



Kingston Duplicate Bridge Club INC.
Annual General Meeting via Zoom
Tuesday, January 26 at 5:00

Minutes

Present: Board Members: Jock Devonshire, John Gerretsen, Bill Mitchell, Anne Herfst, Bob Fowkes, Charlie Waddell, Brian Moorby, Sharon Boal, Terry Demers
Total number of members in attendance: 49

- | | |
|--|-----------------------------------|
| 1. Approval of the Agenda
Moved by Brian Moorby, seconded by Bill Mitchell | Attached
Carried |
| 2. Approval of the Minutes of September 2019 Meeting
Moved by John Gerretsen, seconded by Sharon Boal | Attached
Carried |
| 3. Opening words from the President – Jock Devonshire | |

Jock thanked everyone for joining our AGM on Zoom, all who support our online games and Diane Lafrance and her members from the Seaway Club in Cornwall. We were to hold the AGM in September 2020 but because of Covid it was postponed. Our next AGM is planned to be back on our normal schedule, in September 2021. Jock offered special thanks to members who have worked to make our online games successful – Kathy McDonald, Anne Herfst, Don Kersey, Brian Moorby and Terry Demers. Our club is in strong financial shape mainly because of the online games and not having to pay rent.

- | | |
|--|-----------------------------------|
| 4. Approval of the 04/01/19 to 03/31/20 financial statements-Bill Mitchell
Moved by John Gerretsen, seconded by Sharon Boal | Attached
Carried |
|--|-----------------------------------|

Bill stated that the club suffered a loss of almost \$10K in the last fiscal year due to reduced table numbers (note: table numbers were down in most months, and especially in March 2020 when the Club closed after March 15th because of the pandemic). Even when table numbers are down, expenses stay more or less constant. The Income Statement may look confusing because of the inclusion of 2 lines of free plays for games, shown as both revenue and expenses. "Board free plays" represent the free plays taken by certain Board members who receive free plays due to their positions (Treasurer, Partnership Chair and Social Chair). "Other free plays" are those distributed as prizes and for volunteer work to various Club members.

Bill also noted that from 04/01/20 to 12/31/20 we have approximately \$6,900 in net income, largely due to reduced expenses. April 2020 was the last month in which we paid rent. Thanks to John Gerretsen's efforts, our lease on the new space on Progress Avenue was cancelled with no financial repercussions. Other major expenses include director fees which are \$60 for regular games (the directors are not paid additionally if they run concurrent I/N and open games), club manager fees, storage expenses, ACBL sanction and table fees. An agreement has been made with our last landlords to store tables and chairs.

\$2 is paid to the Cornwall Seaway Club for each Seaway member playing in our virtual games.

Going forward, after expenses, we are presently making \$2500-\$3000 per month. The executive has voted to reduce table fees for virtual games from \$5BB to \$4BB effective January 25th, 2020. Note: the fee to Seaway has been reduced to \$1.60 correspondingly.

Florence Campbell asked about the rationale to reduce fees, as she was concerned that we would need to save money for an eventual return to live play and rental of a facility. John Gerretsen replied that we have \$25,000 cash and \$15,000 in GICs and that we expect income to continue to grow throughout the rest of the fiscal year (and while we continue as an on-line club), as the major expenses associated with our space have now been written down. He noted that some members feel that since we are a not-for-profit organization we should not accumulate too much cash.

Bill Mitchell commented that the accumulated nest egg may disappear quickly when face to face games begin and we may have to raise table fees at that point. Elaine McDougall noted the impact of free plays. In 2019-2020, the Club issued \$10,000 in free plays, which does represent some loss of revenue; but appreciated that the \$ figure associated with these free plays is being made transparent by the Board.

Brian Moorby noted that the total \$6500 depreciation expense has been eliminated since April 1st. Depreciation is an accounting convention that is typically used by corporations for distributing the capital cost of big items over the functional lifetime of that good. Most of the \$6500 was for floors and other expenses from our previous location, which we will not recover.

Bill Mitchell noted that the Club received a donation from a member who wishes to remain anonymous. We gratefully accept donations.

Gillian Turnbull asked about the free membership fees for 2021. How will that affect our bottom line? Sharon noted that membership fees cost \$15 each and we had 172 paid members in 2020.

Chris Caswell inquired about fixed expenses based on the new fees; how many tables would we need to break even? Anne Herfst (incoming Treasurer) noted that this analysis will form the Club's budget going forward, and committed to presenting those figure to the group. [Post meeting note: *Anne returned figures that we need approximately 195 tables monthly to break even. Our average table count has been 290 tables.*]

5. **Auditor's report for 04/01/19 to 03/31/20-Gaylia Ohlman** **Attached**
6. **Authority of Board to appoint auditor for 04/01/20 to 03/31/21**
Jock will approach Gaylia Ohlman to audit the financial statements for the current fiscal year.

7. Report from the Club Manager – Terry Demers

Attached

8. Bylaw Changes

Jock Devonshire

a) Section 3. Annual meeting of Members

New sub-title: Virtual Meetings

The Board may authorize that an annual or special meeting of the members be held virtually by electronic means when it is not safe or practical to hold a meeting in person.

Moved by John Gerretsen; seconded by Sharon Boal

No Objections

Carried

b) Section 4. Directors: Board Meetings: Calling of Meetings

If the majority of the Directors consent, Directors may participate in a meeting of the Board or of a committee of Directors by telephonic or electronic means that permits all participants to communicate adequately with each other during the meeting. Directors participating by such means are deemed to be present at that meeting.

Moved by Charlie Waddell; seconded by Anne Herfst

No Objections

Carried

c) Section 4. Directors: Election and Term Motion

The Board of Directors of the Corporation shall consist of 9 Directors including the following:

a. Six (6) officers elected by the Members:

1. The President
2. The Vice-President
3. The Treasurer
4. A Representative of the Novice and Intermediate players
5. Education Chair
6. Member at Large

b. The Board shall also include three other directors; the Past President, the Chief Games Director and the Club Manager, all appointed by the Board. The Chief Games Director and the Club Manager are non-voting members; the club manager serves as the secretary of the club.

This change reduces the number of Board members from 13 to 9.

It was noted that Promotions activity is an important part of our Club. The Board will discuss this at its next board and plans to go ahead aggressively to form a promotions committee to put together and execute a plan for promoting and marketing our Club.

Marilyn Brown pointed out some issues with the partnership desk in the virtual games on BBO. As you are only able to sign in when game registration opens two hours before game time, it is difficult to wait on-line for two hours until someone

invites you. The Board will look into options for partnerships in online games and when we return to games at the club. In the interim, players looking for partners have access to the Partnership Phone/Email list and can send out emails to players they may want to play with.

Moved by Bill Mitchell; seconded by Brian Moorby that the number of executive members on the KDBC INC. board be changed to nine (9), listed above and that the Chief Games Director and the Club Manager be non-voting members of the Board.

No Objections

Carried

9. Election of Board of Directors

John Gerretsen

Report from nominating committee

The following individuals have indicated a willingness to serve on the Board:

Jock Devonshire	President
Brian Moorby	Vice President
Anne Herfst	Treasurer
John Gerretsen	Past President
Charlie Waddell	Education Chair
Suzanne Ryan	Intermediate and Novice Representative
Kathy McDonald	Member at Large
Don Kersey	Chief Games Director
Terry Demers	Club Manager

According to our bylaws, nomination is closed and I (John Gerretsen) therefore move this slate of officers be accepted for the year 2021 until the next AGM which we plan to hold in September 2021; seconded by Judy Gallant

No Objections

Carried

10. Sharon Boal be appointed our Unit representative for the coming year. The Unit Rep is invited to attend Board meetings and shall keep the board up to date with Unit information.

Moved by John Gerretsen, Seconded by Elaine McDougall

Carried

11. The address of our headquarters has changed to 66 Greenview Drive, Unit 101, Kingston, Ontario. This is Jock's address and it will be used as a temporary address until we find a new location.

Moved by John Gerresten, Seconded by Brian Moorby

Carried

12. John Gerretsen made a formal note of appreciation and acknowledgement to members who have served on the Board in 2019/2020 and are now retired or retiring. Greg McKellar: President; Bill Mitchell: Treasurer; Bob Fowkes: Social Chair; Tammy Gauvin: Promotions Chair; Betty McIver: Secretary; Riet Haaksman: Partnership Chair; Sharon Boal: Member at Large; Jennifer Grechuk; Club Manager.

Moved by Charlie Waddell; seconded by Ray Rothenbury

Carried

13. Other business.

Jock Devonshire

a) Membership fees during pandemic.

The Board has agreed to offer free membership to all 2020 KDBC members and to extend the offer to all players who usually play in our club or online but did not purchase a 2020 membership. This offer will extend to new players in 2021.

Ray Rothenbury asked about the bylaws, which state: "Membership – Any bridge player who subscribes to the objectives of the Corporation and who pays the annual membership fee shall be a Member of the Corporation." and if there are any concerns about opening the membership so widely. Terry replied that the membership fee for 2021 is \$0, and her intention is to contact non-members who have been playing at the club and in our online games and who live in Kingston to offer them a free membership. Any player who had a 2020 membership will automatically be put on the 2021 membership list.

b) Reduction of game playing fees

The Board has reduced table fees from \$5BB to \$4BB for all regular games on BBO effective immediately. Special games that were \$6.50BB are now \$5.50BB until further notice.

c) Use of robots during games.

The Club now uses robots as spares in our open games.

If players lose their internet connection the directors find it easier to temporarily replace them with robots (and this is the only use of robots in I/N games).

We also allow players to choose robots as partners in virtual games. Robots are easy to access and are available to play in all our open games. As noted earlier, some players find it difficult to find partners. They may put their name in the partnership desk and wait a long time but no one picks them up. Others prefer not to go to the partnership desk; they prefer the availability of robots especially if they decide to play just before game time. It was noted that players who offered to play with persons in the partnership desk were occasionally turned down, especially by less experienced players who are concerned that they will "let down" a more experienced partner. We cannot force people to play together and we want players to be able to get into the game if they want to play. Bob Fowkes, one of the members who does not endorse the use of robots as partners, noted that a club he sometimes visits when he is out East does not allow robots as partners, and he is concerned that using robot partners make us less of a Club. He is also concerned that we lose money when people play with robots [*note, this is likely inaccurate*]. Pamela Walmsley commented that she does not have a regular partner and if she finds she is available close to game time and wants to play that it is easy and convenient to play with a robot. Elaine McDougall said that Covid has isolated so many of our members, many who live alone and if robots work for them let's embrace the idea. Jock noted that there is much to be learned from watching how the robots bid, play and defend.

Riet Haaksman suggested that the Board consider running an “individual+robot” game occasionally, where everyone has a robot partner.

- d) **Use of robots in I/N games.** KDBC will not use robots as spares or as partners in I/N games, although the directors may temporarily insert them to replace a player whose internet connection has failed. Members have volunteered to be spares. Judy Gallant mentioned that you have to be an ACBL member to play in the I/N games. This is correct however the ACBL is offering free temporary memberships for all first-time members. The Friday 0-500 game is poorly attended. Claudine Lallemand feels uncomfortable playing against robots in the open games. She would like to see more I/N games offered, and would like a Monday I/N game considered. The Board will discuss this at our next meeting.

14. Motion to Adjourn at 7:10 pm.

John Gerretsen moved. Seconded by Brian Moorby

Carried.

Attachments: Agenda

Minutes of the Previous AGM September 14, 2019

Financial Reports 2019-04-01 to 2020-03-31

Auditor's Report

Information only: Financial Reports for 2020

Club Manager's Report

Kingston Duplicate Bridge Club INC.
Annual General Meeting via Zoom
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AGENDA

- | | |
|--|-----------------|
| 1. Approval of the Agenda | Jock Devonshire |
| 2. Approval of the Minutes of September 2019 Meeting | Jock Devonshire |
| 3. Opening words from the President | Jock Devonshire |
| 4. Approval of the 04/01/19 to 03/31/20 financial statements | Bill Mitchell |
| 5. Auditor's report for 04/01/19 to 03/31/20 | Gaylia Ohlman |
| 6. Authority of Board to appoint auditor for 04/01/20 to 03/31/21 | Jock Devonshire |
| 7. Report from the Club Manager | Terry Demers |
| 8. Bylaw Changes | Jock Devonshire |

d) Section 3. Annual meeting of Members

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- 11. Motion-John.** The address of our headquarters has changed to 66 Greenview Drive, Unit 101, Kingston, Ontario. This is Jock's address and it will be used as a temporary address until we find a new location.

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g) Use of robots during games.

h) Use of robots in I/N games. KDBC will not use robots as spares or as partners in I/N games. The directors may temporarily insert them to replace a player whose internet connection has failed.

14. Adjournment.

**KINGSTON DUPLICATE BRIDGE CLUB INC.
MINUTES OF THE ANNUAL GENERAL MEETING
SEPTEMBER 14, 2019**

1. Adoption of the Agenda (attached).

Moved by Charlie Waddell and seconded by Anne Herfst that the agenda be adopted as circulated. Carried

2. Approval of the minutes of the Annual General Meeting held on September 15, 2018.

Moved by Rod Lindsay and seconded by Sharon Boal that the minutes of the 2018 Annual General Meeting be approved. Carried.

3. President's remarks

The Vice-President, Carol Harries, gave an oral report in which she thanked the bridge teachers, the mentors, the game directors and all the volunteers who make the Club so successful. She also thanked Jennifer Grechuk for her great job as the Club Manager, Brian Moorby for organizing the Sectional and Marilyn Lindsay for her enormous service as Partnership Chair.

4. Treasurer's Report (attached)

a. Approval of the 2018-2019 financial statements.

The treasurer presented the financial reports for the 2018-19 financial year and responded to several comments or questions from the members including the following:

- i. a request for the total of all the donations made by club members at Club sponsored charitable events;
- ii. an explanation that the expense item "directors expense" referred to the fees paid to game directors;
- iii. a comment that the loss of income for the year included an amount for depreciation (\$3675.7) which did not affect the Club's working capital;
- iv. a discussion of the passes given to those who provide services to the Club and how they are recorded in the daily record of game receipts.

Moved by Pat Briggs and seconded by Ray Rothenbury that the financial reports for the 2018-19 fiscal year including the auditor's report by Gaylia Ohlman be approved. Carried.

b. Appointment of an Auditor for 2019-20.

Moved by John Gerretsen and seconded by Jock Devonshire that Gaylia Ohlman be appointed as the Club's auditor for the fiscal year 2019-20. Carried.

5. Report of the I/N Representative (attached)

Anne Herfst's report is attached. She urged members to give her feedback on the various mentor games organized by the Club or any other concerns of I/N members.

6. Election of the new Board of Directors

John Gerretsen announced that the following members had been elected to the Board:

President: Greg McKellar

Vice President: Jock Devonshire

Treasurer: William Mitchell

Secretary: Betty McIver

Partnerships Chair: Riet Haaksman

Education Chair: Charlie Waddell

Promotions Chair: Tammy Gauvin

Intermediate/Novice Chair: Anne Herfst

Social Convenor: Bob Fowkes

Members at large: Brian Moorby and Sharon Boyle

In addition, the Past President, John Gerretsen, and the Club Manager, Jennifer Grechuk, are also on the Board of Directors.

Moved by Charlie Waddell and seconded by Sharon Boal that the election ballots be destroyed. Carried.

Moved by Sharon Boal and seconded by Charlie Waddell that the retiring Board Directors be thanked for their service. Carried.

7. Adjournment

Moved and seconded by anonymous members that the meeting be adjourned.

Kingston Duplicate Bridge Club Inc

Balance Sheet As at 2020-03-31

ASSET

Current Assets

Directors Draw	100.00	
Cookie/food Draw	250.00	
HST Savings Account	726.76	
Chequing Bank Account	8,114.85	
Total Cash		9,191.61
GIC	9,528.51	
GIC 2	5,000.00	
Total Investments		14,528.51
KingstonRegional2020 Advance	4,500.00	
Kingston Sectional Advance	500.00	
Total Receivable		5,000.00
Prepaid Rent/Lease	3,747.19	
Union Gas Deposit	410.00	
Total Prepaid Expenses		4,157.19
Total Current Assets		32,877.31

Capital Assets

Club Furniture and Equipment	3,872.72	
Accum Deprec-Club Furn & Equip	-3,600.00	
Net - Club Furniture & Equipment		272.72
Tournament Furniture & Equipm...	11,000.00	
Accum Deprec - Tourn Furn & E...	-3,100.00	
Net - Tourn Furn & Equip		7,900.00
Facility	9,393.24	
Accum Depreciation - Facility	-4,585.27	
Net - Facility		4,807.97
Total Capital Assets		12,980.69

TOTAL ASSET **45,858.00**

LIABILITY

Current Liabilities

Cheques Not Yet Cashd	326.75	
Total Accounts Payable		326.75
HST charged on Sales	3,077.31	
HST Paid on Purchases	-2,488.37	
HST Owing (Refund)		588.94
Total Current Liabilities		915.69

TOTAL LIABILITY **915.69**

EQUITY

Owners Equity

Retained Earnings-Previous Year	54,441.65	
Current Earnings	-9,499.34	
Total Owners Equity		44,942.31

Kingston Duplicate Bridge Club Inc
Income Statement 2019-04-01 to 2020-03-31

REVENUE

Sales Revenue		
Bridge Books	1,482.61	
Playing Cards	625.23	
Convention Cards/Holders	29.20	
Bidding Boxes	392.93	
Total Game Supplies Sales		2,529.97
Coffee Sales	1,246.19	
Water/Pop Sales	453.43	
Total Food/Drink Sales for Games		1,699.62
Christmas Party - Income	996.90	
Total Social Income		996.90
Membership Fees	3,194.66	
Total Other Fees		3,194.66
Individual Game Fees	81,044.88	
Monthly Pass A	3,851.32	
Prepaid Individual Fees	13,328.32	
Free Plays Board	6,606.16	
Free Plays Other	3,338.26	
Total Game Fees - Income		108,168.94
Donations	240.00	
Sectional Tournament - Income	1,007.94	
Interest - Revenue	76.13	
Barbara Seagram Sessions	6,610.00	
Total Other Revenue		7,934.07
Total Revenue		124,524.16
TOTAL REVENUE		124,524.16

EXPENSE

Cost of Goods for Club and Re...		
Game Supplies for Sale	98.58	
Bridge Books - Cost	251.55	
Playing Cards - Cost	799.65	
Convention Cards/Holders - Cost	260.99	
Other Game Supplies - Cost	365.69	
Shipping	268.78	
Total Cost of Game Supplies		2,045.24
Coffee Supplies - Cost	1,042.73	
Water/Pop Supplies - Cost	221.43	
Cookies/Candies/etc	1,942.95	
Other Food/Drink - Cost	43.00	
Total Food/Drink Cost		3,250.11
Social Events - Expense	223.01	
Christmas Party - Expense	250.00	
Annual General Meeting Expense	318.85	
Other Social - Expense	163.07	
Trophies & Engraving	277.50	
Total Social - Expense		1,232.43
Directors Expense	19,600.00	
Cleaners Expense	7,475.00	
Club Manager Expense	14,684.14	
Bridge Lessons Expense	155.28	
Free Plays Board	6,606.16	
Free Plays Other	3,338.26	
Total Subcontracts		51,858.84
Total Cost of Goods & Services		58,386.62
General and Administrative Ex...		
ACBL Fees	6,350.67	
CBF Fees	102.66	

Kingston Duplicate Bridge Club Inc
Income Statement 2019-04-01 to 2020-03-31

STaC Fees	2,442.47	
Total Business Fees		8,895.80
Cash Short/Over		223.94
Postage and Courier		20.95
Depreciation Expense		4,509.48
Maintenance - Computer/Printer		14.99
Computer Software Expense		801.31
Insurance Facility	1,037.50	
Insurance - Board Members	804.00	
Total Insurance - Cost		1,841.50
Bank Charges	11.39	
Monthly Plan Fee	54.45	
Cash Deposit Fees	106.38	
Bank Charges Total		172.22
Office Supplies	618.43	
Paper	37.49	
Printer Toner	200.99	
Other Printer Costs	209.36	
Office Supplies Total		1,066.27
Facility Supplies		1,024.76
Miscellaneous Expenses		540.37
Donations		63.72
Canadian Landmine Foundation		6,400.00
Rent/Lease		42,825.00
Storage Space Rent		2,366.00
Maintenance - Facility	388.94	
Maintenance - Equipment	208.45	
Maintenance - Furniture	5.78	
Total Maintenance Cost		603.17
Bell	988.69	
Total Tel/Internet Expense		988.69
Hydro One	2,316.96	
Union Gas	961.75	
Total Utilities Expense		3,278.71
Total General & Admin Expense		75,636.88
TOTAL EXPENSE		134,023.50
NET INCOME		-9,499.34

Statistics for 2018-2019

Month	Cash	Prepay	Board	Award	Passes	Total	Tables	YTD	Pass A Used	Bought A	Hypothetical Income	Actual Income	Pass B Used	Bought B	Hypothetical Income	Actual Income	Lost Income
April	1,029	54	70	54	347	1554	388.5	388.5	207	10	\$ 1,656.00	\$ 1,280.00	140	11	\$ 1,120.00	\$ 715.00	\$ 781.00
May	1,092	66	56	51	303	1568	392.0	780.5	219	10	\$ 1,752.00	\$ 1,280.00	84	8	\$ 672.00	\$ 520.00	\$ 624.00
June	913	55	45	50	149	1212	303.0	1083.5	117	7	\$ 936.00	\$ 896.00	32	4	\$ 256.00	\$ 260.00	\$ 36.00
July	1,133	96	69	76	198	1572	393.0	1476.5	131	7	\$ 1,048.00	\$ 896.00	63	6	\$ 504.00	\$ 390.00	\$ 266.00
August	764	116	74	49	201	1204	301.0	1777.5	143	7	\$ 1,144.00	\$ 896.00	58	6	\$ 464.00	\$ 390.00	\$ 322.00
September	977	116	69	53	259	1474	368.5	2146.0	211	11	\$ 1,688.00	\$ 1,408.00	53	5	\$ 434.00	\$ 325.00	\$ 379.00
October	1,006	96	101	54	287	1544	386.0	2532.0	236	11	\$ 1,888.00	\$ 1,408.00	51	5	\$ 408.00	\$ 325.00	\$ 563.00
November	977	135	82	50	324	1568	392.0	2924.0	224	11	\$ 1,792.00	\$ 1,408.00	100	8	\$ 800.00	\$ 520.00	\$ 664.00
December	672	264	62	230	150	1378	344.5	3268.5	95	8	\$ 760.00	\$ 1,024.00	54	5	\$ 432.00	\$ 325.00	\$ (157.00)
January	792	153	80	50	115	1190	297.5	3566.0	113	6	\$ 904.00	\$ 768.00	-	-	\$ -	\$ -	\$ 136.00
February	778	105	77	90	146	1196	299.0	3865.0	137	8	\$ 1,096.00	\$ 1,024.00	-	-	\$ -	\$ -	\$ 72.00
March	965	150	89	88	200	1492	373.0	4238.0	196	9	\$ 1,568.00	\$ 1,152.00	-	-	\$ -	\$ -	\$ 416.00
Totals YTD	11,098	1,406	874	895	2,679	16952	4238.0		2029	105	\$ 16,232.00	\$ 13,440.00	635	58	\$ 5,080.00	\$ 3,770.00	\$ 4,102.00

Statistics for 2019-2020

Month	Cash	Prepay	Board	Award	Mentors	Total	Tables	YTD	Pass A Used	Bought A	Hypothetical Income	Actual Income	Pass B Used	Bought B	Hypothetical Income	Actual Income	Lost Income
April	995	149	84	19	57	1462	365.5	365.5	158	8	\$ 1,264.00	\$ 1,024.00	0	0	\$ -	\$ -	\$ 240.00
May	1011	176	99	47	36	1318	379.5	745.0	149	8	\$ 1,192.00	\$ 1,024.00	0	0	\$ -	\$ -	\$ 168.00
June	987	137	94	33	24	1374	343.5	1088.5	99	7	\$ 792.00	\$ 896.00	0	0	\$ -	\$ -	\$ (104.00)
July	1062	194	98	22	24	1522	380.5	1469.0	111	5	\$ 888.00	\$ 640.00	0	0	\$ -	\$ -	\$ 248.00
August	979	185	102	15	14	1424	356.0	1825.0	129	6	\$ 1,092.00	\$ 768.00	0	0	\$ -	\$ -	\$ 264.00
September	1096	162	91	33	34	1416	354.0	2179.0	0	0	\$ -	\$ -	0	0	\$ -	\$ -	\$ -
October	1102	170	85	21	30	1408	352.0	2531.0	0	0	\$ -	\$ -	0	0	\$ -	\$ -	\$ -
November	939	229	67	29	42	1306	326.5	2857.5	0	0	\$ -	\$ -	0	0	\$ -	\$ -	\$ -
December	801	164	67	23	22	1077	269.3	3126.8	0	0	\$ -	\$ -	0	0	\$ -	\$ -	\$ -
January	891	124	57	24	10	1106	276.5	3403.3	0	0	\$ -	\$ -	0	0	\$ -	\$ -	\$ -
February	812	132	53	29	34	1060	265.0	3668.3	0	0	\$ -	\$ -	0	0	\$ -	\$ -	\$ -
March	444	64	33	15	18	574	143.5	3811.8	0	0	\$ -	\$ -	0	0	\$ -	\$ -	\$ -
Totals YTD	11119	1886	930	310	345	15247	3811.8		646	34	\$ 5,168.00	\$ 4,352.00	0	0	\$ -	\$ -	\$ 816.00

Definitions:

Cash Players – Those players who paid \$8.00 to play bridge.

Free Board – The # of games played by Board Members who play for free as recognition for the amount of personal time their responsibilities entail.

Free Awards – The # of games played by other members of the club as recognition of volunteer activities above and beyond, and those members called in at the last minute to fill out a table.

Prepaid – The number of games played by members using a 10 game pass they purchased for \$80.00.

Passes – The number of games played by members who bought a monthly pass.



Kingston Duplicate Bridge Club Inc.
106-645 Gardiner's Road
Kingston, ON, K7M 8K2

TREASURER'S REPORT
Annual General Meeting 2019-2020
January 26, 2021

Revenue for our fiscal year of April 2019-March 2020 was \$124,524.16 and Expenses were \$134,023.50 for a Net Loss of \$9,499.34.

The main reason for this loss is the drop in attendance. The Statistics Report shows a drop of 427 tables last year. That represents a drop in Revenue of \$13,664.00. Our Expenses, however, are virtually identical to last year. We ran the same number of games, so our Director Expense was the same. Our Lease, Cleaning, Club Manager, Hydro, Gas, Insurance, Storage Expenses were the same.

There are a couple of items in the report that require a description for your understanding. Some positions on the Board of Directors are granted free play at the table. Also, some awards and activities by volunteers are granted free plays. You will notice in both the Revenue and Expense areas of the report, two items called Free Games Board and Free Games Other. The amounts appearing in both sections are identical for these accounts. The Board of Directors decided it wanted to track these amounts in the Financial Statements, and since they have no actual financial impact on the bottom line, they have been entered as Revenue and Expense to cancel each other out.

There is also the Revenue item Barbara Seagram Sessions and the Expense item Canadian Landmine Foundation. These two items are associated to Barbara Seagram's visit to the club in the fall of 2019.

The Books and Accounts were audited again this year by Gaylia Ohlman. I have attached a copy of her letter to the Board of Directors resulting from her audit.

Sincerely,
William A. Mitchell
Treasurer

12/20/2020

Email - William A. Mitchell - Outlook

May, 2020

Kingston Duplicate Bridge Club

Kingston, Ontario

Att'n: Executive KDBC

Auditor's Report for the period April 1, 2019 to March 31, 2020

The auditing for the Kingston Duplicate Bridge Club was completed by me.

Findings were as follows:

All director's slips are being accurately recorded.
All expenses paid are being recorded and filed with receipts.
Monthly expenses for social chairperson and manager are itemized and have backup.
Cheques are written and recorded monthly to reimburse expenses as required.
All monies received are being recorded appropriately.
All Bank statements are reconciled and are in balance.

I acknowledge that the income statement and balance sheet are accurate
and adequately show the club's financial status.

I would like to compliment the treasurer for doing another outstanding job.

Gaylia Ohlman

A handwritten signature in cursive script that reads "Gaylia Ohlman".

Auditor, KDBC

Income Statement 2020-04-01 to 2020-12-31

REVENUE

Sales Revenue

Membership Fees	17.70	
Total Other Fees		17.70
Individual Game Fees	48,129.12	
Total Game Fees - Income		48,129.12
Donations	88.00	
Total Other Revenue		88.00
Total Revenue		48,234.82

TOTAL REVENUE	48,234.82
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EXPENSE

Cost of Goods for Club and Re...

Shipping	15.44	
Total Cost of Game Supplies		15.44
Directors Expense	11,931.00	
Club Manager Expense	4,136.16	
Total Subcontracts		16,067.16
Total Cost of Goods & Services		16,082.60

OnLine Games Expense

Seaway Bridge Club		2,677.87
Total OnLine games Expense		2,677.87

General and Administrative Ex...

ACBL Fees	5,124.02	
Total Business Fees		5,124.02
Postage and Courier		264.17
Depreciation Expense		5,580.69
Computer Software Expense		861.37
Insurance Facility	798.78	
Insurance - Board Members	804.00	
Total Insurance - Cost		1,602.78
Monthly Plan Fee	24.75	
Bank Charges Total		24.75
Office Supplies	183.59	
Other Printer Costs	53.91	
Office Supplies Total		237.50
Miscellaneous Expenses		200.00
Rent/Lease		5,215.94
Storage Space Rent		2,085.48
Bell	803.25	
Total Tel/Internet Expense		803.25
Hydro One	316.45	
Union Gas	228.02	
Total Utilities Expense		544.47
Total General & Admin Expense		22,544.42

TOTAL EXPENSE	41,304.89
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NET INCOME	6,929.93
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Kingston Duplicate Bridge Club Inc **Balance Sheet As at 2020-12-31**

ASSET

Current Assets

Directors Draw	100.00	
Cookie/food Draw	250.00	
HST Savings Account	-0.59	
Chequing Bank Account	22,616.80	
Total Cash		22,966.21
GIC	9,528.51	
GIC 2	5,000.00	
Total Investments		14,528.51
Accounts Receivable	6,148.12	
Kingston Sectional Advance	500.00	
Total Receivable		6,648.12
Prepaid Storage	1,800.00	
Union Gas Deposit	410.00	
Total Prepaid Expenses		2,210.00
Total Current Assets		46,352.84

Capital Assets

Club Furniture and Equipment	3,872.72	
Accum Deprec-Club Furn & Equip	-3,872.72	
Net - Club Furniture & Equipment		0.00
Tournament Furniture & Equipm...	11,000.00	
Accum Deprec - Tourn Furn & E...	-3,600.00	
Net - Tourn Furn & Equip		7,400.00
Total Capital Assets		7,400.00

TOTAL ASSET **53,752.84**

LIABILITY

Current Liabilities

Cheques Not Yet Cashed	326.75	
Total Accounts Payable		326.75
HST charged on Sales	7,897.57	
HST Paid on Purchases	-6,343.72	
HST Owing (Refund)		1,553.85
Total Current Liabilities		1,880.60

TOTAL LIABILITY **1,880.60**

EQUITY

Owners Equity

Retained Earnings-Previous Year	44,942.31	
Current Earnings	6,929.93	
Total Owners Equity		51,872.24

TOTAL EQUITY **51,872.24**

LIABILITIES AND EQUITY **53,752.84**



Kingston Duplicate Bridge Club Inc.
Club Manager's Report
January 26, 2021 AGM

Looking back, 2020 had its ups and downs, but for the KDBC many good things happened and some not so good. Because of Covid it was no longer safe to play face to face at our club; we miss the social aspect of the game. We moved out of our Gardiners Road premises and cancelled the lease for our new premises on Progress Avenue, leaving us homeless. The upside is that we have not had to pay rent for eight months (saving over \$4,000 a month) and some of us have connected via online bridge. BBO (Bridge Base Online) offers virtual club games, where we meet and play bridge online with members of our club, supporting our club at the same time (BBO keeps about 25% of the fee and sends the rest of the money to the ACBL who in turn return it to our club). We have costs including ACBL table fees, directors' fees etc which can be found in the financial reports.

Our first online club game was on April 7. There were 56 players. We started with two games per week and after 3 weeks were back to our regular schedule of games every day. The I/N games started on July 28. We now have three I/N games, Tuesday afternoon, Wednesday evening and Friday afternoon.

In November we started our monthly mentor game on the first Thursday evening of the month. We had six tables in our first game and are up to eight tables. We have more mentors and are looking for mentees. We hold a Zoom meeting after the game to discuss the hands.

Mike Fobert contacted me in April with the idea of inviting the Seaway Club in Cornwall to play with us. The ACBL had some options for clubs pooling together. Diane Lafrance (the owner of the Seaway Club) decided she would be a servant club, her members playing in our club games and we agreed to return part of the fee back to her. This has been a positive alliance and we now have new bridge friends, thanks to Mike and his sister.

On July 2nd we had a challenge game with the Pembroke Club. It was deemed a tie. The ACBL with BBO is constantly improving our online experience. When we first began there was a big concern of poaching players from other clubs. You may have tried to play with friends from other clubs and found it very difficult. The rules have laxed and we can now have up to 15% of guests in our weekly games. We will soon be able to hold team games.

As of January 22nd, we have held 243 online virtual games with 2,603 tables. Some players have joined us fairly recently. Any members who may be worried that playing is too difficult should give it a try. We will get someone to help you get acquainted with BBO. It is fun and you will be with our bridge community again.

Finally, sending wishes of good health, peace and joy for 2021. May we meet in person to play the game we love sometime this year!

Terry