

	Discussion re Risk with existing Electrical Panel Board. Clare moved "Work and replacement to go ahead immediately". Seconded Raelene Carried. BTG to be advised	Mike/Bob
B	Report to Charities Commission Update received from Kevin. New procedures from Charities Commission required. Kevin's work continues.	Kevin
C	Alternative printing options for Programme Book Mike discussed samples and quotes from Matamata and Hamilton Clubs. Evident not a lot to be gained by changing. Committee expressed desire to keep the local printer we are using, but with caution re numbers printed and amount of editing/rework to keep cost in check.	Mike
I	New World – authority cards Nothing further required. Register in place	
6	Broken water zip New regime underway. Clare has advised members via email.	Clare
7	Playing committee report Karen Reported. Several concerns raised re suitability of each playing session for each member. Karen/Clare agreed information via newsletter to remind players of this matter. Suggestion – if a player wishes to advance to a more senior session, the Club Captain would be happy to assess their readiness. Newsletter item – members to be reminded of Director's responsibilities and availability to help where necessary.	Karen/Clare Clare
8	New Members Applications Anthea Mackintosh – Affiliate Mike Joyes – Affiliate All accepted. Notifications to be sent	Raelene
9	Health and Safety – review in March Anna asked that the 27 January incident be discussed. Protocols discussed. All agreed unwell members must not attend sessions, and members that become unwell at a session must go home immediately. Clare to add to newsletter Health and Safety - regular inspections and report. Discussed along with Event Reporting. Decision: Need Health and Safety Checklist and Event Report Protocol Form developed.	Clare Kim
10	Correspondence Inwards: Completed David Sargeant: Suggestion for attracting new members. Letter of thanks to go to David. Will review closer to 2027 lessons. Outwards: Almoner: Allison Vince advised: Cards sent to: Julie Rope Leonie Sentch Spoken with: Alison Smith. Noted.	Raelene
11	2026 Planner 28 March – junior and novice tournament Pam directing. Mike/Kim scoring. Ian Moore results (Clare to contact Ian) Helpers on the day: AnneT (9:00am and possibly end of session 4:30pm)	Clare

	<p>CB6s subcommittee Alison V asked for a time slot for 15 April Committee meeting to discuss progress. Thanks Alison- 5:45pm – Raelene to advise</p>	Raelene
12	<p>General Business Resonate Presentation. Clare will ask for interest vis newsletter.</p> <p>X-Club awareness – newsletter item</p> <p>Extra drain work. Mike reported general tidy up work from the initial work was required. Now completed.</p> <p>NZB – access code – new process. (new members?) Email generally needed to login to NZB. Mike happy to assist with any issues.</p>	<p>Clare</p> <p>Clare</p>
13	<p>Any Other Business Note: cards / boards / card holders arrived.</p> <p>Vicki asked all batteries for Bridgemates to be checked, and that spare batteries are always available.</p>	Mike
14	<p>Close Meeting Clare closed the meeting at 6:40 pm. Next meeting Wednesday 15 April 5:15pm at clubrooms.</p>	

Appendix 1 – Financial Reports

TREASURER REPORT

for period ended 28-Feb-26

<u>Summarised financials</u>	<u>2026</u>	<u>2025</u>	<u>Change</u>	<u>YoY</u>	
Net surplus/(deficit)	\$12,045	\$9,764	\$2,281	23%	(1)
Total Income	\$39,124	\$25,361	\$13,763	54%	
Total Expenditure	(\$27,079)	(\$15,597)	(\$11,482)	(74%)	
Annual subscriptions income (net)	\$10,735	\$9,140	\$1,595	17%	
Table money income	\$12,080	\$9,915	\$2,165	22%	(2)
Tournament income	\$2,760	\$2,560	\$200	8%	
Tournament expenses	(\$1,738)	(\$1,779)	\$41	2%	
Tournament surplus/(deficit)	\$1,022	\$781	\$241	31%	
Sponsorship income	\$4,360	\$3,200	\$1,160	36%	(3)
Grants & Donations income	\$8,158	\$28	\$8,130	29,036%	(4)
NZB affiliation fees	(\$3,671)	(\$2,766)	(\$905)	(33%)	(5)
Session Catering	(\$1,514)	(\$708)	(\$806)	(114%)	(7)
Social Events expenses	(\$1,066)	(\$1,007)	(\$59)	(6%)	
Prize vouchers	(\$1,657)	(\$1,147)	(\$510)	(44%)	
Administration expenses	(\$2,797)	(\$1,842)	(\$955)	(52%)	
Electricity	(\$931)	(\$659)	(\$272)	(41%)	(8)
Cleaning & related expenses	(\$1,186)	(\$1,169)	(\$17)	(1%)	
Building & equipment related expenses	(\$9,216)	(\$2,033)	(\$7,183)	(353%)	(6)
Fixed Assets (net)	\$90,297	\$51,897	\$38,400	74%	(9)
Debtors	\$2,760	\$1,860	\$900	48%	
Creditors	(\$1,701)	(\$1,090)	(\$611)	(56%)	
Table money In advance	(\$8,020)	(\$6,524)	(\$1,496)	(23%)	(11)
<u>Bank balances</u>					
Westpac current account	\$38,629	\$29,170	\$9,459	32%	
Westpac term deposit (on call)		\$35,579	(\$35,579)	(100%)	
Cash on hand	\$100	\$100			
Overall cash balance	\$38,729	\$64,849	(\$26,120)	(40%)	(10)

Points of interest for the period

- 1 YTD Surplus of \$12,045 due to billing of subs (\$10,735) and Sponsorship (\$4,360) in February
- 2 Table Money income up \$2,165 (22% up YoY) - increase in playing numbers
- 3 Sponsorship income up \$1,160 (36% up YoY)
- 4 Grants & Donations income up \$8,130 - \$8k from Pub Charities re renovations
- 5 Affiliation fees expense up \$905 (33% up YoY) - quarterly billing
- 6 Building & equipment expenses up \$7,183 (353% up YoY)
- 7 Session catering up \$806 (114% up YoY) - increased playing numbers
- 8 Electricity expenses up \$272 (41% up YoY) - slight improvement on January
- 9 Fixed Assets (net) up \$38,400 (74% up YoY) - renovations completed
- 10 Overall Cash balance down \$26,120 (40% up YoY) - renovations the major contributor
- 11 TM in Advance back down to \$8k from \$17k as at 31-Jan (23% up YoY)
- 12 2026 Learner receipts to date are \$2,400 - 2 to pay (\$3,120 in 2025)

Profit & Loss Statement

Month ending: 28-Feb-26	2026 YTD	2025 YTD	% Vary	
Income				
Subscriptions	\$11,215.00	\$9,500.00	18.1%	(1)
Subscriptions Rebate	(\$480.00)	(\$360.00)	(33.3%)	
Joining Fees & Name Badges	\$105.00	\$45.00	133.3%	
Table Money - Cash	\$32.00	\$20.00	60.0%	
Table Money - Prepaid	\$12,080.00	\$9,915.00	21.8%	(2)
Sponsorship (Competitions)	\$2,880.00	\$1,980.00	45.5%	(3)
Sponsorship (Programme)	\$1,080.00	\$720.00	50.0%	(3)
Sponsorship (Tournament)	\$400.00	\$500.00	(20.0%)	
Grants & Donations	\$8,158.00	\$28.00	29,035.7%	(4)
Tournament Entry Fees	\$2,760.00	\$2,560.00	7.8%	
Raffles	\$67.00		100.0%	
Bar Takings	\$130.00	\$105.00	23.8%	
Interest Received	\$5.46	\$195.10	(97.2%)	
Sundry Income	\$692.00	\$152.84	352.8%	
Total Income	\$39,124.46	\$25,360.94	54.3%	
Administration	\$2,796.63	\$1,842.32	(51.8%)	
Advertising	\$305.21	\$451.98	32.5%	
Computer Expenses	\$175.95	\$139.95	(25.7%)	
Electricity	\$930.71	\$659.35	(41.2%)	(8)
Postage & Box Rental	\$58.00		(100.0%)	
Telephone & Broadband	\$260.08	\$235.78	(10.3%)	
Website & Online charges	\$436.26	\$393.07	(11.0%)	
Session Catering	\$1,513.85	\$707.72	(113.9%)	(7)
Social Events Expenses	\$1,066.01	\$1,006.97	(5.9%)	
Tournament Expenses	\$1,738.44	\$1,779.07	2.3%	
Affiliation Fee & Masterpoints	\$3,670.57	\$2,765.52	(32.7%)	(5)
Director & Tutor Payments	\$364.00	\$624.00	41.7%	
Bridge Supplies & Fees	\$809.65	\$272.45	(197.2%)	
Prizes incl. Vouchers	\$1,657.35	\$1,146.85	(44.5%)	
Gifts & Donations	\$798.94	\$290.97	(174.6%)	
Sponsorship & Grants		\$80.00	100.0%	
Equipment R&M	\$966.70	\$166.70	(479.9%)	(6)
Property R&M	\$7,886.18	\$531.94	(1,382.5%)	(6)
Lease on Land	\$362.75	\$362.75		
Rates (Water & Sewerage)	\$96.27	\$971.27	90.1%	
Wages	\$1,124.99	\$355.26	(216.7%)	
Cleaning & Supplies	\$60.51	\$813.27	92.6%	
Total Expenditure	\$27,079.05	\$15,597.19	(73.6%)	
Net Surplus/(Deficit)	\$12,045.41	\$9,763.75	23.4%	(1)

Balance Sheet

Month ending: 28-Feb-26
Current Assets

	2026 YTD	2025 YTD	% Vary	
Current Account (Westpac)	\$38,628.57	\$29,169.56	32.4%	(10)
Cash on Hand (Float)	\$100.00	\$100.00		
Term Deposit 1 (Westpac)		\$35,578.66	(100.0%)	(10)
Debtors	\$2,760.00	\$1,860.00	48.4%	
Prepaid Expenses	\$560.00	\$268.87	108.3%	
Total Current Assets	\$42,048.57	\$66,977.09	(37.2%)	

Fixed Assets

Buildings at Cost	\$112,733.00	\$81,200.00	38.8%	(9)
Buildings Accum Dep'n	(\$52,236.00)	(\$50,476.00)	(3.5%)	
Plant&Equipment at Cost	\$51,187.00	\$47,919.00	6.8%	(9)
Plant&Equipment Accum Dep'n	(\$34,614.00)	(\$32,805.00)	(5.5%)	
Furniture&Fittings at Cost	\$50,030.00	\$41,650.00	20.1%	(9)
Furniture&Fittings Accum Dep'n	(\$37,840.00)	(\$36,887.00)	(2.6%)	
Computer Equipment at Cost	\$4,320.00	\$4,320.00		
Computer Accum Dep'n	(\$3,283.00)	(\$3,024.00)	(8.6%)	
Total Fixed Assets	\$90,297.00	\$51,897.00	74.0%	(9)
Total Assets	\$132,345.57	\$118,874.09	11.3%	

Liabilities

Creditors	\$1,700.67	\$1,090.15	(56.0%)	
Table Money In Advance (Compa\$\$)	\$8,020.00	\$6,524.00	(22.9%)	(11)
Waikato-Bays WAPs Control	\$1,049.15	\$500.00	(109.8%)	
Income in Advance	\$2,111.00	\$3,227.00	34.6%	(12)
PAYE Tax Payable		\$62.44	100.0%	
Total Liabilities	\$12,880.82	\$11,403.59	(13.0%)	
Net Assets	\$119,464.75	\$107,470.50	11.2%	

Equity

Accumulated Funds	\$107,419.34	\$97,706.75	9.9%	
Retained Earnings				
Current Year Earnings	\$12,045.41	\$9,763.75	23.4%	
Total Equity	\$119,464.75	\$107,470.50	11.2%	