

## (DRAFT 2)

### BRADGATE BRIDGE CLUB

#### **MINUTES of the Annual General Meeting Held on Monday 31<sup>st</sup> October 2022 at 7.00 pm at Rothley Centre**

51 members were present.

1. **Apologies** were received from: Mike Ayers, Margaret Butterworth, Sarah Gilbert, Judith Hill, June Hummel, Monica Lucas, Vickie McCloy, Tony Middleditch, Anne Morris, Sheila Stockdale, Kish Trivedi and Jim Wilkinson.

#### **2. Minutes of the last AGM.**

The minutes of the AGM held on Zoom on 10<sup>th</sup> November 2021 were agreed.

#### **3 Matters arising**            There were no matters arising.

#### **4. Chairman's Report by Ray Newman:**

To start with I would just like to mention the sad loss of Geoff Shaw, who was a leading light in Loughborough BC, and who some members will remember. Geoff passed away last week. Details of his funeral are on the Loughborough BC website if anyone would like to go.

It does seem like a long journey that the club has been on. In March 2020 we faced the prospect of indefinite closure, with nobody knowing if the club would survive. But then online bridge began, first on Wednesdays then on Monday evenings, and for nearly two years our members could enjoy playing bridge at home without the risks associated with going out and meeting other people during the pandemic. Then, just as the vaccines made it safe to leave our homes, along comes Charnwood Borough Council to refurbish the Rothley Centre, which meant another three months until we could get back to F2F.

But finally on May 30<sup>th</sup> this year, we reopened, and what a relief to everyone. Of course we have lost a few players, and may never get back to the heady days of 18 or 19 tables on a Monday night, but at 10-12 tables on Mondays and 7 or 8 on Wednesdays we can justifiably claim to have weathered the storm. And we still keep our friendly reputation, and still attract some high quality players, so long may that last.

The Committee has had a busy couple of years. Those of you not involved won't know how many small (and not so small) decisions have had to be made. Fortunately we have a committee containing some very talented people, and this has helped the club survive a very tricky time. Being a relative newcomer to running a bridge club I've been lucky to be surrounded by so much knowledge and experience, which is invaluable when times get tough. Unfortunately, one of our longest serving committee members, Gail Tillen, is going to stand down from her position as Treasurer after this meeting. Gail has looked after our finances for eight years, (and before that her late husband Lawrie held the position for another six), which is an amazing record. We will certainly miss her acumen and judgment. The good news is (a) we have another experienced hand waiting to step into the

breach, and (b) Gail herself is willing to remain on the committee, albeit without the demanding job of Treasurer. Both of these subject to the club's agreement, of course.

A quick word about money. From a financial point of view, the club had a "good lockdown". Thanks to the deal negotiated with Oliver Cowan, our online TD, we made money from online bridge. We have also benefited greatly from the success of Charnwood Bridge Teachers, who generously divide their considerable profits between the three clubs that provide their teaching staff. You will no doubt all have seen the accounts that Gail circulated, and noted that we have, as a result, accumulated a healthy surplus.

I would like to conclude on an optimistic note. At a time when some of our local clubs have had to cease operating, we have survived. We are now seeing a slow but steady stream of new club members coming from a number of directions, especially from Charnwood Bridge Teachers. I know you will all make these newcomers welcome. I'm sure there will be a few challenges ahead, but if we are to continue to prosper as a club we need to maintain the standards we have established, of integrity and friendliness. We want people who play here to know they are going to have an afternoon (or an evening) of bridge that is demanding, but also enjoyable. Thank you.

## **5. Treasurer's Report by Gail Tillen:**

Our accounts this year are less straight forward than the previous two years.

We started the financial year last September still playing only online but we very soon started our face-to-face sessions. These started in early September and operated with small table numbers – mainly because we did not have access to our normal venue – the Rothley Centre undergoing refurbishment.

In terms of membership it has again been difficult to be definitive about our numbers but we did re-instate subscriptions at the end of last year and subs have been paid by 135 people. We have welcomed a number of new members recently who were not charged subs as it was close to the end of the year. Some players who did not play at all these last two and a half years have been pending awaiting their decision when subs become due again in November.

I have not attempted to analyse table numbers this year as it has not been meaningful running face-to-face and online in parallel. However, you should be aware that even with the smaller table numbers we have at the moment compared to pre-pandemic levels we are not running at a loss.

So let us look at the figures for the financial year ending 31 August 2022.

### **Income**

1. Subs of £675 from 135 members
2. Face-to-face bridge – as you know we have moved away from cash this year so of the £4708 table money collected, only £12 was in cash.
3. Online Bridge ran right through until the end of May and produced income from the BBO fees of £5392.63. For your interest, this is 70% of the fees you pay adjusted for the exchange rate.

4. We have received £1500 income from the teaching enterprise.

## **Expenditure**

1. Room hire has entered the expenses again with charges at the same level as previous years – however this will not remain the case as we go forward. Also, the Rothley Centre is now charging for setting up the room. It is £10 per session but we felt it the right thing for our members to pay this charge. There is also a charge of £1260 paid the County Club at St. Oswald's for the use of their facilities from 21<sup>st</sup> September through to 22<sup>nd</sup> May inclusive. I should add that County were very amenable to a cost structure – negotiated by Steve- that meant that whatever the table numbers, we would not operate at a loss.
2. Universal membership (was known as pay-to-play) payable to the EBU has been £2528.62. That was running at 48p per person per session but from April was 50p per person per session.
3. We continued to use an EBU director for all our online sessions and the cost of that is £40 per session. Total for the year was £3057.20. Well spotted – this figure is not divisible by 40. As with face-to-face not to run at a loss so Steve negotiated a deal which meant that this would not happen.
4. The Bridge items purchased are new cards.
5. Donations- we made one donation of £40 to the Ukraine appeal from a Sim pairs event.
6. The miscellaneous item refers to new cups purchased for the Summer pairs event and the engraving of other cups.
7. Expenses covered the purchase of hand sanitiser and keys for the new cupboards and stamps.
8. The AGM cost is there because we ran a free online session following the AGM but BBO still charged us.
9. There is an extra expenditure this year – bank charges - £57. HSBC started charging us back in November 2021. There is a monthly charge of £5 per month plus 40p per cheque paid in and 4% on cash deposits. This is despite the fact that we are a charity. We may look into changing banks in the future to avoid this charge. For this reason we will be asking that you make a bank transfer for your subs this year if you can.
10. I think most other expenditure is self explanatory.

## **iZettle figures**

I have shown on the income side the monies payable from subs and table money in full. But where they are paid by card through the iZettle card readers there is a charge of 1.75%. I have shown these as iZettle charges in the expenditure. It is just under £87 for the year.

Also there are some additional items that need some explanation- on the income side we show an income of £44.25 which represents 15 payments test by myself and other money elves in order to test out our phones (where the app is used) both through wifi and through our phone networks. 75p was taken by iZettle as their charge. These 15 transactions were then credited to the elves either through a bank transfer (£24) or through free table money sessions (£21), the latter does not show in the accounts.

So we end the year with a surplus of £2953, half of which has come from the teaching activities.

The Rothley Centre have just increased their charges by 10% and we fear they may rise again this winter when the energy price increases start to bite.

We have just over £17k in the bank. We are in the process of purchasing a new dealing machine which will cost us around £2500 to £3000k.

The committee are proposing that we retain subs this year at £5 per person.

## 6. **Resolution**

The Committee proposed that the subscription fee for the year 2022/23 be £5. This was agreed.

## 7. **Tournament Secretary's Report by Steve Wright.**

At the last AGM we reported that we just started F2F bridge based at the County Bridge Club, due to the imminent refurbishment of the Rothley Centre, alongside continuing the online bridge on BBO.

The plan was for Bradgate to run the Monday night F2F and County to run the Wednesday afternoon F2F. However the Wednesday numbers were too low and that session was abandoned in October 2021.

Due to various delays with the Rothley Centre, that arrangement stretched from an expected few months all the way until the end of May.

The County Bridge Club were very good landlords to us. We had good facilities, with a per-head charge (which meant we would not lose money) and they were very supportive of us. We left them with a viable Monday evening session, which County have continued to run as "County and Friends" whilst Westcotes unmothballed their club. It is expected to become "Westcotes and Friends" in the New Year once various Westcotes' members have completed their Tournament Director course. Whilst running a Monday F2F session and a BBO online session at the same time, we produced hybrid results. These were for curiosity only, as we treated the two sessions as independent when uploading to the EBU for NGS and Masterpoint purposes. But it was important as a statement that although we split between playing online and F2F, we are still one club.

One of the knock-on effects of running two sessions was what to do with competitions. If the two sessions played the same number of boards then it would be reasonable to run an online heat and a F2F heat and combine the results. But with the online players playing 20 boards compared to the F2F players 27 boards, the disparity was too much. It is much easier to get 60% when playing 20 boards than it is when playing 27 boards. It was considered too unfair to the F2F players to combine results. So we took the decision that the major multi-week competitions (Bradgate Plate, Tyler Trophy and Hercock Trophy) would be played once we are back at Rothley. This issue did not affect the Wednesday Winter Pairs as that was purely online.

It was also impossible to play the teams competitions online as BBO does not support multiple teams.

To fill the gap, we did run a BBO Casual Swiss Pairs over the winter. This was won by Irene Krantz and Jonathan Hughes.

We started back at the Rothley Centre at the end of May. The table numbers are in line with what other local clubs have experienced, which is being

about one-third down on pre-pandemic levels. Within those numbers, we have seen a number of new faces from graduates of Charnwood Bridge Teachers plus some experienced pairs from other clubs.

We did manage to shoehorn most of the competitions into the remaining competition season. We failed to find space for the Charity Pairs. We did plan to run the Jubilee Teams, but at the last moment it clashed with Queen's Funeral and the Rothley Centre was closed. There was insufficient time to reschedule.

We have introduced computer dealt boards on Wednesday afternoons. The plan is to introduce Bridgemates in the New Year.

We are looking for people who are willing to be a Tournament Director. We are particularly exposed on a Monday evening where we have very few people who are qualified. The club is willing to pay for the course.

## 8. **League Representative's Report by Richard Rees**

The LCBA committee has met regularly through the year, almost always by Zoom. During the 2021/22 season, we held a number of competitions, both face-to-face and online. Bradgate members have done well –

- **Steve & Anne Wright, Phil Watts & Linda Stone** lost in the final of the Josephs Bowl (the county's top team trophy) to a team which included two international players.
- **Lucy Pathan, Anne Wright, Duncan Jones, Anne Morris and Ben & Joan Gibson** all did well in Leicestershire competitions.

There is a more limited competition programme for 2022/23; Leicestershire runs many more county-wide competitions than other counties and numbers had been falling even before the government restrictions in 2020; the full calendar is on the LCBA website and I hope to be able to report lots of Bradgate members as winners next year.

Leicestershire has also fielded teams in Divisions 1, 2 and 3 of the Midlands Counties League; these teams have included many Bradgate members – too numerous to mention. However, worthy of mention is that Phil Watts, Linda Stone and Anne Wright comprised half of the Leicestershire team in the Pachabo Trophy, England's national Teams of 4 County Championship.

The LCBA has also resurrected the winter inter-club league, as teams of 4 rather than teams of 8, which officially gets under way next Wednesday. There are 30 teams in all, 5 of them from Bradgate.

## 9. **Election of officers**

1. David Twells had been nominated by the committee to the position of Treasurer and being unopposed was elected unanimously.
2. Gail Tillen had been nominated to serve as a committee member and being unopposed was elected unanimously.

## 10. **Presentation of Trophies** (see table below)

Terry Stephenson, a member since the 1980s, gave an amusing address before presenting the trophies.

11. **Any Other Business**

There was a vote of thanks to Gail Tillen to thank her for her 8 years of service as Treasurer.

The Chairman thanked everyone for their presence.

The meeting closed at 7.32 pm and was followed by a free session of Bridge.

<b><u>BRADGATE BRIDGE CLUB</u></b> <b><u>TROPHIES 2021-2022</u></b>	
<b>BRADGATE PLATE</b>	AUDREY MOUNT & MARY JOHNSON
<b>CHARITY CUP</b>	NOT PLAYED
<b>DAVIS TROPHY</b>	BARRY SMITH & RICHARD REES
<b>ADA ROBSON TROPHY</b>	
	ANNE MORRIS & LUCY PATHAN
<b>HERCOCK TROPHY</b>	ANNE WRIGHT & STEVE WRIGHT
<b>JUBILEE TROPHY</b>	NOT PLAYED
<b>TYLER TROPHY</b>	ANNE WRIGHT & STEVE WRIGHT
<b>PATTISON POTS</b>	ANNE WRIGHT & STEVE WRIGHT
<b>ROGER BIRD TROPHY</b>	PAUL ANDERSON & SUSIE PERRETT SANDRA MIDDLEDITCH & TRACY JARVIS
<b>THOMPSON TROPHY</b>	JIM WIKINSON & PAULA GORDON-SMITH

<b>CHICAGO KNOCKOUT</b>	NOT PLAYED
<b>WEDNESDAY WINTER PAIRS</b>	JIM WILKINSON & PAULA GORDON-SMITH
<b>WEDNESDAY SUMMER PAIRS</b>	PAUL ANDERSON & RUTH JOHNSON
<b>BRADGATE CUP</b>	KEITH RIMMER
<b>HOWARD STEVENS BOWL</b>	STEVE WRIGHT

## 2021/2022 Accounts for Bradgate Bridge Club as @31/08/22

## Balance Sheet as at 31 August 2021

Community Account	4,232.77
Deposit Account	9,812.17
Total Bank Balances	14,044.94
Debtor (BBO)	611.44
Creditor (UM)	- 194.40
Net Assets	-
Assets at 31 August 2021	14,461.98

				Income		Expenditure	
				2021/22	2020/2021	2021/22	2020/2021
Subscriptions				675.00			
						Room Hire	
						Mondays	1,001.00
						Wednesdays	299.00
						room setup	230.00
						League	-
Table Revenue	Monday	Cash	12.00	-		County (St Oswalds) Room Hire	1,260.00
	Card		4,034.50	-		Univeral Membership (EBU)	2,528.62
	Wednesday Cash		-	-		BBO Directors	3,057.20
	Card		661.50			iZettle charges	86.97
BBO income			5,392.63	8,297.37		Bridge Items	209.60
Tutorials				-		Training	- 232.00
Izettle test			11.80	32.45		iZettle tests credit	24.00
Bank Interest			2.68	0.98		Donations	40.00
						SIM Pairs	-
Chicago				-		EBU Affiliation Fees	27.00
						Insurance	74.70
Donations				-		Xmas Party	-
Misc			-	10.00		Training	-
Teaching profit			1,500.00			Bank Charges	57.00
						Expenses	103.27
						Gifts	40.95
						Catering	178.90
						League Costs	80.00
						AGM costs	42.15
						Misc	168.50
						Bridgewebs	60.00
						iZettle Equipment	-
							199.20
						Total Expenditure	9,336.86
							7,533.09
Total Income				12,290.11	8,340.80		
less Expenditure				9,336.86	7,533.09		
Surplus for the Year				2,953.25	807.71		

## Bank Balances at 31 August 2022

Community	3,100.38
Deposit	14,314.85
Total	17,415.23

## Reconciliation:

Net assets at 31 August 2021	14,461.98
Surplus for the year	2,953.25
Net assets at 31 August 2022	17,415.23