

Committee Meeting Agenda

Location:	Newcastle Bridge Club	Date:	Thursday 12/11/2020
Chair:	Jeff Biddlecombe	Time:	1:20 pm

AGENDA

1. Apologies: Rosalie Broughton, Caroline Carey

2. Minutes of previous meeting dated 15 October 2020

3. Correspondence

4. Business arising from correspondence and previous minutes

- 4.1. Clubhouse roof repairs - update Jeff
- 4.2. Wednesday session - update Vincia
- 4.3. Adding Janet as signatory at ANZ Bank - update..... Julie/Janet
- 4.4. Monday night Bridge - update Peter/all
- 4.5. Changing the Reporting Cycle Ken
- 4.6. Registrations Timesheet Ken

5. New Business

- 5.1. Christmas week Jeff
- 5.2. Greater Bank Term Deposit Jeff
- 5.3. 2021 Congress Ken
- 5.4. JobKeeper Ken
- 5.5. Registration System Ken
- 5.6. Program for 2021 Jeff

6. Financials

- 6.1. Reports Janet
- 6.2. 2019/2020 Financial Report Janet

7. Next Meeting: 10/12/2020

COMMITTEE MEETING MINUTES: 12 November 2020

Location:	Newcastle Bridge Club	Date:	12/11/2020
Chair:	Jeff Biddlecombe	Time:	1:20pm
Attendees:	Jeff Biddlecombe, Julie Butel, Janet Hill, Ailsa Kearney, Vincia Martin, Peter Peterson, Ken Wilks		

AGENDA ITEM

1. WELCOME AND APOLOGIES

Jeff opened the meeting at 1:25pm.

Apologies: Rosalie Broughton, Caroline Carey

2. MINUTES OF PREVIOUS MEETING (15/10/2020)

Ken moved that the minutes of the last meeting be accepted and Vincia seconded the motion. Jeff then signed the minutes as a true record of the meeting.

3. CORRESPONDENCE

3.1. NSWBA: Notification received of the NSWBA AGM to be held on 9/12. Calling for nominations for position of Zonal Councillor.

Action: No action required.

3.2. Griffith Ex-Servicemen's Club: Email received re Online Swiss Pairs event being held on 14/11.

Action: No action required

4. BUSINESS ARISING FROM PREVIOUS MINUTES

4.1. Club House Roof Repairs: Update

Stage 1 (removing asbestos and other rubbish from the ceiling void) is complete. Total cost (including sampling and testing): \$10990

We are now waiting on a start date for the structural issues to be fixed. The aim is to have this work done on a weekend.

Action: Jeff to follow up.

4.2. Wednesday Bridge: Update

The numbers have slowly increased to an average of 7.5 tables. It has been difficult to find sufficient standby players, so it is not possible to prepare a roster yet. The benefits of being a standby player is a free game (or token if not required to play) and a reserved parking space.

Action agreed: Vincia will keep trying to get more standby players by phoning around. If unsuccessful, an email will be sent to all members to ask for help. The objective is to have a roster so there is certainty that a standby player will be available for every session.

AGENDA ITEM

4.3. Adding Janet as a Signatory to Bank Accounts: Update

The relevant forms and ID process were completed at the bank 4 weeks ago. Further information has since been requested by the bank and provided. An update on the status has been requested but no response has yet been received. Jeff proposed that as Tony Wagstaff would not be returning to the role of Treasurer, it was appropriate that he be removed as a signatory to the ANZ Bank account and the ANZ Share Investing account. This was unanimously agreed.

Action: Julie to follow up

4.4. Monday Night Bridge: Update

Peter gave an update on the status of Monday night Bridge. There has been little interest since the Club closed for the second time due to COVID. Following the discussion at the last meeting, Peter sent an email to the regular players advising that if anyone was struggling to find a partner to let him know and he would try and make connections. Only 2 responses were received. Some players have indicated they are only interested in playing if there are 5 or more tables. It was decided that Monday night Bridge be cancelled for the foreseeable future.

Janet also mentioned that Saturday afternoon sessions are struggling and suggested that some commentary be made on the website and maybe Facebook to try and increase attendances.

Action: Ken to remove the Monday night Bridge session from the website; Janet to prepare some words re the Saturday session.

4.5. Changing Reporting Cycle: Update

Ken advised that after thinking through the implications of changing the reporting cycle to commence on Mondays, he had decided it would introduce other complications especially on long weekends.

Action: No further action

4.6. Registrations Timesheet (ref attached document)

As agreed, Ken completed a timesheet over a 2-week period detailing the time involved in administering the online registration process. The 2nd week shows less time than the 1st week due to Ken writing rules to automatically move emails to the relevant folder.

Action: No further action at this stage. The tasks have been added to the Office Admin role.

5. NEW BUSINESS

5.1. Christmas Week

Due to the continuing COVID restrictions, it was agreed not to hold any Christmas week activities, including the provision of any food or beverages. With the significant decline in Table Fees due to COVID, it was also agreed that it was inappropriate to have free Christmas week Bridge sessions.

Action: No further action required (no announcements will be made)

AGENDA ITEM

5.2. Greater Bank Term Deposit

Our Term Deposit of \$30000 will mature on 15/11/2020. The interest on offer if the deposit is renewed for a further 3 months is \$49.15. Given the low interest rate, the Club's reduced cash flow situation and the uncertainty of unplanned expenses in the future, it was agreed not to renew.

Action: Julie and Jeff to visit the Bank week commencing 16/11 to arrange for the account to be closed and the money transferred to the ANZ bank account.

5.3. 2021 Congress

We have booked 19-20th June 2021 for our Congress and advised Matthew McManus. It is however unlikely that we will be able to hold it due to COVID restrictions.

Action: No further action at this stage

5.4. JobKeeper (ref attached document)

Ken tabled a document detailing the background to the Club receiving the JobKeeper allowance, its benefit to the Club and the additional work achieved as a consequence of receiving it. At this stage, the Club will continue to receive it, albeit at a reduced rate, until 3/1/2021. It is likely that there will be a further round announced by year end.

Action: No action required at this stage.

5.5. Online Registration System

Ken tabled a document detailing the Pro version of the free online registration system we are currently using. The cost involved is \$175 to install and approximately \$105 p.a. After discussion, it was agreed that online registration will probably be required for most of 2021 and that some of the additional features may be useful (e.g. waiting lists, email validation and reminder emails)

Action: Ken to further investigate how many features we would use so that a cost/benefit analysis can be done, and a decision made.

5.6. 2021 Program

Refer Item 6.4

6. FINANCIALS

6.1. P & L (attached)

Janet tabled the P & L report for the 4 months ending October 31 including a comparison with the same period last year.

While revenue from Bridge is approximately 44% less than the same period last year, expenses are only 36.6% less. However, the overall financial situation has been significantly improved due to the JobKeeper subsidy and COVID related Government support.

6.2. Treasurer's Report for 4 months ending 31 October (attached)

Janet tabled the report noting that the invested funds had performed well especially when considering the prevailing interest rates.

Janet moved that both documents be accepted; the motion was seconded by Jeff.

AGENDA ITEM

6.3. Annual Report for 2019/2020 Financial Year: Update

Janet reported that the accountants have been busy with COVID related work and that our advisor has now gone on maternity leave. However, the report is expected to be available very soon.

6.4. 2021 Program

- **Annual subscriptions:** Ken advised that it is time to advise members that annual subscriptions are due.

Action: Ken to email members re payment details and request any updates to contact details

- **3-week events:** Jeff advised that a request had been received to reinstate the 3-week events. The issue is that Tuesday and Thursday sessions are now regularly full so not everyone who wants to participate, can. This situation will continue while the current COVID restrictions are in place.

Jeff moved that as a matter of equity (i.e. not everyone can participate), 3-week events not to be revisited until COVID restrictions are lifted. Peter seconded the motion, and it was unanimously agreed.

- **Costing Document tabled by Rosalie Broughton (ref attached)**

Rosalie had circulated a document detailing the costs involved in running Bridge sessions during COVID and the resultant number of tables to break even. After discussing the document, it was agreed not to prepare a program booklet for 2021, and that there would be no competitions or 3-week events in 2021.

- **Red point events:** The Club has been allocated 29 red point events for 2021. These will be allocated based on table numbers/session over the 3 calendar months commencing 01 September. The details will be available in the Calendar on the website.

Action: Ken at the end of November.

7. MEETING CLOSE: The meeting concluded at 2:50pm

8. NEXT MEETING: Thursday 10/12/20 at 1:20pm

Confirmed to be a true record of the meeting

Moved by:	K. WILKES
Seconded by:	V. MARTIN
Signed by:	J. Boddle
Date:	10.12.20

Registrations

Day	Task	Time (minutes)		Total
Friday	check registrations for Saturday	1		
Friday	move emails from in box to folders	15	*	
Saturday	print registrations	1	**	
Saturday	Tuesday booked out			
Saturday	Check for duplicates	2		
Sunday	Delete old emails	7		
Sunday	check registrations for Mon Afternoon & Monday night			
Sunday	Cancel Monday Night & close registrations	4		
Monday	Print Monday afternoon registrations	1		
	Check Tuesday & Tuesday night registrations	2		
Tuesday	Reset Monday night to ok	3		
Tuesday	Check Wednesday registrations	1		
Wednesday	move emails from in box to folders	15	*	
Wednesday	Print Wednesday registrations	1	**	
Wednesday	Check Thursday registrations	1		
Thursday	Check Friday registrations	1		
Thursday	Delete old emails	8		
	Answering emails and phone calls	15		78
Friday	check Saturday	1		
Sunday	Tuesday booked out			
Sunday	Check for duplicates	2		
Sunday	Thursday booked out			
Sunday	Check for duplicates	2		
Sunday	check registrations for Mon Afternoon & Monday night			
Sunday	Cancel Monday Night & close registrations	4		
Tuesday	Reset Monday night to ok	3		
Monday	Check Tuesday & Tuesday night	2		
Tuesday	Delete emails	5		
Tuesday	Check Wednesday	1		
Wednesday	Check Thursday	1		
Wednesday	Delete emails	8		
Thursday	Check Friday	1		
Thursday	Delete emails	5		
	Answering emails and phone calls	15		50

*

This task has been eliminated because I have written rules that automatically move the emails to the folders

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This task has been eliminated now that the registrations are being displayed

JobKeeper at The Newcastle Bridge Club

Tony Wagstaff ascertained that the Newcastle Bridge Club would be eligible for JobKeeper and realised it would be beneficial to the Club. He proceeded with the application and it was approved.

The Club, by receiving the JobKeeper payment, means there is no cost to the club for wages of the Office Administrator during both closure and when the club was able to re-open with reduced capacity.

There was an option to pay Superannuation on the JobKeeper top up which I declined. The club is still legally bound to pay Super on the actual hours worked. During lock down the only hours I recorded were those spent doing the normal Office Administrator duties.

Although the club was closed, there were several tasks that were completed

1. A Document Retention Policy was formulated and implemented
 - a. Compliance File established
 - b. Register of Committee members created
 - c. Register of signatories established
 - d. Public Officer details confirmed
2. All AGM minutes back to 1969 were scanned or photographed and stored in electronic format and all old paper copies discarded
3. All committee meeting minutes back to 1969 were scanned or photographed and stored in electronic format and all old paper copies discarded.
4. All correspondence older than 3 years was examined and discarded except for any that it was deemed necessary to retain.
5. Any financial records older than 5 years were discarded
6. Time and wage records for the last 7 years were collated and placed in their own folder and any older than 7 years discarded.
7. The hard drive on the office computer was cleaned out by deleting unwanted, obsolete and duplicate files.
8. Registration system implemented, tested and instructions written.

None of the many hours spent on the tasks listed above were recorded as hours worked and these tasks have been achieved with no cost to the Club.

Prior to the Club reopening and to be Covid19 compliant an online Registration System had to be installed and tested. JobKeeper enabled this to be completed at no cost to the Club.

Now the Club has reopened, with reduced capacity, JobKeeper enables the use of a Nonplaying Director for three sessions each week with no wage cost component to the Club.

JobKeeper Extension

The accountants have assessed the Newcastle Bridge Club for the first part of the JobKeeper Extension and the club has met the decline in turnover test and are therefore eligible to continue. This will run from 28th September 2020 – 3rd January 2021.

This of course means that there will continue to be no cost to the club for wages of the Office Administrator and there will no wage cost component to the Club for the use of a Nonplaying Director for three sessions each week.

Newcastle Bridge Club
12 Young Road Broadmeadow 2292
Profit & Loss [With Last Year]
July 2020 To October 2020

	This Year	Last Year
INCOME		
Competitions		
Weekend Club Events	\$0.00	\$577.00
Hosting Events	\$0.00	\$736.00
Memberships		
Subscriptions	\$185.00	\$335.00
Table Fees		
Monday SP	\$556.00	\$193.00
Monday - Day	\$3,614.00	\$3,625.00
Monday Evening	\$366.00	\$1,690.00
Tuesday - Day	\$4,922.00	\$7,523.00
Tuesday Supervised Play	\$1,064.00	\$2,396.00
Wednesday	\$1,578.00	\$3,853.00
Thursday Morning	\$3,714.00	\$6,183.00
Friday	\$2,202.00	\$4,740.00
Saturday	\$1,510.00	\$3,585.00
Total Table Fees	\$19,526.00	\$33,788.00
Board Dealing	\$0.00	\$534.60
Hall Hire	\$0.00	\$110.00
Sundry Receipts	\$500.00	\$0.01
Total Income	\$20,211.00	\$36,080.61
EXPENSES		
Audit Fees	\$440.00	\$1,870.00
Bank Charges	\$0.00	\$50.00
Card Dealing	\$40.00	\$564.00
Cleaning	\$4,303.00	\$3,865.00
Consumables	\$1,582.12	\$1,563.85
Insurance	\$11.55	\$0.00
Printing, Stationery & Postage	\$276.24	\$1,265.59
Prize Money	\$0.00	\$2,830.00
Refreshments	\$643.24	\$1,291.25
Socials	\$0.00	\$604.61
Subscriptions / Membership	\$0.00	\$47.00
Congress	\$0.00	\$113.09
Other Competitions	\$0.00	\$2,223.85
Employment Expenses		
Office Staff	\$2,013.72	\$3,457.34
Superannuation	\$311.13	\$784.08
Non Playing Director	\$2,870.00	\$3,640.00
Fees & Levies		
Capitation (ABF)	\$60.40	\$60.20
Masterpoints	\$0.00	\$1,207.91
Repairs & Mtce		
R&M Air Conditioning	\$180.00	\$360.00
R&M Building	\$1,839.59	\$3,749.88
R&M Equipment	\$1,044.72	\$59.00
R&M Grounds	\$132.00	(\$162.80)
Utilities		
Electricity	\$487.55	\$778.42
Rates - Land / Water	\$6,080.02	\$6,186.16
Telecommunications	\$1,032.46	\$425.36
Computer Systems		
MYOB AccountRight	\$0.00	\$192.60
MYOB Esentials	\$40.00	\$14.84
Web Site	\$110.00	\$0.00
Total Expenses	\$23,497.74	\$37,041.23
Profit/ Loss from Bridge	(\$3,286.74)	(\$960.62)
Other Income/Expenses		
Interest Income	\$54.58	\$921.84
Investment Income	\$2,042.17	\$0.00
Covid19Government support	\$7,022.00	\$0.00
JobKeeper Subsidy	\$13,500.00	\$0.00
JobKeeper Top Up	(\$7,327.28)	
Total Other Income	\$15,291.47	\$921.84

Newcastle Bridge Club

Treasurer's Report for 4 months to October

Funds on hand at 30 October

ANZ Cheque account	\$18,862
ANZ Online Saver	\$50
ANZ Cash Investment	\$77
Greater - Term Deposit	\$30,000

Invested funds

	Units	Cost	Market Value	Income
IAF - iShares Composite Bond ETF	215	\$24,787	\$25,099	\$269.62
VAP - Vanguard Aust Property ETF	110	\$10,186	\$8,055	\$97.58
VDCO - Vanguard Divers Conserv ETF	720	\$40,022	\$39,096	\$410.23
VGB - Vanguard Aust Gov Bond ETF	465	\$24,928	\$24,993	\$1,264.74
		<u>\$99,923</u>	<u>\$97,243</u>	<u>\$2,042.17</u>

Table count per session

4 months to Oct	
Thursday Day	120.0
Friday Morning	72.5
Saturday Afternoon	52.0
Monday Afternoon	117.5
Monday Night	14.0
Tuesday Morning	158.5
Mon/Tue/Wed Supervised	57.5
Wednesday Morning	53.0
Weekend Events	
Total	645.0

The club averaged 50 tables per week for October and there were 55 tables in the first week of November.
Last year there were 73.5 tables in the first week of November.

Token Use

76% Token Sales Dep 33%

Government Support

JobKeeper Subsidy	This covers our Office Administrator employment costs. The club is eligible to receive this until the end of December and it is highly likely it will continue to the end of March.
Covid19 Cash Boost	The club received \$10,000 dollars in the last financial year and a final \$7,022 in October as part of this scheme.

Rosalie Broughton's comments and session costs re the Newcastle Bridge Club operating under Covid19 Limitations and Restrictions

For many years I have wondered what it costs to run a session at the bridge club. With Covid19 limiting our table numbers and hence reducing our income I thought it may be insightful to have an idea of just what the figures would be.

I started with the P&L to 30th June 2020.

- Fixed costs – these are costs that regardless of how many weeks we operate and how many tables in play the cost can be apportioned over each session equally
- Variable costs – Master Points, Refreshments, Consumables, Playing Director or Non-Playing Director, these costs fluctuate depending on the number of tables in play
- I have not allowed anything for Depreciation
- The only reason I did the break ups above is in the event the Committee decide to run any competitions with prizes/token. I will make comments about competitions and prizes later in the document
- The percentage of attendance for each session was derived from the table numbers from 1st July 2020 to 31st October 2020
- Fixed Cost calculations – I took the expenses from the P&L to 30th June 2020 divided the expense by 38 (weeks operating) and multiplied by 51 weeks (to allow for the public holidays throughout the year) and then divided by 8 (sessions/week). Sorry I have not included Monday Evening as a session as it appears it is not getting off the ground during Covid.
- Variable costs – I have used the P&L 1st July to 31st October 2020 as this is the reality under Covid19. There were 17 weeks in the period, we were closed for two weeks during August, so I worked on 15 weeks operating.
- Interest income and Membership were calculated and apportioned in the Fixed Cost section as a negative figure. Bear in mind membership renewal this year may drop so I allowed for a 5% loss of membership numbers
- It appears to me we should continue to get JobKeeper until the end of March 2021 so we would need 42 tables/ week to break even. From April 2021 we would need 54.5 tables/week to break even
- We have received substantial income from the Federal Government with the Covid19 Cash Flow Boost – totalling \$17,220 but as this is a 'one off' I have not included that in the session cost calculations. This Cash Flow Boost has certainly helped cover the cost of screens and repairs to the roof

Programme for 2021

National or State Qualifying Events - As we have no idea when or if the ABF or NSWBA will be able to hold the usual National or State Competitions for 2021 I believe we should not prepare a 2021 calendar for these events

Three-week Club events – to my knowledge these events came about when the club had good table numbers and was making a substantial profit. The basis was around 5% of turnover was allocated as prize money and then apportioned to the various sessions based on the attendance percentage for each session. I do not believe it brings more players to the sessions. As we are currently running on reduced table numbers due to size restrictions and a drop in player attendance due to the risk of Covid19 my vote is to hold no prize events for

2021. I think it more important to provide a safe environment that benefits all members not just a few. This could be reviewed if circumstances change due to a vaccine being found, table numbers increasing etc.

Club Teams and Club Pairs

As this event is not a National or State Qualifying event and given that the past few years we have not had a good participation numbers we could still hold these two events each on a Sunday BUT with NO prize money. Players would be simply playing for the love of the game and the pride in getting their name of the Honour Board

Club Booklet

I believe the cost to supply last year was around \$430. If we decide not to programme Three-Week events and the like I suggest we do not produce the booklet for 2021. All the information is available on the web site. If we decide to hold Club Team and Club Pairs this can be communicated via email, Facebook, notice board etc.

9th November 2020

Fixed Costs per session based on 8 sessions/week 51 weeks/year Figures derived from P&L 1 July 2019 to 30 June 2020.
 The club operated for 38 weeks. Interest income has been derived from the 2020 P&L and the P&L 1 July 2020 to 31 October 2020

Item	Cost/ Session								
Audit fees	\$6.15								
Bank Charges	\$0.16								
Card Dealing	\$4.00								
Cleaning	\$34.38								
Insurance	\$7.29								
Printing Stationery & Postage	\$10.35								
Wages office Staff	\$22.81								
Affiliation fees	\$7.48								
Capitation fees	\$11.36								
R&M Air Conditioner	\$1.85								
R&M Building	\$34.82								
R&M Equipment	\$2.08								
R&M Grounds	\$0.91								
Electricity	\$9.43								
Rates Land and Water	\$30.97								
Telecommunications	\$3.10								
Computer Systems MYOB	\$1.26								
Pianola	\$1.47								
Web Site	\$2.75								
Less membership fees	-\$24.74								
Less interest income	-\$4.90								
Total	\$162.98								

Membership:

Currently 352 members 17.61% are associates paying \$25/year Full pension members pay \$30/year otherwise \$35/year.

Last years income from Subs was \$11,215 so I will allow \$10,093.50 for the purpose of this costing exercise

Figures below are based on Covid operating restrictions. %/session based on July to October minus the two weeks closed in August. 15 weeks used for calculations

Variable costs/session based on participants		Monday AM	Monday A'noon	Tuesday morning	Tuesday evening	W'day	Th'day	Friday	S'day
July to October inclusive 15 weeks (2 weeks closed in August)	%	3.48	18.62	25.12	5.63	8.40	19.02	11.49	8.24
Consumables extra cost of wipes, paper towels & sanitizer	\$1,582.12	\$3.67	\$19.64	\$26.50	\$5.94	\$8.86	\$20.06	\$12.12	\$8.69
Refreshments Biscuits pre Covid \$11.73/kg post Covid \$12.24/kg	\$643.12	\$1.49	\$7.98	\$10.77	\$2.41	\$3.60	\$8.15	\$4.93	\$3.53
Socials	nil Covid								
Non Playing Director including superannuation				\$76.65			\$76.65	\$76.65	
Green & Red Masterpoints red slightly inflated due to m/points from earlier in the year being allocated	\$423.00	\$0.98	\$5.25	\$7.08	\$1.59	\$2.37	\$5.36	\$3.24	\$2.32
Playing Director			\$8.00			\$8.00		\$8.00	\$8.00
Fixed cost		\$162.98	\$162.98	\$162.98	\$162.98	\$162.98	\$162.98	\$162.98	\$162.98
Cost/session NO JobKeeper support	\$1742.34/w	\$169.12	\$203.85	\$283.98	\$172.92	\$185.81	\$273.21	\$267.92	\$185.53
less JobKeeper subsidy through to end March Office Wages		-\$22.81	-\$22.81	-\$22.81	-\$22.81	-\$22.81	-\$22.81	-\$22.81	-\$22.81
less JobKeeper subsidy through to end March NPD				-\$76.65			-\$76.65	-\$76.65	
Cost/session with JobKeeper support	\$1329.91/w	\$146.31	\$181.04	\$184.52	\$150.11	\$163.00	\$173.75	\$168.46	\$162.72

Points to consider

Above figures have NO prize money included

To end of March 2021, thanks to JobKeeper, the weekly cost of operating the Club is around \$1,330 which means we need 42 tables/week to break even and bear in mind that is based on \$8 table fee - some old tokens at \$6 are still in use

April 2021 onwards the weekly cost is around \$1742 which means we need 54.5 tables/week to break even

Table numbers for September averaged 45.5 tables & numbers for October averaged 50.75 tables