

OXFORD BRIDGE CLUB



Oxford Bridge Club CIO
Registered Charity 1155820

Minutes of Oxford Bridge Club CIO AGM held on Wednesday 18th July 2018 at Oxford City Football Club

1. Welcome: The Chairman, Pat Lewis, opened the meeting at 6.00 pm with a welcome to all members present.

2. Apologies. Apologies from 33 members had been received by the Secretary. The meeting was attended by 60 members.

3. Minutes of meetings held on 28th June 2017 and 22nd November 2017

Minutes of these meetings had been circulated with the notice and papers. Both sets of Minutes were accepted as true records of the respective meetings and were duly signed by the Chairman. There were no matters arising.

Chairman's Statement

The Chairman stated that the apology issued by the club settled all claims against Oxford Bridge Club CIO arising from the incident on 11th April 2016, noting that the matter was now closed. She informed members of progress that the club had made during the year. The Premises committee had been reinstated, playing a major role in overseeing the substantial refurbishment of the club's premises which commenced on 9th April 2018. She thanked Diana Nettleton, Matthew Covill and Chris Kerr for their effective management of the project.

The refurbishment project had necessitated a move to temporary alternative premises at Oxford City Football Club. She thanked Richard Sills for his assistance in acquiring these premises and Martin Illingworth for the masterful way he managed the move from 147 Banbury Road.

The smooth running of the club depended upon the efforts of many individuals. Playing sessions had to be organised, hands had to be provided, tournament directors and scorers had to be present, and beverages were expected. She thanked all those involved in these activities together with the conduct committee that operated as and when required.

The Education Team had had another successful year, running six classes a week together with a range of playing sessions to enable novices to gain confidence and improve their play. These players would help to ensure that the club would thrive in the future and deserved the assistance of more experienced players.

These efforts had contributed to the club being ranked 10th in the English Bridge Union (EBU) table of bridge clubs in terms of the number of playing sessions provided.

The chairman drew attention to the retirement of the Secretary, John Fleming, who had made decisive and radical changes to the administration of the club since his appointment in 2012. He established the Terms of Reference of all the club's committees and was heavily involved in setting up the charity in 2014. She thanked him on behalf of all members for his huge commitment to the club. She also thanked Marion Sheppard, who was standing down as a trustee after three years, for her support and Richard Sills who had been acting chief tournament director for most of the year.

Turning to the future, the chairman noted that she had set up a group to assist in developing a five year strategy for the club. More immediately, the move back to 147 Banbury Road was the next big hurdle. The chairman encouraged members to volunteer to help to run the club. Specifically, a

minute secretary was required for trustee meetings. Finally, the chairman noted the fundraising campaign which would help to fund the refurbishment, encouraging members to donate. The fundraising target was £75k of which £40k had already been pledged.

4. Annual Report and Accounts

The Trustees had met on 17th July 2018 to agree the Annual report and Accounts for the year ending 31st March 2018. This was the fourth Annual Report since the club had become a CIO. The treasurer, Chris Kerr, introduced the accounts, noting that these were the ninth set of accounts he had presented to the club's Annual General Meetings. He gave notice that if the refurbishment project completed on schedule (December 2018), he would not be standing for re-election in 2019.

He informed members that the surplus for the year was £4563 which was substantially down on the previous year's surplus of £37,000. The main reason for the reduced surplus was the expenditure on the refurbishment project (£37,000). Despite this increased expenditure, cash in hand and at the bank increased from £125,000 at March 2017 to £137,000 at March 2018.

He emphasised that the club's overall financial position was healthy and he did not foresee any difficulties in repaying the Mortgage from the Charity Bank which was helping to fund the refurbishment project.

He drew member's attention to the Annual report where trustees disclosed taking legal advice in relation to matters arising from an incident that occurred in April 2016. During financial year 2017/18, legal and other costs relating to this matter amounted to £3,307.

He thanked several members for their help:

John Briggs for undertaking the independent examination of the accounts.

Carol Benzie as club cashier.

Celia Lloyd as OBS administrator, and all members who acted at table money collectors..

The treasurer asked if there were any questions from the floor. Several members asked questions.

Chris Sheppard asked if there were any compensation payments made to tenants of the flats above the club premises arising from the refurbishment project. Chris Kerr responded stating that a payment would potentially be due to both owners at the end of the project to compensate for the lack of a parking space during the refurbishment.

Emma Hood inquired about the details of the Mortgage. Chris Kerr noted that the Mortgage was for £405,000 with repayments over 24 years at 3.75% above Bank of England base rate.

Richard Sills thanked Chris Kerr for his work as Treasurer and inquired in relation to his probable retirement in a year's time, what qualifications were required to be treasurer? Chris Kerr replied that the Treasurer needed a thorough understanding of financial matters but could be assisted by a bookkeeper.

Margie Charlock noted that the incident in April 2016 had been unfortunate but given the club had apologised to the complainants, the expense on legal fees etc could be viewed as unnecessary. Chris Kerr pointed out that at one stage the club had been threatened by legal action and under these circumstances, it was entirely reasonable to pay for legal advice.

In relation to the incident, Emma Hood asked how trustees were going to ensure that such an incident did not happen again and how trustees were elected. She was informed that trustees acted in the best interests of the club and that directly elected trustees were up for re-election every three years. Ex-officio trustees were elected annually.

Emma Hood also inquired about the level of effort required to be treasurer. Chris Kerr responded that the time required depended on the time of year but during April and May and dealing with year end and accounts preparation, it could be as much as 3/4 of a full time job.

5. Report of Independent Examiner

The independent examiner, John Briggs, was unable to be present to introduce his report. The report confirmed that he had no concerns with the accounts. The Chairman extended her thanks

on behalf of the club to both Chris Kerr and John Briggs for their work on the accounts. The Annual Report and Accounts would be formally submitted to the Charity Commission before the deadline of 31st January 2019.

6. Proposed changes to the Articles of Association

The Secretary, John Fleming, said there were two small proposed changes to the Articles of Association. The first change concerned an additional membership type, 'Bridge for All', which covered those attending a full term of the Bridge for All course. The second change concerned the award of 'Foundation Life Membership', which could be awarded by the Trustees in recognition of a substantial donation to the Oxford Bridge Club. Both changes were passed unanimously.

7. Premises Development

Chris Kerr described progress with the refurbishment project. The refurbished premises would have three separate areas for bridge or teaching. The main playing area will be 35% larger than the currently used room at Oxford City Football Club. Following a tendering exercise, a contract with builders (Wooldridge and Simpson) for £381k was signed on 3rd April 2018. Work commenced on 9th April 2018 with an anticipated completion date of December 2018. Since the start of the work some additional costs had arisen:

- a. The contract was signed on the basis of rear access to remove waste but this was eventually refused by the owners of an adjacent property, Oxford University.
- b. The south garden wall required rebuilding as it was likely to collapse during the renovation. The resultant additional cost was estimated to be £22k including VAT, but it had been agreed that the wall was owned by our neighbours, Williams College, who had agreed to contribute 70% of the rebuilding cost.
- c. It was discovered that the area under the old kitchen and social area did not have an adequate base. A new concrete base would have to be installed.
- d. Demolition of the old toilet areas revealed previously unrecognised load bearing walls, which would require extra reinforcement.
- e. There had been a misunderstanding over the installation of the new audio/ visual system, meaning its cost has been omitted from the tender. Following discussions the builder had offered a discount on the overall cost of that system.

The resultant total increase in cost was of the order of £110k. The builders had proposed 'value engineering' changes which could save £20k without compromising functionality. These were under discussion. Taking account of our contingency of £30k, the net increase including VAT was £72k. The fundraising initiative referred to in the Chairman's Statement was in response to this projected shortfall.

Members asked several questions about the refurbishment project.

Mary Perryman inquired why some of problems leading to increased costs such as the inadequate base to the kitchen, had not been foreseen. Chris Kerr responded that while in principle such problems could have been identified prior to signing of the contract, this would in itself have incurred costs and it was probably not practicable to cover all potential problem areas. She went on to ask about the removal of asbestos from the premises and was told that this had been undertaken using current best practice techniques.

John Turner questioned the provision of only unisex toilets, being concerned about the potential impact on availability. Several members responded that unisex toilets were in common usage elsewhere with no problems.

Ginny Baines asked about the potential impact of not reaching the funding target of £75k. Chris Kerr's response was that economies would then have to be made in the provision of new equipment (eg audio visual and kitchen) and in decorating.

Paulette Eeley inquired about what consideration had been given to the acoustic characteristics of the refurbished premises as the current temporary premises suffered terribly in this regard. She was assured that this would be taken into account.

Chris Sheppard inquired whether it was possible to give an interest free loan to the club. Chris Kerr responded that the Charity Bank mortgage agreement contained a provision (for the bank's protection) that meant we could not borrow money or give any security for borrowing without the bank's permission, and if they give that, we could only repay such borrowings on a schedule agreed with the bank. He considered that our finances are such that they would not give such permission.

8. Election of Officers according to the Articles of Association

The Secretary, John Fleming, informed members that Oxford Bridge Club had two categories of Trustees: Ex-officio trustees who were trustees by virtue of being elected to one of the qualifying officer positions and directly elected Trustees. He added that directly elected trustees normally served for a three year period but one third must retire each year. A directly elected trustee who had served three consecutive terms may not serve a fourth consecutive term but may be re-elected after a period of at least three years.

The nominations for Officers to become ex-officio trustees were set out in the documentation accompanying the agenda. These nominees were elected.

Officers who become ex-officio trustees

Chairman	Pat Lewis
Secretary	John Cooper
Treasurer	Chris Kerr
Membership Secretary	Matthew Wilkinson
Chief Tournament Director	Martin Illingworth
Tournament Secretary	Liza Furnival
Premises Officer	Howard Arnes
Conduct Officer	Denis Talbot
Social Secretary	Sue Smith
Education Secretary	Colin Wels

9. Election of trustees according to the constitution

Directly elected trustees who had been elected in previous years who were continuing to serve were:

Martin Illingworth	(2016)
Kathy Talbot	(2016)
John Lewis-Crosby	(2016)
Graham Walcroft	(2017)
Julie Anderson	(2017)

There were five further nominations for directly elected trustees, namely:

Lis Long
John Fleming
Peter Elvins
Sue Burge
Nigel Birks

There were no further nominations and the nominees were duly elected as trustees.

Margie Charnock asked whether ex-officio trustees were subject to the same restrictions, in terms of length of service, as directly elected trustees. John Fleming replied that ex-officio trustees were not subject to such a limit but were instead re-elected every year. This was specified in the constitution.

Richard Sills wished to record a vote of thanks for the trustees' work over the year, particularly with regard to the refurbishment of the club's premises.

10.Competition Winners and award of trophies.

The winners of the various competitions played throughout the year were as follows.

Monday Morning Ladder	Linda Edwards
Tuesday Morning Ladder	Gwen Turner and John Turner
Wednesday Gentle Duplicate Ladder (new award)	Beryl Buckley
Lew Braham Trophy (Wed. Evening pairs ladder)	Aleks Lishkov
Thursday gentle Duplicate Ladder (new award)	Sandra Devaney
Friday Morning Ladder	Diane Coe
Friday Teams Ladder	Liza Furnival
Sheila Greenwood Trophy (Friday Evening pairs ladder)	Aleks Lishkov
Rose Bowl (Championship Teams)	Nigel Birks, Liza Furnival. Emily Middleton and Diana Nettleton.
Eve Stockwell Bowl (Swiss Teams)	Carol Benzie, Peter Briggs, Lorraine Jones and Aleks Lishkov
Winnie Ling (mixed pairs)	Nigel Birks and Liza Furnival
Beck Salver (championship pairs)	Irene Holland and Irina Woods
Thompson trophy (individual)	Sue Smith
Morrie Marsh (novice pairs)	Chris Bone and Juliette Riehl
Meltzer (rubber bridge knock-out)	Peter Randall and Diana Thorne
John Simpson (men's pairs)	David Bygott and Michael Cottaar
Doreen Simpson (ladies' pairs)	Claire Macdonagh and Irina Woods
Roger Hughes Trophy (most improved)	Allan Spence

11 Any Other Business

The Chair reminded members of the importance of recruiting new bridge players and in developing the game of bridge within the Oxford area. In this respect, she asked members to spread the word about the club's education programme.