



THE SOUTH  
AUSTRALIAN BRIDGE  
ASSOCIATION INC.  
90<sup>TH</sup> (2022)

ANNUAL  
GENERAL MEETING  
SATURDAY 3<sup>RD</sup> DECEMBER  
11.00 AM

We would like to acknowledge that the land we meet on today is the traditional lands of the Kurna people and that we respect their spiritual connection with their country.

We also acknowledge the Kurna people as the traditional custodians of the Adelaide region and that their cultural and heritage beliefs are still as important to the living Kurna people today.

## **AGENDA – 90<sup>th</sup> AGM**

1. Apologies
2. Approval of previous minutes of the 89th AGM held on Saturday, December 4th, 2021 (printed below)
3. Business Arising from the Minutes
4. President's Report
5. Treasurer's Report
6. Notices of Motion \*
7. Fixing of Honoraria for Secretary and Treasurer
8. Election of Officers\*\*
  - 8.1. President – 1 position for 1-year term (2023)
  - 8.2. Treasurer – 1 position for 2-year term (2023-2024)
  - 8.3. Secretary - 1 position for 2-year term (2023-2024)
  - 8.4. Committee – 2 positions for 2-year term (2023-2024)
  - 8.5. Committee – 1 position for 1-year term (2023)
  - 8.6. Patron
9. Election of Auditor(s)
10. Presentations
11. Any Other Business

\* Notices of Motion must be lodged not later than 14 days prior to the AGM

\*\* Nominations for elected positions must be lodged at least 7 days prior to the AGM

### **Minutes of the 89<sup>th</sup> South Australian Bridge Association Inc. AGM Held on Saturday December 4<sup>th</sup> 2021 at 11.00 am at the club rooms, Young Street, Unley.**

1. Apologies. Angela Grimaldi, Helen Rolland, Barbara Marrett, Bryan Jenkins, Annie Payne, and Nola Uzzell
2. The President welcomed all members and outlined the meeting procedure to be adopted
3. The minutes of the previous AGM were adopted. Moved Judy Zollo, seconded Sue Emerson that the minutes be adopted. Carried unanimously
4. The President presented his report outlining the financial performance, membership, members safety in relation to Covid 19, venue improvements, the club's social life, club venues and thanking the many volunteers who have assisted this year.
5. The Treasurer presented his report.  
Moved John Zollo, seconded Jeff Travis that the President's and Treasurer's reports be adopted. Carried unanimously
6. Proposed changes to the Constitution were outlined by Hadyn Hanna. The Management Committee proposed a motion 'that the changes to the Constitution be adopted' Carried unanimously
7. The President advised that the honoraria of free membership for the Secretary and Treasurer will continue
8. Election of Officers  
Bob Clarke was the Returning Officer, assisted by Pam Morgan-King and Andrew Eddie.  
Adel Abdelhamid and Bob Thiele were nominated for President. Adel Abdelhamid was re-elected for 2 years.  
Bob Thiele, Sheila Bird and Veronica McCaffrey were nominated for the committee. Sheila Bird and Veronica McCaffrey were appointed for 2 years. The President thanked Bob Thiele for his past contribution to the Management Committee.
9. Linda Alexander agreed to continue as Patron Emeritus
10. The President thanked Barbara Marrett for her 25 years of service as Youth Patron. Youth bridge is now under the banner of the SABF.
11. Auditors-DFK (Brendon Skates) was re-appointed.
12. Presentations for 2021
  - Grand Master trays were awarded to Adel Abdelhamid and Jeff Fallon(absent)
  - Patrons Cup won by Jill Vinall(absent) and Phil Sumner.
  - Classes Student of the Year- Peter Gerhardy(absent)
  - David Lusk Encouragement Award-Alice Handley(absent)
  - Teams Championship-Howard Melbourne, Nick Croft, Phil Markey, Jo Haffer(all absent)
13. Any Other Business  
Bob Thiele raised the issue of some members not feeling welcome at the club and new players being intimidated by those more experienced. The Management Committee will discuss the suggestions of appointing Recorders, consequences for poor behaviour, promoting our Code of Conduct and ways to integrate new players into sessions.  
Members were reminded that double vaccination for Covid 19 would be required on January 1st 2022.

The meeting closed at 12.30pm.

The 90th AGM will be held on Saturday December 3rd 2022

## PRESIDENTS REPORT 2022

Dear Members

The club had a productive year in spite of the COVID restrictions. We have:

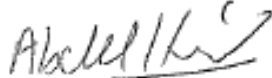
- Developed a business plan to guide the operations and growth endeavours of the club;
- Appointed a new General Manager whose CV is very promising;
- Provided 8 beginners classes for 182 people;
- Provided 17 other bridge education courses for improvers such as Walk & Talk, Building on the Basics, Next level after NT etc which were attended by 352 people mostly club members;
- Introduced a new bridge guided practice session called Mentoring Mondays targeted at recent beginners to help them improve their confidence in playing;
- Introduced "Play with a Mentor" session which was attended by 41 volunteers of our better players;
- Achieved significant increase in the members involvement as volunteers. Examples of these involvement include Mentoring Sessions, Producing the Club Newsletter, assisting with the club accounting system, Cleaning and replanting the club gardens, installing the glass in the display cabinets, assisting with the Help Desk, cleaning bidding boxes, operating the bar, etc.;
- Organised successful Pleasant Sundays and Melbourne Cup events;
- Increased social gathering in the Bar Lounge;
- Celebrated the 10<sup>th</sup> birthday of Walkerville venue;
- Installed new display cabinets for the Club's bridge trophies;
- Initiated the preparation for the celebrations of the Club 90<sup>th</sup> birthday in 2023; and
- Commenced installation of a suite of tools that will reduce the admin labour effort and provide better interface for the members to manage their accounts;

Unfortunately, the number of players attending the club sessions did not reach the pre COVID numbers. The combined effect of reduced attendance and increasing cost of running the club (4.6% increase in staff costs, 15% increase in the Electricity cost, etc.) resulted in the club not meeting its forecast budget.

In view of the budget losses and increased cost of operating the club, the Club Management Committee (MC) recommended small increase to the membership fees. The MC resisted increasing the table fees in consideration of the impact of increased cost of living on the club members.

The club management is determined to do everything possible to increase attendance and membership. It is planned to take actions to increase the percentage of those who will join the club after graduation from the Beginners Lessons, enhance the playing experience at the club, develop further the social activities at the club and benefit from the experience and skills of the wider members community.

I wish to thank all of those who supported me during my presidency years and extend my best wishes to the new MC in their endeavour to progress our club.



Adel Abdelhamid

President

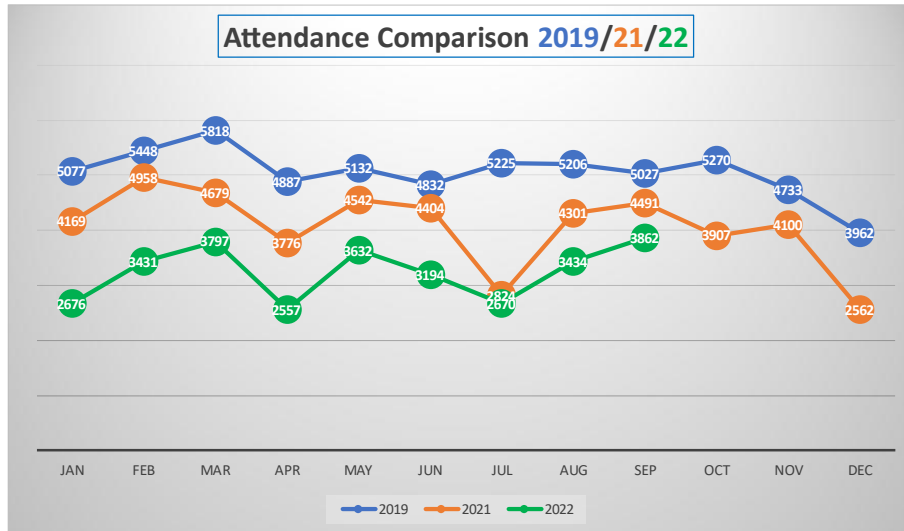
SA Bridge Assoc

# TREASURERS REPORT 2022

## 2021/22

The 2021/22 year was again demanding due to Covid. The number of people playing bridge was even lower than last year. Given this we finished with a loss of \$56k compared to budgeted loss of \$26k.

The best way to illustrate the challenge we faced financially over last few years is to look at the



following table of attendance: Attendance in 2022 was 23% lower than 2021 and 37% lower when compared to 2019. How much of this is Covid? How much is some other factor? We think most of it is Covid related and that we can increase numbers in the future.

Our income for 2021/22 was \$498k compared to the budgeted income of \$536k. While the number of people playing bridge in our Club was down from last year, highlights were the number

of people attending beginners' sessions and the mentoring course. Also, the opening and management of the bar made a few thousand in profit for the Club, but more importantly improved the social contact of Club members.

Our expenses for 2022 were \$554k compared to budgeted expenses of \$560k. Our cash reserves at the end of 2021/22 were \$139K compared to \$176K at end of 2020/21. The \$139K looks like a healthy bank balance for a non-profit organisation, but the Committee is concerned our air conditioning system could fail soon and the building may need some structural work and a new front door. The Committee wants to ensure we have at least a \$100k in reserve to cover these expenses when they occur.

## Budget 2022/23

Setting the budget for 2022/23 led to a lot of discussion by the Committee. It is very hard to know how quickly we can recover from the effects of Covid. We have budgeted for a loss of \$5k (see table). We expect income to be \$534k or \$36k more than last year. This will be achieved with an increase in Club attendance (i.e., better marketing of bridge & the Club) and an increase in membership fees. Expenses are budgeted at \$539k which is lower than last year. This hopefully will be achieved with greater use of volunteers, changes to Pianola & Xero and better control of cleaning costs.

Please note we have adopted the Council Valuation for our building in our Balance Sheet ie \$1.75m. We would expect to have \$139k or slightly more in the bank at end of 2022/23.

Overall, I am hopefully 2022/23 will be a better year and ask you to support the budget for this year.

Hadyn Hanna - December 2022

**SA BRIDGE ASSOCIATION INC**  
**Profit and Loss for the year ended 30/09/2022 and Forward Budget**

Actual 2020-21		Actual 2021-22	Budget 2021-22	Budget 2022-23
	<b>Income</b>			
\$		\$	\$	\$
305,014	Table Fees	297,697	372,800	338,000
48,607	Classes & Supervised Play	72,882	87,600	73,976
55,573	Gross Subscriptions	49,232	49,000	62,400
55,039	All Other Income	77,774	61,195	59,710
<b>402,233</b>	<b>TOTAL INCOME</b>	<b>497,585</b>	<b>570,595</b>	<b>534,086</b>
	<b>Expenses</b>			
408,156	Wages and related on-costs	295,879	326,780	306,632
53,148	Off-site & other Bridge Costs	44,461	42,330	53,940
25,517	Utility Costs	31,910	32,200	\$31,840
41,180	Maintenance, Repairs, Depreciation	40,825	54,600	46,940
8,801	Computer & Software costs	11,507	10,200	6,600
34,775	Outsourcing Costs	40,058	48,000	42,100
27,199	General Operating Costs	78,460	39,410	23,237
20,808	Miscellaneous / All Other Costs	7,863	43,164	27,332
-223,000	Gov rebates inc. Jobkeeper etc	3,000	0	0
<b>396,584</b>	<b>TOTAL EXPENSES</b>	<b>553,964</b>	<b>596,684</b>	<b>538,621</b>
<b>5,649</b>	<b>Surplus</b>	<b>-56,379</b>	<b>-26,089</b>	<b>-4,535</b>

**BALANCE SHEET**

Sep-21		Sep-22
416,959	Members' Equity Previous Year	489,929
43,490	Members' Surplus Current Year	-56,379
29,480	Retained Earnings	0
0	Asset revaluation Reserve	1,535,083
<b>489,929</b>	<b>Total Members' Funds</b>	<b>1,968,634</b>
	<b>Assets</b>	
175,977	Total Bank	139,434
2,500	Total Current Assets	2,957
<b>395,813</b>	<b>Total Fixed Assets</b>	<b>1,914,605</b>
<b>574,290</b>	<b>Total Assets</b>	<b>2,056,996</b>
	<b>Liabilities</b>	
-7	Accounts Payable	4,698
3,528	Payroll Liabilities	3,958
41,774	Creditors	43,324
39,066	Other Liabilities	36,383
<b>84,362</b>	<b>Total Liabilities</b>	<b>88,363</b>
<b>489,929</b>	<b>Net Assets</b>	<b>1,968,633</b>

Signed:  (Hadyn Hanna, Treasurer) 17 November 2022

AUDITORS'REORT:

The auditor's report may be viewed at the clubrooms, on the Committee noticeboard.

**THE SOUTH AUSTRALIAN BRIDGE ASSOCIATION INC.**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2022**

**Note 1-Summary of Significant Accounting Policies:**

The principal accounting policies adopted in the preparation of the financial statements are set out below.

**Basis of Preparation:**

The financial statements are special purpose financial statements prepared in order to satisfy the financial reporting requirements of the Associations Incorporations Act (SA) 1985 and for use by the members of the association. The members have determined that the Association is not a reporting entity.

The financial statements have been prepared under the historical cost convention and do not take into account changing monetary values. The going concern basis have been adopted.

The following significant accounting policies, which are consistent with the previous period unless stated otherwise, have been adopted in the preparation of the financial statements.

**Cash:**

Cash comprises of cash on hand and demand deposits.

**Property, Plant and Equipment:**

Property, plant, and equipment are carried at cost less where applicable any accumulated depreciation or amortization.

**Wages Provisions:**

Wages provisions comprises of annual leave and long service leave employee provisions.

**Revenue recognition:**

Revenue is recognized to the extent that it is probable that economic benefits will flow to the entity and the revenue can be reliably measured. Revenue is measured at the fair value of the consideration received, taking into account contractually defined terms of payment.

**Rendering of services:**

Revenue from the rendering of a service is recognized upon the delivery of the service to the customers. Revenue is recognized net of the amount of goods and services tax (GST).

**Other revenue:**

Other revenue is recognized when it is received or when the right to receive payment is established.

Dear Members

The club had a productive year in spite of the COVID restrictions. We have:

- Developed a business plan to guide the operations and growth endeavours of the club;
- Appointed a new General Manager whose CV is very promising;
- Provided 8 beginners classes for 182 people;

**South Australian Bridge Association Incorporations Act Compliance**

In accordance with section 35(5) of the Associations Incorporations Act 1985, the committee of the South Australian Bridge Association Inc hereby state that during the financial year ended 30/09/2022 –

- a) (i) no officer of the association.
- (ii) no firm in which an officer is a member, and no body-corporate in which the officer has a financial interest,

has received, or become entitled to receive, benefit as a result of a contract between the officer, firm or body-corporate and the Association.

- b) No officer of the Association has received directly or indirectly from the Association any payment or benefit of pecuniary value.

This report is in accordance with a resolution of the committee and signed by two members of the committee.

Committee Member: Heather Motteram HEATHER MOTTERAM

Committee Member: S. M. Bird SHEILA BIRD

Dated this 10<sup>th</sup> day of November 2022

**The South Australian Bridge Association Inc**

The Committee of the association declares that:

1. The accounts present fairly the results of the operations of the association for the financial year ending 30<sup>th</sup> September 2022 and the state of affairs of the association for the year ended on that date.
2. In the committee's opinion, there are reasonable grounds to believe that the association will be able to pay its debts as and when they become due and payable.

This declaration is made in accordance with a resolution of the Committee members.

Committee Member: Heather Motteram HEATHER MOTTERAM

Committee Member: S. M. Bird SHEILA BIRD

Dated this 10<sup>th</sup> day of November 2022

