

Meeting Minutes



Meeting Name	Committee meeting
Location	Cambridge Bridge Club Clubrooms, 14 Fort Street, Cambridge
Date	Wednesday 15 July 2026
Time	5:15pm
Chair	Clare Coles
Minutes	Raelene Taylor
Attendees	Clare Coles, Anna Singlewood, Kevin Whyte, Michael Neels, Raelene Taylor, Robyn Pell, Rod Fox, Mikayla Lewis, David Johnston, Kim Ground, Anne Tankard
Apologies	Karen Payne

Item	Details	Owner
1	Welcome Clare welcomed all to the meeting	
2	Acceptance of Previous Minutes Moved: Clare, Seconded: Rod – carried.	
3	Matters Arising Nil	
4	Treasurer's Report Kevin presented his report. Vicki/Kevin have discussed post-meeting, and confirm that masterpoints should go through to NZB for the introductory Learner sessions Charities Commission update – Kim confirmed all documentation is compliant. Committee agreed Dropbox folders need to be reorganised and updated. Old documents to be archived. Review integrity of files backup. Proposed Treasurers Report be accepted: Moved Kevin / Anne : Carried Financial Delegation Authority Policy. One small change required, and subject to this change Rod Moved to accept policy; seconded Kim : Carried Finance Risk and Audit Subcommittee (FRA) Charter. Discussed and accepted.	Robyn / Vicki
5	Upcoming Events Golden Anniversary – Debrief. Clare thanked all involved – especially the extensive work put in by the subcommittee - in making this event a truly memorable and enjoyable day for all. CB6s – Saturday 8 August. Allison V joined the meeting to give an update. - Clipboards to facilitate various support activities are in place. - Pam Ian and Cooper Moore to generate and deliver a quiz – four rounds of six questions.	

	- Post-Sixes function for all involved in running the Sixes. Agreed on Oasis for venue. Mike to determine numbers and make booking. - Dress-up prizes confirmed. - Close off date for entries confirmed 31 July. - Raelene and Ian T to hand our gift bags to individuals leaving the event at end of the day. - Friday 7 August 1100, at the club - helpers to be sought to transport gear to venue. Property Brokers. Not yet approached. Possibility for major sponsorship for 2027 Club Facebook page. Anna Kalma to be approached. Catering. Allison reported Onyx on track. Mary will require help transporting food on the day. All else under control.	Mike Mikayla Mikayla Allison V / Mary
6	Outstanding Actions Nil	
7	Playing committee report Clare presented Karen's report. - Need to encourage non-open players to attend Monday night sessions. Ideas include a prize for best non-open and continue with handicapped events. - Dealing. - Suggested two people to deal together to speed up the process. - More training required, noting some recent errors - Instruction video is available to aid learning – will be available on WhatsApp 2027: New session – Friday mornings. For novice and Junior players. Authentic session to be dealt, scored, bridgemates used. One month trial to begin before end 2026. Peter Hensman to manage. 2027 Sixes: Theme to be announced 8 August 2026. Nursery Rhyme. - Size of the Prize: Mike suggestion discussed. Applies only to open tournaments. As CBC does not host one of these, no action required. Tournament requirements as per NZ Bridge requirements Discussed. Playing committee felt too onerous on clubs and compliance orientated. Clare to offer alternative suggestions – i.e. checklist for host clubs to follow to ensure smooth competitions.	Paul Paul Mike Clare
8	New Members Applications New Member applications were tables and all accepted. The following are now members of the Club: - Pamela Rogers - Robyn Hardy - Des Duggan. Review of membership Pathways	Rod

Meeting Minutes



	Membership application form and process requires review. FRA subcommittee asked to carry out this review. WIP – still fine details to be applied to a new Application form.	
9	Health and Safety A Risk Register is to be compiled by the FRA subcommittee. WIP Clare spoke to an incident that involved a club member having a fall. (Referred to email previously circulated). - Procedures need to be clarified and followed. - H&S Officer (Kim) to be advised as soon as possible of any incident. - Incident form to be issued and completed by person involved in incident - H&S Officer determines if any immediate action required - Incident form to then be presented at next committee meeting for consideration H&S Policy and procedures to be discussed at next committee meeting Note for next newsletter: - Ask all members to take extra care over winter months when outside wet or uneven surfaces - Leave entry and exit area clear. No gathering for discussion in this area please.	Rod Clare Clare
10	Correspondence Inwards: Nil Outwards: Nil Almoner: Condolences – Judy Grey	
11	General Business Air Conditioning. Discussed. Committee agreed to replace the broken unit only at this time. Oxygen air option of larger Panasonic model preferred, however Petrino will be asked to quote on same model for comparison. Sun Blinds. Requirement for two east facing windows? Anne to assess and report back. WIP Member Emergency Contacts: Deferred to August meeting Dealing machine maintenance. After discussions with supplier it was agreed no maintenance required at this point. Clare agreed that Paul to order two boxes of cards immediately after the meeting (we had run out of time to discuss). Side Tables – refurbishment. Deferred to August	Clare Anne Rod Raelene
12	Any Other Business	
13	Close Meeting Clare closed the meeting at 6:55pm. Next meeting Wednesday 19 August; 5:15pm at clubrooms.	

CBC Financials

TREASURER REPORT

for period ended 30-Jun-26

<u>Summarised financials</u>	<u>2026</u>	<u>2025</u>	<u>Change</u>	<u>YoY</u>	
Net surplus/(deficit)	\$13,306	\$11,487	\$1,819	16%	(1)
Total Income	\$62,298	\$42,656	\$19,642	46%	(1)
Total Expenditure	(\$48,992)	(\$31,168)	(\$17,824)	(57%)	(1)
Annual subscriptions income (net)	\$13,100	\$11,910	\$1,190	10%	
Table money income	\$24,516	\$19,928	\$4,588	23%	(2)
Tournament income	\$6,120	\$5,370	\$750	14%	
Tournament expenses	(\$3,808)	(\$3,599)	(\$209)	(6%)	
Tournament surplus/(deficit)	\$2,312	\$1,771	\$541	31%	
Sponsorship income	\$4,460	\$3,500	\$960	27%	(3)
Grants & Donations income	\$11,038	\$138	\$10,900	7,899%	(4)
NZB affiliation fees	(\$7,738)	(\$5,827)	(\$1,911)	(33%)	(5)
Session Catering	(\$3,177)	(\$2,119)	(\$1,058)	(50%)	(7)
Social Events expenses	(\$3,150)	(\$1,532)	(\$1,618)	(106%)	(7)
Prize vouchers	(\$2,897)	(\$2,487)	(\$410)	(16%)	
Administration expenses	(\$3,102)	(\$2,816)	(\$286)	(10%)	
Energy	(\$1,821)	(\$1,370)	(\$451)	(33%)	(8)
Cleaning & related expenses	(\$2,646)	(\$2,391)	(\$255)	(11%)	
Property & equipment R&M	(\$10,502)	(\$3,066)	(\$7,436)	(243%)	(6)
Fixed Assets (net)	\$94,462	\$53,306	\$41,156	77%	(11)
Debtors	\$720	\$240	\$480	200%	
Creditors	(\$5,244)	(\$2,267)	(\$2,977)	(131%)	(9)
Table money In advance	(\$9,432)	(\$7,701)	(\$1,731)	(22%)	(10)
Income in Advance	(\$265)	(\$175)	(\$90)	(51%)	
<u>Bank balances</u>					
Westpac current account	\$41,478	\$29,639	\$11,839	40%	
Westpac term deposit (on call)		\$35,615	(\$35,615)	(100%)	
Cash on hand	\$100	\$100			
Overall cash balance	\$41,578	\$65,354	(\$23,776)	(36%)	(9)

Points of interest

- (1) YTD Surplus UP \$1,819 (16% YoY) but \$1,121 down on prior month
- (2) Table Money UP \$4,588 (26% YoY) - playing numbers 1,109 UP on last year (6.314 v 5.205)
- (3) Sponsorship income UP \$960 (28% YoY) - only \$60 owing by same tardy sponsor as last year
- (4) Grants & Donations income significantly UP (\$10,900 YoY)
- (5) Affiliation fees expense UP \$1,911 (33% YoY) - playing numbers well UP
- (6) Building & equipment R&M UP \$7,436 (243% YoY)
- (7) Session catering/Social Events expense UP \$2,678 (75% YoY) - 50th Jubilee cost \$1.437 (net)
- (8) Energy cost UP \$451 (33% YoY) - winter is upon us!!
- (9) Overall Cash balance is \$41,578 (36% DOWN YoY) - Creditors balance is \$5,244 v \$2,267
- (10) TM in Advance UP \$1,711 (22% YoY) - very good response to latest Top up reminder
- (11) Fixed Assets (net) UP \$41,156 (77% YoY) - offset by \$10.5k in Grants
- (12) Forecasting a Depreciation charge of at least \$7,000 v \$4,781 last year - UP \$2,219+

CBC Financials

Profit & Loss Statement

Month ending: 30-Jun-26

Income

	2026 YTD	2025 YTD	% Vary	Note
Subscriptions	\$13,580.00	\$12,270.00	10.7%	
Subscriptions Rebate	(\$480.00)	(\$360.00)	(33.3%)	
Joining Fees & Name Badges	\$735.00	\$920.00	(20.1%)	
Table Money - Cash	\$128.00	\$48.00	166.7%	
Table Money - Prepaid	\$24,516.00	\$19,928.00	23.0%	(2)
Sponsorship (Competitions)	\$2,880.00	\$1,980.00	45.5%	(3)
Sponsorship (Programme)	\$1,080.00	\$720.00	50.0%	(3)
Sponsorship (Tournament)	\$500.00	\$800.00	(37.5%)	(3)
Grants & Donations	\$11,037.52	\$138.00	7,898.2%	(4)
Tournament Entry Fees	\$6,120.00	\$5,370.00	14.0%	
Raffles	\$232.00	\$195.00	19.0%	
Bar Takings	\$246.00	\$200.00	23.0%	
Social Events Receipts	\$620.00		100.0%	
Interest Received	\$5.46	\$243.86	(97.8%)	
Sundry Income	\$1,098.00	\$202.84	441.3%	
Total Income	\$62,297.98	\$42,655.70	46.1%	(1)
Administration	\$3,101.91	\$2,816.08	(10.2%)	
Advertising	\$536.60	\$451.98	(18.7%)	
Computer Expenses	\$405.84	\$387.89	(4.6%)	
Electricity	\$1,820.53	\$1,369.65	(32.9%)	(8)
Postage & Box Rental	\$87.00	\$23.00	(278.3%)	
Telephone & Broadband	\$475.32	\$447.04	(6.3%)	
Website & Online charges	\$436.26	\$393.07	(11.0%)	
Session Catering	\$3,177.27	\$2,119.20	(49.9%)	(7)
Social Events Expenses	\$3,150.23	\$1,532.48	(105.6%)	(7)
Tournament Expenses	\$3,808.34	\$3,598.53	(5.8%)	
Affiliation Fee & Masterpoints	\$7,738.20	\$5,827.28	(32.8%)	(5)
Director & Tutor Payments	\$1,668.00	\$920.00	(81.3%)	
Bridge Supplies & Fees	\$3,363.40	\$1,239.19	(171.4%)	
Prizes incl. Vouchers	\$2,897.35	\$2,486.85	(16.5%)	
Gifts & Donations	\$198.94	\$392.97	49.4%	
Sponsorship & Grants		\$80.00	100.0%	
Bank Fees	\$0.38		(100.0%)	
R&M - Equipment	\$1,456.77	\$237.70	(512.9%)	(6)
R&M - Property	\$8,682.68	\$1,398.06	(521.1%)	(6)
Insurance	\$1,568.47	\$1,625.69	3.5%	
Lease on Land	\$362.75	\$362.75		
Rates (Water & Sewerage)	\$1,409.85	\$1,067.50	(32.1%)	
Wages	\$2,388.11	\$1,421.04	(68.1%)	
Cleaning & Supplies	\$257.53	\$970.40	73.5%	
Total Expenditure	\$48,991.73	\$31,168.35	(57.2%)	(1)
Net Surplus/(Deficit)	\$13,306.25	\$11,487.35	15.8%	(1)

CBC Financials

Balance Sheet

Month ending: 30-Jun-26

Current Assets

Current Account (Westpac)	\$41,477.66	\$29,638.71	39.9%	(9)
Cash on Hand (Float)	\$100.00	\$100.00		
Term Deposit 1 (Westpac)		\$35,615.03	(100.0%)	(9)
Debtors	\$720.00	\$240.00	200.0%	
Prepaid Expenses	\$180.00	\$1,800.00	(90.0%)	
Total Current Assets	\$42,477.66	\$67,393.74	(37.0%)	

Fixed Assets

Buildings at Cost	\$112,733.00	\$81,200.00	38.8%	(11)
Buildings Accum Dep'n	(\$52,236.00)	(\$50,476.00)	(3.5%)	
Plant&Equipment at Cost	\$55,352.00	\$49,328.00	12.2%	(11)
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%	(11)
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	\$94,462.00	\$53,306.00	77.2%	(11)
Total Assets	\$136,939.66	\$120,699.74	13.5%	

Liabilities

Creditors	\$5,243.92	\$2,267.20	(131.3%)	(9)
Table Money In Advance (Compa\$)	\$9,432.00	\$7,701.00	(22.5%)	(10)
Waikato-Bays WAPs Control	\$1,273.15	\$1,300.00	2.1%	
Income in Advance	\$265.00	\$175.00	(51.4%)	
PAYE Tax Payable		\$62.44	100.0%	
Total Liabilities	\$16,214.07	\$11,505.64	(40.9%)	
Net Assets	\$120,725.59	\$109,194.10	10.6%	

Equity

Accumulated Funds	\$107,419.34	\$97,706.75	9.9%	
Retained Earnings				
Current Year Earnings	\$13,306.25	\$11,487.35	15.8%	
Total Equity	\$120,725.59	\$109,194.10	10.6%	