

**MOLLYMOOK BRIDGE CLUB INC**

**MINUTES OF THE COMMITTEE MEETING HELD AT THE CLUB ROOMS**

**Wednesday 12<sup>th</sup> November 2025 at Noon**

**Present:** Kevin Tant (KT), Bob Jones (BJ), Rae Duffy (RD), Lucy Robinson (LR), Kim McElhinney (KM),

**Apologies:** Lauri Perino (LP), Ros Hughes (RH), Tony Rolfe (TR)

**Welcome & Previous Minutes:** The Vice President, KT welcomed the committee.

The Minutes of the last meeting confirmed and signed.

**Moved: LR, Seconded: BJ**

**Treasurer's Report** *pls see attached reports*

**Secretary's Report:**

**A Membership Applications:** nil

**Business Arising from Previous Minutes:**

**A. Xmas Party:**

To be held at the Mollymook Bowling Club, **Thursday 4<sup>th</sup> Dec. 6pm.** \$40 members, \$50 guests.

Pls sign up to a table on the noticeboard as soon as possible as we need to finalise numbers with the club. Payment should be made in advance by bank transfer (Xmas & name) or send Kim a message asking her to take payment from your table money.

**B. Constitution Amendments:** To be finalised and approved by committee and circulated with AGM documents in January. **Action RD RH**

**C. Calendar:** The calendar for next year is finished. There are some events later in the year that may need to be added when dates are published by Bridge NSW.

**D. New member retention, player development, lessons, supervised play:** Bridge lessons will run from mid March next year.

**E. U3A:** U3A will be hiring the clubhouse to run some of their classes on Tuesdays next year.

**General Business**

**1 AGM & Committee:** The AGM will be held on Friday 13<sup>th</sup> March. There are several committee members standing down at the end of this year. If there are any members interested in joining the committee, please speak to Lauri.

**2 Non Home Club membership:** KT recommended that annual membership increase to \$10 for non home club members. Seconded RD. Discussed, and carried by the committee, for 2026.

**Next Meeting: TBC**

**Mollymook Bridge Club**  
**Treasurers Report**  
**As at 31 October 2025**

**Overall Results**

- For the ten months ending 31 October the club reported a **loss of (\$1,705)** as compared to a budgeted surplus position of \$5,555. For comparison to 2024 for the same period, we had recorded a \$9,402 profit.
- The \$7,260 (\$5,555+\$1,705) difference to Budget is primarily attributable to: -
  - Increased cleaning costs \$1,710
  - Unexpected Repairs and Maintenance \$3,763
  - Less than budgeted Congress receipts \$2,684
- The \$11,107 (\$1,705+\$9,402) difference to 2024 position is primarily attributable to: -
  - Increased cleaning costs \$1,710
  - Reduced Congress Receipts \$2,335
  - Increased Congress Expenses \$1,267
  - Increased Affiliation Fees \$1,977
  - Rates subsidy not given \$2,423
- Table money is still on budget as any decrease in club table money has been subsidised by the Tuesday On-Line comp. Also, Table money is very similar to that recorded for the past two years.
- We currently hold \$46,387 as total cash at bank. Our term deposit of \$6,567.28 was renewed on 28<sup>th</sup> October for 12 Months @ 3.6%.

**Projected end of year position.**

As discussed at the last meeting, I had projected via discussion, that we would possibly end in a deficit position of \$4,000-\$5,000 at year end as compared to the projected budgeted surplus of \$3,000.

If table money – supplemented by Tuesday night remains as it has this past month – and no major expenses arise then I anticipate that we should be in the vicinity of **a loss of \$5,500 at year end.**

The three main contributors to this turnaround to budget are: -

- Reduced Congress Receipts \$2,684
- Increased Cleaning \$2,295
- Additional Repairs and Maintenance \$3,629
- \$8,608

Table Money receipts are not a contributing factor to this turn around. A monthly reconciliation of table money received to BridgeWeb is available if required.

**Analysis of Social function costs vs club contribution**

I have received a few questions about the cost of our Pizza nights and Xmas party events and if we should be increasing contributions to these events from members.

Attached to this report is a summary of this year's costs for our social events and the amount for each event that the club has contributed. (*Attachment 5*)

To look at this in comparison to previous years, I have also attached for the Committee's review, a summary of our P&L's for the past two years compared to my anticipated end of year deficit for 2025 of approx. (\$5,500.) (*Attachment 3*)

## Profit and loss

For 1 January to 31 October 2025 vs budget (MBC Budget 2025),  
accrual basis

ACCOUNT	AMOUNT	COMPARISON AMOUNT	VARIANCE (\$)
<b>INCOME</b>			
BBQ/Dinner Contributions	\$1,000.00	\$1,500.00	-\$500.00 ▼
Congress Receipts	\$8,815.10	\$11,500.00	-\$2,684.90 ▼
Donations	\$44.00	-	\$44.00 ▲
Function Contributions	\$13.00	-	\$13.00 ▲
Interest Received	\$1,291.08	\$1,620.00	-\$328.92 ▼
Lesson Receipts	\$160.00	\$200.00	-\$40.00 ▼
Subscriptions	\$4,433.00	\$4,070.00	\$363.00 ▲
Subsidies Received	-	\$600.00	-\$600.00 ▼
Table Money	\$15,864.50	\$17,574.00	-\$1,709.50 ▼
Table Money (Other Events)	\$2,222.55	\$400.00	\$1,822.55 ▲
Xmas Party Contributions	\$690.00	-	\$690.00 ▲
<b>TOTAL INCOME</b>	<b>\$34,533.23</b>	<b>\$37,464.00</b>	<b>-\$2,930.77 ▼</b>
<b>GROSS PROFIT</b>	<b>\$34,533.23</b>	<b>\$37,464.00</b>	<b>-\$2,930.77 ▼</b>
<b>EXPENSES</b>			
Affiliation Fees	\$3,992.00	\$3,555.00	\$437.00 ▲
Bank Fees	-	\$2.00	-\$2.00 ▼
BBQ/Dinner Expenses	\$2,354.62	\$3,000.00	-\$645.38 ▼
Bookkeeping	\$212.00	\$120.00	\$92.00 ▲
Cards, Flowers & Cakes etc...	\$385.90	\$315.00	\$70.90 ▲
Cleaning	\$4,195.22	\$2,485.00	\$1,710.22 ▲
Congress Expenses	\$8,195.13	\$8,000.00	\$195.13 ▲
Electricity	\$459.64	\$900.00	-\$440.36 ▼
Equipment Expense	-	\$200.00	-\$200.00 ▼
Fees & Subscriptions	\$201.51	\$260.00	-\$58.49 ▼
Gardening	\$87.58	-	\$87.58 ▲
Honour Board / Trophies etc...	-	\$100.00	-\$100.00 ▼
Insurance	\$2,581.00	\$2,500.00	\$81.00 ▲
Inter-club Match Expenses	-	\$300.00	-\$300.00 ▼
Lesson Expenses	\$386.58	\$357.00	\$29.58 ▲
Master Points	\$1,171.65	\$1,050.00	\$121.65 ▲
Postage	-	\$50.00	-\$50.00 ▼
Prizes	\$497.75	\$650.00	-\$152.25 ▼
Rates & Water	\$2,618.58	\$2,390.00	\$228.58 ▲
Refreshments & Consumables	\$2,417.26	\$2,522.00	-\$104.74 ▼
Repairs & Maintenance	\$4,363.04	\$600.00	\$3,763.04 ▲
Representative Exp. (Incl. GNOT Finals)	\$746.29	\$1,400.00	-\$653.71 ▼
Scoring Expenses	\$329.96	\$220.00	\$109.96 ▲
Stationery & Printing	\$393.40	\$283.00	\$110.40 ▲
Telephone & Internet Expenses	\$650.00	\$650.00	\$0.00
<b>TOTAL EXPENSES</b>	<b>\$36,239.11</b>	<b>\$31,909.00</b>	<b>\$4,330.11 ▲</b>
<b>NET POSITION</b>	<b>-\$1,705.88</b>	<b>\$5,555.00</b>	<b>-\$7,260.88 ▼</b>

## Profit and loss

For 1 January to 31 October 2025 vs 1 January to 31 October 2024,  
accrual basis

ACCOUNT	AMOUNT	COMPARISON AMOUNT	VARIANCE (\$)
<b>INCOME</b>			
BBQ/Dinner Contributions	\$1,000.00	\$1,500.00	-\$500.00 ▼
Congress Receipts	\$8,815.10	\$11,150.00	-\$2,334.90 ▼
Donations	\$44.00	\$121.00	-\$77.00 ▼
Function Contributions	\$13.00	-	\$13.00 ▲
Interest Received	\$1,291.08	\$1,259.09	\$31.99 ▲
Lesson Receipts	\$160.00	\$140.00	\$20.00 ▲
Subscriptions	\$4,433.00	\$4,560.00	-\$127.00 ▼
Subsidies Received	-	\$330.00	-\$330.00 ▼
Table Money	\$15,864.50	\$18,146.00	-\$2,281.50 ▼
Table Money (Other Events)	\$2,222.55	\$350.00	\$1,872.55 ▲
Xmas Party Contributions	\$690.00	-	\$690.00 ▲
<b>TOTAL INCOME</b>	<b>\$34,533.23</b>	<b>\$37,556.09</b>	<b>-\$3,022.86 ▼</b>
<b>GROSS PROFIT</b>	<b>\$34,533.23</b>	<b>\$37,556.09</b>	<b>-\$3,022.86 ▼</b>
<b>EXPENSES</b>			
Affiliation Fees	\$3,992.00	\$2,015.00	\$1,977.00 ▲
Bank Fees	-	\$3.80	-\$3.80 ▼
BBQ/Dinner Expenses	\$2,354.62	\$2,826.56	-\$471.94 ▼
Bookkeeping	\$212.00	\$108.00	\$104.00 ▲
Cards, Flowers & Cakes etc...	\$385.90	\$413.89	-\$27.99 ▼
Cleaning	\$4,195.22	\$2,485.00	\$1,710.22 ▲
Congress Expenses	\$8,195.13	\$6,927.73	\$1,267.40 ▲
Electricity	\$459.64	\$388.80	\$70.84 ▲
Equipment Expense	-	\$172.60	-\$172.60 ▼
Fees & Subscriptions	\$201.51	\$246.36	-\$44.85 ▼
Gardening	\$87.58	-	\$87.58 ▲
Honour Board / Trophies etc...	-	\$12.10	-\$12.10 ▼
Insurance	\$2,581.00	\$1,871.00	\$710.00 ▲
Inter-club Match Expenses	-	\$200.00	-\$200.00 ▼
Lesson Expenses	\$386.58	\$353.94	\$32.64 ▲
Master Points	\$1,171.65	\$1,188.66	-\$17.01 ▼
Postage	-	\$51.69	-\$51.69 ▼
Prizes	\$497.75	\$393.10	\$104.65 ▲
Rates & Water	\$2,618.58	\$195.00	\$2,423.58 ▲
Refreshments & Consumables	\$2,417.26	\$2,617.94	-\$200.68 ▼
Repairs & Maintenance	\$4,363.04	\$3,787.10	\$575.94 ▲
Representative Exp. (Incl. GNOT Finals)	\$746.29	\$821.22	-\$74.93 ▼
Scoring Expenses	\$329.96	-	\$329.96 ▲
Stationery & Printing	\$393.40	\$424.15	-\$30.75 ▼
Telephone & Internet Expenses	\$650.00	\$650.00	\$0.00
<b>TOTAL EXPENSES</b>	<b>\$36,239.11</b>	<b>\$28,153.64</b>	<b>\$8,085.47 ▲</b>
<b>NET POSITION</b>	<b>-\$1,705.88</b>	<b>€9,402.45</b>	<b>-\$11,108.33 ▼</b>

MOLLYMOOK BRIDGE CLUB					
Profit and loss					
For the year ending 31 December 2025 vs 2024 Actuals and 2023 Actuals			PROJECTED BUDGETED POSITION	ACTUALS	ACTUALS
ACCOUNT	Oct-25 Actuals	Nov/Dec	Total Dec 25	Total Dec 24	Total Dec 23
<b>INCOME</b>					
BBQ/Dinner Contributions	\$1,000.00		\$1,000.00	\$1,500.00	\$1,340.00
Congress Receipts	\$8,815.10		\$8,815.10	\$11,150.00	\$9,710.00
Donations	\$44.00		\$44.00	-	\$280.00
Electricity Feed in Tariff					\$198.00
Exhibition Caricatures	\$13.00		\$13.00	\$75.00	\$-
Interest Received	\$1,291.08		\$1,291.08	\$1,253.10	\$477.26
Lesson Receipts	\$100.00		\$100.00	\$140.00	\$120.00
Subscriptions	\$4,433.00		\$4,433.00	\$4,560.00	\$3,340.00
Subsidies Received	0.00	\$200.00	\$200.00	\$820.00	\$-
Table Money	\$15,864.50	\$3,200.00	\$19,064.50	\$21,027.00	\$21,126.00
Table Money (Other Events)	\$2,221.50		\$2,221.50	\$250.00	\$910.00
Xmas Party Contributions	\$490.00	\$1,630.00	\$2,320.00	\$2,145.00	\$1,795.00
<b>TOTAL INCOME</b>	<b>\$34,533.23</b>	<b>\$5,730.00</b>	<b>\$40,263.23</b>	<b>\$43,157.10</b>	<b>\$39,490.26</b>
<b>GROSS PROFIT</b>	<b>\$34,533.23</b>	<b>\$5,730.00</b>	<b>\$40,263.23</b>	<b>\$43,157.10</b>	<b>\$39,490.26</b>
<b>EXPENSES</b>					
Affiliation Fees	\$3,992.00		\$3,992.00	\$2,015.00	\$3,964.80
Bank Fees	0.00	\$1.00	\$1.00	\$3.80	\$3.00
BBQ/Dinner Expenses	\$2,254.62		\$2,254.62	\$2,826.56	\$3,154.70
Bookkeeping	\$272.00	\$24.00	\$296.00	\$132.00	\$142.00
Cards, Flowers & Cakes etc...	\$385.90	\$100.00	\$485.90	\$418.89	\$170.00
Cleaning	\$4,195.22	\$1,080.00	\$5,275.22	\$2,980.00	\$2,915.00
Congress Expenses	\$8,195.13		\$8,195.13	\$7,107.44	\$7,722.50
Electricity	\$459.64		\$459.64	\$388.80	\$167.77
Equipment Expense	0.00		\$-	\$172.60	\$550.00
Fees & Subscriptions	\$201.61		\$201.61	\$246.36	\$50.00
Garbaging	\$87.58		\$87.58	\$-	\$-
Honour Board / Trophies etc...	0.00	\$200.00	\$200.00	\$207.10	\$456.70
Insurance	\$2,581.00	\$-	\$2,581.00	\$1,871.00	\$6.69
Inter-club Match Expenses	0.00	\$-	\$-	\$200.00	\$370.50
Lesson Expenses	\$386.58	\$-	\$386.58	\$353.94	\$-
Master Points	\$1,171.60	\$500.00	\$1,671.60	\$1,588.17	\$1,102.48
Postage	0.00		\$-	\$61.84	\$2.20
Prizes	\$497.75		\$497.75	\$393.10	\$535.40
Rates & Water	\$2,618.58	\$45.00	\$2,663.58	\$240.34	\$153.79
Replacements & Consumables	\$247.26	\$400.00	\$647.26	\$2,297.81	\$1,533.09
Repairs & Maintenance	\$4,363.04	\$300.00	\$4,663.04	\$3,902.60	\$5,054.82
Representative Exp. (Incl. GNOT Finals)	\$746.29	\$-	\$746.29	\$1,113.22	\$2,561.00
Scarf Expenses	\$329.96		\$329.96	\$-	\$325.00
Stationery & Printing	\$393.40	\$90.00	\$483.40	\$424.15	\$057.20
Telephone & Internet Expenses	\$650.00	\$130.00	\$780.00	\$780.00	\$1,211.78
Xmas Party Expenses	0.00	\$6,500.00	\$6,500.00	\$5,380.70	\$3,584.80
<b>TOTAL EXPENSES</b>	<b>\$36,239.11</b>	<b>\$9,370.00</b>	<b>\$45,609.11</b>	<b>\$35,865.42</b>	<b>\$36,510.93</b>
<b>NET POSITION</b>	<b>(\$1,705.88)</b>	<b>(\$3,640.00)</b>	<b>(\$5,345.88)</b>	<b>\$7,291.68</b>	<b>\$2,979.33</b>

## Balance sheet

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

ACCOUNT NAME	BALANCE	COMPARISON BALANCE
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
Bank - Bendigo Club Cheque A/C	\$11,144.23	\$15,528.24
Bank - Bendigo Term Deposit 140969544	\$6,567.76	\$6,567.76
Bank - Bendigo Term Deposit 160504403	\$12,123.24	\$11,574.23
Bank - Bendigo Term Deposit 196076483	\$16,400.37	\$15,658.31
Bank - Cash/Cheques for Deposit	\$16.00	\$400.00
MBC Debit Card Account	\$135.72	\$230.43
<b>TOTAL CURRENT ASSETS</b>	<b>\$46,387.32</b>	<b>\$49,958.97</b>
<b>NON-CURRENT ASSETS</b>		
Car Park - at Cost	\$15,450.00	\$15,450.00
Land & Buildings	\$125,948.50	\$125,948.50
Land & Building - Revaluation	\$474,051.50	\$474,051.50
Total Land & Buildings	\$600,000.00	\$600,000.00
Plant & Equip - at Cost	\$63,326.28	\$63,126.28
<b>TOTAL NON-CURRENT ASSETS</b>	<b>\$678,776.28</b>	<b>\$678,576.28</b>
<b>TOTAL ASSETS</b>	<b>\$725,163.60</b>	<b>\$728,535.25</b>
<b>LIABILITIES</b>		
<b>CURRENT LIABILITIES</b>		
Subscriptions in Advance	-	\$900.00
Sundry Creditor	-	\$765.77
Table Money in Advance	\$4,062.00	\$4,062.00
<b>TOTAL CURRENT LIABILITIES</b>	<b>\$4,062.00</b>	<b>\$5,727.77</b>
<b>TOTAL LIABILITIES</b>	<b>\$4,062.00</b>	<b>\$5,727.77</b>
<b>NET ASSETS</b>	<b>\$721,101.60</b>	<b>\$722,807.48</b>
<b>EQUITY</b>		
Capital Assets	\$672,063.06	\$672,063.06
Current year earnings	-\$1,705.88	\$7,291.68
Opening Balance Equity	\$24,127.15	\$24,127.15
Retained Earnings Surplus/(Accumulated Losses)	\$26,617.27	\$19,325.59
<b>TOTAL EQUITY</b>	<b>\$721,101.60</b>	<b>\$722,807.48</b>

MOLLYMOOK BRIDGE CLUB  
EVENT COST ANALYSIS

Pizza Night 17/10

Pizza	\$ 384.10	
Wine/Cheese	\$ 97.61	
	<u>\$ 481.71</u>	
Contributions	\$ 140.00	28 Attendees
<b>Club Contribution</b>	<b>\$ 341.71</b>	

Ros Simpsons Pairs - 10/10

Aldi - Wine/Cheese etc	\$ 152.63	44 Players
<b>Club Contribution</b>	<b>\$ 152.63</b>	

Pizza night 2/8

Pizza	\$ 354.94	
Wine/cheese	\$ 94.91	
	<u>\$ 449.85</u>	
Contributions	\$ 130.00	26 Attendees
<b>Club Contribution</b>	<b>\$ 319.85</b>	

Asian Dinner

Costs	\$ 975.84	
Contributions	\$ 730.00	24 Attendees
<b>Club Contribution</b>	<b>\$ 245.84</b>	

Pambula

<b>BBQ</b>	<b>\$ 173.36</b>	18 Attendees
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Total Costs	\$ 2,233.39
Total Contributions by members	\$ 1,000.00
<b>Net Contribution by Club</b>	<b>\$ 1,233.39</b>