



REDCLIFFE BRIDGE CLUB Inc.
(Incorporated 1992)

Annual Report
2024-25

For Presentation at the
ANNUAL GENERAL MEETING
to be held at the Clubhouse
on
MONDAY 16 JUNE 2025
At 10.00 am

MANAGEMENT COMMITTEE 2024-25

PRESIDENT:	Susan Kennard
VICE-PRESIDENT:	Melva Leal
SECRETARY:	Ross Mangano
TREASURER:	Linda Almond
COMMITTEE:	Lesley Brown, Ken Griggs, Fay Jeppesen, Ted Morriss, and Sandra Routley

OTHER OFFICE HOLDERS

Tournament Organiser:	Sandra Routley		
MyABF Administrators:	Wayne Parker and Fay Jeppesen		
Pianola Administrator:	Wayne Parker		
Masterpoint Secretary:	Midge Spice	OH&S:	Ken Griggs
Membership Secretary:	Peter Hancock	Providore:	Magdeline Wong
Website and IT:	Wayne Parker	Librarian:	Lorraine Bechly
Newsletter Editor:	Tracey Langton	Partner Liaison:	Peter Murray
Building Manager:	Fay Jeppesen	Education Officer:	Ted Morriss
Welfare Officer:	Melva Leal	Club Recorder:	Sandra Routley
Dealing Co-ordinator:	Peter Murray	Events Co-ordinator:	Ken Griggs
Bridge Tuition:	Wayne Parker, Lynda Bennion and Susan Kennard		
QBA and Zonal Delegates:	Susan Kennard and Melva Leal		
Emergency Callout Officers:	Ken Griggs and Wayne Parker		

DIRECTORS:

Accredited: Steve Woodrow, Helen Chapman, Sandra Routley, Ross Shardlow, Max Kershaw, and Greg Gosney

Club: Maurice Sanders, John Henderson and Annette Hyland

Trainee: Suzy Brownlow

BRIDGEMATE ASSISTANTS:

Wayne Parker, Peter Murray, John Henderson, Lynda Bennion, Melva Leal, Melissa Weber and Brian Clark.

HONORARY LIFE MEMBERS:

Ton Vankan, Helen Chapman, Sandra Routley and Wayne Parker

MAJOR EVENT WINNERS & AWARDS

2024 Joan Dark Individual Championship

Errol Miller

2024 Ton Vankan Anniversary Pairs

Annette Hyland and Carolyn Adcock

Wayne Parker and Peter Murray

2024 Championship Pairs

Annette Hyland and John Henderson

2024 Novice Pairs

Debbie Pearce and Tom Murphy

2025 Championship Teams

Fay Jeppesen, Peter Stride, John Henderson and Carol Bailey

2024 President's Trophy – Open

Paula Cassin and Gordon Gemmell

2024 President's Trophy – Novice

Di McColl and Quentin Crestanelli

2024 Daphne Kerr Shield: Peter Godfrey

2024 Bea Donaldson Shield: Christine Stewart and Mike Stewart

2024 Edna Hodgen Awards:

Regional Master: Brian Pridham

Silver Local Master: Barbara Wales

Bronze Local Master: Di McColl

Local Master: Denise Holland

Club/Graduate Master: Lesley Brown



REDCLIFFE BRIDGE CLUB INC.
2025
Annual General Meeting

To be held on Monday 16 June 2025
commencing at 10 am
at the clubroom – 2A Irene Street, Redcliffe

AGENDA

1. Welcome to Members and receipt of Apologies.
2. Confirmation of the Minutes of the 2024 AGM (17 June 2024) and the Special General Meeting dated 18 October 2024.
3. Any business arising from the above minutes.
4. The President's Report will be presented for adoption.
5. The Treasurer's Report and audited annual financial statements will be presented for adoption.
6. Masterpoint and Membership Reports will be presented for adoption.
7. An approved Auditor for the new financial year shall be proposed and approved.
8. Motion for payment of 'Remuneration Benefits' to be presented for approval.
9. All Management Committee positions will be declared vacant.
10. Election of the 2025/26 Management Committee and new President will become Chairperson.
11. Presentation of Member Motions.
12. Any other General Business.
13. Close of meeting.

Sue Kennard read **Motion 5:**

“That TWR Group Chartered Accountants at Margate be appointed as Auditor for the 2024-25 Financial Year.”

Proposer: Wayne Parker.

Seconded: Sandra Routley.

Carried.

Sue Kennard read **Motion 6:**

“That an honorarium of \$300 each be paid to the President, the Secretary, and to the Treasurer.”

Proposer: Elsa Arahill.

Seconded: Lynda Bennion.

Carried.

5. Sue Kennard thanked Midge Spice, the Masterpoint Secretary and Peter Hancock, the Membership Secretary for providing their reports in the annual report. Sue congratulated the members for doing very well in the State McCutcheon Awards during the year and Midge has listed the top 4 players in each category for our club.

Peter reported that the club had a total membership of 211 members in April 2023 and 192 members in April 2024 and provided a pie chart of the percentage of members in each masterpoint ranking. Maurice Sanders asked if Peter was aware of the principal reasons for the loss of members who have left the club and how many were dissatisfied with their treatment at the club? Maurice asked that the new committee investigate this matter.

6. Sue Kennard (*Chairperson*) declared all Management Committee positions vacant and called on Helen Chapman to declare the new committee for the 2024/25 year. Helen thanked the old committee for all the work they have done behind the scenes. Helen read the list of nominations received and congratulated Sue Kennard for running again as our President, one vacancy remained on the committee and Helen called for nominations from the floor.

Christine Broughton nominated Lesley Brown for the position, and it was seconded by Tracey Langton. Lesley accepted the nomination.

Carried.

7. Sue opened the meeting for General Business and informed the meeting that there were no notices of motion received by the Secretary.

Other General Business:

Tracey Langton read out a motion that was put at the committee meeting on the 19th of October 2023 and passed by the committee regarding the Monday and Friday afternoon sessions. Tracey wanted to know why the Tournament Organisers and the Directors have not abided by the decision of the committee. Sue said that she made the original motion to try and create unity in the club by removing the masterpoint limit, she confirmed that the committee had received letters and assured the members present that their concerns have been listened to. Sue said that the red section was not equitable and has divided the club.

Tracey Langton said that no one at the meeting wanted to have a divided club, what is happening is that people are asking questions and that they are not feeling satisfied that they are being heard and that this discussion needs to happen in order to clear the air because this issue has been going on too long.

Denise Holland said that she has looked at other bridge clubs on the computer and said that they run novice sections for their members – Sue replied that novice sessions are not run in club bridge sessions, they run novice events in club congresses which have a masterpoint factor attached to the competition.

Barbara Wales said that the Tournament Organisers were present at the meeting in October last year so why wasn't the committee advised before the motion was put.

Sandra Routley said it was recorded in the minutes that the Directors would decide if a separate section was needed and said that the Management Committee's role under the club By-Laws was to ensure that

enough sessions were being provided for members during the week. Directors cover whether sections will be played depending on table numbers and that is the difference, when there are 14 tables or more – the directors will divide the field.

Annette McNee asked if we could seed the bridge sessions, Wayne Parker said that we do seed special events, but it was impossible to seed normal club sessions as players would have to nominate in advance of the day so that the session could be seeded.

Jan Bencsevich was worried that the newer players were being taken advantage of by the experienced players when playing in one section, Sandra said that it was the same for new people coming out of the beginner classes and playing in the red section. Lynda Bennion said that our teaching program has improved a lot over the years and experienced players have volunteered as mentors to coach players wishing to improve their game.

Tracey was not happy with the feeling at the meeting that people in the red section were creating a toxic environment and that they were conspiring to divide the club, she felt that she has been raising these issues with the committee in a professional manner without emotion.

Sue Kennard said that under the new committee, it is her goal that the club will be unified. When she took on the role as President last year this was an underlying issue in the club and it has been raised every month at our committee meetings, it is time to rule a line under this matter – the directors will run the game of bridge under the Laws of Duplicate Bridge, the QBA Regulations and the Redcliffe Club rules which are itemised in the By-Laws.

Denise Holland noted in the membership report that 65% of the membership was under 100 masterpoints and she wondered if it was possible to run a separate competition for these players. Sandra said that there were a lot of players in this group which are considered as some of our best players and that your masterpoint level does not have anything to do with your ability to play bridge or your success in playing bridge.

Barbara Wales said that Northern Suburbs Bridge Club run a session like this and asked if Greg Gosney would speak about that session.

Greg Gosney said that Northern Suburbs was a much bigger bridge club than Redcliffe Bridge Club and he said up front that he was not supportive of a under 100 masterpoint session. He said that he could understand why they do it, but it has created two separate clubs within a club. These players do not develop very well as bridge players but when they play in the open sections with more experienced players, they will improve and play much faster. Greg also said that there was no mentoring at Northern Suburbs and that he would like to see their committee consider this arrangement.

Maurice Sanders said that he was not an accredited director and if anyone wanted to learn to be a director, he would be willing to help.

Wayne Parker wanted to speak to the members at the meeting about an earlier statement that the committee did not listen to their concerns. He said that he had been on the committee for many years and that past committees have made mistakes, but they have always listened and been invested in members' points of view. These committees have always been aware that 65% of our membership has less than 100 masterpoints and we have tried to satisfy this group of players by introducing an under 50 MP section, an under 30 MP section and an under 20 MP section over the years – there was even one time when we considered an under 10 MP section.

None of these ideas have ever worked in our club, I agree with Sue Kennard that it is time to rule a line under multiple sections and leave it up to the directors – it is not getting any better and this issue is not going to be resolved by any committee. We need to build a united club and we are in a much better position than some other clubs who have much bigger problems like court cases, punch-ups and theft. We need to appreciate our club and what we do here.

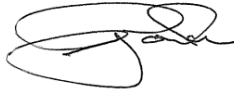
8. Meeting Closed at 11.10am.



Sue Kennard

President

24/06/2024



Wayne Parker

Outgoing Secretary

24/06/2024

Redcliffe Bridge Club Inc.

Minutes for the Special General Meeting 18 October 2024

1. Susan Kennard (President & Chairperson) welcomed the Members present and opened the meeting at 11.18am.

PRESENT: 25 as per Attendance Book.

APOLOGIES: 22 as per Attendance Book and 8 emails.

2. Susan Kennard explained the purpose of the meeting was to approve proposed changes to the Redcliffe Bridge Club Incorporated (RBC) Rules and By-Laws. Susan Kennard provided the following information:

- Changes to both documents had been necessitated by changes to the Model Rules for affiliated clubs administered by the Queensland Government Office of Fair Trading.
- Other minor changes include the renaming of the Australian Bridge Federation rank structures and the requirement to report to the Australian Tax Office as a not-for-profit organisation.
- All Members have been sent an outline of the proposed changes on 4 October 2024.

3. Susan Kennard acknowledged the work completed on both the RBC Rules and By-Laws by Management Committee Members Fay Jeppesen and Sandra Routley with professional input from Club Member John Scrivens.

4. Susan Kennard asked whether there were any questions from present members. There were no questions asked. Susan Kennard called for a motion. Fay Jeppesen proposed:

“That the proposed changes to the RBC Rules be adopted.”

Proposer: Fay Jeppesen

Seconder: Sandra Routley

Carried

5. Susan Kennard asked Fay Jeppesen and Sandra Routley to outline the changes to the RBC By-Laws.
6. Fay Jeppesen provided the following information:
 - Changes to the By-Laws were required because of changes to the Rules e.g. cross -referencing.
 - There is now an onus on Management Committee Members to disclose pertinent information e.g. bankruptcy, criminal offences etc.
 - Any free bridge game vouchers and any other remunerations, which are given in recognition of contributions to the club or as prizes, need to be approved by the Management Committee and must be included in the club monthly financial statements, which they currently are, but must be included in the AGM.
7. Sandra Routley explained:
 - That an issue reported to the Recorder that progresses to a formalised grievance under the updated Rules, will preclude the Recorder from continuing to be involved.
 - The Disciplinary Procedure in the By-Laws is different from the Grievance Procedure in the Rules i.e. both are needed.
 - The Club can elect to manage a grievance using an external private company.
8. Ross Shardlow asked whether the complainant can request an independent private company to reside over a grievance.
9. Fay Jeppesen said that the decision to engage an external private company rests with the Management Committee. Sandra Routley added that a problem initially raised with the Recorder and escalated to the Management Committee would be more likely to be referred to an external private company for resolution.

10. Susan Kennard asked whether there were any further questions from present Members. There were no further questions. Susan Kennard called for a motion. Fay Jeppesen proposed:

“That the proposed changes to the RBC By-Laws be adopted.”

Proposer: Fay Jeppesen

Seconded: Sandra Routley

Carried

11. Meeting Closed at 11.33am.



Sue Kennard
President
18/10/2024



Ross Mangano
Secretary
18/10/2024

PRESIDENT'S REPORT 2024-2025

It has been an honour to represent Redcliffe Bridge Club as President for the last year and with pleasure I present my report.

The club is in very good form; financially, competitively and socially.

We have ensured compliance with the legislative requirements of both the ABF and the QBA, as well as the Moreton Bay City Council (MBCC). We have also had good contact with the Snooker Club next door with whom we share expenses for the building. Also, we are in the process of renewing our lease with the MBCC.

I am very fortunate to have been supported by a great committee of dedicated members who have all done a lot of work to ensure the smooth running of the club.

Ross Mangano has been a dynamic and capable secretary. Steadfast and reliable, he has taken to the role of secretary in a most competent manner. We will be sorry to lose him for the forthcoming year.

Linda Almond as our treasurer has ably conducted the financial affairs of the club, which is going from strength to strength. We now have an Assets and Depreciation register that is completely up to date thanks to a lot of work by herself and others.

Melva Leal as Vice President has been a great support to me during the year, always being available when I am not and also keeping track of the welfare of our members.

Fay Jeppesen as a committee member and former President, has been a tower of strength as our building officer, which has been a big job this year. The council did an inspection of our building and presented us with a rather long list of building maintenance and upkeep requirements which included paint jobs, concrete cleaning, gutter clearing and other nuts and bolts jobs. Fay liaised with the Snooker Club personnel and worked out a plan with them to ensure that all those requirements were met and when they were finished, sent photos of completed work to the council. It was no mean feat to accomplish all this.

Fay also helped to redraft our by-laws (along with Sandra Routley and John Scrivens) so that they were in keeping with the requirements of the Office of Fair Trading. She also helped Sandra choose material for the re-upholstering of the chairs and has always been a guiding light for the Committee.

Lesley Brown has been a reliable committee member and has willingly turned her hand to anything that was asked of her. Lesley has always offered sensible opinion and helpful suggestions during committee deliberations. Lesley has been a welcomed addition to the Committee this year. Lesley also provides the wonderful music for our Christmas parties!

Sandra Routley undertakes three roles, first as our tournament organiser, secondly as our Recorder and also as a member of our committee. During the year she has helped to redraft our by-laws along with Fay Jeppesen and John Scrivens and also arranged for the re-upholstering of the chairs. This involved obtaining quotes from various firms and looking at samples.

Sandra organises the outside directors for our competitions as well as special days such as teams of three, the Pro Am and Rainbow days, which have all been enjoyed immensely by the membership. Sandra has been extremely industrious on our behalf and has always worked successfully to achieve the best outcomes for our club.

Ted Morriss tackled the post of Education Officer with enthusiasm, developing advanced classes on Friday mornings before bridge play. These sessions have been well received and attended. He is also arranging a session for us with Australian champion player Andy Hung in June. Many thanks Ted for maintaining and continuing the education and interest of our members.

Ken Griggs has undertaken the role of OH&S, as well as our social organiser and sommelier. He has also organised the purchase and installation of the new bag hutches which we are sure will go some way to keeping the room safer and tidier.

Membership achievements have been many and varied as attested by our newsletters and the masterpoint report. Errol Miller was awarded his silver grand certificate this year for gaining 2,500mps which is a great achievement and a first for our club.

On the electrical front, we have had a couple of resignations; firstly, the television resigned following ten plus years of service, followed by the microwave, which will shortly be replaced. Our thanks to Wayne Parker for organising the purchase and installation of our beautiful BIG new telly! Also, thanks to Ken Griggs for the purchase of a new microwave. Thankyou to Sandra Routley for her work on the purchase the new microphone system.

We had a very successful pairs congress in August, with players from many clubs attending and being very impressed with a most enjoyable day along with the scrumptious fare provided by our generous members.

Sadly, we were forced to cancel the November teams congress due to lack of entries. We will try again this year but if we are not successful, changes may have to be made.

We successfully won back the shield for the three-way competition with Caboolture and Moreton Bribie and this was also a very enjoyable day, hosted at Redcliffe.

Our generous membership once again made us proud on President's Day, and we were able to donate \$2,000 to the 'Salt Shop', an organisation which helps disadvantaged children into sport and employment. Our thanks go to Roxy Blaylock, Jenny Reid, Maree Filippini and Fay Jeppesen for organising the big raffle and selling the tickets.

At Christmas we were able to give the Salvation Army \$800 to help the less fortunate at this busy and expensive time of year.

There are a few new faces around the club this year, thanks to our great teaching team which is headed by Wayne Parker and Lynda Bennion and many regular helpers who all front up on Saturday mornings for six months of the year. They are a vital part of our teaching team and we thank them all.

A big thank you to Tracey Langton who has continued to produce our newsletter, despite being laid up with a broken leg! We hope she makes a good recovery and is back with us soon.

This year an anonymous donor generously donated money specifically to encourage players of <100mps. This is calculated at the end of each calendar month and the best performer is presented with a \$50 voucher for the bridge shop. Winners to date are Peter Hancock, Brian Clarke (2) and Linda Almond (2). Our congratulations to these players. We express our thanks to this donor.

Going forward, we hope to have a new award to replace an old one and this will be presented at the AGM for approval.

I would like to thank all the members who keep this club running smoothly, including Directors, Bridgemates, Dealers, Cashiers, Providores, Librarian, Masterpoint and Membership Secretaries, Pianola and MyABF administrators, Partner liaison officer and the many, many others who step up and put their hands to the many little jobs around the club.

We have a club of which we can be really proud, but any club is only as strong as its members. Your generosity and willingness to contribute your time, energy and knowledge to the cause of maintaining our club at the highest level shows a greatness of spirit.

A very big thank you to you all.



Sue Kennard

President

TREASURER'S REPORT 2024-2025

It is with pleasure that I present the Redcliffe Bridge Club's Annual Financial Report for the year ending 31st March 2025.

The auditors noted no matters to be reported to the committee regarding our financial performance and governance of the club and their report is provided as a separate document entitled 'Final Audit Report - Redcliffe Bridge Club Inc 2025'.

Surplus

The club made a surplus of **\$10,823.02** for this fiscal year. Our total equity is **\$463,847.97**.

Income

Our total income for the year was \$95,270.04 comprising mostly of table fees of \$63,522.15 and interest received was \$12,091.40 from prior term deposits and a small amount from the investment account. We also received from the Redcliffe Snooker club the amount \$3,161.16 for their contribution towards maintenance and cleaning of the communal area.

Subscription funds received for the year were \$9,951.20

Expenditure

Our total expenditure for the year was \$84,447.02 broken down into the following categories:

Expenditure	Amount	Description
Catering	\$ 16,129.71	Morning and Afternoon Teas, Club Events and Xmas Party Dinner
Cleaning	\$ 15,674.14	AMC monthly accounts, other supplies Toilet Paper, Hand Towels Etc. (\$3,161.16 from Redcliffe Snooker Club Paid - Cleaning of Common Areas)
Audit Fees	\$ 968.00	TWR Group
Bank Fees and Charges	\$ 1,261.10	Square transactions fees, bank fees, Office of Fair Trading
ABF Master Points	\$ 2,940.91	Red and Gold Points
QBA & ABF Levies	\$ 6,867.00	Subscriptions for the year
Repairs & Maintenance	\$ 6,833.80	Air conditioner, Computer Maintenance and Photocopier, Pest Control, Plumbing, Service Agreement Main Doors, Painting, Concrete Cleaning
Outside Directors Fees	\$ 3,150.00	Major Club Events
Donations	\$ 6,800.00	\$6,000.00 to "Give A Child A Chance" and \$800.00 to "The Salvation Army Redcliffe "
Insurance	\$ 2,697.00	Voluntary Works Insurance of \$2.5M per occurrence, Public Liability Insurance of \$20M and A business pack to cover Office Equipment
Electricity	\$ 2,385.10	AGL, we received a credit of 15% (Guaranteed discount) and a solar export feed in tariff of \$0.05cents on each monthly account
Free Games	\$ 2,970.00	Bridgemates, Directors and Mentors
Remuneration Benefits	\$ 900.00	\$300.00 each to President, Secretary, Treasurer
Costs for Prizes, Trophies & Gifts	\$ 3,064.22	Prize money for winners and runners up, Gifts for winners, Engraving, Gifts for Volunteers costing: \$392.14
Printing & Stationary, Bridge supplies	\$ 3,292.40	Stationery, Bridge cards and supplies,
Pianola	\$ 600.00	Annual Subscription
Telephone & Internet	\$ 1,306.28	Monthly costs
Sundry Expenses	\$ 418.79	Advertising "Learn to Play", First Aid kit Supplies, Get Well cards other miscellaneous items
Tournament Entry Fees	\$ 1,472.40	5 different events
Monthly Development Award	\$ 210.00	Purchase of \$50.00 monthly gift voucher, off set by \$50 each month by anonymous doner
Membership fees - Refund/overpaid	\$ 113.20	2 x members paid twice
Depreciation, Write Off Expense	\$ 4,392.97	Asset depreciation for 2025
Total Expenditure	\$ 84,447.02	

Management committee approval has been obtained for all club purchases, as detailed in monthly minutes. All income and expenditure have been approved by our Auditor.

Plant and Equipment and Assets Register

We reupholstered 119 chairs at the cost of 13,728.00 this work was completed by Allen Hockenull Upholstery. The cost of the reupholstering of the 119 chairs has been applied directly to the asset register. The asset depreciation, write off for 2025 was \$4,392.97 a copy of the asset register has been provided as a separate document entitled 'RBC Asset Register as at 31 March 2025'.

Term Deposits

The interest and principal will be reinvested at maturity.

Term Deposits	Interest at Maturity
Term Deposit # 005686717 - 9 months at 5.05% Maturing 22 May 2025	\$ 10,917.00
Term Deposit # 34921275 - 9 months at 4.55% Maturing 27 May 2025	\$ 4,741.54
Total interest to receive in May	\$ 15,658.54

Decrease in Revenue between 2024 to 2025

Our expenditure between 2024 to 2025 has increased by **1.02%** (\$1,740.63) and our income has decreased by **.98%**. (\$2,303.15). The expenditure increase is attributed to increases in catering, cleaning, directors' fees, repairs & maintenance and master points. The decrease in revenue/income was attributed to less interest received from term deposits.

ABF and QBA Affiliation Fee Increases

The Australian Bridge Federations (ABF) and Queensland Bridge Association (QBA) have each increased their 2025 annual fees from \$20.00 each to \$23.30. Future increases will be effective over 2 years as shown in the Table below:

Capitation Fee Increases for 2025, 2026 and 2027

Year	Capitation Fee Increase	New Total
2025	\$3.30	\$23.30
2026	\$3.30	\$26.60
2027	\$3.30	\$29.90

Masterpoint Fee Increases

Effective from the 1 April 2025 our "Green and Red" points will increase by 25% as shown in the table below:

Masterpoint Fee Increases for 2025

Colour	Pre-April 2025	April 2025
Green	\$2.02	\$2.53
Club Red	\$1.62	\$2.03
Congress Red	\$2.14	\$2.68
State Red & Gold	\$1.39	\$1.74

Annual subscription and Table Fee Increases

I would like to recommend that our club increases the daily table fees from \$5.00 to \$6.00 and visitors' fees from \$6.00 to \$7.00. The annual subscription home fee from \$10.00 to \$14.00 per year to counteract the increases above. This will be discussed in detail when the motion to increase these fees is submitted.

General Maintenance

Our building is owned by the Moreton Bay City Council and we hold a lease. This lease is up for renewal on 31 January 2026.

Our commitment under the existing lease is to maintain and repair when required by the council the building internally and externally. The incoming committee with the assistance of the maintenance officer will be required to complete the following tasks:

- Replace the entry lock into our club room;
- Repaint the clubhouse internally and externally as required by council;

- Replace the air-conditioning system when required;
- Replace the existing flooring as required; and
- And to carry out any necessary repairs and maintenance that arises.

We are fortunate that we have funds available in our bank account to cover these costs when they arise. However, we are mindful that a forever lease with the council is not guaranteed and if not renewed we will be up for moving and relocation fees, or even look at the possibility of having to purchase our own building. With this in mind it is necessary that we continue to maintain a surplus income each year. Our current surplus is significantly subsidised by the interest we receive from our term deposits.

Transitioning to the MYABF payment system.

Over the next year our club will look at transitioning to the MYABF payment system. This means you pay your table fees via your MYABF account using the concept of Bridge Credits where \$1 equals \$1 Bridge Credit. Once you enter your ABF number into the Bridgемate the cost will automatically be taken from/off your Bridge credit balance. Most members of our club have an MYABF account, but those that don't will be required to set up an account. A separate document has been provided entitled 'Payment-for-Club-Sessions-FAQs-Players' which covers the process and answers to the frequently asked questions in regards to using MYABF to pay for your Club Sessions.

New Bridgемates

Once the new upgraded Bridgемates are available the club has agreed to purchase 30 devices. This cost to the club will be approximately \$10,000.00.

Summary

Our club is in an extremely healthy financial state, and we can attribute this to the diligent work of this committee and those committee members of the past. **It is important that we continue to maintain this high level of integrity.**

Linda Almond

Linda Almond
Treasurer

MASTERPOINT REPORT 2024-2025

In relation to Masterpoints news over the past year, many of our members achieved wonderful results in the Annual McCutcheon Awards, in both State and National rankings to 31 May 2025.

OLD MCCUTCHEON TOTALS FOR REDCLIFFE BRIDGE CLUB AND AWAY MEMBERS

GRAND

Annette Hyland
Abby Wanigaratne
Errol Miller

STATE

Karen Gosney
Terry Davies

GOLD LIFE

Bert Luchjenbroers
Gordon Gemmell

BRONZE REGIONAL

Vad Furminger

SILVER LIFE

David Lehmann
Gary Gibbards
Ross Shardlow
Peter Gruythuysen

SILVER LOCAL

Brian Clark
Suzy Brownlow

BRONZE LOCAL

Brooke Anderson
Linda Almond

BRONZE LIFE

Debbie Gibbards
Peter Stride

NIL (Pre-Graduate)

Dean Wolfenden

LIFE

Voyko Markovic
Vesna Markovic

SILVER NATIONAL

Ted Morriss

BRONZE NATIONAL

Magdeline Wong
John Henderson

NATIONAL

Jan Kinross
Rosie Floquet

Congratulations to all of these players on their achievements.

Midge Spice
Masterpoint Secretary

MEMBERSHIP REPORT 2024-2025

At the end of the last reporting period, the Club had 211 members - 39 of these were Away members, and 172 were Home members (4 of whom were Life members).

Currently, we have a total of 186 members which is made up of 160 Home members (including 4 Life members), and 26 Away members.

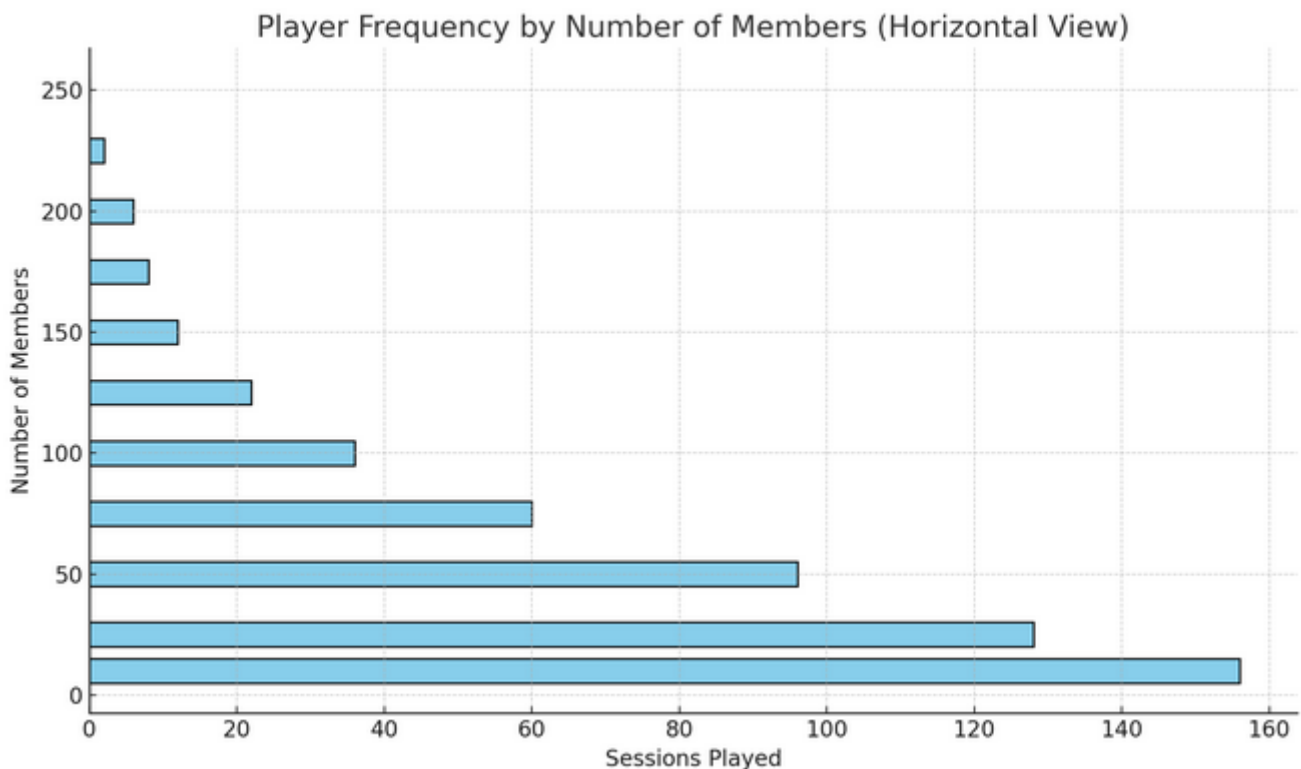
During the period:

- 17 new Members were enrolled;
- 11 Members transferred in from other Clubs; and
- Four (4) players were reactivated after a period of inactivity.

Quite a few members did not renew their membership for reasons such as:

- Transferring out to another club;
- Health issues;
- Spouse health issues;
- No longer enjoying bridge; and
- Moving away.

Last year, I analysed Club membership by masterpoint ranges. This time, I'm showing the number of sessions played by each member over the year.



So, this seems to indicate that less than half the members participated in more than one session per week (on average).

Peter Hancock
Membership Secretary

ELECTION OF MANAGEMENT COMMITTEE 2025 – 2026 YEAR

Nominations for the Management Committee

POSITION	NOMINEE	PROPOSER	SECONDER
PRESIDENT	Susan Kennard	Sandra Routley	Wayne Parker
VICE-PRESIDENT	Melva Leal	Ross Mangano	Linda Almond
TREASURER	Linda Almond	Susan Kennard	Wayne Parker
SECRETARY	Marg Nicholls	Ross Mangano	Steve Woodrow
COMMITTEE			
COMMITTEE	Sandra Routley	Fay Jeppesen	Steve Woodrow
COMMITTEE	Ken Griggs	Susan Kennard	Wayne Parker
COMMITTEE	Brooke Anderson	Peter Hancock	Ross Mangano
COMMITTEE	Peter Hancock	Ross Mangano	Fay Jeppesen
COMMITTEE	Di McColl	Linda Almond	Denise Holland

REDCLIFFE BRIDGE CLUB

All Motions for the 2025 AGM

Part 1 – AGM Motions

AGM 1: *It is proposed that the minutes presented for the AGM on 17 June 2024 be accepted as a true record of the meeting.*

Proposer: Ross Mangano. **Seconder:**

AGM 2: *It is proposed that the minutes presented for the SGM on 18 October 2024 be accepted as a true record of the meeting.*

Proposer: Ross Mangano. **Seconder:**

AGM 3: *It is proposed that the President's Report be adopted.*

Proposer: Susan Kennard. **Seconder:**

AGM 4: *It is proposed that the Treasurer's Report and Financial Statements be adopted.*

Proposer: Ross Mangano. **Seconder:**

AGM 5: *It is proposed that the Auditor's Report be accepted, the Auditor be paid and that the Certificate by Members of the Committee be authorized.*

Proposer: Ross Mangano. **Seconder:**

AGM 6: *It is proposed that TWR Group Chartered Accountants be appointed as our Auditor for the 2025-26 Financial Year.*

Proposer: Ross Mangano. **Seconder:**

AGM 7: *It is proposed that a Remuneration Benefit of \$300 each be paid to the President, the Secretary and to the Treasurer.*

Proposer: **Seconder:**

AGM 8: *It is proposed that that the Masterpoint Secretary's Report be adopted.*

Proposer: Midge Spice **Seconder:**

AGM 9: *It is proposed that that the Membership Secretary's Report be adopted.*

Proposer: Peter Hancock **Seconder:**

Part 2 – Member Motions

- M1:** *It is proposed that the club annual membership fee be \$14 with effect 1 April 2026.*
Proposer: Ross Mangano. **Seconder:** Linda Almond
- M2:** *It is proposed that the table fees for members be increased to \$6 and visitor table fees be increased to \$7.*
Proposer: Linda Almond. **Seconder:** Ted Morriss
- M3:** *It is proposed that the following wording be removed from 9.3(d) in the Club By-Laws:
'For interclub events Members representing Redcliffe Bridge Club shall be determined by the Management Committee.'*
and replaced with:
'Selection criteria for the QBA Zone interclub teams' competition is to be based on performance in the relevant Special Events, for the current year, as published in the club's Program Book. Points will be awarded based on 10 points for first, nine (9) points for second, eight (8) points for third, etc., descending to one (1) point for a tenth position.'
Proposer: Sandra Routley. **Seconder:** Fay Jeppesen
- M4:** *It is proposed that the current wording for 10.1(a) in the Club By-Laws be removed:
'The Edna Hodgen Achievement Awards shall be presented over a 9-month period, from 1 January to 30 September, for the most masterpoints won by Redcliffe Bridge Club members who have reached, by 30 September, the ranks of Local Master, Bronze Local Master and Silver Local Master.'*
and replaced with:
'An annual calendar year award - the Redcliffe Bridge Club Most Improved Player, with an appropriate shield to be purchased and displayed in the club rooms, with recognition for players who finish 2nd and 3rd'.
Proposer: Fay Jeppesen. **Seconder:** Ken Griggs
- M5:** *It is proposed that Maree Filippini be awarded Honorary Life Membership having met the requirements of Club By-Laws 11.3.*
Proposer: Sandra Routley **Seconder:** Ted Morriss
- M6:** *It is proposed that Susan Kennard be awarded Honorary Life Membership having met the requirements of Club By-Laws 11.3.*
Proposer: Fay Jeppesen **Seconder:** Ted Morriss
- M7:** *That name badges are to be worn by all Redcliffe Bridge Club participants whilst playing competitive bridge. This activity makes it much more amenable to all participants whilst playing. It removes the embarrassment of those folk whose memory might not be as it used to be. As people age, memory is often a little fraught with issues. It is socially able.*

It is further motioned, that “stick on” labels be provided for those that have forgotten their name tags, so that they may simply write their preferred name on the label and affix to their blouse or shirt.

As an extension to this motion, I also propose that the club consider the construction of a name badge holder, should members wish to leave their badges within the clubhouse.

This motion, I feel gives the club a professional and friendly playing experience to members and visitors.

Proposer: Garry Ohlson. **Seconder:** Alex Bencsevich.

M 8:

It is my opinion that Redcliffe Bridge Club loses members due to lack of support throughout various circumstances. These circumstances include:

- *Criticism of new players for mistakes or poor card playing. I’ve heard quotes of “I joined the club for enjoyment not for stress and criticism”. I personally have also had critical comments, so I can verify.*
- *Lack of opportunity to find a partner to play with. This is an issue for casual partners as well as longer term partnerships.*
- *Players just stop attending and lose interest after repeated above named incidents.*

It is therefore my motion that a member be appointed to monitor members with issues in finding partners, or subject to negative comments. I propose that this member have the ability to look at attendance records and contact members that no longer attend. The purpose being to support the members and assist them back to club playing status if they wish.

Proposer: Garry Ohlson. **Seconder:** Alex Bencsevich

M 9:

There must be two sections, Blue and Red, at the Monday and Friday sessions, unless one or more sections are not viable e.g. fewer than 3 tables. There will be no Masterpoint stipulation. Experienced players are encouraged to sit on the Blue side and all other players can sit wherever they feel comfortable. Limited movement between sections is allowed at the Director’s discretion e.g. when there are half tables in each section.

Proposer: Alex Bencsevich **Seconder:** Ken Waterfield