



Kingston Duplicate Bridge Club Inc.  
Annual General Meeting  
Tuesday, September 21, 2021 at 5:00 on Zoom  
Minutes

**Present:** Board members – Jock Devonshire, Brian Moorby, John Gerretsen, Anne Herfst, Suzanne Ryan, Kathy McDonald, Don Kersey, Terry Demers

**Regrets:** Charlie Waddell

**Total attendees=30**

- 1. Approval of Agenda** **attached**  
John Gerretsen noted that the announcement of 2021-2022 board members should be listed at the end of the agenda.  
**Moved by Sharon, seconded by Brian to approve the agenda with change as specified. Carried**
- 2. Approval of minutes of previous AGM held on January 26, 2021** **attached**  
**Corrections to minutes:**
  - a) **Year 2021 to be added to the header**
  - b) **In #4 financial section the change of table fees from \$5US to \$4US was made in January, 2021.**
  - c) **In section 8, part b. Bylaw changes: make note of the approval of a special resolution to change the bylaw concerning number of directors.**
  - d) **In section 11 make note of approval of special resolution to move our premises.**  
**Moved by Sharon, seconded by John Gerretsen to approve the minutes of the last AGM dated January 26, 2021 with corrections.** **Carried**
- 3. Words from our President - Jock Devonshire**  
Jock welcomed and thanked everyone for attending this AGM. Our previous AGM was held nine months ago (delayed because of issues related to covid). Jock thanked the Board members and included special recognition to Anne Herfst, Kathy McDonald, Tammy Gauvin, Elaine McDougall, Suzanne Ryan and Terry Demers for going above and beyond. The directors Brian and Don were also praised noting the expertise Don brings to the online games.  
Some members have brought forward concerns about our virtual games such as robots for partners and slow play. Jock advised that these issues would be addressed in a forum on Zoom in the near future. Notification of the date will be sent out via email. If anyone has concerns about our virtual games they can contact the club or any board member.  
Kathy and Tammy have been working at promoting our facebook page. This along with our website is a good way to market our club.
- 4. Treasurer's report and financial statements 04/01/20 to 03/31/21-Anne Herfst attached**  
**We had a net profit of \$12,867 for our fiscal year and had a bank account with over \$28,000 and 2 GICs with a value of \$15,000. Our table numbers are on a downward trend. Our insurance has decreased since we no longer lease space.**  
**Florence Campbell asked about liability insurance for our directors and management. Yes, Anne just paid director and officer insurance which cost just under \$900.**

John Gerretsen thanked Anne for a great report and noted that our club has been fortunate to have very good and efficient treasurers including Anne and our previous treasurers Bill Mitchell and Pat Briggs.

Moved by Anne to approve the treasurer's report, seconded by John Gerretsen carried

5. **Auditor's report April 1, 2020 to March 31, 2021** attached  
Gaylia noted that we were paying insurance for our previous facility. This stopped in February and we now pay insurance on items in storage.  
There was a concern about GST but the figures were correct.  
Moved by Anne and seconded by Suzanne to accept the auditor's report. Carried
6. **Authority of Board to appoint auditor for 04/01/21 to 03/31/22**  
Anne approached Gaylia who has agreed to audit the financial statements for the current fiscal year.
7. **Report from the Club Manager -Terry Demers** attached  
Moved by John and seconded by Chris to accept the Club Manager's report carried
8. **Report from I/N Chair – Suzanne Ryan** attached  
Jock thanked Suzanne for all the great work she is doing as the I/N rep. We presently hold one regular weekly I/N game but have added a Thursday morning game (on the 2<sup>nd</sup> and 4<sup>th</sup> Thursdays) on a trial basis. We have 70 I/Ns playing in our online games. 5 I/N newsletters have been distributed to 165 players. 9 people responded to our ad in Kingston this Week, 6 of whom are beginners and we are holding a beginner class at the Senior Centre. For information about this class contact Tammy Gauvin or any Board member.  
Moved by Brian and seconded by Anne to accept the I/N report Carried
9. **Message from Education Chair- Charlie Waddell** Attached  
Suzanne read Charlie's message and Anne Herfst noted how much she enjoyed Charlie's Monday morning supervised play. You just had to show up and didn't need a partner. She would like to see something like that available online.  
Chris Caswell suggested that we target the college and university to see if we could get some response there. Jock agreed to discuss this with Chris.
10. **Other Business**
  - a.) **Note of appreciation to Charlie Waddell**  
Charlie was not available for the meeting. Jock recognized the many years of work Charlie has dedicated to the club. He has always been a great contributor and his presence on the Board will be missed. Charlie is helping with the beginner lessons.  
Chris Caswell noted that Charlie is always a gentleman and pleasant at the table.
  - b.) **Relocation Committee report - Brian** attached  
Presently we are allowed 25 people at an indoor gathering - being 6 tables and a director. These numbers can change either way at any time. The relocation committee has been looking at a few options for temporary play. The criteria needed is mentioned in the report. A permanent option would be considered however, it does not look as if we are going to be able to afford it with present health restrictions.

Brian mentioned the work needed to hold a 6 table game in a temporary place. The tables, boards and bridgemates would have to be cleaned and safely stored away after each use. We could not hold a face to face game at the same time as a virtual game. We would need players to commit to play and then how would we book the tables – first come, first served or prebook by email or phone? Quite a bit of work.

The Seniors Centre has space available only on weekends and our attendance at the club has been poor on weekends.

It was suggested that some closed retail space might be available downtown. Parking? Bill Graves, who also plays in Belleville, mentioned that they are planning to return face to face in January.

Maybe a social gathering at a restaurant not involving playing bridge would work.

**Moved by Elaine seconded by Chris to approve the Relocation Report**

**Carried**

**c.) Chris Caswell our new regional chair for our 2022 Regional May 17-23.**

Jock welcomed Chris as our new regional chair. Some venues have been explored including the Ambassador and the Holiday Inn but the long weekend in May is a busy time and we were not able to hold the dates at either of these venues. The Holiday Inn location is beautiful with 2 large ballrooms on a single floor but with the expected room guarantees for 7 days the KDBC stands to lose a lot of money and with no certainty of player participation (tournaments are presently at 40-60%) it seems too risky.

Other venues, fewer days and other dates will be explored.

The city has some options and Tammy is going to check the Military Base.

If anyone knows of a possible location please advise Chris or any board member. Chris and his team will be contacting volunteers from the cancelled 2020 regional for help if we find a venue.

**d.) Sharon Boal with Unit news**

The unit is comprised of 29 clubs in the Ottawa, Brockville, Thousand Islands, Cornwall, Arnprior, Pembroke and Kingston areas. There are 12 clubs in our unit without a venue at this time. Some have grouped together. The ACBL is presently in a dilemma about how to handle the situation where some clubs want to get back to only face to face games, others want only virtual games and most want a combination of both.

Sharon noted that our club is successful because of our directors and also our members who enthusiastically promote our club. We have a core of volunteers who work really hard to make things happen.

**Elaine McDougall asked if the ACBL takes into account the fact that there may be different restrictions in Canada and the US. *Yes there are teams in both Canada and the US looking into the restrictions and differences will be considered.***

**11. Announce 2021-2022 KDBC Board of Directors John Gerretsen Past President**

**The new 2021-2022 Board of Directors**

**President: Jock Devonshire**

**Vice President: Brian Moorby**

**Past President: John Gerretsen**

**Treasurer: Anne Herfst**

**Chief Director: Don Kersey**

**I/N Chair: Suzanne Ryan**

**Education Chair: Tammy Gauvin**  
**Member at Large: Kathy McDonald**  
**Club Manager: Terry Demers**

**A big welcome to Tammy who is new to our board and a big thank you to all our other members who agreed to serve another term.**

The Past President, Chief Director and Club Manager are appointed by the Board. All other positions are elected by the membership.

The Chief Director and Club Manager are non-voting members.

Sharon Boal is our unit representative and is welcome to attend all open Board meetings.

Closing remarks:

Chris Caswell noted that one big advantage to virtual games is being able to watch your partner's play.

Players are able after a board is completed to go to any hand and follow the play. This can be a big training tool.

Jock thanked everyone for attending.

## **12. Adjournment**

The meeting adjourned at 6:20

John made the motion to adjourn the meeting, seconded by Brian

carried

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Jock Devonshire, President

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Terry Demers, Club Manager/Secretary

Attachments:

1. Agenda
2. Minutes of previous AGM January 26, 2021 (placed at the end of attachments)
3. Treasurer's Report
4. Auditor's Report
5. Club Manager's Report
6. I/N Report
7. Charlie's message
8. Relocation Committee Report



Kingston Duplicate Bridge Club Inc.  
Annual General Meeting  
Tuesday, September 21 at 5:00 on Zoom  
**AGENDA**

1. Approval of agenda.
2. Approval of minutes of previous AGM held on January 26, 2021.
3. Words from our President - **Jock Devonshire**
4. Treasurer's report and financial statements 04/01/20 to 03/31/21-**Anne Herfst**
5. Auditor's report April 1, 2020 to March 31, 2021
6. Authority of Board to appoint auditor for 04/01/20 to 03/31/22
7. Report from the Club Manager -**Terry Demers**
8. Report from I/N Chair – **Suzanne Ryan**
9. Message from Education Chair- **Charlie Waddell**
10. **Other Business**
11. a.) Note of appreciation to Charlie Waddell
  - b.) Relocation Committee report
  - c.) Chris Caswell our new regional chair
  - d.) Sharon Boal with updates from our unit
12. Announce 2021-2022 KDBC Board of Directors **John Gerretsen Past President**
13. Adjournment

## **Treasurer's Report**

### **Kingston Duplicate Bridge Club Inc**

Annual General Meeting

September 2021

This report covers our fiscal year 1 April 2020 to 31 March 2021. During this time, KDBC operated virtually, with all of our games held on Bridge Base Online (BBO).

**Lease** – When Covid-19 hit and businesses were locked down at the end of March 2020, we closed our doors on Gardiners Road with the intention of leasing a space at 765 Progress Ave once the pandemic lockdown was lifted. As the year progressed, it did not seem likely that we would be able to return to face-to-face play as soon as we had hoped. The landlord agreed to cancel our lease on Progress Ave without any penalty and also agreed to store our belongings from Gardiners Road at Progress Ave for the cost of our original deposit \$2,100. We also continue to store items at All About Storage on Bath Road.

**BBO** – Our first game on BBO was 7 Apr 2020. Players were able to continue to earn ACBL masterpoints while playing against people they knew from the Club. Initially, we charged \$5 US per game but on 25 Jan 2021, we reduced our fees to \$4 US. After BBO took 3.5% to cover their credit card fees, they took 20 % for administration fees. This meant for every \$4 entry fee, we were given \$3.09 US. ACBL continued to charge table fees which came to \$1.31 CDN per table throughout the year.

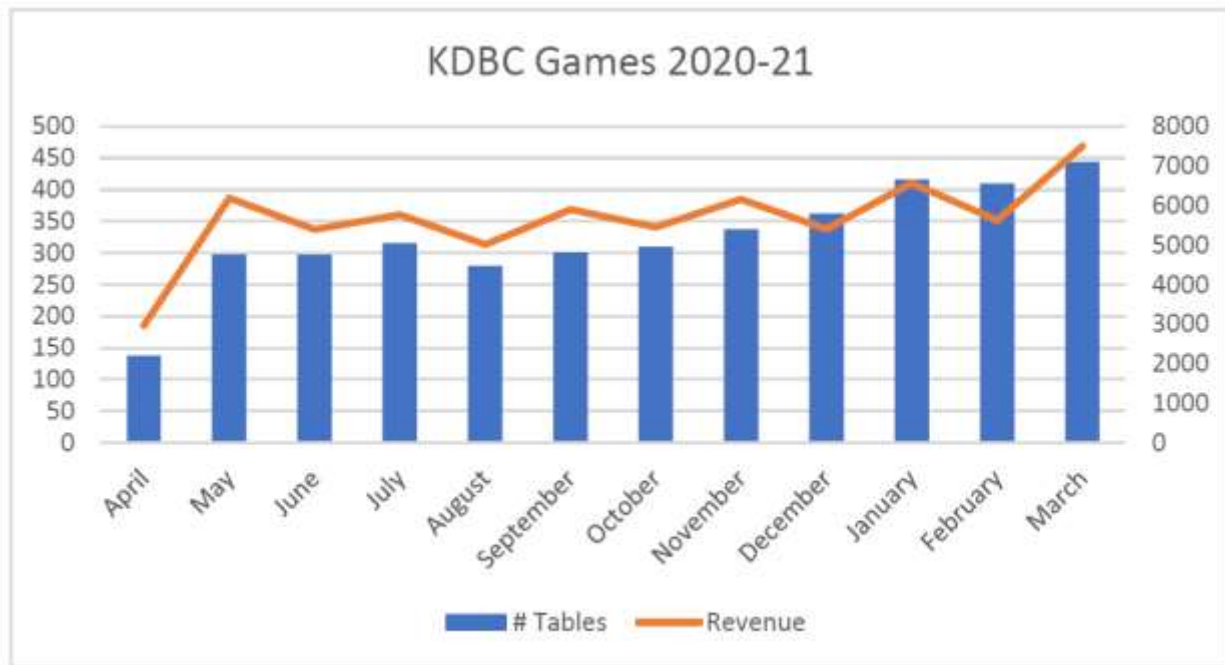
**Directors** – When we first started on BBO, we paid our Directors \$3 per table. In June 2020, their fee was increased to \$50 per game if there were less than 7 tables, and \$60 for 7 tables or more. If the I/N game was played at the same time as the open game, the director's fee remained at \$60 as if it were one game.

**Seaway Club** – We invited the Seaway Bridge Club from Cornwall to join our games and paid Diane Lafrance, the owner of the club, \$2.00 per entry. This was reduced to \$1.60 per entry when our registration fees were reduced to \$4.00 in January 2021.

**Depreciation** – Club furniture and equipment is now fully depreciated. Tournament furniture was being depreciated at \$100 per month but since we did not have any tournaments in 2020/21, this was discontinued. A book value of \$7,400 remains for the tournament furniture.

**Net Income for the Year** – Revenue for the year totaled \$67,922 resulting in a net profit of \$12,867.

Submitted by  
Anne Herfst Treasurer



# Kingston Duplicate Bridge Club Inc

## Balance Sheet As at 2021-03-31

### ASSET

#### Current Assets

Undeposited Funds	0.00	
Directors Draw	100.00	
HST Savings Account	0.00	
Chequing Bank Account	28,555.90	
Total Cash		28,655.90
GIC	10,077.81	
GIC 2	5,059.92	
Total Investments		15,137.73
Accounts Receivable	6,885.16	
Kingston Sectional Advance	500.00	
Total Receivable		7,385.16
Prepaid Storage	900.00	
Total Prepaid Expenses		900.00
<b>Total Current Assets</b>		<b>52,078.79</b>

#### 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
<b>Total Capital Assets</b>		<b>7,400.00</b>

#### Other Non-Current Assets

Computer Software	0.00	
Goodwill	0.00	
Incorporation	0.00	
<b>Total Other Non-Current Assets</b>		<b>0.00</b>

<b>TOTAL ASSET</b>		<b>59,478.79</b>
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**LIABILITY****Current Liabilities**

Accounts Payable		134.29
HST		0.00
HST charged on Sales	10,273.84	
HST Paid on Purchases	-8,738.76	
HST Adjustments	0.00	
ITC Adjustments	0.00	
HST Owing (Refund)		1,535.08

<b>Total Current Liabilities</b>		<u>1,669.37</u>
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<b>TOTAL LIABILITY</b>	<u>1,669.37</u>
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**EQUITY****Owners Equity**

Retained Earnings-Previous Year	44,942.31
Current Earnings	<u>12,867.11</u>

<b>Total Owners Equity</b>	<u>57,809.42</u>
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<b>TOTAL EQUITY</b>	<u>57,809.42</u>
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<b>LIABILITIES AND EQUITY</b>	<u><u>59,478.79</u></u>
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Printed On: 2021-04-19

<b>General and Administrative Ex...</b>		
ACBL Fees	<u>8,096.81</u>	
Total Business Fees		8,096.81
Postage and Courier		291.77
Depreciation Expense		5,580.69
Computer Software Expense		1,111.37
Insurance Facility	1,065.36	
Insurance - Board Members	<u>804.00</u>	
Total Insurance - Cost		1,869.36
Monthly Plan Fee	<u>24.75</u>	
Bank Charges Total		24.75
Office Supplies	210.46	
Paper	14.97	
Other Printer Costs	<u>69.88</u>	
Office Supplies Total		295.31
Miscellaneous Expenses		300.00
Rent/Lease		5,215.94
Storage Space Rent		3,427.92
Bell	<u>1,071.01</u>	
Total Tel/Internet Expense		1,071.01
Hydro One	316.45	
Union Gas	<u>179.32</u>	
Total Utilities Expense		<u>495.77</u>
Total General & Admin Expense		<u>27,780.70</u>
<b>TOTAL EXPENSE</b>		<u>55,054.97</u>

Printed On: 2021-08-26

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## Kingston Duplicate Bridge Club Inc

### Income Statement 2020-04-01 to 2021-03-31

NET INCOME	<u><u>12,867.11</u></u>
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# **Kingston Duplicate Bridge Club Inc** **Income Statement 2020-04-01 to 2021-03-31**

## **REVENUE**

<b>Sales Revenue</b>		
Bridge Books	<u>73.45</u>	
Total Game Supplies Sales		73.45
Water/Pop Sales	<u>88.49</u>	
Total Food/Drink Sales for Games		88.49
Membership Fees	<u>17.70</u>	
Total Other Fees		17.70
Individual Game Fees	<u>66,246.16</u>	
Total Game Fees - Income		66,246.16
Donations	88.00	
Regional Tournament - Income	348.72	
Interest - Revenue	609.22	
Miscellaneous Revenue	<u>450.34</u>	
Total Other Revenue		<u>1,496.28</u>
<b>Total Revenue</b>		<u><b>67,922.08</b></u>
<b>TOTAL REVENUE</b>		<u><b>67,922.08</b></u>

## **EXPENSE**

<b>Cost of Goods and Services</b>		
Shipping	<u>15.44</u>	
Total Cost of Game Supplies		15.44
Directors Expense	16,931.00	
Club Manager Expense	6,364.49	
Free Plays Other	<u>114.85</u>	
Total Subcontracts		<u>23,410.34</u>
<b>Total Cost of Goods &amp; Services</b>		<u><b>23,425.78</b></u>
<b>OnLine Games Expense</b>		
Seaway Bridge Club		<u>3,848.49</u>
<b>Total OnLine games Expense</b>		<u><b>3,848.49</b></u>

<b>General and Administrative Ex...</b>		
ACBL Fees	<u>8,096.81</u>	
Total Business Fees		8,096.81
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<b>TOTAL EXPENSE</b>		<u><u>55,054.97</u></u>

Printed On: 2021-08-26

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## Kingston Duplicate Bridge Club Inc

### Income Statement 2020-04-01 to 2021-03-31

NET INCOME	<u><u>12,867.11</u></u>
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## Kingston Duplicate Bridge Club

### Audit Report

May 7th, 2021

I completed the audit of the Kingston Duplicate Bridge Club on May 4, 2021. This audit covered the period April 1, 2020 to March 31, 2021.

Findings were as follows:

1. Insurance for the club that was located on Gardiners Road was still being paid monthly, even though the club had been closed for the past year. The treasurer tells me that she called the company in February of 21 to modify the policy and negotiate a small refund. I also understand that insurance is still in effect for the assets currently in storage.
2. On the balance sheet the dollar amount for GST on Purchases and GST on sales was incorrect. Each quarter when the GST is filed, an adjustment entry needs to be done equal to the amounts reported to CRA. The treasurer will correct this, so that the next balance sheet will be a better representation of the actual balances.
3. The actual dollar amount owing for GST was remitted to CRA on schedule.
4. All other items were correctly posted and the income statement is accurate.

Respectfully submitted by,

Gaylia Ohlman, auditor

### Club Manager's Report

AGM September 21, 2021

Our club has taken some big steps since we closed the doors to our premises on Gardiners Road in April 2020. I don't think anyone had any idea what a big impact our virtual games would have on us and here we are in September 2021 still homeless but staying connected and playing as a club online on BBO. We send a big thank you to Greg Coles and his team from the ACBL and the BBO team for making this possible.

KDBC remains strong and resilient. We have many people to thank for this. On top of the list are our directors, Don, Jock and Brian who arrange and take care of all our virtual games. Anne our treasurer counts every penny even though pennies are long gone. Suzanne Ryan is a great I/N rep always coming up with new ideas and ways to keep our newer members involved. Kathy McDonald, a newer member of our club has been instrumental in patiently getting many of us online and in many ways taking care of

the digital screw ups I get myself tangled up with. Our president, Jock is always there to keep us on track and John Gerretsen with a wealth of information and connections is our key to Kingston. Charlie has been a member on the KDBC Board well before we moved to Gardiners Road. He is retiring this term as Education Chair but will continue his morning class when we are back to face to face play. Other volunteers include: Chris Caswell, our Regional Chair; Tammy and Carol Weir, our Promotions Committee; Elaine who does our newsletters; many spares who step forward each month; the mentors who have participated in mentoring our I/Ns and of course everyone who is supporting us by playing online. Thanks to all our members who work hard to make things happen at our club. We are trying to stay connected with many of our members who have chosen not to play in our virtual games. We look forward to the good ole days when we hold cards and sit across from our partner. I will certainly look differently on this experience. We have been blessed as bridge players with good friends and good times.

What has been happening during the past year? We have held open and I/N games, 2 team games, imp games, speedballs, monthly mentor games, silver and gold games, NAP games, charity games – so we are busy as usual. We have six weekly games and many Saturday games. We have conducted 2 surveys and received great response from our membership. Thanks to Diane Lafrance owner of the Seaway Club in Cornwall and to her members for joining us in our virtual games. 164 Kingston members play in our virtual games and including the Cornwall group and our guests we have a total of 268 players. Our membership has increased from 164 to 230. **Good Job KDBC!**

#### I/N Report for the KDBC AGM Sept 22, 2021

The KDBC has a robust cohort of approximately 70 Intermediate/Novice players who are playing regularly in our online games. At the moment we have one regular I/N game per week, (Tues 1:05pm) with a new game being offered on a trial basis. Intermediate and Novice players must have under 500 master points and be members of ACBL (please see the KDBC website for free membership information).

The KDBC I/N players have been kept informed of online lessons, membership news, local special games, as well as other ACBL news via 5 I/N Newsletters which have been sent out to active and former players in our club (approximately 165 in total).

We are excited to offer a series of F2F lessons this fall to Beginning Bridge players who responded to the Kingston This Week Fall Leisure Guide which was published in August and featured an ad for our club! These new players plus others who had started to learn bridge before Covid, represent the future of our club and we will be reaching out to other players in the coming months as we continue to explore options for future lessons and games.

Submitted Sept 17/21

Suzanne Ryan, I/N Rep for KDBC

AGM Sept 2021

Charlie's message:

I have been teaching various courses in the club ever since we moved to the mall. A big thank you to all my students for their patience, I hope they have benefited from those sessions.

Looking to the future I want to wish Tammy well in the role of Education Chair. She has the knowledge and innovative spirit and is a very effective teacher. We are lucky she is willing to assume this position.

I also want to recognize Suzanne Ryan, the I/N rep, for her initiatives. It was through her efforts that we have started a Saturday intro group being taught by Tammy and myself.

To survive in the long run a bridge club needs a strong education program. It also needs a good, well thought out marketing plan. I hope the new executive will develop one. We have a great opportunity to think long term during this Face to Face hiatus.

Relocation Committee

For the past several months we have been investigating the possibility of resuming face to face play.

We have made some inquiries for a permanent home but considering the present covid state we have put these efforts aside. The latest lessening of restrictions is "DUE" to take place this week but even under these guidelines the maximum indoor meeting would be 25 people, masks and 6 foot separations.

This does not take into account the possibility of return to tighter restrictions. So, for the time being we have put these inquiries aside (example: my wife's former place of employment is scheduling return to the office for some staff by Nov 15, but talking to the manager the more likely time frame is April to June).

The board and relocation committee are also looking for a part time interim space to possibly run a face to face game. To start we have thought that two games per week would be possible. We have looked and considered a number of spaces.

Some factors we are taking into consideration:

1. Is the space large enough for 6 tables?
2. Parking
3. Access {stairs etc.)
4. Set up and take down
5. Times available
6. Storage for tables and chairs...or are there chairs and tables available?
7. Secure storage for bridgemates and bid boxes
8. Cost—although most venues have been quite reasonable
9. Prebooking for players - or maybe first come, first served and if we're full you can't play?
10. Most importantly is how many are interested in coming out.

If you know about or have some affiliation with such a place that meets some, many or all the above considerations we would be happy to investigate.

You can contact any board member with your comments on this subject



**Kingston Duplicate Bridge Club INC.  
Annual General Meeting via Zoom  
Tuesday, January 26, 2021 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

- |  |                             |
|--|-----------------------------|
| <b>1. Approval of the Agenda</b><br><b>Moved by Brian Moorby, seconded by Bill Mitchell</b>                            | <b>Attached<br/>Carried</b> |
| <b>2. Approval of the Minutes of September 2019 Meeting</b><br><b>Moved by John Gerretsen, seconded by Sharon Boal</b> | <b>Attached<br/>Carried</b> |

**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.

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

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 15<sup>th</sup> 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 Can 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 25<sup>th</sup>, 2021. 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 1<sup>st</sup>. 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 figures 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.

**This special resolution, moved by Bill Mitchell; seconded by Brian Moorby that the number of executive members on the KDBC INC. board be changed from thirteen (13) 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.

**Agreement to this special resolution is 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.**

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**Jock Devonshire President**

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**Terry Demers Secretary**

**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  
Tuesday, January 26, 2021 at 5:00

**AGENDA**

- |  |                 |
|--|-----------------|
| <b>1. Approval of the Agenda</b>   | Jock Devonshire |
| <b>2. Approval of the Minutes of September 2019 Meeting</b>  | Jock Devonshire |
| <b>3. Opening words from the President</b>   | Jock Devonshire |
| <b>4. Approval of the 04/01/19 to 03/31/20 financial statements</b>                                      | Bill Mitchell   |
| <b>5. Auditor's report for 04/01/19 to 03/31/20</b>  | Gaylia Ohlman   |
| <b>6. Authority of Board to appoint auditor for 04/01/20 to 03/31/21</b>                                 | Jock Devonshire |
| <b>7. Report from the Club Manager</b>   | Terry Demers    |
| <b>8. Bylaw Changes</b>  | Jock Devonshire |
| <b>9. Election of Board of Directors</b>   | John Gerretsen  |
| <b>10. Unit Rep.</b>   |                 |
| <b>11. Address change of our headquarters</b>  |                 |
| <b>12. Note of appreciation and acknowledgement to members who have served on the Board in 2019/2020</b> |                 |
| <b>13. Other business.</b>   | Jock Devonshire |
| a.) Membership fees during pandemic.   |                 |
| b.) Reduction of game playing fees   |                 |
| c.) Use of robots during games.  |                 |
| d.) Use of robots in I/N games.  |                 |
| <b>14. Adjournment.</b>  |                 |

**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 Boal

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**  
**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
<b>TOTAL EXPENSE</b>		<b>134,023.50</b>
<b>NET INCOME</b>		<b>-9,499.34</b>

# 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	34	70	34	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	31	303	1568	392.0	780.5	219	10	\$ 1,752.00	\$ 1,280.00	84	8	\$ 672.00	\$ 520.00	\$ 624.00
June	913	33	45	30	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	33	259	1474	368.5	2146.0	211	11	\$ 1,688.00	\$ 1,408.00	53	5	\$ 424.00	\$ 325.00	\$ 379.00
October	1,006	96	101	34	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	30	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	30	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	11,088	1,406	874	885	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	37	1462	365.5	365.5	158	8	\$ 1,264.00	\$ 1,024.00	0	0	\$ -	\$ -	\$ 240.00
May	1011	176	99	47	36	1518	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	\$ 1,032.00	\$ 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	263.0	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*



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
<b>Total Revenue</b>		<b>48,234.82</b>

<b>TOTAL REVENUE</b>	<b>48,234.82</b>
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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
<b>Total Cost of Goods &amp; Services</b>		<b>16,082.60</b>

#### OnLine Games Expense

Seaway Bridge Club		2,677.87
<b>Total OnLine games Expense</b>		<b>2,677.87</b>

#### 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
<b>Total General &amp; Admin Expense</b>		<b>22,544.42</b>

<b>TOTAL EXPENSE</b>	<b>41,304.89</b>
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<b>NET INCOME</b>	<b>6,929.93</b>
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**Kingston Duplicate Bridge Club Inc**  
**Income Statement 2019-04-01 to 2020-03-31**

**REVENUE**

<b>Sales Revenue</b>		
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
<b>Total Revenue</b>		<b>124,524.16</b>

**TOTAL REVENUE** **124,524.16**

**EXPENSE**

<b>Cost of Goods for Club and Re...</b>		
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
<b>Total Cost of Goods &amp; Services</b>		<b>58,386.62</b>
<b>General and Administrative Ex...</b>		
ACBL Fees	6,350.67	
CBF Fees	102.66	

Printed On: 2020-12-20

# **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
<b>Total Current Assets</b>		<b>46,352.84</b>

### **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
<b>Total Capital Assets</b>		<b>7,400.00</b>

**TOTAL ASSET** **53,752.84**

## **LIABILITY**

### **Current Liabilities**

Cheques Not Yet Cashied	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
<b>Total Current Liabilities</b>		<b>1,880.60</b>

**TOTAL LIABILITY** **1,880.60**

## **EQUITY**

### **Owners Equity**

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

**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 2<sup>nd</sup> 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

End of Minutes of AGM held January 26, 2021

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