 20, 2020, when clubs were ordered to close via the Government.

AON STATEMENT

The position:

We have been reviewing the position of clubs' Insurance cover and would advise that cover may be available, based on forced closure instructions by the Government. However we would stress that each case will be reviewed by Insurers based on the circumstances of each club.

Following legislation 5th March, 2020, Coronavirus is deemed as a 'Notifiable Disease' and there is an extension of cover which applies up to a limit of £10,000 for business interruption, following the closure of the premises.

This wording can be found in Section 2 of the policy wording – Section: Business Interruption - Page 25.

The Insurers extension includes closure or sealing off of the Premises or any right of way by the Police or other Statutory Authority which prevents or hinders the use of the Premises or access thereto or causes a reduction in the number of people using the Premises. The Inner Limit is £10,000.

Unoccupied Premises

Clubs will be experiencing temporary closure and this would mean that clubs premises may be closed for period in excess of 30 days as we continue in Lockdown.

Normally the Insurer could restrict cover for premises that are deemed

Unoccupied Closed, as the wording states that these Premises are deemed Unoccupied after 30 Days. However, given the current situation your Insurers have agreed to relax any impact on cover for up to 90 days.

As clubs premises will be closed for an extended period of time we would advise that all precautions must be taken to ensure the protection of your club.

This refund will cover up to two weeks' Statutory Sick Pay (SSP) per eligible employee who has been off work because of Coronavirus.

The Government says it will work with employers over the coming months to set up the repayment mechanism for employers as soon as possible.

Existing systems are not designed to facilitate employer refunds for SSP.

TEMPORARY IDLE SITES (issued on March 19)

Because of local authority actions to limit the spread of Covid-19 large areas, regions or even complete countries will go in a temporarily lockdown.

Furthermore, it could also be possible that your supply chain has come to a standstill which may require your club to lockdown locations temporarily.

Risks in temporarily idle premises are in most cases different from those in premises which are fully operational.

Moreover, idle premises are often not under day-to-day control of management and your employees.

Furthermore, temporarily idle premises can be an allurements, especially to young people and vandals and therefore precautions should be taken to prevent unauthorized entry to a temporarily idle facility.

For the short term, risks to be addressed are fire – for instance caused by arson or malfunction of electrical appliances – theft, vandalism and maybe in some regional areas



freezing of water systems.

Based on the loss history it can be concluded that most losses occur during the startup after a shutdown period.

Be aware that these are two different phases with their own specific point of attention.

If you already have a procedure for the Summer or Christmas shutdown this procedure should also be used to shut down and restart your facility.

GENERAL RISK CONTROL FOR TEMPORARY SITE CLOSURE

This guidance document should be regarded as a best practice guideline and not as a mandatory regulatory standard document.

This guidance has been prepared after multiple requests to provide risk control lockdown advice.

The document will be updated periodically if needed.

Authorities

- Check whether there are any legal requirements for site closures. Inform the authorities of the plans for temporarily closure of the premises in an early stage
- Provide the Fire Brigade with the keys of the temporarily idle building or provide at least a company contact(s) for any emergency situations.



Clubs were compelled to close by the Government on March 20 due to the Coronavirus pandemic

Insurance

- Inform your (club) insurance/contact/risk control contact or your Aon contact on the plans of the site closure in an early stage

Security

- Maintain on-site security guarding. If this option is impractical or when there is no CCTV system or burglary alarm system, then multiple daily site tours should be carried out inside and outside the buildings.

The site tour should be random, i.e. not each day at the same time. An alternative can be a temporarily mobile (rented) CCTV system with continuous monitoring.

- Be sure that CCTV pictures can be monitored by the security guard or remotely.
- Maintain electronic intruder alarm systems. Notify the remote alarm response station that the building is unoccupied. The alarm station should

have the number of the police or other site contacts to contact if required.

- Ask your security firm and private alarm center whether they have an effective business continuity plan to guarantee their service during the Corona lockdown period.
- Maintain exterior lighting at night and check the effectiveness regularly.
- Switch-off internal lighting where possible.
- Lock all gates, doors and all windows. Make sure fencing is in good condition and check this regularly.
- Maintain a key registration system. Only authorized persons should have access to the temporarily idle buildings.
- Store confidential and important documents safely. Make sure that club critical (IT) systems are secured.

Remove combustible materials from IT rooms and lock these rooms.

Fire safety

- Before the closure, make a closing round with at least two employees to switch off systems and electrical appliances and to close windows.

- Maintain the fire protection in the building, e.g. the automatic sprinkler system, fire detection system, fire doors.

If possible continue periodical inspection, testing and maintenance arrangements of the fire protection systems.

If this is not possible, contact your local (club) risk control contact / insurance contact or Aon to discuss and agree alternatives.

Postponing of these may be accepted in liaison with Aon and risk carrier(s).

- Check if diesel tanks or (sprinkler) water supply systems are full.

PREFERRED SUPPLIER – Aon

- Close fire doors. If fire doors must be kept open, check whether these doors can be fully closed automatically and that fire doorways are not obstructed.
- Check physically whether sprinkler valves are secured in fully open position.
- Check whether fire alarm systems work as required and that fire and technical alarms are transmitted to the right locations (not to the unmanned reception but to security, private alarm centers or fire brigade).
- Check that underground yard hydrants are not covered / blocked by outdoor storage or parked trucks and that hydrant main section valves are in open position.
- Ensure that the water supplies for the fire brigade remain fully operational and accessible.
- Notify the remote fire alarm response station that the building is temporarily unoccupied. The alarm station should have the number of a central company contact or the fire brigade to contact if required.
- Maintain a procedure for the impairment of fire protection systems, e.g. in the event of an unplanned or planned maintenance.
- More information on procedures in the event of an impairment of a fire protection system can be provided on request.
- Check prior to the temporarily lockdown whether hand fire extinguishers and hose reels are free of obstruction and good visible.
- Remove combustible material from the yard area, e.g. idle pallets, waste and other disused combustible materials.
- Remove combustible materials such as waste, flammable liquids, and other non-essential combustible contents within the temporarily idle building to the extent practical.

- Lock outdoor stored gas cylinders or drum with combustible liquids.
- Drain and purge tanks and pipe work that will temporarily not containing flammable liquids or gases to reduce the fire or explosion hazard from residual vapors.
- Trucks should be parked at least 10 m from main building facades.

Utilities

- Check whether there are local heaters obstructed by combustible materials.
- If possible disconnect all battery charging systems. For those systems that cannot be disconnected, check whether all de-central battery charging units are free of combustible materials.
- Small mobile heaters should be switched off, unless they are really needed and used safely.
- For areas with a freezing risk, keep heating systems in operation to prevent freezing of essential water systems, like sprinkler systems and drain water systems, like tanks and pipes, to prevent freezing, except those which are required for fire prevention.
- Close water main valves or disconnect e.g. coffee machines or include such appliances in a daily check round.

Maintenance

- In case the temporarily shut down period will be used for maintenance or projects, use a “Safe management of contractors” procedure. An example can be provided on request.
- A written hot work permit should be issued for all construction, demolishing and maintenance works which require cutting, grinding, welding, etc.
A fire watch should check the work place before, during and after completion of the hot works.
More information on hot work systems can be provided by Aon on request.

Additional information

- If necessary, contact your (Corporate) Insurance or Aon (Risk Control) contact for additional information.
- Aon can provide a shutdown tick box checklist on request.
- Ask your security firm and private alarm centre whether they have an effective business continuity plan to guarantee their service during the Corona lockdown period.

Disclaimer

The implementation of the provided recommendations does have a positive effect on the general risk profile and contributes to reducing the risk of a fire and will possibly reduce the impact of a fire incident as far as possible.

Aon Risk Solutions (Property & Risk Control) risk control surveys, reports and prevention recommendations are purely advisory and with the aim of helping clients and policyholders with risk management and safety procedures whereby it is not possible to fully map all fire-related risks.

If you have any questions and/or comments in response to this guidance document, please contact your Aon account manager, broker or risk control contact.



For further information or questions on any of the points covered above, please contact your local Aon Account Manager or Aon Account Engineer or visit the website at: aon.nl/coronavirus

INSURANCE ARRANGED BY Aon – MEET THE TEAM



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Update on support for clubs during Coronavirus shutdown

Following the mandatory closure of clubs in March, the Government has introduced a number of measures to help businesses affected by the Coronavirus lockdown. Here we list the support available for clubs and there is also a useful table on the following pages which displays all the measures in a simple format. For the latest communications from Head Office on the Coronavirus shutdown please visit the Union's official website:

www.wmciu.org.uk

The Government has introduced a number of measures to help businesses affected by the Coronavirus shutdown.

CORONAVIRUS JOB RETENTION SCHEME

The Government has announced that the Coronavirus Job Retention Scheme (CJRS) has been extended until the end of June.

The scheme, which enables businesses to furlough employees with the Government paying grants of 80 per cent of their wages up to a maximum of £2,500, was originally open for three months and backdated from March 1 to the end of May.

For full details on how to claim, including a step-by-step guide for businesses, visit:

www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme

Under the CJRS, all UK employers with a PAYE scheme can access support to continue paying part of their employees' salary for those that would otherwise have been laid off during this crisis.

This applies to employees who have been asked to stop working, but who are being kept on the payroll, otherwise described as 'furloughed workers'.

To take part in the scheme, clubs have to:

1. Designate affected employees as 'furloughed workers,' and notify your employees of this change – changing the status of employees remains subject to existing employment law and, depending on the employment contract, may be subject to negotiation.



2. Submit information to HMRC about the employees that have been furloughed and their earnings.

The first deadline for clubs wishing to claim for furloughed staff payments by the end of April has now passed.

BUSINESS RATES HOLIDAY FOR RETAIL, HOSPITALITY AND LEISURE

Businesses in the retail, hospitality and leisure sectors in England will not have to pay business rates for the 2020-21 tax year. Businesses that received the retail discount in the 2019-20 tax year will be rebilled by their local authority as soon as possible.

CASH GRANTS

As part of the retail, hospitality and leisure sector, clubs will receive a cash grant of up to £25,000 per property if their rateable value is between £15,000 and £51,000.

Clubs with a rateable value of under £15,000 will receive a grant of £10,000.

STATUTORY SICK PAY REBATE

The Government is allowing clubs to reclaim Statutory Sick Pay (SSP) paid for staff sickness absence due to Coronavirus.

The online service used to reclaim SSP is not available yet. HMRC will announce when the service is available.

The Coronavirus Statutory Sick Pay Rebate Scheme will repay employers the current rate of SSP that they pay to current or former employees for periods of sickness starting on or after March 13, 2020.

If you're an employer who pays more than the current rate of SSP you can only claim the current rate amount.

The repayment will cover up to two weeks starting from the first day of sickness, if an employee is unable to work because they either:

- have coronavirus
- cannot work because they are self-isolating at home
- are shielding in line with public health guidance

Employees do not have to give their employer a doctor's fit note for them to make a claim.

VAT DEFERRAL

All VAT-registered UK businesses are eligible to defer Valued Added Tax (VAT) payments for three months.

This is an automatic offer with no applications required.

Taxpayers will be given until the end of the 2020-21 tax year to pay any liabilities that have accumulated during the deferral period. VAT refunds and reclaims will be paid by the government as normal.

TAX - TIME TO PAY SERVICE

Clubs in financial distress, and with outstanding tax liabilities, may be eligible to receive support with their tax affairs through HMRC's Time To Pay service.

These arrangements are agreed on a case-by-case basis and are tailored to individual circumstances and liabilities.

If you've missed, or are worried about missing, your next tax payment due to Coronavirus, contact HMRC.

You can also call the HMRC helpline for advice on 0800 0159 559.

For the latest information on the support available to businesses from the Government, visit:

www.businesssupport.gov.uk/coronavirus-business-support/

CLUB RULES

As reported on the front page of the issue, the Financial Conduct Authority (FCA) has advised on changes made to the process of registration of club rules due to the Coronavirus.

Taking into account the Government guidance, clubs must reach their own decision as to whether to go ahead with any planned meetings. Clubs may make alternative arrangements, such as making use of video conferencing or to

delay any meetings, until a future date.

In accordance with a club's rule book, all rules updates would normally be agreed to by the members at special meeting. Due to the present situation, this is not possible.

With regard to the process of registration of rules, the FCA advised there would be a slight alteration in the registration procedure.

The FCA will accept electronic signatures to the rules instead of original signatures received and will also not insist that the declaration form will require the signature of a solicitor at this point in time.

The FCA will not take any action against clubs if the annual returns are not submitted by their due date.

These arrangements will be reviewed in June 2020.

Requirements to submit annual returns and accounts are contained in mutual societies legislation.

For more information on this, visit the FCA's mutual societies portal which can be found at:

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

Simple guide to the Coronavirus Job Retention Scheme (Furloughing)

What does 'furlough' mean?

The Coronavirus Jobs Retention Scheme (CJRS) is a Government initiative to enable struggling businesses to pay their staff during the Coronavirus crisis. Employers can apply to join the initiative, and, if they meet the qualifying criteria, the Government will pay up to 80 per cent of their wages for up to three months.

Clubs which have closed temporarily due to Coronavirus can ask HMRC for an 80 per cent grant to help cover the salaries of those who have been furloughed. This can be up to £2,500 a month. The employer can then top up the remaining 20 per cent.

How long is the scheme running for?

This scheme started on March 1, 2020 and is open to UK employers until June 2020 - though this could be extended. The minimum amount of time you can be furloughed for is three weeks.

Who is entitled to furlough pay?

The scheme is open to those who had started or joined a PAYE payroll scheme by March 19, 2020 (extended from the original date of February 28, 2020).

Employees can now be placed on furlough if they were on PAYE payroll on or before March 19, 2020, providing their employer had notified HMRC of them via an RTI submission by this date.

Does the employer have to pay the extra 20 per cent?

No. This is at the discretion of the employer.

Will an employee's annual leave be affected by furlough?

Employees who haven't taken all of their statutory annual leave entitlement due to Coronavirus will be able to carry over up to four weeks of unused leave over into the next two years of annual leave. Full-time employees working a five-day week must receive 28 days - or 5.6 weeks - paid annual leave a year. Part-time staff are also entitled to 5.6 weeks of paid annual leave but this will be fewer than 28 days.

Can an employee work for another company if they are on furlough?

Being on furlough means that legally, the employee is still employed. Accepting another job may therefore be a breach of their contract with their employer.

Can an employee be furloughed if they are on maternity leave?

Employees on Statutory Maternity Pay (SMP) will still have to be paid by their employer. This covers six weeks paid at 90 per cent of weekly earnings, followed by £148.68 or 90 per cent of their average weekly earnings (whichever is lower) for the next 33 weeks.

CORONAVIRUS SUPPORT

	Grant Funding	Retail. Hospitality and Leisure Grant	Business Rates Retail Discount
Benefit	One off grant of £10,000.	One off cash grant of £25,000 to businesses in this sector.	No rates payable for the 2020-2021 tax year.
Criteria	Must be eligible for small business rates relief.	Club premises with a rateable value between £12,000 (£15,000 in England) and £51,000,	Any business in the retail, hospitality or leisure sectors
How to apply	Local authority. Check the authorities website as procedures vary greatly.	Local authority	Automatic, the council will not seek to collect rate demands from April.
Comments	If the club has two properties, gym, changing room, betting shop, etc. it may be eligible for grant for each property.	Some authorities have already made payment.	Available for 2020/21 only.

T FOR SOCIAL AND SPORTING CLUBS

Job Retention Scheme	VAT Deferral	HMRC Time to Pay	Statutory Sick Pay	Coronavirus Business Interruption Loan Support
<p>Grant will cover 80% of the salary of retained staff, capped at £2,500 per employee per month. The club has to fund payments until end of April.</p>	<p>A club will not have to pay VAT from now until mid-June. The business has until the end of March 2021 to pay the VAT due.</p>	<ul style="list-style-type: none"> • Setting up time to pay. • Suspending debt collection proceedings. • Cancelling late payment penalties and (unusually) interest. 	<p>Can reclaim up to 2 weeks SSP per eligible employee who has been off work due to Covid-19. The weekly rate is £94.25.</p>	<p>The lender receives a guarantee of 80% of the loan amount from the government.</p>
<p>All UK businesses operating a payroll and who have enrolled for PAYE on-line.</p>	<p>All UK businesses.</p>	<p>All UK businesses.</p>	<p>All UK businesses with less than 250 employees.</p>	<p>May not be available to social clubs only sports clubs.</p>
<p>Submit information to HMRC about the employees and their earnings through a new online portal.</p>	<p>Automatic, clubs do not have to apply. VAT returns should still be submitted as normal.</p>	<p>The number of HMRC helpline is 0800 0159 559.</p>	<p>Submit information to HMRC through payroll.</p>	<p>All the major banks.</p>
<p>The scheme will not open before the end of April; if you don't have a PAYE on-line account you should apply now. Office holders are eligible under the scheme.</p>	<p>If a club wishes to take advantage of this support it has to cancel its VAT direct debit mandate.</p>	<p>Will allow overdue tax to be paid over a period of time.</p>	<p>Commenced from 13th March, for most replaced by Job Retention Scheme.</p>	<p>Interest free for first 12 months. Capital repayment holiday at lenders discretion.</p>

Dransfields CIU Charity Raceday scheduled for November 14

Despite the current Coronavirus pandemic which is having such a detrimental effect on all aspects of club life, there is plenty to look forward to later in the year when, hopefully, life in the UK has returned to something approaching normality.

One such highlight is the Dransfields CIU National Charity Raceday which is scheduled to take place 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's also 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.

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.”

Special ticket packages will be available exclusively to CIU members with the price announced closer to the event in upcoming issues of *Club Journal*.

Wetherby Racecourse is regarded as one of the friendliest racing venues in the UK



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 will can look forward to a day out at the the races (dates subject to change)

British racing suspended

The British Horseracing Authority (BHA) has suspended all racing fixtures up until the end of April but is hoping that flat racing behind closed doors can be resumed during May. The decision will be kept under constant review. Nick Rust, CEO of the BHA, said: "We stopped racing in March to protect the health and safety of the public and to limit demands on the NHS. We are in touch with Government as part of our development of a responsible, coordinated plan for the return of sport when it's appropriate to do so."

HAYDOCK PARK	Thursday 2 July	£10	Glass Times Raceday
HAYDOCK PARK	Saturday 4 July	£15	Bet365 Old Newton Cup
HAYDOCK PARK	Friday 17 July	£10	Afternoon Racing
DONCASTER	Saturday 1 August	£12.50	UNISON Raceday
HAYDOCK PARK	Thursday 6 August	£10	Summer Family Fun Day
HAYDOCK PARK	Saturday 8 August	£15	Rose of Lancaster Stakes
HAYDOCK PARK	Thursday 3 September	£10	Afternoon Racing
HAYDOCK PARK	Friday 4 September	£10	Afternoon Racing
HAYDOCK PARK	Saturday 5 September	£15	Sprint Cup Day
HAYDOCK PARK	Friday 25 September	£10	Craft Beer & Gin Festival
HAYDOCK PARK	Saturday 26 September	£11.50	Craft Beer & Gin Festival
HAYDOCK PARK	Friday 16 October	£10	Racing Welfare Charity Day
HAYDOCK PARK	Saturday 21 November	£15	Betfair Chase Day



DONCASTER – UNISON RACEDAY

Saturday, August 1 is UNISON Raceday at Doncaster. This celebrates the public services union and is likely to attract a big crowd who will witness seven races over the Flat.



HAYDOCK PARK – SPRINT CUP DAY

This meeting, on Saturday, September 5, is regarded as one of the best Flat racing fixtures in the UK sporting calendar and will see some of the true sprint superstars of the sport in action.

CIU Racing Club Booking Form

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

Racecourse: _____

Date of meeting: _____

Cheque enclosed for £ _____

(Made payable to racecourse involved - **please send at least three weeks before the meeting 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:

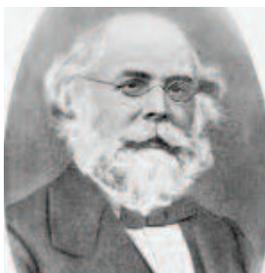
**Alchemy Contract Publishing,
CIU Racing Club,
Club Journal,
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Windsor,
SL4 1TX**

Test your brain power with the *Club Journal* lockdown quiz!

As club members might have a bit of extra time on their hands at the moment, *Club Journal* presents our lockdown quiz to help keep brains ticking over while we await the re-opening of our clubs

Round 1 – The CIU

1. In which year was the Working Men's Club & Institute formed?
2. What were CIU clubs allowed to do for the first time in 1865?
3. What Union position have the following people all held - Reverend Henry Solly, Jack Johnson, Kevin Smyth CMD and Kenneth D Green CMD ACM?
4. In which year was the official opening of the current CIU Head Office in Islington?
5. What function did the CIU-owned properties at Broadstairs, Grange, Langland Bay, Pegwell Bay and Saltburn fulfil?



6. What CIU milestone was achieved by Carol Goddard in December 2011?
7. Which CIU official received an OBE in the 1991 New Year Honours List?
8. The CIU is formed of how many branches?
9. Which former Minister of Sport is the CIU's current Parliamentary Advisor?
10. In which year was the Union's Award in Club Management (ACM) first launched?

4. In which county is Everton & Lymore Social Club situated?

5. Which rock band played their first professional gig at Crookes Social Club in Sheffield before going on to worldwide success?

6. What was the name of the fictional social club which gave its name to a British television variety show produced by Granada Television from 1974 to 1977?

7. Which is the CIU-affiliated club closest to Doncaster Racecourse?

8. What forced the Tarring Club in West Sussex to close temporarily in 1943?

9. To which CIU branch do Ferndale Conservative Club, Ferndale Imperial Conservative Working Men's Club and Ferndale Labour Club all belong?

10. Which Tyneside poet, famous for his work, *The Pitman's Pay*, has a CIU-affiliated club named after him?

2. What was "probably the best beer in the world"?

3. Which brand had the catchphrase "Gertcha"?

4. Which beer was described as "Amber Nectar"?

5. Australians wouldn't give a XXXX for what?

6. Which brand had you "following the bear"?

7. "Good things come to those who wait" advertised which brand?

8. Which beer was said to "refresh the parts other beers cannot reach"?

9. Which brew was being advertised with the slogan: "I am only here for the beer"?

10. Which Belgian beer was branded as "reassuringly expensive"?

11. "I bet he drinks" what beer?

12. Which beer was known as the "Cream of Manchester"?

13. Name the beer: "It's what your right arm's for"?

Round 2 – Clubs

1. What French liqueur is famously associated with Burnley Miners Club in Yorkshire?
2. In which city is the Nottingham Oddfellows Club situated?
3. Which two clubs were named jointly as the winners of the 'CIU Traditional Club of the Year' category at the 2019 Club Mirror Awards?

Round 3 – Beer Advertising

1. What beer, produced in Burton-on-Trent, claimed to "work wonders"?

14. Which beer was “The pint that thinks it’s a quart”?
15. Which brewer encouraged you to “Roll out the barrel”?
16. Which beer stayed “sharp to the bottom of the glass” ?

Round 4 – Sport

1. Who captained England during the 1982 Football World Cup in Spain?
2. Where is the CIU’s Annual Greyhound Racenight held?
3. Which racecourse celebrated 100 years of racing in July 1987?
4. What was the score in the 1995 FA Cup final between Everton and Manchester United?



5. Who was the first batsman to score 10,000 runs in Test cricket?
6. How many times have England reached the final of the Rugby World Cup?
7. Which former World Darts champion is known as ‘The Viking’?
8. Against which opponent did heavyweight boxer Lennox Lewis successfully defend his WBC, IBF, IBO titles in June 2002 in Memphis?
9. In Rugby League, which team has won the most Super League titles?
10. Who became the youngest snooker player to win a ranking event (17 years, 51 weeks) at the 1993 UK Championship?

Round 5 – General Knowledge

1. Where in the body is the labyrinth?
2. What is the common name for ascorbic acid?
3. Complete this quotation from Voltaire: ‘If God did not exist...’
4. Americans call it a faucet. What do the British call it?

5. How are the first five books of the bible known collectively?
6. Who designed the dome of St. Peter’s, Rome?
7. What is the unit of currency in Poland?
8. Which two elements make up water?
9. Who was the captain of the Pequod in Moby Dick?
10. What colour is a New York taxi?
11. Which two letters are worth ten points in the board game Scrabble?
12. Which useful household item is made from naphthalene?
13. What is measured on the Beaufort scale?
14. Which creatures live in a formicary?
15. Which bandleader died in an air crash over the English Channel during World War II?
16. What is the other name for the Jewish day of Atonement?
17. What was writer Charles Dodgson’s pseudonym?

18. If an American footballer talked about his ‘zippers’ what would he mean?
19. Where would you find the ‘Ocean of Storms’?
20. Name two actors who have won Oscars for playing the same character.
21. Who played the title role in the film *Carry on Sergeant*?
22. Which company was found by Jeff Bezos in Bellevue, Washington, in July 1994?
23. Red and which other colour are on the flag of Austria?
24. What is the firm Harveys of Bristol most famous for purveying?
25. Which American singer had the most UK No.1 singles during the 1980s?
26. In which English county would you find Leeds Castle?

For all the answers to the quiz, see page 30 of this issue.

Award in Club Management courses currently rescheduling

Currently suspended due to the Coronavirus pandemic, the Award in Club Management (ACM) day courses give a thorough grounding in the key aspects of running a club so be sure to look out for the rescheduled dates which will be published in *Club Journal* in upcoming issues

The Award in Club Management (ACM) course has received many glowing reviews from candidates who have taken it since it was introduced in 2018.

This three-part course has been developed by the Union to give club officials all the information they require to run a successful private members' club in the modern era.

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 who lead the day sessions and can draw from their knowledge of the club scene to illustrate the points covered in the course.

As soon as the current Coronavirus lockdown is eased, Head Office will be rearranging new dates for ACM day courses at various clubs across the country and the new schedule will be published in upcoming issues of *Club Journal*.



The Award in Club Management (ACM) gives a thorough grounding in the key aspects of running a members' club across three Units



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



Pictured: Candidates take part in the ACM day course held 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

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

Getting ready for a big reopening

Following the postponement of the 29th CIU Beer & Trades Exhibition due to Coronavirus, organisers of this popular annual event are awaiting advice from the Government before announcing a new date



The postponement of Blackpool 2020, including the CIU AGM and the Beer & Trades Exhibition, due to the Coronavirus pandemic came just before the Government imposed a closure order on all clubs. Club officials are now eagerly counting the days until they can reopen and get back to business

The annual CIU Beer & Trades Exhibition in Blackpool has grown markedly over the past five years with the number of suppliers and visiting delegates increasing year-on-year to create the biggest trade show in the UK specifically targeted at members' clubs.

Of course, the 2020 edition of the show, scheduled for Friday, April 3, became – like the Union's AGM and countless other events up and down the country – a casualty of the Coronavirus pandemic as the CIU took the decision to postpone Conference Weekend in mid-March.

This decision came just before the Government imposed the general lockdown on the population to stem the spread of the Covid-19 virus, including the closure of all clubs.

Club officials are now eagerly awaiting positive news from the Government about possible dates for the reopening of our clubs and you can guarantee that members will be flooding back into clubland once the doors are flung open again following this unprecedented period of closure.

Boosting trade will be more important than ever for clubs following the reopening and that is why every attempt will be made to reschedule the Trade Show.

The rescheduled show will provide a unique opportunity for club delegates and key club suppliers to interact, sharing knowledge, exploring new products and services aimed at members' clubs, all in an informal setting.

Having plenty of fun is also

important to the trade show and activities planned for the re-scheduled show include complimentary drinks from Heineken UK, AB-Inbev and wine and spirits supplier Matthew Clark.

Meanwhile, preferred gaming machine supplier Dransfields will be showcasing their latest gaming and entertainment machines as well as running bingo sessions and competitions which will enable delegates to win some fantastic prizes.

The exhibitors are already queuing up to demonstrate their key products and services for clubs at the show, so keep your eyes out for the new date.

In the meantime, all exhibitors are waiting to work with you and help you to hit the ground running when clubs reopen.

THE 2020 EXHIBITORS



Dransfields hopes to showcase their products at the rescheduled show



Enjoying the range of Heineken products was to be a central feature of the trade show



Aon is a long term preferred supplier



The Beer & Trades Exhibition is a great place to network and socialise with delegates from other clubs



Club delegates pose alongside the Premier League trophy at the BT Stand during the 2019 show

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CIU
tel: 020 7226 0221
email: soulding@wmcu.org
www.wmcu.org.uk

Club Control
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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
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Want to know just how much your club can save?

For a free energy survey and bill validation contact Darren on 02476 328995 or email: darren.pridmore@nationwide-energy.co.uk



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WHAT CAN THE CIU DO FOR YOUR CLUB?

Here's an in-depth look at the many services and benefits offered by the CIU to its 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 sports competitions at both National and Branch level

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.

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.

Education

The new Award in Club Management (ACM) is a qualification which comprises three self-contained units each taking one day of Regulation and Licensing 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.

PRS for Music Tariff

The CIU has negotiated a special discount for its clubs with the PRS for Music which collects and distributes licence fees for the use of music on behalf of songwriters, composers and performers. The 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

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 quarterly 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 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 each September in Sheffield.

Events - CIU Beer & Trades Exhibition

Taking place during Conference Weekend each April, 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 Aon, Dransfields and Heineken UK – show attendees how they can help increase profits and save money on running costs at their clubs.

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.

The CIU Racing Club

The CIU Racing Club continues to go from strength to strength with more clubs taking advantage of special discounted tickets for club outings to a variety of racecourses across the country. Each month, *Club Journal* publishes an updated 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.

CIU Official Website

The CIU's official website (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, designated pages for each Branch as well as links to the Union's Preferred Suppliers and entry forms for the various sports and games competitions run by the CIU. It also has a database of all the clubs currently affiliated to the CIU.



Answers to the Quiz on page 20.

Round 1 – The CIU

1. 1862
2. Sell alcoholic drinks
3. General Secretary
4. 1962
5. Convalescent homes
6. First woman to be elected to the Union NEC
7. Derek Dormer OBE
8. 25
9. Gerry Sutcliffe
10. 2018

Round 2 – Clubs

1. Benedictine
2. Leicester
3. Blackpool RBL and Hoo Village Institute
4. Hampshire
5. Def Leppard
6. The Wheeltappers and Shunters Social Club
7. Intake Social Club
8. It was bombed by the Luftwaffe
9. South Wales Branch
10. Thomas Wilson

Round 3 – Beer

1. Double Diamond
2. Carlsberg
3. Courage Best
4. Foster's
5. Castlemaine
6. Hofmeister
7. Guinness
8. Heineken
9. Double Diamond (again)
10. Stella Artois
11. Carling Black Label
12. Boddingtons
13. Courage Tavern
14. Whitbread Trophy
15. Watney's Red Barrel
16. Harp Lager

Round 4 – Sport

1. Mick Mills
2. Owlerton Stadium, Sheffield
3. Wolverhampton
4. 1-0
5. Sunil Gavaskar
6. 4
7. Andy Fordham
8. Mike Tyson
9. Leeds Rhinos
10. Ronny O'Sullivan

Round 5 – General Knowledge

1. Ear
2. Vitamin C
3. If God did not exist, it would be necessary to invent Him
4. A tap
5. The Pentateuch
6. Michelangelo
7. Zloty
8. Hydrogen and Oxygen
9. Captain Ahab
10. Yellow
11. Q and Z
12. Moth balls
13. Wind speed
14. Ants
15. Glenn Miller
16. Yom Kippur
17. Lewis Carroll
18. Scars
19. The moon
20. Marlon Brando/Robert De Niro, Heath Ledger/Joaquim Phoenix
21. William Hartnell
22. Amazon
23. White
24. Sherry
25. Madonna
26. Kent

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 Efficient Energy page 26
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 Peekspage 27
 Nationwide Energy pages 26 and 32
 Trent Furniture page 31

MEMBERS' CORNER

Informative articles which affect our life

Get the latest information on Coronavirus

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

We would welcome your comments on the crisis, so do please send your emails through to: justin@clubjournal.co.uk

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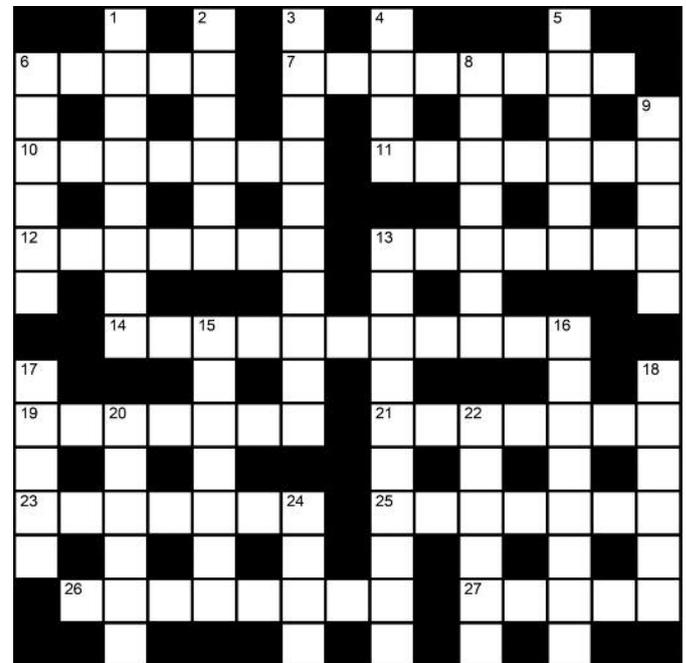
- 6 It's got news of a powerless tiger. (5)
- 7 Single track railway built on iron-hard loam. (8)
- 10 Black paddler with extra layer? (7)
- 11 Little ripple of a tiny gesture? (7)
- 12 Canticle Anselm had to wash thoroughly. (7)
- 13 Sunday hat made with cork. (7)
- 14 Dealing within a constraint. (11)
- 19 Continuing further on top of little forests, say. (7)
- 21 Darkness frequency for Keira follower, say. (7)
- 23 Upset that it is found in banded marble. (7)

- 25 Anti-tanker, possibly aka "Bozo!"? (7)
- 26 Gent ices his cocktail in heredity study. (8)
- 27 Roast boar in five, so make sure it's well done! (5)

DOWN

- 1 Adversary destroys pen on top. (8)
- 2 Grubby little boy on the ocean floor? (6)
- 3 Asian menus fit for one who's content to be dictated to. (10)
- 4 Ice crystals for Peter and Jon? (4)
- 5 Amplitude not met in the complications of phone-line connection. (4-2)
- 6 Mice, to turn up in volcanic

- rock. (6)
- 8 Pasta takes the sting out of invigilator's cooking. (7)
- 9 What Fred was alleged to give to Ginger? (5)
- 13 Not first rate, but could be a decent boss. (6-4)
- 15 Carts off tartare sauce that's golden. (7)
- 16 Talon in a wound that's of the country. (8)
- 17 Hub or axle, they both have a bit of antiseptic mineral. (5)
- 18 Monday? Can be an electricity supplier. (6)
- 20 Release? Sounds like you're gesturing. (6)
- 22 Stargaze? Boring in a garden building? (6)
- 24 Give out over time. (4)



Name _____

Club _____

Address _____

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Secretary by post to:

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2, Grand Parade, Skegness, Lincolnshire PE25 2UN.

Applications close on 31/05/20.

Any questions telephone **07593414439**
or email exserviceclub@hotmail.co.uk

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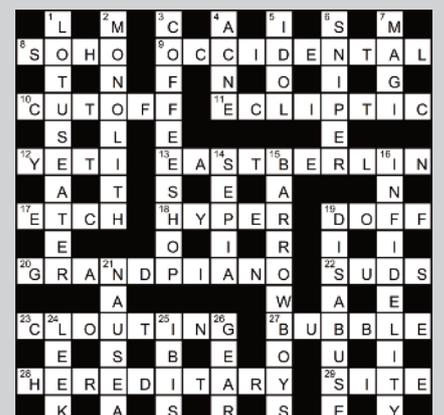
Joe Catterson of Spennymoor WMC

Mr JM Lindley of Jackson Bridge WMC

G. Evans of Ystrad Mynach Social

Allan Cunningham of Bedlington Social Club

Mr C Lindley of Belle Isle WMC



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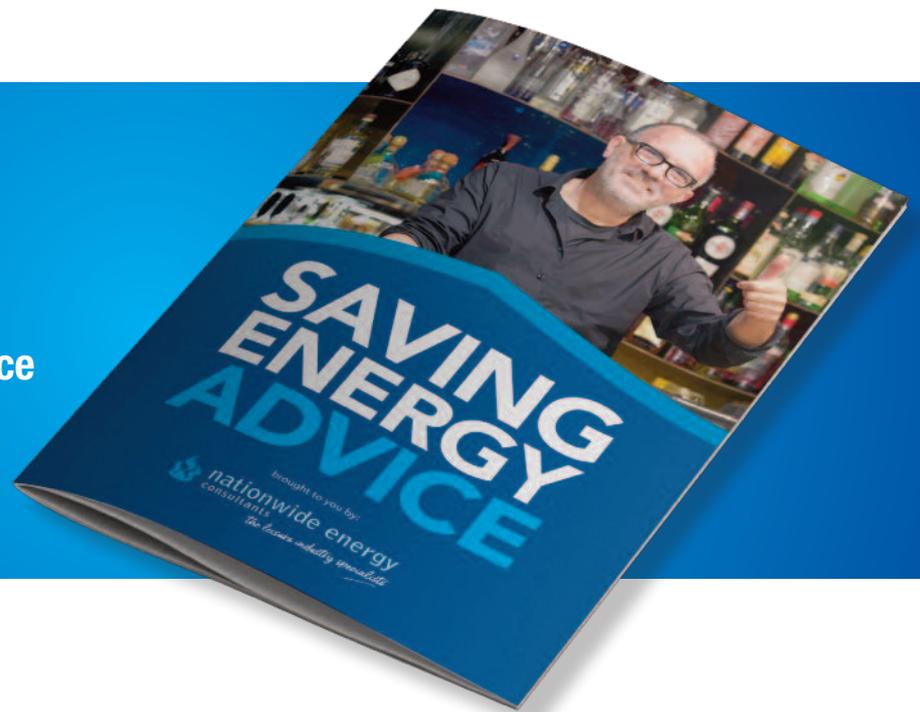
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