



The Newcastle Bridge Club Incorporated ABN 16 405 302 022

COMMITTEE MEETING MINUTES

For meeting held Tuesday 14/02/2023



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Committee Meeting Agenda

Location:	NBC	Date:	Tuesday 14/02/2023
Chair:	Jeff Biddlecombe	Time:	1:20 pm
AGENDA			
1. Apologies:			
2. Minutes of previous meeting dated 10th January 2023			
3. Correspondence			
3.1. Email from NSWBA re State Mixed Pairs (circulated)			
3.2. Email from Central Coast Bridge Club re Super Congress 18/19 March			
3.3. Email from John McIlraith – Communique #3 (circulated)			
3.4. Email from Ron Klinger – lesson on 4 th December (circulated)			
4. Business arising from correspondence and previous minutes.			
4.1. Novice/Restricted Congress.....Vincia			
4.2. Start time for Wednesday Bridge..... Vincia / Peter			
4.3. Country Teams Regional Final..... Ken			
4.4. Award boards Peter			
4.5. Time allocated to boards Peter			
4.6. State Wide Pairs Ken			
4.7. Replacement chairs Ken			
5. New Business			
5.1. Suggestion box contents..... Vincia			
5.2. Lessons (ref Jeff's email to Christo)..... Jeff			
5.3. Bridge Rules for newer players Angela			
5.4. 2023 Australia Wide Teams Club knockout..... Rosalie			
6. Financials (Les)			
6.1. P & L			
6.2. Treasurer's Report (including Insurances and Term Deposit updates)			
7. General Business			
8. Next Meeting: Tuesday March 14th at 1:20pm			

COMMITTEE MEETING MINUTES: February 2023

Location:	Newcastle Bridge Club	Date:	14/02/2023
Chair:	Jeff Biddlecombe	Time:	1:20 pm
Attendees:	Jeff Biddlecombe, Les Brien, Rosalie Broughton, Julie Butel (minute taker), Caroline Carey, Angela Jeffs, Ailsa Kearney, Vincia Martin, Peter Peterson, Ken Wilks		

AGENDA ITEM
1. WELCOME AND APOLOGIES

Jeff opened the meeting at 1:20 pm.

No apologies

2. MINUTES OF PREVIOUS MEETING (10/01/2023)

Ken moved that the minutes of the previous meeting be accepted, and Rosalie seconded the motion, which was supported by all. Jeff then signed the minutes as a true record of the meeting.

3. CORRESPONDENCE
3.1. Email from NSWBA re State Mixed Pairs (circulated).

Our Club Mixed Pairs (scheduled for 2nd April) is the qualifier for State Mixed Pairs.

Action: Discuss Club Mixed Pairs at the March meeting.

3.2. Email from Central Coast Bridge Club re its Super Congress on 18/19 March.

The flyer and entry forms are on display at the club.

Action: No further action required.

3.3. Email from John McIlraith – Communique #3 (circulated)

Chris Dibley received a response from John to the email he sent previously regarding what John wants from each club. John's response is that he'd like to have someone at each club as his contact. John is keen to know what's happening at clubs, etc. Caroline was suggested as our representative which she agreed to.

Action: Caroline will contact John and send the link to our Christmas Newsletter.

3.4. Email from Ron Klinger re lesson on 4th December (circulated)

Ron advised that he will be in Newcastle on Monday 4th December and offered to do a class at 2pm. The cost would be \$20 per person with a minimum of 20 participants.

It was agreed that it could be a good opportunity for members, but the concern was that the Club would lose approximately \$300 in table fees as the time proposed conflicts with the Monday afternoon Bridge session.

Action: Jeff will contact Ron to get further details and let him know we are interested but that we do have some concerns. To be revisited at the March meeting.

3.5. Email from NSWBA re State events

The email detailed the list of State events and qualifiers. It also advised that Finals of the State Open and Country Teams will be held on RealBridge as a response to a decline in participation rates since COVID. Health concerns and significant increases in travel and accommodation costs have had a big impact on players' willingness to travel to events.

Action: The details were noted, but no further action is required as all qualifying events have been scheduled in our calendar.

4. BUSINESS ARISING FROM CORRESPONDENCE / PREVIOUS MINUTES

4.1. Novice / Restricted Congress

To date, 8 teams have registered for the event (7 novice, 1 restricted).

Vincia commented that she is confident that we will get the numbers (12 teams) for the event to go ahead.

It was agreed to put a list on the notice board for members who are interested in playing but are struggling to find a team.

Action: Vincia to prepare the list for the notice board.

4.2. Start time for Wednesday Bridge

Vincia advised that there is no clear preference for an earlier start at this stage. It was agreed to let it be as is for the time being.

4.3. Country Teams Regional Final

Ken advised that he has received an acknowledgement for the quote he submitted to host the event, but so far we have not been confirmed as the host.

4.4. Award Boards

The boards have finally been updated. Peter Wheatley's efforts in chasing the supplier were acknowledged.

AGENDA ITEM

4.5. Time allocated to Boards

Peter advised that he has emailed the directors regarding the minimum time for boards, as agreed at the January meeting.

4.6. State Wide Pairs

Ken commented that as the event is not scheduled until August, it is too early to gauge the level of interest.

Action: Add to the June meeting's agenda

4.7. Replacement Chairs

Ken advised that he received a quote from Complete Office Supplies and that the chair we have been purchasing as required is still available.

Pricing Information:

With arms:

1 chair:	\$308
25 chairs:	\$7,280 (\$291/chair)
44 chairs:	\$12,446 (\$283/chair)

No arms:

1 chair:	\$275
25 chairs:	\$6,511 (\$260/chair)
44 chairs:	\$11,132 (\$253/chair)

NB. Prices include GST but not delivery.

It was agreed that as it is not a priority at the moment, we would table it at the next AGM.

Action: Prepare a list of pros and cons to present to the AGM. In the meantime, Rosalie agreed to get a second quote.

5. NEW BUSINESS

5.1. Suggestion box

A suggestion (complaint) was received anonymously. The matter was discussed, and it was agreed that the complaint was not justified. However, given that no name was provided, no response to the originator is possible.

5.2. Lessons

- **Intermediate lessons:** Correspondence was received from a member who has prepared some lessons and is ready to deliver them.
Action: Vincia will contact the member to get further details and advise that it is OK for the lessons to be given in March. Caroline will promote the lessons once further details are available.
- **Beginners' lessons:** Jeff advised that numbers are sufficient to run the Thursday afternoon session as well as the evening session. They will commence on Thursday 16th February.

AGENDA ITEM

- **Website:** A comment was made that the information on the website regarding lessons could be improved. After review, it was agreed that the information was OK, but could be expanded (e.g. length of course, structure of the lessons – i.e. learning by teaching and practice hands). Also, that an alternative to contact by phone should be pursued.

Action:

- **Caroline and Angela to review the wording for Jeff to approve; Ken to amend the website (Lessons tab).**
 - **Ken to investigate if it is possible to register online for lessons and/or an interest in lessons (as an alternative to making contact by phone).**
- **Program of lessons:** It was commented that we need a more coordinated approach to the different types of lessons offered by the club throughout the year.
Action: Vincia agreed to organize a meeting with the objective of preparing a program for the year. The outcome will be reviewed at the March committee meeting.

5.3. Bridge Rules / Etiquette

Angela commented that she is seeing instances of poor etiquette at the Bridge sessions. Moreover, as a newcomer to the game, Angela believes there is an opportunity to help new players better understand the rules (such as when to call the director).

Action: Peter agreed to prepare a series of tips to be delivered at the start of a Bridge session (at the discretion of the director).

5.4. 2023 Australia Wide Teams Club Knockout

Rosalie gave an overview of this competition – it will be held on RealBridge over a 6 month period; there are 4 categories (<50MP, <100MP, <750MP, Open); we are only permitted to enter 1 team / category (we already have a team entered in the <750MP category and there is a team being organized for the Open category).

Christine Chandler has agreed to be our contact person for the competition.

6. FINANCIALS

6.1. P & L / Treasurer's Report (see attached)

Les circulated the Profit and Loss Report for the 7 months ending January 2023, which showed a loss of \$6010. As commented last month, it is difficult to compare the year on year information due to the impact of COVID.

Table fees have increased year on year, but not as much as costs. Les commented that some one-off costs (e.g. insurance) have been paid for the year.

AGENDA ITEM

An estimate has been made for depreciation at the rate of \$600 per month. The actual amount will be processed by the accountants at year end.

Funds on hand:

Cheque account: \$9,384

Online saver: \$5,300

Term deposit: \$70,000 (Greater Bank, 12 months at 4%)

Investments: \$86,881 current market value (ref spreadsheet)

Les confirmed that since the last meeting, \$70,000 has been invested in a Term Deposit with Greater Bank for 12 months at 4% interest and that a letter confirming this has been received. The money was transferred from the ANZ Online saver.

Insurances

As discussed and agreed at the January meeting, the following insurances were updated and paid:

- Buildings replacement value increased from \$450,000 to \$800,000 (based on architect's estimate)
- Theft cover increased from \$9,000 to \$30,000
These 2 increases added \$1360 to the annual premium
- No change to level of Contents insurance
- Business Interruption Insurance added (\$100,000 cover for \$230)

Business name on ABN registration:

Les advised that Lambourne has confirmed that the business name on our ABN registration has been amended so that it is now the same as that on our Certificate of Incorporation (The Newcastle Bridge Club Incorporated).

Public Officer: Les advised that Fair Trading has confirmed the change of Public Officer and the official address of the Association.

Les moved that his reports be accepted, Rosalie seconded the motion which was carried unanimously.

7. GENERAL BUSINESS

7.1. Table Numbers post COVID – how to increase?

There was a general comment made about the impact of COVID on table numbers, not just at Newcastle Bridge Club but at clubs across the board. Moreover, that players are becoming more interested in the social aspects of playing Bridge. A discussion followed re the possible ways to increase numbers at sessions and how to encourage members to play at our Club more frequently.

Some of the suggestions put forward included:

- A Christmas in July event

AGENDA ITEM

- Theme days (e.g. St Patrick's Day, Melbourne Cup, noteworthy international days, etc)
- Reinstatement of our after-session socials
- An incentive for members to play at our Club more often

It was agreed to start by identifying at least 5 occasions across the year that could be the basis for a social calendar for the Club.

Action: Caroline agreed to put together a list of potential occasions for further discussion.

7.2. Publicize Master Point Promotions on Facebook and the Website

A suggestion was made that MP promotions as announced and awarded at Bridge sessions be publicized (Facebook and the website). The suggestion was agreed by all.

Action: Ken to email Caroline as the promotions happen.

7.3. Unused Furniture in the Shed

There are a number of tables (previously used for offsite congresses) and chairs that are no longer needed in the storage shed. It was suggested that we advertise them on an online site such as Marketplace.

Action: It was agreed to hold over discussion until the March meeting.

7.4. MP cut-off for Thursday Bridge

Julie proposed that consideration be given to increasing the MP cut-off for Thursday Bridge. After discussion, Jeff moved that the cut-off be increased to less than 200MP, which was seconded by Vincia then agreed by all.

Action: Ken to update the website, Julie to email members

8. NEXT MEETING:

Tuesday 14th March commencing at 1:20 pm

9. MEETING CLOSE:

The meeting concluded 3:00 pm

CONFIRMED TO BE A TRUE RECORD OF THE MEETING

Moved by:	K. NIKKS
Seconded by:	A. J. J. J.
Signed by:	Jeff B. B. B.
Date:	13.3.23

Newcastle Bridge Club – Treasurer's Report for February meeting

P & L for 7 months to January 2023 shows a result of \$6010 (loss). See excel file P&L months of 23 year, sheet JAN23. An estimate has been made for depreciation at the rate of \$600 per month. The actual amount will be processed by the Accountants at year end. NB Insurance has now been paid – see below.

Funds – cheque account \$ 9384 Online saver account \$5300 Greater Bank Deposit \$70000 12 months at 4.00%

Investments – see spreadsheet Market value \$86881

The ABN registration has been amended to align with the full name of the Club.

Insurance review – the following covers have been updated-

Buildings replacement value – from \$450000 to \$800000 (Bernie's estimate)

Theft – from \$9000 to \$30000. The additional cost for these two updates was \$1360.00

Business Interruption – \$100,000 (based on Les' discussion with Steve Weil , broker). Cost \$230.00

Newcastle Bridge Club
12 Young Road
Broadmeadow 2292

Profit & Loss [With Last Year]

July 2022 To January 2023

	This Year	Last Year	TY - LY
	TY	LY	
Income			
Competitions			
Weekend Club Events	\$454.00	\$0.00	454.00
Hosting Events	\$1,164.59	\$0.00	1164.59
Memberships			0.00
Subscriptions	\$8,395.00	\$7,490.00	905.00
Table Fees			0.00
Monday Supervised Play	\$2,522.00	\$1,400.00	1122.00
Monday Afternoon	\$6,300.00	\$5,282.00	1018.00
Tuesday Morning	\$11,826.00	\$7,754.00	4072.00
Tuesday Afternoon	\$0.00	\$552.00	-552.00
Tuesday Supervised Play	\$4,686.00	\$2,224.00	2462.00
Wednesday	\$3,488.00	\$2,736.00	752.00
Thursday Morning	\$9,822.00	\$6,416.00	3406.00
Friday	\$5,922.00	\$4,574.00	1348.00
Saturday	\$3,690.00	\$1,864.00	1826.00
HBA Table Fees	\$0.00	\$170.00	-170.00
Total Table Fees	\$48,256.00	\$32,972.00	15284.00
Board Dealing	\$1,297.20	\$548.30	748.90
Hall Hire	\$60.00	\$150.00	-90.00
Lessons	\$0.00	\$120.00	-120.00
Sundry Receipts	\$30.00	\$0.00	30.00
Total Income	\$59,656.79	\$41,280.30	18376.49
Expenses			0.00
Accounting Fees	\$2,200.00	\$2,200.00	0.00
Card Dealing	\$624.00	\$304.00	320.00
Cleaning	\$8,800.00	\$6,187.50	2612.50
Consumables	\$2,443.10	\$2,527.28	-84.18
Insurance	\$5,292.00	\$3,120.00	2172.00
General Expense	\$54.95	\$0.00	54.95
Printing, Stationery & Postage	\$3,398.44	\$976.57	2421.87
Prize Money	\$2,830.00	\$1,656.00	1174.00
Refreshments	\$1,809.14	\$678.98	1130.16
Socials	\$582.13	\$562.30	19.83
Subscriptions / Membership	\$50.00	\$48.00	2.00
Competitions			0.00
Congress	\$100.78	\$0.00	100.78
Other Competitions	\$1,645.35	\$620.00	1025.35
Employment Expenses			0.00
Wages			0.00
Office Staff	\$5,774.19	\$4,990.88	783.31
Superannuation	\$510.14	\$823.01	-312.87
Non Playing Director	\$6,370.00	\$4,690.00	1680.00
Fees & Levies			0.00
Affiliation (NSWBA)	\$2,850.00	\$2,850.00	0.00
Capitation (ABF)	\$93.60	\$0.00	93.60
Masterpoints	\$1,113.09	\$780.13	332.96
Repairs & Mtce			0.00
R&M Air Conditioning	\$180.00	\$733.40	-553.40
R&M Building	\$449.45	\$244.25	205.20
R&M Equipment	\$1,198.54	\$238.00	960.54
R&M Grounds	\$264.00	\$1,005.31	-741.31
Utilities			0.00
Electricity	\$1,079.20	\$876.21	202.99
Rates - Land / Water	\$9,633.31	\$9,593.21	40.10
Telecommunications	\$1,786.18	\$2,156.97	-370.79
Computer Systems			0.00
Events Calendar	\$155.00	\$154.00	1.00
MYOB Essentials	\$70.00	\$69.99	0.01
Pianola	\$600.00	\$600.00	0.00
Web Site	\$685.83	\$0.00	685.83
Depreciation	\$4,200.00	\$3,953.25	246.75
Total Expenses	\$66,842.42	\$52,639.24	14203.18
Operating Profit/ (Loss)	(\$7,185.63)	(\$11,358.94)	4173.31
Other Income			0.00
Interest Income	\$164.35	\$5.08	159.27
Investment Income	\$1,011.36	\$2,013.35	-1001.99
Covid 19 Government Support	\$0.00	\$15,000.00	-15000.00
Total Other Income	\$1,175.71	\$17,018.43	-15842.72
Net Profit/(Loss)	(\$6,009.92)	\$5,659.49	-11669.41

Newcastle Bridge Club

Investments Schedule

Name	units	Total Cost	Current MV/ unit	Total MV	P&L	P&L %
IAF	215	24787.20	100.27	21558.05	-3229.15	-13.03%
VAP	110	10186.15	80.57	8862.70	-1323.45	-12.99%
VDCO	720	40021.98	48.69	35056.80	-4965.18	-12.41%
VGB	465	24928.14	46.03	21403.95	-3524.19	-14.14%
		99923.47		86881.50	-13041.97	-13.05%
check totals					-13041.97	-13.05%

Year to date income 1011

Estimated income on market value (say \$85000) at 4.00% 3400

Market Value at Ctee Mtgs

Oct-22	84891	Mar-23
Nov-22	84255	Apr-23
Dec-22	87074	May-23
Jan-23	84517	Jun-23
Feb-23	86881	Jul-23