

MOLLYMOOK BRIDGE CLUB INC

MINUTES OF THE COMMITTEE MEETING HELD AT THE CLUB ROOMS

Wednesday 8th October 2025 at Noon

Present: Lauri Perino (LP), Kevin Tant (KT), Bob Jones (BJ), Rae Duffy (RD), Lucy Robinson (LR), Kim McElhinney (KM), Ros Hughes (RH), Tony Rolfe (TR)

Apologies: Nil

Welcome & Previous Minutes: The President, LP welcomed the committee.
The Minutes of the last meeting confirmed and signed.

Moved: KM, Seconded: KT

Treasurer's Report *see attached reports*

Due to this year's predicted loss and to insure against similar losses in future years a motion was proposed: "To raise table money to \$5 per session as of Jan 1st 2026". Proposer Ros Hughes, seconder Rae Duffy, passed unanimously.

The key contributors to the change in profit are: Loss of the rates subsidy, reduced congress profit, increased cleaning costs, insurance increase, reduction in table money.

Please note that congress expenses occurred before Sept 30 but income of \$8,900 will be in Oct.

Secretary's Report:

A Membership Applications: Brooke Curtis, Dion Curtis, Jack Curtis, Megan Duffy; all accepted, a welcome letter to be sent. Note – no membership fee for Jack as he is under 18 yrs.

Action RD

Business Arising from Previous Minutes:

A. Social Events:

Next events: Wine and cheese after Ros Simpson event on **Friday 10 Oct.** Cost nil

Pizza night at the end of the club championships, **Friday 24th Oct.** Cost \$5

Xmas party at the Mollymook Bowling Club, **Thursday 4th Dec.** Cost to be advised.

B. Constitution Amendments: Ros has completed 11 amendments to the constitution to be taken to a special general meeting at the time of the AGM. None of the amendments change the functioning of the club but are designed to clarify and future-proof the club. The amendments will be sent to members well before the special general meeting. RD to prepare a 'track changes' doc and format for the meeting for final approval by the committee. All amendments were accepted by the full committee. Many thanks to Ros for her efforts and expertise.

Action RD

C. Congress: Review: The congress ran beautifully thanks to Lauri's management and planning. 26 tables was comfortable, any more would have been cramped. Room hire and catering were more expensive than last year, numbers down from last year and the substantial number of juniors, while very welcome, pay half price. These factors contributed to very little profit. We may need to consider charging more next year. Decision to be made when booking and catering costs are known.

-Next year is booked at the same venue for 12/13 Sept.

-Liz Sylvester is interested in running a second teams congress early in the year. KT to liaise with Liz to find a date that does not clash with other local events.

Action KT

D. New member retention, player development, lessons, supervised play. The current lessons have 1 week to run, then students will be offered supervised play. Start date and time to be confirmed with Sue Bateman.

TR advised that he is unable to run extension classes before next year.

RD to contact the people who signed up at the community connect event. Next lessons will run in the new year. **Action RD**

E. Cleaning & Maintenance: Ant control has been organised for Mon Oct 13

General Business

1. **2026 Calendar:** KT and John Reid are working on the Calendar to be presented at the next meeting. **Action KT**
2. **GNOT Expenses:** Kevin, Ross, Michael and Ken have reached the finals of the GNOT (Grand National Open Teams) event to be played in Sydney over 2 days after several rounds of heats online. This is an outstanding achievement. The committee approved \$150 per player to go towards travel and accommodation expenses. **Action KM**
3. **Presidents Day:** Glenda Parmenter (Bridge NSW) has suggested running a Presidents Day at our club for local clubs to network with other clubs and share information about Bridge NSW resources. Tues and Thursday would be available. RD to reply. **Action RD**

Next Meeting: Wednesday 12 Nov, Noon

MOLLYMOOK BRIDGE CLUB
TREASURERS REPORT
@ 30 September 2025

Overall Results

- For the period 1 January 2024 to 30th September, the Club had an operating deficit of **(\$10,047)**, as compared to a deficit recorded last year for the same period of **(\$2,180)**.
- The main driver for this large deficit as compared to the previous year, relates to a decrease in Table Money of \$2,862, in addition to increases in expenses, primarily Congress costs (\$1,340), Cleaning (\$1,450) and Rates (\$2,352).
- Table money received for the last 9 months of \$14,004 is down 17% or \$2,862, when compared to the same period last year (\$16,866). Our receipts from the Tuesday online Bridge competition (\$1,898) continue to offset this difference.
- Our actual deficit **(\$10,047) exceeded the** budgeted deficit for this 9-month period of **\$7,368**. Expenses incurred in excess of budget that contributed to this variance were repairs and maintenance expenses \$3,681 and cleaning costs of \$1,450, These were offset by lower than expected BBQ/Dinner expenses (\$1,127) and lower representative fees (\$1,254).

Table Money

- We have only received 65% of our yearly table money budget (\$21,474) and we are 75% through the year.
- A fuller analysis of our table numbers has been undertaken by John Reid and his analysis is attached. However, in summary the figures show: -
 - Over the past three years (2022-2024) we averaged 2,438 pairs playing per year
 - For 2025 based on current numbers we approximate 2,200 pairs to play this year
 - This year there has been a reduction in the number of pairs playing during March, April, May and June. This is the major factor contributing to the table money reduction against both that of previous years and the budget, which is based on previous years.
 - Wednesdays show the largest drop in numbers - some 20% (10.7 pairs vs 8.6 pairs) - Milton Tuesday afternoon sessions (9 tables) are possibly the primary impact.
 - However, our numbers for all recent sessions are similar to previous years.

Bank Balances

- The Club as at September 30 was holding \$38,030 in Cash and Term deposits, which is a reduction of \$11,928 from the start of the year (\$49,958).
- However, we have now received our congress monies from ABF of approximately \$8,900 bringing our current bank balances to \$46,924.

Congress Outcomes

- Although the congress was a success, from a financial perspective we did not achieve the same outcome as we did the previous year.
- To date our congress receipts of approximately \$8,900 offset by expenses totalling \$8,045, resulted in an overall \$855 surplus as compared to \$4,000 surplus for 2024.
- Our costs for the venue hire and food increased by \$1,300 (\$4,200-\$2,900) and our revenue down by \$2,250 (\$8,900- \$11,150).

Balance sheet

For the year ending 31 December 2025 vs year ending 31 December 2024,
accrual basis

ACCOUNT NAME	BALANCE	COMPARISON BALANCE	VARIANCE (%)
ASSETS			
CURRENT ASSETS			
Bank - Bendigo Club Cheque A/C	\$2,380.25	\$15,528.24	-84.7 % ▼
Bank - Bendigo Term Deposit 140969544	\$6,567.76	\$6,567.76	0.0 %
Bank - Bendigo Term Deposit 160504403	\$12,123.24	\$11,574.23	4.7 % ▲
Bank - Bendigo Term Deposit 196076483	\$16,400.37	\$15,658.31	4.7 % ▲
Bank - Cash/Cheques for Deposit	\$348.00	\$400.00	-13.0 % ▼
MBC Debit Card Account	\$210.29	\$230.43	-8.7 % ▼
TOTAL CURRENT ASSETS	\$38,029.91	\$49,958.97	-23.9 % ▼
NON-CURRENT ASSETS			
Car Park - at Cost	\$15,450.00	\$15,450.00	0.0 %
Land & Buildings	\$125,948.50	\$125,948.50	0.0 %
Land & Building - Revaluation	\$474,051.50	\$474,051.50	0.0 %
Total Land & Buildings	\$600,000.00	\$600,000.00	0.0 %
Plant & Equip - at Cost	\$63,326.28	\$63,126.28	0.3 % ▲
TOTAL NON-CURRENT ASSETS	\$678,776.28	\$678,576.28	0.0 % ▲
TOTAL ASSETS	\$716,806.19	\$728,535.25	-1.6 % ▼
LIABILITIES			
CURRENT LIABILITIES			
Subscriptions in Advance	-	\$900.00	-100.0 % ▼
Sundry Creditor	-	\$765.77	-100.0 % ▼
Table Money in Advance	\$4,062.00	\$4,062.00	0.0 %
TOTAL CURRENT LIABILITIES	\$4,062.00	\$5,727.77	-29.1 % ▼
TOTAL LIABILITIES	\$4,062.00	\$5,727.77	-29.1 % ▼
NET ASSETS	\$712,744.19	\$722,807.48	-1.4 % ▼
EQUITY			
Capital Assets	\$672,063.06	\$672,063.06	0.0 %
Current year earnings	-\$10,063.29	\$7,291.68	-238.0 % ▼
Opening Balance Equity	\$24,127.15	\$24,127.15	0.0 %
Retained Earnings Surplus/(Accumulated Losses)	\$26,617.27	\$19,325.59	37.7 % ▲
TOTAL EQUITY	\$712,744.19	\$722,807.48	-1.4 % ▼

Profit and loss

For 1 January 2025 to 30 September 2025 vs budget (MBC Budget 2025),
accrual basis

ACCOUNT	AMOUNT	COMPARISON AMOUNT	VARIANCE (\$)	VARIANCE (%)
INCOME				
BBQ/Dinner Contributions	\$860.00	\$1,500.00	-\$640.00 ▼	-42.7 % ▼
Donations	\$44.00	-	\$44.00 ▲	-
Function Contributions	\$13.00	-	\$13.00 ▲	-
Interest Received	\$1,291.08	\$1,300.00	-\$8.92 ▼	-0.7 % ▼
Lesson Receipts	\$160.00	\$200.00	-\$40.00 ▼	-20.0 % ▼
Subscriptions	\$4,380.00	\$4,070.00	\$310.00 ▲	7.6 % ▲
Subsidies Received	-	\$600.00	-\$600.00 ▼	-100.0 % ▼
Table Money	\$14,004.50	\$15,874.00	-\$1,869.50 ▼	-11.8 % ▼
Table Money (Other Events)	\$1,897.55	-	\$1,897.55 ▲	-
TOTAL INCOME	\$22,650.13	\$23,544.00	-\$893.87 ▼	-3.8 % ▼
GROSS PROFIT	\$22,650.13	\$23,544.00	-\$893.87 ▼	-3.8 % ▼
EXPENSES				
Affiliation Fees	\$3,992.00	\$3,555.00	\$437.00 ▲	12.3 % ▲
Bank Fees	-	\$2.00	-\$2.00 ▼	-100.0 % ▼
BBQ/Dinner Expenses	\$1,872.91	\$3,000.00	-\$1,127.09 ▼	-37.6 % ▼
Bookkeeping	\$196.00	\$108.00	\$88.00 ▲	81.5 % ▲
Cards, Flowers & Cakes etc...	\$333.90	\$315.00	\$18.90 ▲	6.0 % ▲
Cleaning	\$3,715.22	\$2,265.00	\$1,450.22 ▲	64.0 % ▲
Congress Expenses	\$8,045.50	\$8,000.00	\$45.50 ▲	0.6 % ▲
Electricity	\$459.64	\$600.00	-\$140.36 ▼	-23.4 % ▼
Equipment Expense	-	\$200.00	-\$200.00 ▼	-100.0 % ▼
Fees & Subscriptions	\$201.51	\$60.00	\$141.51 ▲	235.9 % ▲
Gardening	\$87.58	-	\$87.58 ▲	-
Honour Board / Trophies etc...	-	\$100.00	-\$100.00 ▼	-100.0 % ▼
Insurance	\$2,581.00	\$2,500.00	\$81.00 ▲	3.2 % ▲
Inter-club Match Expenses	-	\$300.00	-\$300.00 ▼	-100.0 % ▼
Lesson Expenses	\$386.58	\$357.00	\$29.58 ▲	8.3 % ▲
Master Points	\$613.62	\$1,050.00	-\$436.38 ▼	-41.6 % ▼
Postage	-	\$50.00	-\$50.00 ▼	-100.0 % ▼
Prizes	\$457.75	\$650.00	-\$192.25 ▼	-29.6 % ▼
Rates & Water	\$2,547.69	\$2,390.00	\$157.69 ▲	6.6 % ▲
Refreshments & Consumables	\$2,125.40	\$2,322.00	-\$196.60 ▼	-8.5 % ▼
Repairs & Maintenance	\$3,681.19	\$600.00	\$3,081.19 ▲	513.5 % ▲
Representative Exp. (Incl. GNOT Finals)	\$146.29	\$1,400.00	-\$1,253.71 ▼	-89.6 % ▼
Scoring Expenses	\$275.24	\$220.00	\$55.24 ▲	25.1 % ▲
Stationery & Printing	\$393.40	\$283.00	\$110.40 ▲	39.0 % ▲
Telephone & Internet Expenses	\$585.00	\$585.00	\$0.00	0.0 %
TOTAL EXPENSES	\$32,697.42	\$30,912.00	\$1,785.42 ▲	5.8 % ▲
NET POSITION	-\$10,047.29	-\$7,368.00	-\$2,679.29 ▼	-36.4 % ▼

MOLLYMOOK BRIDGE CLUB

Profit and loss

For 1 January 2025 to 30 September 2025 vs 1 January 2024 to 30 September 2024,

ACCOUNT	AMOUNT	COMPARISON AMOUNT	VARIANCE (%)
INCOME			
BBQ/Dinner Contributions	\$860.00	\$1,500.00	-42.70% ▼
Donations	\$44.00	\$121.00	-63.60% ▼
Function Contributions	\$13.00	-	-
Interest Received	\$1,291.08	\$961.12	34.30% ▲
Lesson Receipts	\$160.00	\$120.00	33.30% ▲
Subscriptions	\$4,380.00	\$4,560.00	-3.90% ▼
Subsidies Received	-	\$330.00	-100.00% ▼
Table Money	\$14,004.50	\$16,866.00	-17.00% ▼
Table Money (Other Events)	\$1,897.55	-	-
TOTAL INCOME	\$22,650.13	\$24,458.12	-7.40% ▼
GROSS PROFIT	\$22,650.13	\$24,458.12	-7.40% ▼
EXPENSES			
Affiliation Fees	\$3,992.00	\$2,015.00	98.10% ▲
Bank Fees	-	\$3.80	-100.00% ▼
BBQ/Dinner Expenses	\$1,872.91	\$2,826.56	-33.70% ▼
Bookkeeping	\$196.00	\$108.00	96.30% ▲
Cards, Flowers & Cakes etc...	\$333.90	\$383.89	-13.00% ▼
Cleaning	\$3,715.22	\$2,265.00	64.00% ▲
Congress Expenses	\$8,045.50	\$6,704.73	20.00% ▲
Electricity	\$459.64	\$388.80	18.20% ▲
Equipment Expense	-	\$172.60	-100.00% ▼
Fees & Subscriptions	\$201.51	\$246.36	-18.20% ▼
Gardening	\$87.58	-	-
Honour Board / Trophies etc...	-	\$12.10	-100.00% ▼
Insurance	\$2,581.00	\$1,736.00	48.70% ▲
Inter-club Match Expenses	-	\$200.00	-100.00% ▼
Lesson Expenses	\$386.58	\$353.94	9.20% ▲
Master Points	\$613.62	\$943.93	-35.00% ▼
Postage	-	\$51.69	-100.00% ▼
Prizes	\$457.75	\$293.50	56.00% ▲
Rates & Water	\$2,547.69	\$195.00	1206.50% ▲
Refreshments & Consumables	\$2,125.40	\$2,219.23	-4.20% ▼
Repairs & Maintenance	\$3,681.19	\$3,787.10	-2.80% ▼
Representative Exp. (Incl. GNOT Finals)	\$146.29	\$821.22	-82.20% ▼
Scoring Expenses	\$275.24	-	-
Stationery & Printing	\$393.40	\$324.90	21.10% ▲
Telephone & Internet Expenses	\$585.00	\$585.00	0.00%
TOTAL EXPENSES	\$32,697.42	\$26,638.35	22.80% ▲
NET POSITION	(\$10,047.29)	(\$2,180.23)	-361.60% ▼

MOLLYMOOK BRIDGE CLUB

Profit and loss

For 1 January 2025 to 30 September 2025 vs 1 January 2024 to 30 September 2024,

ACCOUNT	AMOUNT	COMPARISON AMOUNT	VARIANCE (%)
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Equipment Expense	-	\$172.60	-100.00% ▼
Fees & Subscriptions	\$201.51	\$246.36	-18.20% ▼
Gardening	\$87.58	-	-
Honour Board / Trophies etc...	-	\$12.10	-100.00% ▼
Insurance	\$2,581.00	\$1,736.00	48.70% ▲
Inter-club Match Expenses	-	\$200.00	-100.00% ▼
Lesson Expenses	\$386.58	\$353.94	9.20% ▲
Master Points	\$613.62	\$943.93	-35.00% ▼
Postage	-	\$51.69	-100.00% ▼
Prizes	\$457.75	\$293.50	56.00% ▲
Rates & Water	\$2,547.69	\$195.00	1206.50% ▲
Refreshments & Consumables	\$2,125.40	\$2,219.23	-4.20% ▼
Repairs & Maintenance	\$3,681.19	\$3,787.10	-2.80% ▼
Representative Exp. (Incl. GNOT Finals)	\$146.29	\$821.22	-82.20% ▼
Scoring Expenses	\$275.24	-	-
Stationery & Printing	\$393.40	\$324.90	21.10% ▲
Telephone & Internet Expenses	\$585.00	\$585.00	0.00%
TOTAL EXPENSES	\$32,697.42	\$26,638.35	22.80% ▲
NET POSITION	(\$10,047.29)	(\$2,180.23)	-361.60% ▼

