

REDCLIFFE BRIDGE CLUB INC
MINUTES FOR THE MANAGEMENT COMMITTEE MEETING
Held on Thursday 12 September 2024 at 1.03pm

- 1. Management Committee:** Susan Kennard, Melva Leal, Linda Almond, Ross Mangano, Ted Morriss, Ken Griggs, Fay Jeppesen, Sandra Routley and Lesley Brown.

Apologies: N/A

- 2. Draft Minutes** of the Management Committee Meeting held 8 August 2024 were distributed to Committee members for approval. The minutes were tabled and it was moved by Ted Morriss and seconded by Sandra Routley that the minutes be confirmed as a true and correct record. **CARRIED**

3. Correspondence and Business Arising

Inwards Correspondence:

Number	Date	Details	Action/Further Action/Discussion Required
1	07/08/24	Email from Paul Forrest – September training request.	Acknowledgement response provided and referred to Susan Kennard
2	09/08/24	Email from Moreton Bay City Council – Appointment of Platinum Air and Electrical as RCD inspection/service contractor.	Referred to Fay Jeppesen
3	10/08/24	Email from Dianne McColl (Club Member) – Thank you for the four (4) week supervised training sessions.	Acknowledgement response provided
4	12/08/24	Email from Brooke Anderson (Club Member) – Congratulations on successful congress and proposal to fit bag hutches to club room.	Discussed
5	13/08/24	Email from Kim Ellaway (QBA) – Reminder in relation to April 2025 QBA and ABF fees.	No action taken
6	13/08/24	Email from Kim Ellaway (QBA) – ABF flyer explaining 2025 fee increases.	No action taken
7	14/08/24	Email from Kim Ellaway (QBA) – Requesting congress levies be paid.	RBC requested an official invoice and this has been paid
8	14/08/24	Email from Sandra Greenwood - September training request.	Acknowledgement response provided and referred to Susan Kennard
9	14/08/24	Email from Caboolture Bridge Club – Advertising Caboolture Stringfellow Teams Congress.	Posted on noticeboard
10	14/08/24	Email from Toowoomba Bridge Club – October Congress weekend.	Posted on noticeboard
11	14/08/24	Email from Wendy Taylor - September training request.	Acknowledgement response provided and referred to Susan Kennard

12	17/08/24	Email from Margaret Weekes - September training request.	Acknowledgement response provided and referred to Susan Kennard
13	19/08/24	Email from Bob Orchard - September training request.	Acknowledgement response provided and referred to Susan Kennard
14	22/08/24 & 02/09/24	Emails from Moreton Bay City Council – Advertising Grants Training Session.	Noted. No action taken
15	22/08/24	Email from Moreton Bay City Council – Acknowledgement of request from Linda Almond for two (2) swipe cards.	No action taken
16	23/08/24	Email from Kim Ellaway (QBA) – Advising ABF renewal of personal accident insurance policy.	No action taken
17	23/08/24	Email from Kim Ellaway (QBA) – Confirmation of the position on liquor licencing.	Refer to General Business
18	26/08/24	Email from Kim Ellaway (QBA) – Various items previously advised e.g. ABF and QBA 2025 fees. Also requested that we promote upcoming QBA events.	No action taken
19	27/08/24	Email from Moreton Bay City Council – Advising repairs to shed located on Western carpark.	Email sent to club members
20	27/08/24	Email from Kim Ellaway (QBA) – Promoting Qld Graded Pairs competition on 1 September.	No action taken
21	27/08/24	Email from Donna Stewart - September training request.	Acknowledgement response provided and referred to Susan Kennard
22	28/08/24	Email from Northern Suburbs Bridge Club – Promoting QBA Teams of 3<300MP Congress.	Posted on noticeboard
23	28/08/24	Email from Doug Fuller - September training request.	Acknowledgement response provided and referred to Susan Kennard
24	28/08/24	Email from Give a Child a Chance – July/August Newsletter.	Posted on noticeboard
25	30/08/24	Email from Ron Elmes (Club Member) – Advising updated email address.	Referred to Wayne Parker
26	31/08/24	Email from the Redcliffe Snooker Club – Response to email sent to Snooker club following RBC August meeting.	Discussed and refer to General Business
27	03/09/24	Email from Kim Ellaway (QBA) – Shared experience from Wynnum Manly Bridge Club with the new ATO NFP self-reporting.	Referred to Linda Almond
28	03/09/24	Email from Suzy Brownlow (Club Member) – Requesting removal from the Club Champion Pairs competition.	Referred to Wayne Parker

29	04/09/24	Email from Moreton Bay City Council – Requesting a copy of swipe card key-card register.	Being actioned by Linda Almond
30	04/09/24	Email from Toowong Bridge Club – Promoting Graded Matchpoint Pairs Congress (24 November 2024)	Posted on noticeboard
31	05/09/24	Email from Kim Ellaway (QBA) – Advising QBA fees are payable for club members whose home club is not in Queensland.	Confirmation RBC is operating this way.
32	06/09/24	Email from Kim Ellaway (QBA) – Promoting QBA Festival of Bridge (12 – 14 October 2024)	Posted on noticeboard
33	06/09/24	Email from Paula Ivanovic - September training request.	Acknowledgement response provided and referred to Susan Kennard
34	06/09/24	Email from Voilet Richards - September training request.	Acknowledgement response provided and referred to Susan Kennard
35	06/09/24	Email from Kim Ellaway (QBA) – Link to August ABF Management Meeting outcomes.	Nothing significant to note.
36	07/09/24	Email from Michele – Following up from an earlier request in June to attend training.	Acknowledgement response provided and referred to Susan Kennard
37	09/09/24	Email from Hervey Bay Bridge Club – Promoting Spring Congress (26 and 27 October 2024)	Posted on noticeboard
38	10/09/24	Email from Crystal Clear Solar – Reminder to clean of the facility solar panels.	To be referred to Fay Jeppesen

Outward Correspondence:

Number	Date	Details	Further Action/Discussion Required
1	08/08/24	Email to Paul Forrest – Acknowledging request to attend September training.	No further action
2	12/08/24	Email to Dianne McColl (Club Member) – Acknowledging thank you email for the four (4) week supervised training sessions.	No further action
3	12/08/24	Email to Moreton Bay City Council – Acknowledging appointment of Platinum Air and Electrical as RCD inspection/service contractor.	No further action
4	16/08/24	Email to Kim Ellaway (QBA) – Requesting QBA issue an official invoice for congress levies.	Official invoice has been received and this has been paid.
5	16/08/24	Email to Sandra Greenwood – Acknowledging request to attend September training.	No further action
6	16/08/24	Email to Wendy Taylor – Acknowledging request to attend September training.	No further action

7	16/08/24	Email to Kim Ellaway (QBA) – Acknowledging April 2025 QBA and ABF fees.	No further action
8	16/08/24	Email to Brooke Anderson (Club Member) – Acknowledging email proposal to fit bag hutches to club room.	No further action
9	19/08/24	Reminder emails sent to all participants of the GNOT Finals taking place on 24 and 25 August.	No further action
10	19/08/24	Email to Margaret Weekes – Acknowledging request to attend September training.	No further action
11	19/08/24	Email to all club members – Promoting Australia-Wide Open Pairs (29 August) and Club Championship Pairs (6, 13 and 20 September).	No further action
12	20/08/24	Email to Bob Orchard – Acknowledging request to attend September training.	No further action
13	22/08/24	Email to Kim Ellaway (QBA) – Requesting QBA advice in relation to liquor licencing.	No further action
14	25/08/24	Email to the Redcliffe Snooker Club – Raised issues with the Snooker Club as documented at the RBC August meeting.	No further action
15	26/08/24	Email to the RBC Auditors – Requesting that they act as the RBC agent to update the Australian Taxation Office with the club’s new PO address details as well as the name of the current office bearers for President, Vice-President, Secretary and Treasurer positions.	No further action
16	27/08/24	Email to Donna Stewart – Acknowledging request to attend September training.	No further action
17	29/08/24	Email to Doug Fuller – Acknowledging request to attend September training.	No further action
18	29/08/24	Email to Club Members – Link to latest newsletter.	No further action
19	30/08/24	Email to Ron Elmes (Club Member) - Acknowledging receipt of email request to update email address.	No further action
20	03/09/24	Email to all club members – Advising the partial closure of the Western Carpark whilst repairs to the shed are taking place.	No further action
21	05/09/24	Email to Moreton Bay City Council – Advising the continual potential illegally parking of a vehicle and requesting corrective action.	No further action unless there is a recurrence.
22	06/09/24	Email to Violet Richards – Acknowledging request to attend September training.	No further action
23	06/09/24	Email to Paula Ivanovic – Acknowledging request to attend September training.	No further action
24	08/09/24	Email to Michele – Acknowledging request to attend training and apologising for not responding to earlier email.	No further action

25	10/09/24	Email to AMC Cleaners – Feedback on performance and requesting improvement in specific areas.	Fay Jeppesen to monitor
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Business Arising from the Inward and Outward correspondence:

Inwards

Item Number	Item Description	Follow Up Action Required
4	Email from Brooke Anderson (Club Member) – Proposal to fit bag hutches to club room.	Ken Griggs to investigate the options for putting bag hutches down the southern side of the clubhouse.
26	Email from the Redcliffe Snooker Club – Response to email sent to Snooker club following RBC August meeting.	Send Snooker Club details of the dates for the 2025 RBC congresses.

Moved by Ross Mangano and seconded by Linda Almond that the inward correspondence be received, and the outward correspondence be endorsed. **CARRIED**

4. Treasurer’s Report (Linda Almond)

The financial report as at 31 August 2024 was tabled. Summary of accounts is out below:

Everyday Account		\$9,476.63
Business Saver Account		\$5,360.55
Total Term Deposits	Two (2) deposits maturing 22 and 27 of May 2025 at 5.05% and 4.55% respectively	\$428,358.77

The net Income for July was \$9,868.51 and total expenses were \$7,812.62. The Club has a liability of \$987.32 to Wright Express for our Coles Customer Account and the Balance Sheet shows that our total equity stands at \$505,889.75 which is up by 3.7% compared to the same period from last year. Interest received on both term deposits during the month contributed \$11,992.48 to the equity in the club. The term deposit interest earned was reinvested for 9 months. The Management Committee noted that the difference in the term deposit interest rates was a reflection in the movement of the rates between the maturity dates.

Table fees were down for the month compared to last year.

The August Congress made the club a profit of \$407.64 noting the cost for red points has not been included.

Ross Mangano confirmed that he has verified the existence and approximate amount of the accounts listed in the Treasurer’s report, including our term deposits with Suncorp Bank.

Linda Almond moved “that the financial report as tabled be accepted and that the accounts paid be ratified,” seconded by Fay Jeppesen. **CARRIED**

Previous Actions Items

Item Description	Status
Category of 'Honorarium' be changed to 'Remuneration Benefits' to provide a better categorisation for reporting purposes. (July meeting)	A new account called 'Remuneration Benefits' has been added and the 'Honorarium' account has been made inactive. This is now complete.
Updating Asset Register. (July meeting)	Carry this forward.
Increasing monthly Wright Express (Coles) card limit (July meeting) and Setting a Budget for the Providore (August meeting)	<p>Linda advised she had raised the monthly limit with Coles to \$1800. This is now complete.</p> <p>Linda presented details of catering costs for the 2024 year (ending 31 March) and projected catering expenses for the 2025 year. It was agreed Susan Kennard and Linda Almond to meet with Magdeline Wong to discuss the annual budget. Follow up next month.</p>
First NFP Self- Review Return due by 31 October (July meeting)	Linda Almond provided an update noting she is working through the process to get herself approved as the authorised officer for the club. Once this sorted Linda should be able to report this over the phone. Follow up next month.
Reviewing RBC club fees in light of ABF and QBA levies from 1 April 2025 (August meeting)	The Management Committee discussed at length the need to raise fees in light of rising costs, more generally, and the continued support the club provides to members through subsidised events like the Christmas Party and national Bridge events. The Committee also noted that any money held in the term deposits was there as a reserve in the event the club needed to find an alternate club facility. *See below for motions put forward for future fees.
Completion of the Annual Review of the Key Register (July meeting)	Linda advised that she order two new additional keys. In addition, Linda advised that all swipe cards will need to be replaced. Ross offered to pick up cards from Strathpine when they are ready. Follow up next month.

***Table Fees**

Linda Almond moved table fees for members be increased to \$6 (up from \$5) and visitor table fees be increased to \$7 (up from \$6) noting this would need to be brought to club members through a Special General Meeting or the Annual General Meeting.

This motion was seconded by Ted Morriss.

CARRIED

*Club Membership Fees

Fay Jeppesen moved the club annual membership fee be \$14 with effect 1 April 2025 noting this would need to be brought to club members through a Special General Meeting or the Annual General Meeting. This motion was seconded by Ken Griggs. **CARRIED**

5. Membership Report (Peter Hancock)

- Nothing to report.

6. Masterpoint Report (Midge Spice)

- Nothing to report.

7. Building and Maintenance (Fay Jeppesen)

- Fay Jeppesen advised the air conditioning systems had been serviced in the last week.
- Fay Jeppesen advised the Committee on the performance report Fay sent to the cleaning contractor, AMC, and asked the Committee that if there are any ongoing/future issues that photos be taken and sent to Fay for actioning.
- The Committee approved Fay Jeppesen arrange the cleaning of the solar panels using the same provider, Crystal Clear Solar, as used last year. Ross to forward the email (inwards correspondence item number 38) to Fay.

8. O H & S Report (Ken Griggs)

- Nothing to report.

9. Tournament Organiser Report (Sandra Routley)

- **Novice Pairs Trophy** (Monday 14 and 21 October)
Nominations for this event will begin on 16 September 2024.
- **Novice Teams Congress** on 24 November 24
Fay will be the Convenor of this event and planning is now underway.
- **Redcliffe Pairs Congress Masterpointing Query - Matchpoints versus Imps**
 - A member has asked why Redcliffe Bridge Club uses matchpointing instead of imp scoring for our congress.
 - It was stated by the member that matchpointing was unfair to inexperienced players. Sandra Routley contacted Jan Peach to seek her opinion. The following is a detailed summation:
 - Before Bridgemates, under matchpoint scoring, a pair had to finish in the top half of the field in the morning, the top half of the field in the afternoon or the top half of the field overall to earn masterpoints so matchpoint scoring used to favour experienced players but that was a long time ago.
 - Masterpoint rules have changed and players can now win masterpoints for wins and draws at matchpoint pairs so there would be no advantage in scoring by imps.
 - Jan Peach likes matchpoint scoring but says if we did ever did consider changing, she would recommend Cross Imp scoring and not Butler Imps as there is no bias with Cross imps as the same number of imps are given to NS and EW on every board.

Based on the evidence provided the Committee supported the continued use of matchpointing.

- **Australia Wide Open Pairs Thursday 29 August**
Results of this event will be posted on the noticeboard. It was noted that the event wasn't well supported and consideration should be given to scheduling this on a Monday or Friday in the future.
- **Club Championship Pairs – Friday event on 06,13, 20 September**

Jo Neary has gone to a lot of trouble to plan the fairest movement for this event with 19 tables. There were many changes to accommodate right up until the day of the event. Discussion was had to changing the format for the 2025 year to run the event over one day.

- **BriST**

George Kavanagh facilitates a game called 'BriST' at the Redcliffe U3A. The club is running out of room and he made a verbal request to use the RBC facility. Susan Kennard asked Sandra Routley to review the game to understand whether RBC could be associated with the game. By way of background George Kavanagh is a member of the Moreton Bribie Bridge Club, has 355.001 masterpoints and has the rank of Silver National Master. He has made the comment that "people have been teaching bridge the wrong way for twenty years". Sandra Routley advised the game **does not align with *The Laws of Duplicate Bridge* and does not have compliance with RBC affiliation requirements.**

The Management Committee agreed the RBC cannot endorse the playing of this game in the RBC facility.

Follow up from Previous Meetings

Item	Meeting First Discussed	Status Update
Advising Directors that they only have to announce handicap winners as they are not available on-line.	August	Sandra to email Directors to remind them they only have to announce handicap winners as this information is not publicly available. This item is now closed.

10. Education Report (Ted Morriss)

Follow up from Previous Meetings

Item	Meeting First Discussed	Status Update
Develop a list of topic areas for further discussion and development for intermediate training.	August	Ted Morriss presented a planned program, for the remainder of this calendar year, for any club players wishing to progress their own game by adopting more advanced play techniques and conventions. Ted Morriss advised that he envisaged the session would go for 30 to 45 minutes with the first one to be presented on 17 September by Ted on Multi Twos which he would deliver over two weeks i.e. Part 1 and Part 2. Session times would generally be at 1pm on a Tuesday following the normal morning Bridge session. Action: Ross Mangano to email all club members and to finalise the flyer and program sheet working with Ted Morriss.
Latest status of the September beginners training sessions (Susan Kennard).		Sue advised she had 18 attendees for the first session. This was out of a total number of 28 who registered interest.

11. Member Welfare Report (Melva Leal)

- Lesley Brown has visited Dorothy Gehrke. Fay Jeppesen has made contact as well.
- A condolence card was sent to Midge Spice after the passing of her father.
- Ted Morriss advised he had been in contact with Sarah Huntington-Wynne. The club will send her a card.
- Melva had been in contact with Thea Hobson and she would like to return to playing subject to organising transport.

12. General Business

Follow up from Previous Meetings

Item	Meeting First Discussed	Status Update
Reprinting System Cards - Quote (Lesley Brown)	July	Lesley Brown to contact the printer and get a quote for the DL size card, which is slightly narrower than current card. This would include reformatting.
Liquor Licencing Requirements (Ross Mangano)	August	<p>Ross Mangano reaffirmed the need to request an 'exemption' or to apply for a licence as advised by Kim Ellaway in 2023 and again in 2024. Ross Mangano advised the Committee had made a decision in 2023 to apply for an exemption for two (2) events last year following the 2023 advice. Ross Mangano advised that there appeared to be a fee attached for an exemption based on research undertaken by Maurice Sanders in 2023.</p> <p>Sandra Routley advised she had to make a call to the President of the Caboolture Club, Noreen Weyling, and she kindly offered to ask Noreen what Caboolture do when they have similar events.</p> <p>Action: Ross Mangano to report to the next meeting on a final recommendation.</p>
Taxation Office to be advised of correct PO Box number (Ross Mangano)	August	Carry forward to the next meeting.
Confirmation of club members for the following committee/member roles (Susan Kennard): <ul style="list-style-type: none"> • Membership Secretary (currently Peter Hancock); and 	July	<p>Susan Kennard confirmed Peter Hancock for the Membership Secretary role and Tracey Langton for the Newsletter role.</p> <p>Action: Ross Mangano to update the role sheet and post on the noticeboard and send an email to all members.</p>

<ul style="list-style-type: none"> • Newsletter (currently Tracey Langton). 		
Succession planning for the Tournament Organiser and Recorder roles (Sandra Routley)	July	Carry forward
Update on following up inactive members (Melva Leal and Lesley Brown)	July	Melva Leal and Lesley Brown to speak with Peter Hancock about getting a list of previous members who did not renew RBC membership in 2024.
Updating of Rules and By-Laws (Sandra Routley and Fay Jeppesen)	July	<p>Fay Jeppesen and Sandra Routley presented the updated Draft Rules and By-Laws together with a summary page of changes for each document.</p> <p>Fay Jeppesen and Sandra Routley acknowledged the excellent work of John Scrivens. It was agreed that a thankyou card and small gift should be acquired for John Scrivens. Ken Griggs was tasked to acquire a gift of red wine.</p> <p>Sue Kennard also acknowledged the good work by Sandra Routley and Fay Jeppesen.</p> <p>Fay Jeppesen moved a motion that the amendments completed to the RBC Rules and RBC By-Laws be adopted in accordance with the Office of Fair Trading Model Rules 'Grievance Procedure' and these amended Rules now be submitted to the QBA for their approval. This was seconded by Sandra Routley. CARRIED</p> <p>Sandra Routley moved a motion that the review of the club By-Laws, as necessitated by the changes to the Model Rules for affiliated clubs by the Office of Fair Trading, be endorsed by a Club Special General Meeting noting other minor changes include the alignment with the renaming of the ABF masterpoint ranking and new Australian Tax Office reporting requirements. This was seconded by Fay Jeppesen. CARRIED</p>
Replacing the microphone (Susan Kennard)	August	Leslie Brown was excused to attend a doctor's appointment.

		<p>Susan Kennard advised that she had spoken with Peter Hancock. In addition, it was agreed that Susan Kennard would speak with Ron Chapman who was part of the committee responsible for installing the current system. Susan Kennard to discuss with Ron Chapman.</p> <p>Carry forward.</p>
Redcliffe 24 November Congress – Use of Common Area (Ross Mangano)	August	<p>The response (inwards correspondence 26) from the Redcliffe Snooker Club regarding the use of the common area was not discussed.</p> <p>Carry forward.</p>

New Business

1. **Recovering of Club Chairs** - A proposal was put forward by Sandra Routley and Fay Jeppesen to have the club chairs recovered. A summary of the quotes obtained from local suppliers are as follows:
 - o Allen Hockenhull (\$13,728),
 - o Parry and Williams (\$13,806) and
 - o Redcliffe Upholstery (\$20,060).

Sandra Routley proposed the most favorable local quote was from Allen Hockenhull which included free pickup and delivery. Allen Hockenhull has advised they have capacity to undertake work as early as December.

Fabric samples were presented by Sandra Routley. It was agreed the 'Tekno' brand in 'Navy' was the preferred colour.

Ted Morriss also suggested that it would be ideal to have the feet of chairs renewed, as required, whilst any work is being completed. This was endorsed.

Linda Almond proposed that the final placement of any order would be contingent on the cashflow of payments noting the Committee prefers to use funds in the everyday accounts in the first instance.

It was agreed Ross Mangano would be the nominated club officer to finalise this matter.

Sandra Routley moved a motion that the quote from Allen Hockenhull be accepted noting that there might be minor variations due to the fabric selection (Tekno Navy), final confirmation of chair numbers, final confirmation of GST inclusive pricing, and the scope of work (e.g. checking of the chair feet). This was seconded by Fay Jeppesen. **CARRIED**

Action: Ross Mangano to contact Allen Hockenhull for updated quote.

2. **2025 RBC Program Book:** Sandra Routley advised the working group to develop the 2025 RBC program book will be made up of Ross Mangano, Wayne Parker and herself.
3. **RBC Christmas Party (Susan Kennard).**
Susan Kennard advised details of the buffet menu for the Christmas Party to be held on Wednesday 4 December.
4. **Request from the Redcliffe Art Society (Susan Kennard).**
Susan Kennard advised she had a verbal request to sponsor an artist prize in an art competition. The Committee agreed that it does not sponsor prizes in this fashion and reconfirmed its desire to

support an approach to make donations to charitable work based on recognised community need. Susan Kennard will advise the President of the Art Society of the club position.

5. **November Congress Flyer**- Sue Kennard presented the Congress Flyer for Committee endorsement. This was endorsed by the Management Committee to be forwarded to the Congress Director, Julie Jeffries, for approval. **Action:** Ross Mangano to send Congress Flyer to Julie Jeffries.

13. Close and date of next meeting

- Next Meeting – Thursday 10 October
- Meeting Closed 4.13pm

Confirmed as true and correct by:


Susan Kennard (Chairperson)


Ross Mangano (Secretary)

Date: 10/10/2024

Date: 10/10/2024

Redcliffe Bridge Club Inc. - TREASURER'S REPORT - August 2024

Tabled at Management Committee Meeting of 12th September 2024

1. Cash Holdings

\$ 9,476.63	Cash at Bank Account	
\$ 5,360.55	Business Saver Account	
\$ 289,030.67	Term Deposit no. 005686717 - 9 mths at 5.05% maturing 22/05/2025	Interest on Maturity \$ 10,917
<u>\$ 139,328.10</u>	Term Deposit no. 34921275 - 9 mths at 4.55% maturing 27/05/2025	\$ 3,873
\$ 443,195.95	Total Cash Holdings	<u>\$ 14,790</u>

2. Expenses

\$ 7,812.62 List of Expenses Attached.

3. Liabilities

\$ 987.32 Coles Customer Account Card.

4. Profit & Loss

A detailed Profit & Loss comparison to the previous year is attached.

P & L Summary	Aug-24	Aug-23	Year to Date from 1 April 2024
Table Fees	\$ 5,390.00	\$ 7,647.70	\$ 25,341.05
Total Receipts	\$ 17,681.13	\$ 8,015.48	\$ 42,635.40
Expenditure	\$ 7,812.62	\$ 4,323.77	\$ 39,176.68
Net Income	\$ 9,868.51	\$ 3,691.71	\$ 3,458.72

Monthly Notes:

- The club's net income for the month of August 2024 was \$9,868.51
- Table Fees were \$5,390.00 for the month down by \$2,257.70. for the same period last year, \$2,709.70 was received from Redcliffe Congress in August 2023.
- Directors and Bridgemate fees were \$280.00. A total of \$280.00 for free games for the month.
- All expenses are listed separately on the attached - **Total Expenses by Payee.**
- Membership Fees collected in August 2024

Members	\$ -
Club Joining Fee	\$ 10.00
Away Membership	\$ 10.00
	<u>\$ 20.00</u>

- Both term deposits matured during the month and the interest received was \$11,992.48.

We have reinvest interest received and the principal amount as shown above in two separate term deposit.

- The Coles account credit limited has been increased to \$1,800.00 per month. This was done because we were often reaching 80% of our spent limited before the end of the month, requiring a cash top up of the account.

8. The ABF & QBA membership fees will increase from the 1st April 2025 to \$23.30 each. The Masterpoints will increase by 25% as well:

Gold Points from \$1.31 to \$1.64 each an increase of .33c

Red Points from \$1.62 to \$2.03 each an increase of .41c

Green Points from \$2.02 to \$2.53 each an increase of .51c

To cover these increases it is advised that we increase our table fees to \$6.00 per game and the membership fees to \$60.00 per member per year. The clubs joining fee and away fees to remain the same at \$10.00 each.

9. The Redcliffe Congress costs were:

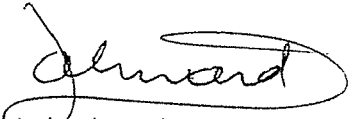
Expenses	Director - Jo Leary	\$ 320.00	Income	ABF - My ABF	\$ 3,272.50
	Prizes money	\$ 1,000.00		Less processing fee 2%	\$ 65.45
	Food and wine	\$ 1,018.17		Income Received - Sept	\$ 3,207.75
	Pens for both congresses	\$ 389.94			
	QBA - 24 tables - levies	\$ 72.00			
	Total Expenses	\$ 2,800.11		Profit	\$ 407.64

Balance Sheet:

Attached is the Balance Sheet report for the 31st August 2024

The balance sheet shows that our total Equity is \$505,889.75 up by 3.70% for the same time last year.

I move that the Treasurer's report as tabled be accepted and the accounts paid be ratified.



Linda Almond

Treasurer