

# WORCESTER BRIDGE CLUB

**Annual General Meeting, held at 18:00 on Wed 13<sup>th</sup> April 2022 via Zoom**

## **Minutes**

**1. Apologies**

Chris & Joyce Taylor, Jane Morton, Liz & Mike Griffiths, Steve Allerston, John Jenkin  
Present: 30+ people on 27 Zoom screens

**2. Minutes of previous AGM held on Wed 7th April 2021**

Proposed and seconded.

**3. Chairman's Report**

We are still not clear of Covid 19, but are attracting on average 35 people daytime and 20 evening; we are considering a return to F2F at Whittington with Claines as a back-up whist not stopping on-line (V Club is getting 4 to 5 tables). An earlier start might be helpful. There are 140 members. We need to expand the number of Directors; Steve Simmons is joining the Committee, and has been trained as a scorer, and is training as a TD, funded by the Club. David Waide is also training, funded by Ridgeway, but available as an extra TD. Ian McAlroy is joining the Committee, and will take over responsibility as Membership Secretary from John Dowbiggin.

**4. Treasurer's Report and Statement of Accounts**

See attached report, proposed (Paul Greaves) and seconded (Josie Watson)  
We have £18.3K in assets; cashless payments system is working well. We need to decide what to do with the legacy from Barbara Lee. Accounts proposed by Steve Simmons and seconded by Tim Keates.

**5. Election of Officers and Committee Members**

Mike Vetch is now Bridge Manager to run all bridge-related matters; Mark Askwith is Chairman; David Waide Treasurer; Roland Draper Secretary; Ian McAlroy and Steve Simmons have joined the Committee.

**6. Appointment of Independent Reviewer of Accounts**

Dick Rutter is happy to remain in this role for a further year. Thanks were recorded for his excellent work.

**7. Presentation of Trophies**

Individual	Peter Cole – presented by delivery to his home!
Try-Duplicate	Nick and Heather – presented in person at Claines RBL

**8. Motions**

None

**9. AOB**

Venue                      We continue to monitor this; approx. 1 table more at WCH compared to Claines; acoustics are now resolved; but storage remains an issue.

Start time                Agreed 19:10 start and attendees to pre-book.

John Dowbiggin expressed the hope that on-line bridge can continue with the League and first Wednesday in each month (others F2F); Tuesday morning sessions also because Virtual can capture far-flung players.

Dennis Loynes asked if RealBridge can be considered, citing Droitwich's RB experience, with more tables than Worcester.

David Waide proposed a vote of thanks, and a gift of wine to Mike Vetch for his work as Chairman.

## Appendix 1: Treasurer's Report for 2021

We have had a positive financial year with a £1347 operating surplus plus £134 deposit account interest, totalling an increase of £1481. The club now has total assets of £18,373, comprising £15,666 on deposit and the rest in our current account and owed as interest.

Going into a little detail: on-line bridge made a surplus of £1250, Tuesday afternoon F2F made a contribution of £31, and Wednesday evening made a loss of £93. Tables per session averaged 4 for the Virtual Club, 6 on Tuesday afternoon and 5 on Wednesday evening.

Comparing with 2020 half the differences are due to different numbers of on-line and F2F sessions.

Other differences are:

- 2021 had a subs holiday for existing members, there were reduced prize costs in 2021 as fewer prize competitions were run;
- 2020 funded hand driers for the Royal British Legion,
- and 2021 had teaching income of £410, thanks to Mike Vetch and helpers.
- We also contributed to raising £1700 for Children in Need together with four other Worcestershire clubs.

The change to cashless operation has gone fairly smoothly. There has been some confusion and extra work due to a small amount of under- and over-payment. I will continue to explore ways of simplifying the billing process to make it clearer for everyone.

Looking ahead the Club continues to be financially sound with significant assets.

I have recommended to the committee that we carry out a strategic financial review on the purpose for holding significant assets and what we might do with them.

David Waide Worcester Bridge Club Treasurer

**Worcester Bridge Club  
Year to 31 December 2021**

**INCOME**

Online Play	£ 1,560.50
F2F Play Tuesdays	£ 1,426.00
Wednesdays	£ 666.00
Membership Subs	£ 81.00
Teaching/Seminar Income:	£ 410.00
Special Events Income	£ -
Misc Income:	£ -

**Total Income** £ 4,143.50

**EXPENDITURE**

EBU F2F +Online	£ 421.60
Other online Costs	£ -
Competition costs:	£ 253.00
-inc EBU, trophies, & prizes	
Teaching/Seminar Costs:	£ -
Special Events & Misc Costs:	£ 79.15
Tue Room hire costs	£ 925.00
Wed Room hire costs	£ 455.00
Playing Costs inc	£ 662.95
-insurance, website, duplimating	
-refreshments, stationery etc	
New equipment	£ -

**Total Expenditure** £ 2,796.70

**Operating Surplus/(deficit)** £ 1,346.80

**Balance Sheet at 31st December 2021**

<b>Operating Account</b>	
Opening Balance at 1 Jan.	16,891.41
Operating Surplus/(Deficit) for year	1,346.80
Total C & C Interest	134.41
<b>Total Capital Available</b>	<b>18,372.62</b>
<b>Represented by</b>	
Cash - In Hand	0.00
- With Lloyds Bank	1,426.64
- With Cambridge & Counties Bank	15,666.31
<b>Total Assets</b>	<b>17,092.95</b>
<b>Liabilities &amp; Prepayments</b>	
Charged to members, due in Jan/Feb	2,040.50
Other Debtors	95.39
(Creditors)	(856.22)
<b>Net Assets</b>	<b>18,372.62</b>

March 2022

**REPORT OF INDEPENDENT EXAMINER**

Having carried out an examination of the information supplied by Worcester Bridge Club I believe that proper accounting records have been kept and that the accounts accord with these records.

March 2022

**INCOME**

Online Play	£ 572.00
F2F Play Tuesdays	£ 859.00
Wednesdays	£ 1,032.00
Membership Subs	£ 643.00
Teaching/Seminar Income:	
Special Events Income	
Misc Income:	

**Total Income** £ 3,106.00

**EXPENDITURE**

EBU F2F +Online	£ 667.42
Other online Costs	£ -
Competition costs:	£ 584.65
-inc EBU, trophies, & prizes	
Teaching/Seminar Costs:	£ -
Special Events & Misc Costs:	£ 14.89
Tue Room hire costs	£ 343.74
Wed Room hire costs	£ 495.00
Playing Costs inc	£ 779.68
-insurance, website, duplimating	
-refreshments, stationery etc	
New equipment	£ 299.00

**Total Expenditure** £ 3,184.38

**Operating Surplus/(deficit)** £(78.38)

**31-Jan-21**

16,796.09
(78.38)
173.70
<b>16,891.41</b>
0.00
1,281.12
15,517.20
<b>16,798.32</b>
103.09
(10.00)
<b>16,891.41</b>

David Waide

Hon Treasurer

Richard Rutter

Independent Examiner