



THE SOUTH
AUSTRALIAN BRIDGE
ASSOCIATION INC.
92nd (2024)

ANNUAL
GENERAL MEETING
SATURDAY 7th 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 – 92nd AGM

1. Apologies
 2. Confirmation of the Minutes of the 91st AGM held on Saturday 3rd December 2023 (printed below).
 3. Business Arising from the Minutes
 4. President's Report
 5. Treasurer's Report
 6. Notices of Motion *
- At the committee meeting of the SA Bridge Association on 9th October 2024 the committee endorsed the nomination for Ray Dohnt to be awarded Life Membership.

Ray has been a member since 2001 and ever since then he has become a true stalwart of the club. He has gone above and beyond in promoting enjoyment of the game to fellow players and assisting them to improve their game. Prior to the start of many sessions, you will find Ray chatting to or playing a few hands with a group to improve their Bridge understanding.

Although an employee of the club, much of the work Ray goes above and beyond with services to everyone at Walkerville. He is always there early and until he had back problems, had set up the tables and side tables well before anyone had arrived. He also provided pies, pasties, sausage rolls often at his own expense. Ray helps out whenever asked and frequently volunteers his services without waiting to be asked. The growth and success of the satellite sessions, particularly at Walkerville, is largely credited to Ray's unflagging efforts. In acknowledgement of his tireless efforts, the players have proposed Ray for the Walkerville Citizen of the Year Award run by the Walkerville Council.

7. Fixing of Honoraria for Secretary and Treasurer
8. Election of Officers**
 - 8.1.1. Treasurer – 1 position for 2-year term (2025-2026)
 - 8.1.2. Secretary - 1 position for 2-year term (2025-2026)
 - 8.1.3. Committee – 2 positions for 2-year term (2025-2026)
 - 8.1.4. Patron
9. Appointment 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 91st AGM of the SA Bridge Association Inc held on 3rd December 2023 at 11.00 am at the Unley Club rooms

1. Present:
Approximately 55 members attended the meeting.
2. Apologies:
Barbara Marrett, Linda Alexander, Helen and Peter Rolland, David Milburn, Adel Abdelhamid, Jenny Kernbach, Denise Connor, Karenne Roenfeld, Denise Ness, Jinny Fuss and Chris Cann, Bill Bradshaw.
The President, Caprice Davey welcomed members and outlined the procedure to be adopted.
3. Minutes of the 90th AGM held on 2nd December 2022 were adopted.
Moved by Jim Burke, seconded by Bryan Jenkins and carried unanimously.
4. Business Arising from the minutes:
It was noted by Bryan Jenkins that although a suggestion had been made at last year's AGM to consider a Capital Budget this had not been initiated, and that more detail would still be desirable in future financial reports.

5. The President's Report, as published was presented and adopted. Moved Caprice Davey, seconded by Sue Lusk and carried unanimously.
 Caprice outlined the structure of the sub-committees and gave a summary of the achievements of each during the year.
 Of note, was the increased membership and attendance of the Club, the implementation of Hello Club and a new accounting system, and the successful celebration of the Club's 90th anniversary. Caprice also thanked the committee and volunteers for their support during her first year.
 In view of the comments in the report about the upgraded air conditioning project, a question was asked as to whether a battery had been considered to complement the existing solar panels. This matter had been discussed by the committee and the capital investment was not advantageous when the number of night meetings was taken into account.
6. Treasurer's Report
 The Treasurer's Report was presented and adopted. Moved by Hadyn Hanna, seconded by Sheila Bird and carried unanimously.
 Bryan Jenkins raised questions regarding the budget which it was agreed would be addressed by the Treasurer in writing post meeting. He suggested an alignment of the Expenses and Income to gain a better understanding of the P & L statement. It was noted that table fees had been increased perhaps making SABA the highest fees, but assurance was offered by Sue Lusk that SABF will shortly be raising their table fees.
7. Notices of Motion:
 Life Membership - It was proposed that Heather Motteram be granted Life Membership of the Club for her contribution over more than 30 years. This was moved by Jim Burke and seconded by Lynette McFarlane. Returning Officers – Bob Clarke and Susan Roberts advised that the motion was carried with a significant majority.
 No Eating at the Table - It was proposed by Linda Alexander that a rule be formulated by the Club banning eating at the table. There was confusion between the wording of the motion as proposed by Linda and seconded by Andy Duncan and the motion in the agenda, however after much discussion the motion was defeated.
8. It was agreed that the honoraria of free membership for the Secretary and Treasurer will continue
9. Election of Officers
 Returning Officer – Bob Clarke, assisted by Susan Roberts.
 - President – Caprice Davey was re-appointed for two years (2024-25)
 - Secretary – Karenne Roenfeld was appointed for one year (2024)
 - Committee – Sheila Bird was reappointed for two years, and Denise Connor was appointed for two years (2024-25)
 - Patron Emeritus – Linda Alexander agreed to continue in this role
10. It was proposed by Hadyn Hanna, seconded by Bryan Jenkins that DFK Gray Perry continue as the auditor. Carried.
11. Presentations for 2023
 - i. A silver pen was presented to Pam Morgan-King acknowledging her achievement as a Silver Grand Master
 - ii. Patron's Cup won by Sadhan Mukherjee and Geoff Pritchard
 - iii. Classes Student of the Year - David Handley
 - iv. David Lusk Encouragement Award was presented by Sue Lusk to a friend of the winner, Denise Ness who was seriously ill
 - v. Teams Championship – Phil Markey, David Gue, Josh Tomlin and J Haffer (all absent playing at GNOT)
13. No other business

The meeting closed at 12.25 pm

The 92nd AGM will be held on Saturday December 7th, 2024

PRESIDENT'S REPORT 2024

The 2023/24 year is considered by the Management Committee to be another successful year for the club. We have maintained our membership levels, our club members have continued to attend regular sessions, we have welcomed new beginners in our classes, managed our costs and have been well supported by our donors, sponsors and fundraising.

This has meant that we have been able to keep our membership fees the same for the last 3 years despite rising costs and increased capitation fees for the Australian Bridge Federation and the South Australian Bridge Federation. We were also able to provide a \$10 table fee month during the year.

Bridge Education:

Beginners' Courses – The course was amended in 2024 with a new 2 x 6-week block format to allow for more time to practice concepts during the learning phase. This year we had 228 beginner participants.

Through the year we have conducted the following classes:

- 3 x 12-week beginner bridge
- 2 x intensive 5-day beginner bridge
- 3 x 8-week Mentoring Monday
- 36 bridge skills development

Membership and attendance:

- Currently we are the largest bridge membership club in Australia on the ABF club list.
- We marginally increased total membership numbers to 1132 current members as at the end of FY2024 vs 1125 in FY2023.
- Achieved 58% conversion of beginners into members (up from 25% in 2022/23).
- We host 15 regular sessions of face-to-face bridge at 4 different venues each week with 44,230 sessions played in 2023/24.
- Club attendance based on sessions played is 4% higher than 2022/23.

Bridge Directors:

- 2 director/tutor development sessions were attended during the year.
- Documentation for table movements and session management has been updated to assist in the training of new directors.
- Two new directors commenced (post-retirement of Helen Sallemi) – Bertie Morgan (Monday AM and Tuesday AM at Unley) and Pam Morgan-King (Monday PM short-bridge at Unley).
- We continue to seek suitable interested bridge players for bridge directing.

Tournament activities:

Our 2024 calendar included the following events:

- The February Swiss Pairs Congress and the June Winter Teams Congress.
- The SABA Pairs in March and the SABA Teams in September[^].
- A new Annual Butler Pairs was introduced to the 1st Monday night in April to December sponsored by a kind anonymous member.
- A new Beginners Pairs Championship was introduced in July.
- A new monthly handicap winner was introduced to Tuesday nights and Wednesday day sessions which will be further promoted in 2025.

[^]Special acknowledgement of Andrew Eddie for his sponsorship of both the SABA Pairs in March and the SABA Teams in September, both of which had excellent attendance.

Additional plans for 2025 include more rookie / novice (newer player) events and the introduction of an online session for our club to commence in February on a Wednesday evening.

Sponsorships, Fundraising, Volunteering and Social Events:

We thank our sponsors TBIB Insurance, MAC Trade Services, Oz Bridge Travel for their support through the year.

Our committee and club members also support our club with volunteering, fundraising, coordinating social events, and catering. These activities and contributions help keep our club costs down and support our social interactions in the club.

Events in 2023/24 included:

- 90th anniversary dinner - As acknowledged in the previous year's report, the 90th anniversary dinner was held on 28 October 2023, which was well attended with a great night of food, drink, speeches and fundraising. Special thank you to the Twelftree family who coordinated all the food and beverage catering for the evening.
- Pleasant Sundays - These are run by volunteer 'directors' with volunteers organising the afternoon teas.
- Melbourne Cup lunch - This annual event is run by volunteers providing catering and coordinating sweepstakes.
- Working Bees - These half-day sessions (6-monthly) are supported by volunteers outside and inside, maintaining our club grounds and rooms.

Bar Management:

Special thank you to our bar manager Colin Twelftree and our wine supplier Options Wine Merchants for keeping us well-stocked at competitive prices and sponsoring various events through the year. Our regular qualified bar volunteers ably assist our members to purchase drinks. This continues to provide positive revenue for our club.

Other Initiatives:

- Chairs - The introduction of donating a chair with a named plaque was launched at our 90th anniversary dinner and contributed \$4500 to our fundraising in 2023/24.
- Bequests – in 2024 we launched our bequests brochure[^] to provide information to those who may wish to provide a bequest in their will.
- Computers - \$4000 was donated for new directing laptops.
- Grants - \$4000 City of Unley Community Grant was awarded in 2023/24 to purchase chairs and offer free community games.
- During 2024 we set up a Grants Working Group and in September, we applied for an Unley Council Community grant of \$4000 to offer free bridge lessons, community card games and intergenerational bridge; and a Social Impact Grant from the Department of Human Services for small infrastructure improvements including purchasing chairs, soundproofing the bar lounge, upgrading the front automatic door parts and the Audio Visual system. The grant outcomes are awaited.

[^]Refer club website at <https://sabridge.com.au/donations/>

Capital Improvements, repairs and maintenance:

- Air-conditioning upgrade project – the 2 main room air-conditioners were upgraded in October 2023 at the cost of \$64K including GST.
- Bar fridges – 2 bar fridges were purchased under the Retailer Energy Productivity Scheme, a South Australian Government energy productivity scheme that provides incentives for South Australian households and businesses to save energy, in February 2024 to achieve energy savings.
- New Billi hot water tap replaced in main hall with a higher capacity.
- Coffee machine repaired.
- Front bar air conditioner controller replaced.
- Teaching annexe and back steps painted.

Cost Savings and Running Expenses:

We continually strive to be cost-effective in our purchases and regular contracts. This year we have:

- Changed electricity retailer to save 30% on energy costs, an estimated \$1180/year and the installation of the new air conditioners, resulted in a further \$1500 reduction in energy costs.
- Renewed our cleaning contract for a further 12 months with no increase in rates.
- Purchased club supplies at discounted prices saving approximately \$5000.

Special thank you to

- Our excellent and valued staff who support our club with teaching, directing, tutoring, board-dealing, and support.
- Priya Kamineni, our General Manager, who manages our large club facilities, successfully promotes our beginner bridge classes to the public and has grown our new member recruitment. After major changes were implemented with our back office systems and Hello Club in 2023, she has continued to embed these into the daily operations.
- Sheila Bird, Jim Burke, Denise Connor, Hadyn Hanna, Karenne Roennfeldt, Colin Twelftree– our dedicated committee members who volunteer their time to generate ideas, maintain and improve our club facilities and members' experience.
- The following volunteers for outstanding contributions to the club:
 - John Elliot who is our volunteer Director for Mt Barker who has maintained a fun and social bridge group;
 - Ray Dohnt for continuing to support Glenelg and Walkerville with his tutoring and catering prowess; and
 - Heather Motteram and the team of volunteers who run the Mentoring Mondays.
- Plus a thank you to all other volunteers who have supported the club by assisting at the concierge desk, working bees, bar attendance, catering and supporting our initiatives and events.

I look forward to working with Priya and the Management Committee in supporting our club in the next year. By attending regular sessions and events and maintaining our friendly positive atmosphere, we are all supporting our club.

I would also encourage those that have any capacity for volunteering to consider how you can support our club. Every little bit counts and is greatly appreciated! We also welcome ideas and help facilitating additional sponsorships and fundraising initiatives.



Caprice Davey
President

TREASURER'S REPORT 2024

2023/24

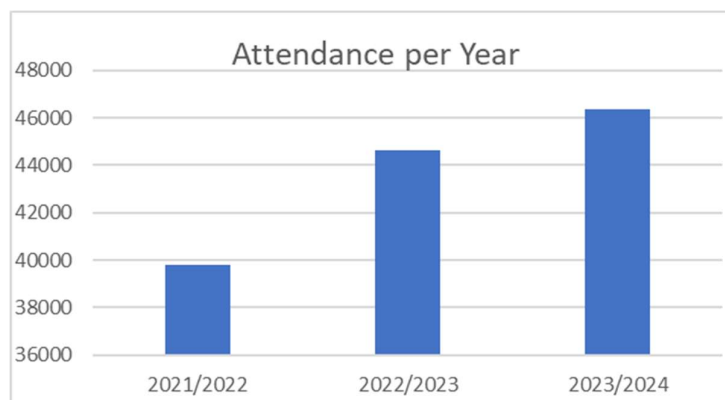
Financially 2023/24 was a successful year. Income was 7% higher than previous year and a surplus of \$37,000 was achieved against a budgeted \$180 surplus. The higher surplus was achieved without increasing table fees despite a 6% increase in costs compared to the previous year. This is a credit to the General Manager and her staff. In summary the surplus was achieved due to the following factors:

- Table fees income exceeding budgeted income by \$27,000 driven by a 4% increase in club attendance - see Table below.
- Teaching income exceeding budgeted income by \$17,000. When the budget was set, we were concerned that attendance at teaching classes was dropping off. Due to great work by Priya and teaching staff this assumption was proved wrong. The Mentoring Monday sessions entirely run by volunteers contributes approximately \$6000 to our annual income with no associated cost (thank you Heather Motteram and team).
- Overall expenses were \$8,000 above budget. This was achieved even though:
 - non-scheduled repairs were well above budget and,
 - more significantly, a review of the depreciation schedule revealed many obsolete items which had not been written off. This resulted in a \$45,000 write-off.

The Committee sought advice from our Auditor regarding the need for a capital plan. The advice provided was that this is not mandatory or required, it is optional at the Committee's discretion.

Overall, we believe that in 2023/24 we succeeded as a non-profit club by providing a friendly environment for bridge and supporting bridge generally through our wide range of sessions and training courses catering to players at all levels.

Please see the Balance Sheets below for the last two years.



Budget 2024/25

The table in the next page summarises the proposed budget for 2024/25. We are proposing a profit of -\$1k. In formulating the budget, the Committee took the following into account:

- SABF and ABF Affiliation fees for 2025 have increased. Given the surplus in 2023/24 the Committee has decided to absorb the increase and thus there will be no increase in membership fees for 2025.
- We expect inflation to continue at around 4%. Given this, we expect wages to increase later in the year by around 5% and most other costs to gradually increase during the year.
- Total table fees income will be similar to 2023/24 as we are not proposing to increase fees and we expect the total number of games played to be similar to last year.
- Fund raising will be lower in 2024/25.
- We are expecting a slight reduction in education income.

Overall, we are hopeful 2024/25 will be close to a breakeven year and ask you to support the budget and its assumptions for 2024/25.

Hadyn Hanna

Profit and Loss Statement & Balance Sheet for the years 2022/23 & 2023/24 & Budget for 2024/25

Actual 2022-23		Actual 2023-24	Budget 2023-24	Budget 2024-25
	Income			
\$		\$	\$	\$
\$402,740	Table Fees	\$446,375	\$419,000	\$444,935
\$50,221	Total Education	\$58,037	\$41,000	\$51,930
\$63,780	Total Membership Fees	\$65,549	\$64,160	\$63,610
\$24,533	Total Club Hire	\$23,427	\$26,440	\$23,937
\$37,138	Total Food and Drinks	\$39,152	\$38,440	\$38,736
\$6,259	Total Non-Food Sales	\$5,404	\$6,150	\$5,964
\$2,694	Total Fundraising Events	\$9,508	\$14,900	\$1,644
\$3,824	Total Other Income	\$1,217	\$14,384	\$20,482
	Government Grants	\$0	\$0	\$0
\$591,188	Total Income	\$669,443	\$624,474	\$651,238
	Operating Expenses			
\$52,894	Total Bridge Expenses	\$59,820	\$64,000	\$66,120
\$64,285	Total Contractors	\$65,716	\$47,471	\$67,240
\$3,202	Total Fundraising Events	\$5,063	\$6,220	\$6,268
\$17,062	Total Repairs and Minor Equipment	\$19,868	\$13,305	\$18,626
\$107,757	Total Other Operating Expenses	\$92,033	\$122,868	\$103,016
\$34,810	Total Utility and Insurance Costs	\$34,261	\$44,185	\$44,157
\$248,130	Total Wages	\$272,574	\$284,763	\$301,796
\$33,841	Total Other Employment Cost	\$37,541	\$41,482	\$45,072
	Loss on Disposal of Fixed Assets	\$45,261	\$0	\$0
\$561,981	Total Operating Expenses	\$632,136	\$624,294	\$652,295
\$29,208	Net Profit	\$37,307	\$180	-\$1,057

Sep-23		Sep-24
\$489,929	Members' Equity Previous Year	\$489,929
\$29,219	Members' Surplus Current Year	\$37,307
-\$56,378	Retained Earnings	-\$27,171
\$1,535,083	Asset revaluation Reserve	\$1,535,083
\$1,997,852	Total Members' Funds	\$2,035,147
	Assets	
\$189,776	Total Bank	\$229,738
\$5,892	Total Current Assets	\$11,693
\$1,890,976	Total Fixed Assets	\$1,892,876
\$2,086,634	Total Assets	\$2,134,307
	Liabilities	
\$5,154	Accounts Payable	\$8,019
\$16,887	Payroll Liabilities	\$21,821
\$47,025	Creditors	\$55,677
\$19,716	Other Liabilities	\$13,643
\$88,782	Total Liabilities	\$99,160
\$1,997,852	Net Assets	\$2,035,147



Hadyn Hanna, Treasurer

Signed: 27 November 2024

AUDITORS'REPORT: The auditor's report may be viewed at the clubrooms notice board.

**THE SOUTH AUSTRALIAN BRIDGE ASSOCIATION INC.
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

1. STATEMENT OF SIGNIFICANT ACCOUNTING POLICIES

This financial report is a special purpose financial report prepared in order to satisfy the financial reporting requirements of the Associations Incorporations Act (South Australia). The Board has determined that the association is not a reporting entity.

The financial report has been prepared in accordance with the requirements of the Associations Incorporations Act (South Australia) and the following Australian Accounting Standards;

AASB 1031 Materiality

AASB 110 Events Occurring After Reporting Date

No other applicable Accounting Standards, Urgent Issues Group Consensus Views or other authoritative pronouncements of the Australian Accounting Standards Board have been applied.

The report is prepared on an accruals basis and is based on historic costs and except where stated does not take into account changing money values or current valuations of non-current assets.

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 30/09/2024 –


- 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: _____ 

Committee Member: _____ 


Dated this 27th day of November 2024


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 30th September 2024 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: _____ 

Committee Member: _____ 

Dated this 27th day of November 2024

PARTNERS

James Perry
Michael Gray
Brendon Skates
Samuel Handley

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF THE EXECUTIVE COMMITTEE FOR THE YEAR ENDED 30 SEPTEMBER 2024

Report on the Financial Report

We have audited the accompanying financial report, being a special purpose financial report, of the South Australian Bridge Association Inc., which comprises the balance sheet as at 30 September 2024, and the income statement for the year then ended, a summary of significant accounting policies, other explanatory notes and the statement by the board of directors.

The Responsibility of the Directors for the Financial Report

The board members of the association are responsible for the preparation and fair presentation of the financial report and have determined that the accounting policies described in Note 1 to the financial statements, which form part of the financial report, are appropriate to meet the requirements of the association's constitution and are appropriate to meet the needs of the members. The board members' responsibility also includes designing, implementing and maintaining internal control relevant to the preparation and fair presentation of the financial report that is free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditor's Responsibility

Our responsibility is to express an opinion on the financial report based on our audit. No opinion is expressed as to whether the accounting policies used, as described in Note 1, are appropriate to meet the needs of the members. We conducted our audit in accordance with Australian Auditing Standards. These Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the association's preparation and fair presentation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the association's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the board members, as well as evaluating the overall presentation of the financial report.

The financial report has been prepared for distribution to members for the purpose of fulfilling the board members' financial reporting under the association's constitution. We disclaim any assumption of responsibility for any reliance on this report or on the financial report to which it relates to any person other than the members, or for any purpose other than that for which it was prepared.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

ADDRESS

1st Floor 89-92 South Terrace
Adelaide South Australia 5000
Telephone +61 8 8212 2366
Facsimile +61 8 8231 5035
Email dfkgrayperry@dfkadel.com
www.dfkadel.com



A member firm of DFK International
a worldwide association of independent accounting firms and business advisors
Liability limited by a scheme approved under Professional Standards Legislation

Basis of Qualified Opinion

Cash Income

It was not possible to establish accounting control over cash income prior to its receipt in the records of the association. Accordingly, it was not possible in relation to such income to extend our examination beyond the amounts entered in the records of the association.

Independence

In conducting our audit, we have complied with the independence requirements of the Australian professional ethical pronouncements.

Qualified Auditor's Opinion

In our opinion, except for the effect of such adjustments, if any, as might have been determined to be necessary had the limitations discussed in the qualification paragraph not existed, the financial report presents fairly, in all material respects, the financial position of the South Australian Bridge Association Inc. as of 30 September 2024 and of its financial performance for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements.

Basis of Accounting

Without modifying our opinion, we draw attention to note 1 to the financial report, which describes the basis of accounting. The financial report has been prepared to assist The South Australian Bridge Association Inc. to meet the requirements of the Associations Incorporations Act of SA (1995). As a result, the financial report may not be suitable for another purpose.

Gray Perry DFK
Chartered Accountants



Brendon J Skates
1st Floor 89-92 South Terrace
Adelaide, SA 5000

Dated this 27th day of November 2024



2023-24 ANNUAL REPORT AT A GLANCE

#1

BRIDGE CLUB IN AUSTRALIA *

91 Years
4 Venues offering 15 regular sessions
12 Staff & 15 Volunteers
*Largest club by membership size (ABF)

1132

MEMBERS & BENEFITS

189 new members (133 beginners)
1132 total members (incl non-home club)
No annual fee increase for 3 years
\$10 flat table fee month for members

44230

SESSIONS

44230 sessions played
1519 individual players
3862 average monthly sessions played
395 supervised players

228 BEGINNERS

3 x 12-week beginners classes
2 x intensive 5 day Learn bridge classes
228 Beginners annually (58% converted to members)
3 x 8-week Mentoring Monday classes
96 Mentoring Monday participants
36 skill development classes (489 attendees)

CAPITAL IMPROVEMENTS

2 x New Air conditioners for the Unley Club rooms (main hall)
2 x New Bar fridges

\$12500

GRANTS & DONATIONS

\$ 4500 Named chair donations
\$ 4000 Donations for new laptops
\$ 4000 City of Unley Community Grant



THE SOUTH
AUSTRALIAN BRIDGE
ASSOCIATION INC.
92nd (2024)

ANNUAL
GENERAL MEETING
SATURDAY 7th 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 – 92nd AGM

1. Apologies
 2. Confirmation of the Minutes of the 91st AGM held on Saturday 3rd December 2023 (printed below).
 3. Business Arising from the Minutes
 4. President's Report
 5. Treasurer's Report
 6. Notices of Motion *
- At the committee meeting of the SA Bridge Association on 9th October 2024 the committee endorsed the nomination for Ray Dohnt to be awarded Life Membership.

Ray has been a member since 2001 and ever since then he has become a true stalwart of the club. He has gone above and beyond in promoting enjoyment of the game to fellow players and assisting them to improve their game. Prior to the start of many sessions, you will find Ray chatting to or playing a few hands with a group to improve their Bridge understanding.

Although an employee of the club, much of the work Ray goes above and beyond with services to everyone at Walkerville. He is always there early and until he had back problems, had set up the tables and side tables well before anyone had arrived. He also provided pies, pasties, sausage rolls often at his own expense. Ray helps out whenever asked and frequently volunteers his services without waiting to be asked. The growth and success of the satellite sessions, particularly at Walkerville, is largely credited to Ray's unflagging efforts. In acknowledgement of his tireless efforts, the players have proposed Ray for the Walkerville Citizen of the Year Award run by the Walkerville Council.

7. Fixing of Honoraria for Secretary and Treasurer
8. Election of Officers**
 - 8.1.1. Treasurer – 1 position for 2-year term (2025-2026)
 - 8.1.2. Secretary - 1 position for 2-year term (2025-2026)
 - 8.1.3. Committee – 2 positions for 2-year term (2025-2026)
 - 8.1.4. Patron
9. Appointment 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 91st AGM of the SA Bridge Association Inc held on 3rd December 2023 at 11.00 am at the Unley Club rooms

1. Present:
Approximately 55 members attended the meeting.
2. Apologies:
Barbara Marrett, Linda Alexander, Helen and Peter Rolland, David Milburn, Adel Abdelhamid, Jenny Kernbach, Denise Connor, Karenne Roenfeld, Denise Ness, Jinny Fuss and Chris Cann, Bill Bradshaw.
The President, Caprice Davey welcomed members and outlined the procedure to be adopted.
3. Minutes of the 90th AGM held on 2nd December 2022 were adopted.
Moved by Jim Burke, seconded by Bryan Jenkins and carried unanimously.
4. Business Arising from the minutes:
It was noted by Bryan Jenkins that although a suggestion had been made at last year's AGM to consider a Capital Budget this had not been initiated, and that more detail would still be desirable in future financial reports.

5. The President's Report, as published was presented and adopted. Moved Caprice Davey, seconded by Sue Lusk and carried unanimously.
 Caprice outlined the structure of the sub-committees and gave a summary of the achievements of each during the year.
 Of note, was the increased membership and attendance of the Club, the implementation of Hello Club and a new accounting system, and the successful celebration of the Club's 90th anniversary. Caprice also thanked the committee and volunteers for their support during her first year.
 In view of the comments in the report about the upgraded air conditioning project, a question was asked as to whether a battery had been considered to complement the existing solar panels. This matter had been discussed by the committee and the capital investment was not advantageous when the number of night meetings was taken into account.
6. Treasurer's Report
 The Treasurer's Report was presented and adopted. Moved by Hadyn Hanna, seconded by Sheila Bird and carried unanimously.
 Bryan Jenkins raised questions regarding the budget which it was agreed would be addressed by the Treasurer in writing post meeting. He suggested an alignment of the Expenses and Income to gain a better understanding of the P & L statement. It was noted that table fees had been increased perhaps making SABA the highest fees, but assurance was offered by Sue Lusk that SABF will shortly be raising their table fees.
7. Notices of Motion:
 Life Membership - It was proposed that Heather Motteram be granted Life Membership of the Club for her contribution over more than 30 years. This was moved by Jim Burke and seconded by Lynette McFarlane. Returning Officers – Bob Clarke and Susan Roberts advised that the motion was carried with a significant majority.
 No Eating at the Table - It was proposed by Linda Alexander that a rule be formulated by the Club banning eating at the table. There was confusion between the wording of the motion as proposed by Linda and seconded by Andy Duncan and the motion in the agenda, however after much discussion the motion was defeated.
8. It was agreed that the honoraria of free membership for the Secretary and Treasurer will continue
9. Election of Officers
 Returning Officer – Bob Clarke, assisted by Susan Roberts.
 - President – Caprice Davey was re-appointed for two years (2024-25)
 - Secretary – Karenne Roenfeld was appointed for one year (2024)
 - Committee – Sheila Bird was reappointed for two years, and Denise Connor was appointed for two years (2024-25)
 - Patron Emeritus – Linda Alexander agreed to continue in this role
10. It was proposed by Hadyn Hanna, seconded by Bryan Jenkins that DFK Gray Perry continue as the auditor. Carried.
11. Presentations for 2023
 - i. A silver pen was presented to Pam Morgan-King acknowledging her achievement as a Silver Grand Master
 - ii. Patron's Cup won by Sadhan Mukherjee and Geoff Pritchard
 - iii. Classes Student of the Year - David Handley
 - iv. David Lusk Encouragement Award was presented by Sue Lusk to a friend of the winner, Denise Ness who was seriously ill
 - v. Teams Championship – Phil Markey, David Gue, Josh Tomlin and J Haffer (all absent playing at GNOT)
13. No other business

The meeting closed at 12.25 pm

The 92nd AGM will be held on Saturday December 7th, 2024

PRESIDENT'S REPORT 2024

The 2023/24 year is considered by the Management Committee to be another successful year for the club. We have maintained our membership levels, our club members have continued to attend regular sessions, we have welcomed new beginners in our classes, managed our costs and have been well supported by our donors, sponsors and fundraising.

This has meant that we have been able to keep our membership fees the same for the last 3 years despite rising costs and increased capitation fees for the Australian Bridge Federation and the South Australian Bridge Federation. We were also able to provide a \$10 table fee month during the year.

Bridge Education:

Beginners' Courses – The course was amended in 2024 with a new 2 x 6-week block format to allow for more time to practice concepts during the learning phase. This year we had 228 beginner participants.

Through the year we have conducted the following classes:

- 3 x 12-week beginner bridge
- 2 x intensive 5-day beginner bridge
- 3 x 8-week Mentoring Monday
- 36 bridge skills development

Membership and attendance:

- Currently we are the largest bridge membership club in Australia on the ABF club list.
- We marginally increased total membership numbers to 1132 current members as at the end of FY2024 vs 1125 in FY2023.
- Achieved 58% conversion of beginners into members (up from 25% in 2022/23).
- We host 15 regular sessions of face-to-face bridge at 4 different venues each week with 44,230 sessions played in 2023/24.
- Club attendance based on sessions played is 4% higher than 2022/23.

Bridge Directors:

- 2 director/tutor development sessions were attended during the year.
- Documentation for table movements and session management has been updated to assist in the training of new directors.
- Two new directors commenced (post-retirement of Helen Sallemi) – Bertie Morgan (Monday AM and Tuesday AM at Unley) and Pam Morgan-King (Monday PM short-bridge at Unley).
- We continue to seek suitable interested bridge players for bridge directing.

Tournament activities:

Our 2024 calendar included the following events:

- The February Swiss Pairs Congress and the June Winter Teams Congress.
- The SABA Pairs in March and the SABA Teams in September[^].
- A new Annual Butler Pairs was introduced to the 1st Monday night in April to December sponsored by a kind anonymous member.
- A new Beginners Pairs Championship was introduced in July.
- A new monthly handicap winner was introduced to Tuesday nights and Wednesday day sessions which will be further promoted in 2025.

[^]Special acknowledgement of Andrew Eddie for his sponsorship of both the SABA Pairs in March and the SABA Teams in September, both of which had excellent attendance.

Additional plans for 2025 include more rookie / novice (newer player) events and the introduction of an online session for our club to commence in February on a Wednesday evening.

Sponsorships, Fundraising, Volunteering and Social Events:

We thank our sponsors TBIB Insurance, MAC Trade Services, Oz Bridge Travel for their support through the year.

Our committee and club members also support our club with volunteering, fundraising, coordinating social events, and catering. These activities and contributions help keep our club costs down and support our social interactions in the club.

Events in 2023/24 included:

- 90th anniversary dinner - As acknowledged in the previous year's report, the 90th anniversary dinner was held on 28 October 2023, which was well attended with a great night of food, drink, speeches and fundraising. Special thank you to the Twelftree family who coordinated all the food and beverage catering for the evening.
- Pleasant Sundays - These are run by volunteer 'directors' with volunteers organising the afternoon teas.
- Melbourne Cup lunch - This annual event is run by volunteers providing catering and coordinating sweepstakes.
- Working Bees - These half-day sessions (6-monthly) are supported by volunteers outside and inside, maintaining our club grounds and rooms.

Bar Management:

Special thank you to our bar manager Colin Twelftree and our wine supplier Options Wine Merchants for keeping us well-stocked at competitive prices and sponsoring various events through the year. Our regular qualified bar volunteers ably assist our members to purchase drinks. This continues to provide positive revenue for our club.

Other Initiatives:

- Chairs - The introduction of donating a chair with a named plaque was launched at our 90th anniversary dinner and contributed \$4500 to our fundraising in 2023/24.
- Bequests – in 2024 we launched our bequests brochure[^] to provide information to those who may wish to provide a bequest in their will.
- Computers - \$4000 was donated for new directing laptops.
- Grants - \$4000 City of Unley Community Grant was awarded in 2023/24 to purchase chairs and offer free community games.
- During 2024 we set up a Grants Working Group and in September, we applied for an Unley Council Community grant of \$4000 to offer free bridge lessons, community card games and intergenerational bridge; and a Social Impact Grant from the Department of Human Services for small infrastructure improvements including purchasing chairs, soundproofing the bar lounge, upgrading the front automatic door parts and the Audio Visual system. The grant outcomes are awaited.

[^]Refer club website at <https://sabridge.com.au/donations/>

Capital Improvements, repairs and maintenance:

- Air-conditioning upgrade project – the 2 main room air-conditioners were upgraded in October 2023 at the cost of \$64K including GST.
- Bar fridges – 2 bar fridges were purchased under the Retailer Energy Productivity Scheme, a South Australian Government energy productivity scheme that provides incentives for South Australian households and businesses to save energy, in February 2024 to achieve energy savings.
- New Billi hot water tap replaced in main hall with a higher capacity.
- Coffee machine repaired.
- Front bar air conditioner controller replaced.
- Teaching annexe and back steps painted.

Cost Savings and Running Expenses:

We continually strive to be cost-effective in our purchases and regular contracts. This year we have:

- Changed electricity retailer to save 30% on energy costs, an estimated \$1180/year and the installation of the new air conditioners, resulted in a further \$1500 reduction in energy costs.
- Renewed our cleaning contract for a further 12 months with no increase in rates.
- Purchased club supplies at discounted prices saving approximately \$5000.

Special thank you to

- Our excellent and valued staff who support our club with teaching, directing, tutoring, board-dealing, and support.
- Priya Kamineni, our General Manager, who manages our large club facilities, successfully promotes our beginner bridge classes to the public and has grown our new member recruitment. After major changes were implemented with our back office systems and Hello Club in 2023, she has continued to embed these into the daily operations.
- Sheila Bird, Jim Burke, Denise Connor, Hadyn Hanna, Karenne Roennfeldt, Colin Twelftree– our dedicated committee members who volunteer their time to generate ideas, maintain and improve our club facilities and members' experience.
- The following volunteers for outstanding contributions to the club:
 - John Elliot who is our volunteer Director for Mt Barker who has maintained a fun and social bridge group;
 - Ray Dohnt for continuing to support Glenelg and Walkerville with his tutoring and catering prowess; and
 - Heather Motteram and the team of volunteers who run the Mentoring Mondays.
- Plus a thank you to all other volunteers who have supported the club by assisting at the concierge desk, working bees, bar attendance, catering and supporting our initiatives and events.

I look forward to working with Priya and the Management Committee in supporting our club in the next year. By attending regular sessions and events and maintaining our friendly positive atmosphere, we are all supporting our club.

I would also encourage those that have any capacity for volunteering to consider how you can support our club. Every little bit counts and is greatly appreciated! We also welcome ideas and help facilitating additional sponsorships and fundraising initiatives.



Caprice Davey
President

TREASURER'S REPORT 2024

2023/24

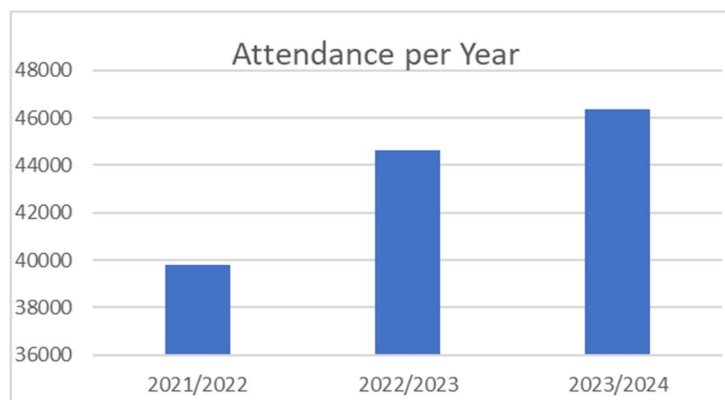
Financially 2023/24 was a successful year. Income was 7% higher than previous year and a surplus of \$37,000 was achieved against a budgeted \$180 surplus. The higher surplus was achieved without increasing table fees despite a 6% increase in costs compared to the previous year. This is a credit to the General Manager and her staff. In summary the surplus was achieved due to the following factors:

- Table fees income exceeding budgeted income by \$27,000 driven by a 4% increase in club attendance - see Table below.
- Teaching income exceeding budgeted income by \$17,000. When the budget was set, we were concerned that attendance at teaching classes was dropping off. Due to great work by Priya and teaching staff this assumption was proved wrong. The Mentoring Monday sessions entirely run by volunteers contributes approximately \$6000 to our annual income with no associated cost (thank you Heather Motteram and team).
- Overall expenses were \$8,000 above budget. This was achieved even though:
 - non-scheduled repairs were well above budget and,
 - more significantly, a review of the depreciation schedule revealed many obsolete items which had not been written off. This resulted in a \$45,000 write-off.

The Committee sought advice from our Auditor regarding the need for a capital plan. The advice provided was that this is not mandatory or required, it is optional at the Committee's discretion.

Overall, we believe that in 2023/24 we succeeded as a non-profit club by providing a friendly environment for bridge and supporting bridge generally through our wide range of sessions and training courses catering to players at all levels.

Please see the Balance Sheets below for the last two years.



Budget 2024/25

The table in the next page summarises the proposed budget for 2024/25. We are proposing a profit of -\$1k. In formulating the budget, the Committee took the following into account:

- SABF and ABF Affiliation fees for 2025 have increased. Given the surplus in 2023/24 the Committee has decided to absorb the increase and thus there will be no increase in membership fees for 2025.
- We expect inflation to continue at around 4%. Given this, we expect wages to increase later in the year by around 5% and most other costs to gradually increase during the year.
- Total table fees income will be similar to 2023/24 as we are not proposing to increase fees and we expect the total number of games played to be similar to last year.
- Fund raising will be lower in 2024/25.
- We are expecting a slight reduction in education income.

Overall, we are hopeful 2024/25 will be close to a breakeven year and ask you to support the budget and its assumptions for 2024/25.

Hadyn Hanna

Profit and Loss Statement & Balance Sheet for the years 2022/23 & 2023/24 & Budget for 2024/25

Actual 2022-23		Actual 2023-24	Budget 2023-24	Budget 2024-25
	Income			
\$		\$	\$	\$
\$402,740	Table Fees	\$446,375	\$419,000	\$444,935
\$50,221	Total Education	\$58,037	\$41,000	\$51,930
\$63,780	Total Membership Fees	\$65,549	\$64,160	\$63,610
\$24,533	Total Club Hire	\$23,427	\$26,440	\$23,937
\$37,138	Total Food and Drinks	\$39,152	\$38,440	\$38,736
\$6,259	Total Non-Food Sales	\$5,404	\$6,150	\$5,964
\$2,694	Total Fundraising Events	\$9,508	\$14,900	\$1,644
\$3,824	Total Other Income	\$1,217	\$14,384	\$20,482
	Government Grants	\$0	\$0	\$0
\$591,188	Total Income	\$669,443	\$624,474	\$651,238
	Operating Expenses			
\$52,894	Total Bridge Expenses	\$59,820	\$64,000	\$66,120
\$64,285	Total Contractors	\$65,716	\$47,471	\$67,240
\$3,202	Total Fundraising Events	\$5,063	\$6,220	\$6,268
\$17,062	Total Repairs and Minor Equipment	\$19,868	\$13,305	\$18,626
\$107,757	Total Other Operating Expenses	\$92,033	\$122,868	\$103,016
\$34,810	Total Utility and Insurance Costs	\$34,261	\$44,185	\$44,157
\$248,130	Total Wages	\$272,574	\$284,763	\$301,796
\$33,841	Total Other Employment Cost	\$37,541	\$41,482	\$45,072
	Loss on Disposal of Fixed Assets	\$45,261	\$0	\$0
\$561,981	Total Operating Expenses	\$632,136	\$624,294	\$652,295
\$29,208	Net Profit	\$37,307	\$180	-\$1,057

Sep-23		Sep-24
\$489,929	Members' Equity Previous Year	\$489,929
\$29,219	Members' Surplus Current Year	\$37,307
-\$56,378	Retained Earnings	-\$27,171
\$1,535,083	Asset revaluation Reserve	\$1,535,083
\$1,997,852	Total Members' Funds	\$2,035,147
	Assets	
\$189,776	Total Bank	\$229,738
\$5,892	Total Current Assets	\$11,693
\$1,890,976	Total Fixed Assets	\$1,892,876
\$2,086,634	Total Assets	\$2,134,307
	Liabilities	
\$5,154	Accounts Payable	\$8,019
\$16,887	Payroll Liabilities	\$21,821
\$47,025	Creditors	\$55,677
\$19,716	Other Liabilities	\$13,643
\$88,782	Total Liabilities	\$99,160
\$1,997,852	Net Assets	\$2,035,147



Hadyn Hanna, Treasurer

Signed: 27 November 2024

AUDITORS'REPORT: The auditor's report may be viewed at the clubrooms notice board.

**THE SOUTH AUSTRALIAN BRIDGE ASSOCIATION INC.
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

1. STATEMENT OF SIGNIFICANT ACCOUNTING POLICIES

This financial report is a special purpose financial report prepared in order to satisfy the financial reporting requirements of the Associations Incorporations Act (South Australia). The Board has determined that the association is not a reporting entity.

The financial report has been prepared in accordance with the requirements of the Associations Incorporations Act (South Australia) and the following Australian Accounting Standards;

AASB 1031 Materiality

AASB 110 Events Occurring After Reporting Date

No other applicable Accounting Standards, Urgent Issues Group Consensus Views or other authoritative pronouncements of the Australian Accounting Standards Board have been applied.

The report is prepared on an accruals basis and is based on historic costs and except where stated does not take into account changing money values or current valuations of non-current assets.

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 30/09/2024 –


- 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: _____ 

Committee Member: _____ 


Dated this 27th day of November 2024


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 30th September 2024 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: _____ 

Committee Member: _____ 

Dated this 27th day of November 2024

PARTNERS

James Perry
Michael Gray
Brendon Skates
Samuel Handley

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF THE EXECUTIVE COMMITTEE FOR THE YEAR ENDED 30 SEPTEMBER 2024

Report on the Financial Report

We have audited the accompanying financial report, being a special purpose financial report, of the South Australian Bridge Association Inc., which comprises the balance sheet as at 30 September 2024, and the income statement for the year then ended, a summary of significant accounting policies, other explanatory notes and the statement by the board of directors.

The Responsibility of the Directors for the Financial Report

The board members of the association are responsible for the preparation and fair presentation of the financial report and have determined that the accounting policies described in Note 1 to the financial statements, which form part of the financial report, are appropriate to meet the requirements of the association's constitution and are appropriate to meet the needs of the members. The board members' responsibility also includes designing, implementing and maintaining internal control relevant to the preparation and fair presentation of the financial report that is free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditor's Responsibility

Our responsibility is to express an opinion on the financial report based on our audit. No opinion is expressed as to whether the accounting policies used, as described in Note 1, are appropriate to meet the needs of the members. We conducted our audit in accordance with Australian Auditing Standards. These Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the association's preparation and fair presentation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the association's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the board members, as well as evaluating the overall presentation of the financial report.

The financial report has been prepared for distribution to members for the purpose of fulfilling the board members' financial reporting under the association's constitution. We disclaim any assumption of responsibility for any reliance on this report or on the financial report to which it relates to any person other than the members, or for any purpose other than that for which it was prepared.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

ADDRESS

1st Floor 89-92 South Terrace
Adelaide South Australia 5000
Telephone +61 8 8212 2366
Facsimile +61 8 8231 5035
Email dfkgrayperry@dfkadel.com
www.dfkadel.com



A member firm of DFK International
a worldwide association of independent accounting firms and business advisors
Liability limited by a scheme approved under Professional Standards Legislation

Basis of Qualified Opinion

Cash Income

It was not possible to establish accounting control over cash income prior to its receipt in the records of the association. Accordingly, it was not possible in relation to such income to extend our examination beyond the amounts entered in the records of the association.

Independence

In conducting our audit, we have complied with the independence requirements of the Australian professional ethical pronouncements.

Qualified Auditor's Opinion

In our opinion, except for the effect of such adjustments, if any, as might have been determined to be necessary had the limitations discussed in the qualification paragraph not existed, the financial report presents fairly, in all material respects, the financial position of the South Australian Bridge Association Inc. as of 30 September 2024 and of its financial performance for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements.

Basis of Accounting

Without modifying our opinion, we draw attention to note 1 to the financial report, which describes the basis of accounting. The financial report has been prepared to assist The South Australian Bridge Association Inc. to meet the requirements of the Associations Incorporations Act of SA (1995). As a result, the financial report may not be suitable for another purpose.

Gray Perry DFK
Chartered Accountants



Brendon J Skates
1st Floor 89-92 South Terrace
Adelaide, SA 5000

Dated this 27th day of November 2024



2023-24 ANNUAL REPORT AT A GLANCE

#1

BRIDGE CLUB IN AUSTRALIA *

91 Years
4 Venues offering 15 regular sessions
12 Staff & 15 Volunteers
*Largest club by membership size (ABF)

1132

MEMBERS & BENEFITS

189 new members (133 beginners)
1132 total members (incl non-home club)
No annual fee increase for 3 years
\$10 flat table fee month for members

44230

SESSIONS

44230 sessions played
1519 individual players
3862 average monthly sessions played
395 supervised players

228 BEGINNERS

3 x 12-week beginners classes
2 x intensive 5 day Learn bridge classes
228 Beginners annually (58% converted to members)
3 x 8-week Mentoring Monday classes
96 Mentoring Monday participants
36 skill development classes (489 attendees)

CAPITAL IMPROVEMENTS

2 x New Air conditioners for the Unley Club rooms (main hall)
2 x New Bar fridges

\$12500

GRANTS & DONATIONS

\$ 4500 Named chair donations
\$ 4000 Donations for new laptops
\$ 4000 City of Unley Community Grant



THE SOUTH
AUSTRALIAN BRIDGE
ASSOCIATION INC.
92nd (2024)

ANNUAL
GENERAL MEETING
SATURDAY 7th 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 – 92nd AGM

1. Apologies
 2. Confirmation of the Minutes of the 91st AGM held on Saturday 3rd December 2023 (printed below).
 3. Business Arising from the Minutes
 4. President's Report
 5. Treasurer's Report
 6. Notices of Motion *
- At the committee meeting of the SA Bridge Association on 9th October 2024 the committee endorsed the nomination for Ray Dohnt to be awarded Life Membership.

Ray has been a member since 2001 and ever since then he has become a true stalwart of the club. He has gone above and beyond in promoting enjoyment of the game to fellow players and assisting them to improve their game. Prior to the start of many sessions, you will find Ray chatting to or playing a few hands with a group to improve their Bridge understanding.

Although an employee of the club, much of the work Ray goes above and beyond with services to everyone at Walkerville. He is always there early and until he had back problems, had set up the tables and side tables well before anyone had arrived. He also provided pies, pasties, sausage rolls often at his own expense. Ray helps out whenever asked and frequently volunteers his services without waiting to be asked. The growth and success of the satellite sessions, particularly at Walkerville, is largely credited to Ray's unflagging efforts. In acknowledgement of his tireless efforts, the players have proposed Ray for the Walkerville Citizen of the Year Award run by the Walkerville Council.

7. Fixing of Honoraria for Secretary and Treasurer
8. Election of Officers**
 - 8.1.1. Treasurer – 1 position for 2-year term (2025-2026)
 - 8.1.2. Secretary - 1 position for 2-year term (2025-2026)
 - 8.1.3. Committee – 2 positions for 2-year term (2025-2026)
 - 8.1.4. Patron
9. Appointment 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 91st AGM of the SA Bridge Association Inc held on 3rd December 2023 at 11.00 am at the Unley Club rooms

1. Present:
Approximately 55 members attended the meeting.
2. Apologies:
Barbara Marrett, Linda Alexander, Helen and Peter Rolland, David Milburn, Adel Abdelhamid, Jenny Kernbach, Denise Connor, Karenne Roenfeld, Denise Ness, Jinny Fuss and Chris Cann, Bill Bradshaw.
The President, Caprice Davey welcomed members and outlined the procedure to be adopted.
3. Minutes of the 90th AGM held on 2nd December 2022 were adopted.
Moved by Jim Burke, seconded by Bryan Jenkins and carried unanimously.
4. Business Arising from the minutes:
It was noted by Bryan Jenkins that although a suggestion had been made at last year's AGM to consider a Capital Budget this had not been initiated, and that more detail would still be desirable in future financial reports.

5. The President's Report, as published was presented and adopted. Moved Caprice Davey, seconded by Sue Lusk and carried unanimously.
 Caprice outlined the structure of the sub-committees and gave a summary of the achievements of each during the year.
 Of note, was the increased membership and attendance of the Club, the implementation of Hello Club and a new accounting system, and the successful celebration of the Club's 90th anniversary. Caprice also thanked the committee and volunteers for their support during her first year.
 In view of the comments in the report about the upgraded air conditioning project, a question was asked as to whether a battery had been considered to complement the existing solar panels. This matter had been discussed by the committee and the capital investment was not advantageous when the number of night meetings was taken into account.
6. Treasurer's Report
 The Treasurer's Report was presented and adopted. Moved by Hadyn Hanna, seconded by Sheila Bird and carried unanimously.
 Bryan Jenkins raised questions regarding the budget which it was agreed would be addressed by the Treasurer in writing post meeting. He suggested an alignment of the Expenses and Income to gain a better understanding of the P & L statement. It was noted that table fees had been increased perhaps making SABA the highest fees, but assurance was offered by Sue Lusk that SABF will shortly be raising their table fees.
7. Notices of Motion:
 Life Membership - It was proposed that Heather Motteram be granted Life Membership of the Club for her contribution over more than 30 years. This was moved by Jim Burke and seconded by Lynette McFarlane. Returning Officers – Bob Clarke and Susan Roberts advised that the motion was carried with a significant majority.
 No Eating at the Table - It was proposed by Linda Alexander that a rule be formulated by the Club banning eating at the table. There was confusion between the wording of the motion as proposed by Linda and seconded by Andy Duncan and the motion in the agenda, however after much discussion the motion was defeated.
8. It was agreed that the honoraria of free membership for the Secretary and Treasurer will continue
9. Election of Officers
 Returning Officer – Bob Clarke, assisted by Susan Roberts.
 - President – Caprice Davey was re-appointed for two years (2024-25)
 - Secretary – Karenne Roenfeld was appointed for one year (2024)
 - Committee – Sheila Bird was reappointed for two years, and Denise Connor was appointed for two years (2024-25)
 - Patron Emeritus – Linda Alexander agreed to continue in this role
10. It was proposed by Hadyn Hanna, seconded by Bryan Jenkins that DFK Gray Perry continue as the auditor. Carried.
11. Presentations for 2023
 - i. A silver pen was presented to Pam Morgan-King acknowledging her achievement as a Silver Grand Master
 - ii. Patron's Cup won by Sadhan Mukherjee and Geoff Pritchard
 - iii. Classes Student of the Year - David Handley
 - iv. David Lusk Encouragement Award was presented by Sue Lusk to a friend of the winner, Denise Ness who was seriously ill
 - v. Teams Championship – Phil Markey, David Gue, Josh Tomlin and J Haffer (all absent playing at GNOT)
13. No other business

The meeting closed at 12.25 pm

The 92nd AGM will be held on Saturday December 7th, 2024

PRESIDENT'S REPORT 2024

The 2023/24 year is considered by the Management Committee to be another successful year for the club. We have maintained our membership levels, our club members have continued to attend regular sessions, we have welcomed new beginners in our classes, managed our costs and have been well supported by our donors, sponsors and fundraising.

This has meant that we have been able to keep our membership fees the same for the last 3 years despite rising costs and increased capitation fees for the Australian Bridge Federation and the South Australian Bridge Federation. We were also able to provide a \$10 table fee month during the year.

Bridge Education:

Beginners' Courses – The course was amended in 2024 with a new 2 x 6-week block format to allow for more time to practice concepts during the learning phase. This year we had 228 beginner participants.

Through the year we have conducted the following classes:

- 3 x 12-week beginner bridge
- 2 x intensive 5-day beginner bridge
- 3 x 8-week Mentoring Monday
- 36 bridge skills development

Membership and attendance:

- Currently we are the largest bridge membership club in Australia on the ABF club list.
- We marginally increased total membership numbers to 1132 current members as at the end of FY2024 vs 1125 in FY2023.
- Achieved 58% conversion of beginners into members (up from 25% in 2022/23).
- We host 15 regular sessions of face-to-face bridge at 4 different venues each week with 44,230 sessions played in 2023/24.
- Club attendance based on sessions played is 4% higher than 2022/23.

Bridge Directors:

- 2 director/tutor development sessions were attended during the year.
- Documentation for table movements and session management has been updated to assist in the training of new directors.
- Two new directors commenced (post-retirement of Helen Sallemi) – Bertie Morgan (Monday AM and Tuesday AM at Unley) and Pam Morgan-King (Monday PM short-bridge at Unley).
- We continue to seek suitable interested bridge players for bridge directing.

Tournament activities:

Our 2024 calendar included the following events:

- The February Swiss Pairs Congress and the June Winter Teams Congress.
- The SABA Pairs in March and the SABA Teams in September[^].
- A new Annual Butler Pairs was introduced to the 1st Monday night in April to December sponsored by a kind anonymous member.
- A new Beginners Pairs Championship was introduced in July.
- A new monthly handicap winner was introduced to Tuesday nights and Wednesday day sessions which will be further promoted in 2025.

[^]Special acknowledgement of Andrew Eddie for his sponsorship of both the SABA Pairs in March and the SABA Teams in September, both of which had excellent attendance.

Additional plans for 2025 include more rookie / novice (newer player) events and the introduction of an online session for our club to commence in February on a Wednesday evening.

Sponsorships, Fundraising, Volunteering and Social Events:

We thank our sponsors TBIB Insurance, MAC Trade Services, Oz Bridge Travel for their support through the year.

Our committee and club members also support our club with volunteering, fundraising, coordinating social events, and catering. These activities and contributions help keep our club costs down and support our social interactions in the club.

Events in 2023/24 included:

- 90th anniversary dinner - As acknowledged in the previous year's report, the 90th anniversary dinner was held on 28 October 2023, which was well attended with a great night of food, drink, speeches and fundraising. Special thank you to the Twelftree family who coordinated all the food and beverage catering for the evening.
- Pleasant Sundays - These are run by volunteer 'directors' with volunteers organising the afternoon teas.
- Melbourne Cup lunch - This annual event is run by volunteers providing catering and coordinating sweepstakes.
- Working Bees - These half-day sessions (6-monthly) are supported by volunteers outside and inside, maintaining our club grounds and rooms.

Bar Management:

Special thank you to our bar manager Colin Twelftree and our wine supplier Options Wine Merchants for keeping us well-stocked at competitive prices and sponsoring various events through the year. Our regular qualified bar volunteers ably assist our members to purchase drinks. This continues to provide positive revenue for our club.

Other Initiatives:

- Chairs - The introduction of donating a chair with a named plaque was launched at our 90th anniversary dinner and contributed \$4500 to our fundraising in 2023/24.
- Bequests – in 2024 we launched our bequests brochure[^] to provide information to those who may wish to provide a bequest in their will.
- Computers - \$4000 was donated for new directing laptops.
- Grants - \$4000 City of Unley Community Grant was awarded in 2023/24 to purchase chairs and offer free community games.
- During 2024 we set up a Grants Working Group and in September, we applied for an Unley Council Community grant of \$4000 to offer free bridge lessons, community card games and intergenerational bridge; and a Social Impact Grant from the Department of Human Services for small infrastructure improvements including purchasing chairs, soundproofing the bar lounge, upgrading the front automatic door parts and the Audio Visual system. The grant outcomes are awaited.

[^]Refer club website at <https://sabridge.com.au/donations/>

Capital Improvements, repairs and maintenance:

- Air-conditioning upgrade project – the 2 main room air-conditioners were upgraded in October 2023 at the cost of \$64K including GST.
- Bar fridges – 2 bar fridges were purchased under the Retailer Energy Productivity Scheme, a South Australian Government energy productivity scheme that provides incentives for South Australian households and businesses to save energy, in February 2024 to achieve energy savings.
- New Billi hot water tap replaced in main hall with a higher capacity.
- Coffee machine repaired.
- Front bar air conditioner controller replaced.
- Teaching annexe and back steps painted.

Cost Savings and Running Expenses:

We continually strive to be cost-effective in our purchases and regular contracts. This year we have:

- Changed electricity retailer to save 30% on energy costs, an estimated \$1180/year and the installation of the new air conditioners, resulted in a further \$1500 reduction in energy costs.
- Renewed our cleaning contract for a further 12 months with no increase in rates.
- Purchased club supplies at discounted prices saving approximately \$5000.

Special thank you to

- Our excellent and valued staff who support our club with teaching, directing, tutoring, board-dealing, and support.
- Priya Kamineni, our General Manager, who manages our large club facilities, successfully promotes our beginner bridge classes to the public and has grown our new member recruitment. After major changes were implemented with our back office systems and Hello Club in 2023, she has continued to embed these into the daily operations.
- Sheila Bird, Jim Burke, Denise Connor, Hadyn Hanna, Karenne Roennfeldt, Colin Twelftree– our dedicated committee members who volunteer their time to generate ideas, maintain and improve our club facilities and members' experience.
- The following volunteers for outstanding contributions to the club:
 - John Elliot who is our volunteer Director for Mt Barker who has maintained a fun and social bridge group;
 - Ray Dohnt for continuing to support Glenelg and Walkerville with his tutoring and catering prowess; and
 - Heather Motteram and the team of volunteers who run the Mentoring Mondays.
- Plus a thank you to all other volunteers who have supported the club by assisting at the concierge desk, working bees, bar attendance, catering and supporting our initiatives and events.

I look forward to working with Priya and the Management Committee in supporting our club in the next year. By attending regular sessions and events and maintaining our friendly positive atmosphere, we are all supporting our club.

I would also encourage those that have any capacity for volunteering to consider how you can support our club. Every little bit counts and is greatly appreciated! We also welcome ideas and help facilitating additional sponsorships and fundraising initiatives.



Caprice Davey
President

TREASURER'S REPORT 2024

2023/24

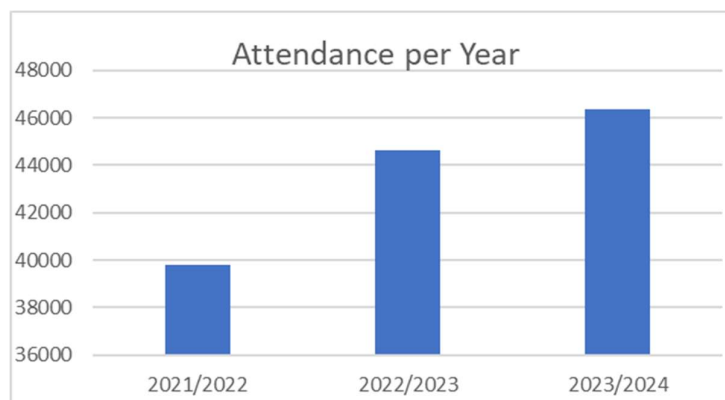
Financially 2023/24 was a successful year. Income was 7% higher than previous year and a surplus of \$37,000 was achieved against a budgeted \$180 surplus. The higher surplus was achieved without increasing table fees despite a 6% increase in costs compared to the previous year. This is a credit to the General Manager and her staff. In summary the surplus was achieved due to the following factors:

- Table fees income exceeding budgeted income by \$27,000 driven by a 4% increase in club attendance - see Table below.
- Teaching income exceeding budgeted income by \$17,000. When the budget was set, we were concerned that attendance at teaching classes was dropping off. Due to great work by Priya and teaching staff this assumption was proved wrong. The Mentoring Monday sessions entirely run by volunteers contributes approximately \$6000 to our annual income with no associated cost (thank you Heather Motteram and team).
- Overall expenses were \$8,000 above budget. This was achieved even though:
 - non-scheduled repairs were well above budget and,
 - more significantly, a review of the depreciation schedule revealed many obsolete items which had not been written off. This resulted in a \$45,000 write-off.

The Committee sought advice from our Auditor regarding the need for a capital plan. The advice provided was that this is not mandatory or required, it is optional at the Committee's discretion.

Overall, we believe that in 2023/24 we succeeded as a non-profit club by providing a friendly environment for bridge and supporting bridge generally through our wide range of sessions and training courses catering to players at all levels.

Please see the Balance Sheets below for the last two years.



Budget 2024/25

The table in the next page summarises the proposed budget for 2024/25. We are proposing a profit of -\$1k. In formulating the budget, the Committee took the following into account:

- SABF and ABF Affiliation fees for 2025 have increased. Given the surplus in 2023/24 the Committee has decided to absorb the increase and thus there will be no increase in membership fees for 2025.
- We expect inflation to continue at around 4%. Given this, we expect wages to increase later in the year by around 5% and most other costs to gradually increase during the year.
- Total table fees income will be similar to 2023/24 as we are not proposing to increase fees and we expect the total number of games played to be similar to last year.
- Fund raising will be lower in 2024/25.
- We are expecting a slight reduction in education income.

Overall, we are hopeful 2024/25 will be close to a breakeven year and ask you to support the budget and its assumptions for 2024/25.

Hadyn Hanna

Profit and Loss Statement & Balance Sheet for the years 2022/23 & 2023/24 & Budget for 2024/25

Actual 2022-23		Actual 2023-24	Budget 2023-24	Budget 2024-25
	Income			
\$		\$	\$	\$
\$402,740	Table Fees	\$446,375	\$419,000	\$444,935
\$50,221	Total Education	\$58,037	\$41,000	\$51,930
\$63,780	Total Membership Fees	\$65,549	\$64,160	\$63,610
\$24,533	Total Club Hire	\$23,427	\$26,440	\$23,937
\$37,138	Total Food and Drinks	\$39,152	\$38,440	\$38,736
\$6,259	Total Non-Food Sales	\$5,404	\$6,150	\$5,964
\$2,694	Total Fundraising Events	\$9,508	\$14,900	\$1,644
\$3,824	Total Other Income	\$1,217	\$14,384	\$20,482
	Government Grants	\$0	\$0	\$0
\$591,188	Total Income	\$669,443	\$624,474	\$651,238
	Operating Expenses			
\$52,894	Total Bridge Expenses	\$59,820	\$64,000	\$66,120
\$64,285	Total Contractors	\$65,716	\$47,471	\$67,240
\$3,202	Total Fundraising Events	\$5,063	\$6,220	\$6,268
\$17,062	Total Repairs and Minor Equipment	\$19,868	\$13,305	\$18,626
\$107,757	Total Other Operating Expenses	\$92,033	\$122,868	\$103,016
\$34,810	Total Utility and Insurance Costs	\$34,261	\$44,185	\$44,157
\$248,130	Total Wages	\$272,574	\$284,763	\$301,796
\$33,841	Total Other Employment Cost	\$37,541	\$41,482	\$45,072
	Loss on Disposal of Fixed Assets	\$45,261	\$0	\$0
\$561,981	Total Operating Expenses	\$632,136	\$624,294	\$652,295
\$29,208	Net Profit	\$37,307	\$180	-\$1,057

Sep-23		Sep-24
\$489,929	Members' Equity Previous Year	\$489,929
\$29,219	Members' Surplus Current Year	\$37,307
-\$56,378	Retained Earnings	-\$27,171
\$1,535,083	Asset revaluation Reserve	\$1,535,083
\$1,997,852	Total Members' Funds	\$2,035,147
	Assets	
\$189,776	Total Bank	\$229,738
\$5,892	Total Current Assets	\$11,693
\$1,890,976	Total Fixed Assets	\$1,892,876
\$2,086,634	Total Assets	\$2,134,307
	Liabilities	
\$5,154	Accounts Payable	\$8,019
\$16,887	Payroll Liabilities	\$21,821
\$47,025	Creditors	\$55,677
\$19,716	Other Liabilities	\$13,643
\$88,782	Total Liabilities	\$99,160
\$1,997,852	Net Assets	\$2,035,147



Hadyn Hanna, Treasurer

Signed: 27 November 2024

AUDITORS'REPORT: The auditor's report may be viewed at the clubrooms notice board.

**THE SOUTH AUSTRALIAN BRIDGE ASSOCIATION INC.
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

1. STATEMENT OF SIGNIFICANT ACCOUNTING POLICIES

This financial report is a special purpose financial report prepared in order to satisfy the financial reporting requirements of the Associations Incorporations Act (South Australia). The Board has determined that the association is not a reporting entity.

The financial report has been prepared in accordance with the requirements of the Associations Incorporations Act (South Australia) and the following Australian Accounting Standards;

AASB 1031 Materiality

AASB 110 Events Occurring After Reporting Date

No other applicable Accounting Standards, Urgent Issues Group Consensus Views or other authoritative pronouncements of the Australian Accounting Standards Board have been applied.

The report is prepared on an accruals basis and is based on historic costs and except where stated does not take into account changing money values or current valuations of non-current assets.

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 30/09/2024 –


- 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: _____ 

Committee Member: _____ 


Dated this 27th day of November 2024


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 30th September 2024 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: _____ 

Committee Member: _____ 

Dated this 27th day of November 2024

PARTNERS

James Perry
Michael Gray
Brendon Skates
Samuel Handley

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF THE EXECUTIVE COMMITTEE FOR THE YEAR ENDED 30 SEPTEMBER 2024

Report on the Financial Report

We have audited the accompanying financial report, being a special purpose financial report, of the South Australian Bridge Association Inc., which comprises the balance sheet as at 30 September 2024, and the income statement for the year then ended, a summary of significant accounting policies, other explanatory notes and the statement by the board of directors.

The Responsibility of the Directors for the Financial Report

The board members of the association are responsible for the preparation and fair presentation of the financial report and have determined that the accounting policies described in Note 1 to the financial statements, which form part of the financial report, are appropriate to meet the requirements of the association's constitution and are appropriate to meet the needs of the members. The board members' responsibility also includes designing, implementing and maintaining internal control relevant to the preparation and fair presentation of the financial report that is free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditor's Responsibility

Our responsibility is to express an opinion on the financial report based on our audit. No opinion is expressed as to whether the accounting policies used, as described in Note 1, are appropriate to meet the needs of the members. We conducted our audit in accordance with Australian Auditing Standards. These Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the association's preparation and fair presentation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the association's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the board members, as well as evaluating the overall presentation of the financial report.

The financial report has been prepared for distribution to members for the purpose of fulfilling the board members' financial reporting under the association's constitution. We disclaim any assumption of responsibility for any reliance on this report or on the financial report to which it relates to any person other than the members, or for any purpose other than that for which it was prepared.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

ADDRESS

1st Floor 89-92 South Terrace
Adelaide South Australia 5000
Telephone +61 8 8212 2366
Facsimile +61 8 8231 5035
Email dfkgrayperry@dfkadel.com
www.dfkadel.com



A member firm of DFK International
a worldwide association of independent accounting firms and business advisors
Liability limited by a scheme approved under Professional Standards Legislation

Basis of Qualified Opinion

Cash Income

It was not possible to establish accounting control over cash income prior to its receipt in the records of the association. Accordingly, it was not possible in relation to such income to extend our examination beyond the amounts entered in the records of the association.

Independence

In conducting our audit, we have complied with the independence requirements of the Australian professional ethical pronouncements.

Qualified Auditor's Opinion

In our opinion, except for the effect of such adjustments, if any, as might have been determined to be necessary had the limitations discussed in the qualification paragraph not existed, the financial report presents fairly, in all material respects, the financial position of the South Australian Bridge Association Inc. as of 30 September 2024 and of its financial performance for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements.

Basis of Accounting

Without modifying our opinion, we draw attention to note 1 to the financial report, which describes the basis of accounting. The financial report has been prepared to assist The South Australian Bridge Association Inc. to meet the requirements of the Associations Incorporations Act of SA (1995). As a result, the financial report may not be suitable for another purpose.

Gray Perry DFK
Chartered Accountants



Brendon J Skates
1st Floor 89-92 South Terrace
Adelaide, SA 5000

Dated this 27th day of November 2024



2023-24 ANNUAL REPORT AT A GLANCE

#1

BRIDGE CLUB IN AUSTRALIA *

91 Years
4 Venues offering 15 regular sessions
12 Staff & 15 Volunteers
*Largest club by membership size (ABF)

1132

MEMBERS & BENEFITS

189 new members (133 beginners)
1132 total members (incl non-home club)
No annual fee increase for 3 years
\$10 flat table fee month for members

44230

SESSIONS

44230 sessions played
1519 individual players
3862 average monthly sessions played
395 supervised players

228 BEGINNERS

3 x 12-week beginners classes
2 x intensive 5 day Learn bridge classes
228 Beginners annually (58% converted to members)
3 x 8-week Mentoring Monday classes
96 Mentoring Monday participants
36 skill development classes (489 attendees)

CAPITAL IMPROVEMENTS

2 x New Air conditioners for the
Unley Club rooms (main hall)
2 x New Bar fridges

\$12500

GRANTS & DONATIONS

\$ 4500 Named chair donations
\$ 4000 Donations for new laptops
\$ 4000 City of Unley Community Grant