



**TAURANGA BRIDGE CLUB INC.**  
**Box 8037**  
**CHERRYWOOD**  
**TAURANGA 3145**

**CLUB ROOMS**  
252 Ngatai Road, Cherrywood  
Phone: (07) 576 5022  
E-mail tgacbc@xtra.co.nz  
Website <http://www.taurangabridge.co.nz>

**MINUTES OF THE TAURANGA BRIDGE CLUB COMMITTEE MEETING HELD AT THE CLUBROOMS 252  
NGATAI ROAD, ON WEDNESDAY 22 SEPTEMBER 2021 AT 4:00PM**

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**PRESENT:** Kate Terry (Chair), Jocelyn Buchanan, Belinda Ford, Bruce Gibson, Deidre Gunn, Peter Hagan, Sue Handley, John Masters, Mike Newton, Janice Simpson, Jill Ussher, Pat Ware, Norm Silcock

**IN ATTENDANCE:** Diane Rodger (President Mount Maunganui Bridge Club) (Late)

**APOLOGIES:** Judy Pawson

**Jocelyn / Jill CARRIED**

**MINUTES:** That the minutes of the previous meetings held on 17 August 2021 and 20 September 2021 as circulated are confirmed. **Peter / Janice CARRIED**

**MATTERS ARISING AND ACTION LIST**

**1 Sponsorship**

Norm reported that a thank you letter and invoices for sponsorship have been sent to Jones & Co.

**2 Karen Martelletti Foundation**

Kate reported that this was now a legal entity and would complete registration as a charity in a few weeks' time.

The Action List updated 23 September

	Item	Action Required	By whom	Due Date
1	Health & Safety Manual	Information page of pandemic response	Kate / Bruce Inglis	Report Oct 2021
2	Accident / Incident Form	Review	Sue & Norm	Report Oct 2021
3	Painting of Outside East Wall	Obtain quotes for remedial work	Peter / Kate	Report Oct 2021
4	Room Hire	Review of Charges	Deidre / Norm	Report Oct 2021
5	Increase in Subs, Table Money	Options	John	Report Oct 2021
6	Tracking of Payments	Consult Hello Club	John	Report Oct 2021



Diane Rodger joined the meeting.

### **COVID-19 SITUATION**

Kate welcomed Diane to the meeting.

Kate circulated a draft e-mail to members about the possibility of re-opening the clubrooms to sessions at Alert Level 2. This message:

- ♣ Outlined the reasons for considering reopening the clubrooms
- ♣ Proposed re-opening the week commencing 4<sup>th</sup> October
- ♣ Proposed a reduced number of playing sessions
- ♣ Proposed a mix of on-line and face-to-face sessions
- ♣ Detailed the rules applicable to any face-to-face session
- ♣ Outlined support for home bridge
- ♣ Requested members complete a short survey to gauge the views of members

With minor amendments, the committee approved the draft.

The Committee agreed that the decision to re-open would be driven by the response of members. A clear majority of respondents (greater than 60%) would be required for re-opening.

Diane commented that the message from Mount members upon lockdown a month ago was very clear; not to re-open the club until level 1 was restored. She was, however, happy to consult her committee and survey members again.

Diane left the meeting.

### **SUGGESTIONS**

No suggestions were received.

### **CORRESPONDENCE**

Correspondence is listed at the end of these minutes.

Correspondence - that the inward be received and the outward approved.

**Sue / Belinda CARRIED**

### **MEMBERSHIP**

No membership changes were received.

### **HEALTH & SAFETY**

No issues to report.

### **ETIQUETTE**

No issues to report.



## **FINANCE**

John presented the financial report noting that the numbers made bleak reading with a loss of \$20,000 for the year to the end of August and a projected loss for the full financial year of \$27,000. This level of loss was unsustainable and a review of costs would be instituted in the coming month, as well as the inevitable requirement to raise fees in the next financial year.

John reported that the Review of Accounts was ready to go.

The investment in First Mortgage Trust had stalled because of a minor technicality in the paperwork (now resolved) and would proceed shortly though at a reduced level than initially intended.

John noted that his comments last month regarding the Club seeking charitable status were perhaps a little hasty, coloured by his experience with another organisation. He commented that proposals in the new Incorporated Societies Act currently inching its way through the parliamentary process would require societies to record more information, requirements much closer to that currently needed of a charity, thus making any transition less fraught. John and Norm will monitor this proposed legislation to determine what impact it will have on the Club.

That the financial report be received and the accounts paid during August be approved.

**John / Sue CARRIED**

## **TASK REPORTS**

### **1 Club Captain's Role**

Kate noted one or two minor amendments to the proposed devolution of the Club Captain's role to a series of small committees and the meeting agreed that this was the best approach for the coming year.

One position remained vacant, however, that of Programme Officer. Kate believed she knew of someone to approach.

Norm reported that with time always the enemy of the programme, he had begun preparation of the 2022 programme.

### **2 Maintenance**

Bruce reported that the repair of the hot water system had been completed.

### **3 Sponsorship**

Sue announced that she had reached agreement with our business sponsors that from next year their sponsorship would be the amount plus GST; currently it is inclusive. She also advised that one of our mid-range sponsors had agreed to an increase from next year; well done Sue. Letters and invoices will be sent to sponsors at the beginning of the Club's new financial year in November.



#### **4 Air Conditioning Replacement Project**

Peter reported that following the unsuccessful application for a grant from the Lion Foundation, he had approached TECT again to determine if a second application could be made for the balance of funding. TECT advised that only one application can be made to them.

The grant from TECT must be uplifted before June 2022, however, given the present situation TECT would look sympathetically on any application for an extension of time.

Peter reported that other funding sources were being pursued.

#### **WAIKATO-BAY REGION**

Kate reported about a Zoom meeting of Clubs in the region to discuss the Covid-19 situation and whether to re-open or not.

#### **GENERAL BUSINESS**

##### **1 Bolivia**

An inquiry has been received from the Bolivia group that meet at the clubrooms on Thursday afternoon about restarting their sessions. The Committee agreed that they may restart but must follow the same rules as for a face-to-face bridge session at level 2. Norm is to liaise.

##### **2 Ladies Pairs**

Norm reported that the date for the Ladies Pairs would move to early September next year, but would revert to its present date of the last Wednesday in July from 2023.

##### **3 Tauranga Mini-Congress – 29-31 January 2022**

The rescheduling of the National Congress to mid-February 2022 will doubtless have an impact on the numbers attending the Tauranga Mini Congress in January. Some scenarios will be worked through to determine the entry fee for the event and notices will be sent to clubs next month.

Norm is to confirm the Director and Scorer for the event.

##### **4 AGM Formal Business**

John agreed to provide some options for the proposed increase in fees for the committee to discuss at the next meeting.

The impending Incorporated Societies legislation will be monitored in case it is considered necessary to amend the Club's constitution at the AGM.

##### **5 Xmas Party**

Further details of this year's event were discussed.



## 6 Hello Club Payments

Amanda Matthews has encountered some difficulty tracking payments, particularly for subscription and tournament fees, and has made some suggestions that John agreed to follow up with Hello Club.

**MEETING CLOSED:** 5:55PM

**NEXT MEETING:** TUESDAY 19 OCTOBER 2021 AT 7:00PM

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President

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Date

## CORRESPONDENCE

### Inward

1. NZBridge – Covid Advisory #14
2. NZBridge – Covid Advisory #15
3. NZBridge Foundation – Babich NZ Wide Pairs (12 November) Preliminary Notice
4. NZBridge – Postponement of 2021 Congress
5. NZBridge – Club Directors Examination Dates 2021-2022
6. NZBridge – Rescheduling of AGM to Zoom Meeting
7. NZBridge – Congress Entry Criteria for Rescheduled Congress
8. NZBridge – Covid Advisory #16
9. NZBridge – Annual Report and Annual Financial Report
10. Lion Foundation – Grant Application unsuccessful
11. Waikato-Bays – Change of Tournament Date
12. NZBridge – Change of tournament date
13. NZBridge – Board Meeting minutes 17 August
14. NZBridge – Gender Identity Policy
15. NZBridge – Checklist for Re-opening
16. NZBridge – From the Chair 2021-03
17. Hello Club – Notice of Plan Price Increase
18. Waikato-Bays – Impact of Covid situation
19. NZBridge – Covid Advisory #17

### Outward

1. NZBridge – Delegate to NZ Bridge AGM
2. Waikato-Bays – Change of Tournament Date Request for Ladies Pairs
3. Jones & Co – Sponsorship Thank You

# Profit & Loss

## Tauranga Bridge Club Inc 1 November 2020 to 31 August 2021

	31 Aug 21	31 Aug 20
<b>Income</b>		
Advertising (246)	470	-
Canteen Sales	522	278
Card / Board Sales	26	-
Christmas Raffle	609	642
Christmas Social	1,647	1,696
Dividends Received	757	935
Donations	1,751	2,577
Hello Club - Miscellaneous	(314)	-
Interest Received	256	464
Lessons	1,557	1,113
Raffles	354	102
Room Hire	4,598	2,790
<b>Membership</b>		
Sponsorship	5,787	5,119
Subscriptions	17,517	19,198
Table Money	51,751	34,462
Table Money - Beginners	-	61
Table Money - Improver Night	-	9
<b>Total Membership</b>	<b>75,055</b>	<b>58,848</b>
<b>Tournament Revenue</b>		
Sponsorship - tournament	87	-
Tournament Entry Fees	26,846	18,044
<b>Total Tournament Revenue</b>	<b>26,933</b>	<b>18,044</b>
<b>Total Income</b>	<b>114,221</b>	<b>87,489</b>
<b>Less Cost of Sales</b>		
Purchases - Canteen	358	200
<b>Total Cost of Sales</b>	<b>358</b>	<b>200</b>
<b>Gross Profit</b>	<b>113,863</b>	<b>87,289</b>
<b>Plus Other Income</b>		
Grant	-	10,692
Miscellaneous Income	318	182
Wage Subsidy Covid 19	-	7,700
<b>Total Other Income</b>	<b>318</b>	<b>18,574</b>
<b>Less Operating Expenses</b>		
Advertising - Lessons	36	-
Audit fee (303)	(32)	(1,355)
Bank Fees & Charges	491	129
Canteen Costs (Club)	1,034	837
Cleaning	3,427	1,843
Computer / Technology expenses	3,354	5,541

# Profit & Loss

	31 Aug 21	31 Aug 20
Depreciation	14,180	15,579
Donations (exp)	1,835	1,185
Electricity & Gas	8,014	4,220
General Expenses	4,183	2,755
Honoraria	1,250	1,250
Insurance	7,453	7,807
Lease	2,911	2,653
Master Points - tournaments	2,460	1,786
Miscellaneous - Lessons	870	960
Payment fees	162	127
Photocopying Costs	5,468	5,203
POLI bank fees	131	38
Postage	203	192
Printing & Stationery	2,621	2,008
Raffle Expenses (Tournaments)	231	-
Rates	2,725	1,218
Repairs & Maintenance - Plant & Equipment	7,568	3,660
Telephone & Tolls	1,187	1,180
Wages	16,486	14,369
Water charges	966	221
<b>Christmas Party</b>		
Entertainment (Christmas)	-	166
Food (Christmas/Jubilee)	1,015	1,091
Gifts / Decorations (Christmas)	1,098	380
Prizes (Christmas)	-	174
Raffle Expenses (Christmas)	286	253
Tea Catering (Christmas)	300	300
<b>Total Christmas Party</b>	<b>2,699</b>	<b>2,364</b>
<b>Membership Expenses</b>		
Club Levies	4,077	5,630
Consumables	714	1,364
Directors Compensation (Club)	3,240	2,220
Master Points - club	1,954	2,397
Prizes (Cash) (Club)	2,190	1,920
Prizes (Club)	1,280	320
Tea Catering	5,268	3,224
<b>Total Membership Expenses</b>	<b>18,723</b>	<b>17,075</b>
<b>Tournament Expenses</b>		
Directors Compensation (Tourn)	1,850	800
Food (Tournaments)	8,377	6,837
General Expenses - Tournaments	1,600	1,603
Prizes (Cash) (Tournament)	10,175	7,260
Prizes (Tournament)	704	-
Scorer Compensation	1,210	430
<b>Total Tournament Expenses</b>	<b>23,916</b>	<b>16,929</b>
<b>Total Operating Expenses</b>	<b>134,552</b>	<b>109,773</b>

# Profit & Loss

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	31 Aug 21	31 Aug 20
Net Profit	(20,372)	(3,911)



# Balance Sheet

## Tauranga Bridge Club Inc As at 31 August 2021

	31 Aug 2021	31 Aug 2020
<b>Assets</b>		
<b>Bank</b>		
SBS 03	-	12,646
Westpac Cheque Account	53,964	38,491
Westpac Savings Account	1,014	1,013
<b>Total Bank</b>	<b>54,978</b>	<b>52,150</b>
<b>Current Assets</b>		
Accounts Receivable	2,233	2,445
Accrued Income	339	3,053
ASSETS SUSPENSE	1,620	(245)
Canteen Stocks	468	509
Hello Club - Clearing Account	(8)	(8)
Manual Payments - cash, chq, Eftpos, online	1,031	395
New Zealand Shares	7,223	21,077
Online payments (POLI & STRIPE)	1,398	(1,096)
Petty Cash Imprest	660	660
Stock on Hand - Bridge Stationery Pads	1,818	2,580
Stock on Hand - Score books	206	206
Suspense	(3,797)	(190)
<b>Total Current Assets</b>	<b>13,190</b>	<b>29,386</b>
<b>Fixed Assets</b>		
Accumulated Depreciation - Buildings	(70,334)	(66,016)
Accumulated Depreciation - Plant & Equipment	(109,206)	(105,451)
Accumulated Depreciation - Property Improvements	(21,596)	(17,760)
Accumulated Depreciation (749)	(67,956)	(62,811)
Buildings	144,289	144,289
Freehold Land	66,562	66,562
Furniture & Fittings	127,903	127,903
Office Equipment	783	783
Plant & Equipment	131,831	130,332
Property Improvements	23,295	23,295
<b>Total Fixed Assets</b>	<b>225,569</b>	<b>241,124</b>
<b>Total Assets</b>	<b>293,737</b>	<b>322,661</b>
<b>Liabilities</b>		
<b>Current Liabilities</b>		
Accounts Payable	439	230
Accounts Payable (Extra)	100	(1,500)
GST	901	(1,153)
Karen Martelletti Foundation	100	-
Members Funds (Hello Club)	15,311	15,387

# Balance Sheet

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	31 Aug 2021	31 Aug 2020
Over 90's Fund	2,385	2,840
Payments received in Advance	-	3,215
Payroll Accruals	2,479	-
Rounding	-	-
<b>Total Current Liabilities</b>	<b>21,716</b>	<b>19,018</b>
<b>Total Liabilities</b>	<b>21,716</b>	<b>19,018</b>
<b>Net Assets</b>	<b>272,022</b>	<b>303,643</b>
<b>Equity</b>		
-Retained Profits-Accumulated Losses-	293,029	293,029
Current Year Earnings	(20,372)	(3,911)
Retained Earnings	(21,379)	(7,217)
Share Revaluation Reserve	20,743	21,741
<b>Total Equity</b>	<b>272,022</b>	<b>303,643</b>

**TBC Forecast - as at July 2021**  
**Tauranga Bridge Club Inc**  
**November 2020 to October 2021**

Account	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Total	2020	Variance
	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Forecast	Forecast	Forecast	Actual	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<b>Income</b>															
Advertising (246) (246)	0	470	0	0	0	0	0	0	0	0	0	0	470	0	470
Book sales (241)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canteen Sales (234)	122	17	22	187	0	0	191	0	0	0	0	20	559	504	55
Card / Board Sales (239)	26	0	0	0	0	0	0	0	0	0	0	0	26		26
Christmas Raffle (236)	0	609	0	0	0	0	0	0	0	0	0	0	609	642	(33)
Christmas Social (235)	435	561	0	0	0	0	0	0	0	0	0	0	996	1,696	(700)
Dealt Hands (238)	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Dividends Received (202)	0	316	0	0	0	0	0	344	97	0	150	0	907	935	(28)
Donations (237)	200	127	0	0	0	0	0	0	1,125	120	0	0	1,572	2,603	(1,031)
Donations - Roof (225)	0	0	0	0	0	0	0	50	0	0	0	0	50		50
Event entry fees (220)	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Hello Club - Miscellaneous (249)	0	0	8	0	-175	-64	-83	-347	0	0	0	0	-661		(661)
Interest Received (203)	236	3	3	2	3	2	2	2	2	2	0	400	657	806	(149)
Jubilee Dinner (229)	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Lessons (240)	0	0	0	61	1,096	365	35	0	0	0	0	0	1,557	1,113	444
Raffles (233)	0	0	0	354	0	0	0	0	0	0	0	0	354	102	252
Room Hire (243)	500	500	291	400	539	778	409	461	361	577	0	630	5,446	4,136	1,310
Score Books (228)	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Sponsorship (242)	1,304	3,419	367	0	0	0	0	0	696	0	0	360	6,146	4,783	1,363
Sponsorship - tournament (244)	0	0	0	0	0	0	0	0	0	87	0	1,100	1,187	2,010	(823)
Subscriptions (230)	8,822	5,474	1,291	491	226	615	457	28	113	0	0	0	17,517	20,056	(2,539)
Table Money (231)	5,859	3,443	2,930	4,091	4,942	5,751	6,635	7,104	6,878	4,117	0	4,000	55,750	42,754	12,996
Table Money - Beginners (248)	0	0	0	0	0	0	0	0	0	0	0	0	0	61	(61)
Table Money - Improver Night (247)	0	0	0	0	0	0	0	0	0	0	0	0	0	9	(9)
Table Money - Social Bridge (245)	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Tournament Entry Fees (232)	35	861	11,478	6,000	0	1,157	1,800	4,391	622	503	0	0	26,847	19,970	6,877
<b>Total Income</b>	<b>17,539</b>	<b>15,800</b>	<b>16,390</b>	<b>11,586</b>	<b>6,631</b>	<b>8,604</b>	<b>9,446</b>	<b>12,033</b>	<b>9,894</b>	<b>5,406</b>	<b>150</b>	<b>6,510</b>	<b>119,989</b>	<b>102,180</b>	<b>17,809</b>
<b>Less Cost of Sales</b>															
Opening Stock (251) (251)	0	0	0	0	0	0	0	0	0	0	0	0	0		
Purchases - Canteen (270)	0	857	0	0	0	0	0	358	0	0	0	210	1,425	241	(1,184)
Closing Stock (261)	0	0	0	0	0	0	0	0	0	0	0	0	0		
Closing Stock - Canteen (260)	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total Cost of Sales</b>	<b>0</b>	<b>857</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>358</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>210</b>	<b>1,425</b>	<b>241</b>	<b>(1,184)</b>
<b>Gross Profit</b>	<b>17,539</b>	<b>14,943</b>	<b>16,390</b>	<b>11,586</b>	<b>6,631</b>	<b>8,604</b>	<b>9,446</b>	<b>11,675</b>	<b>9,894</b>	<b>5,406</b>	<b>150</b>	<b>6,300</b>	<b>118,564</b>	<b>101,939</b>	<b>18,993</b>

Account	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Total	2020	Variance
	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Forecast	Forecast	Forecast	Actual	
<b>Other Income</b>															
Capital Gain on Disposal of Fixed Assets	0	0	0	0	0	0	0	0	0	0	0	0	0		
Depreciation Recovered (213)	0	0	0	0	0	0	0	0	0	0	0	0	0		
Grant (245)	0	0	0	0	0	0	0	0	0	0	0	0	0	10,692	-10,692
Wage Subsidy	0	0	0	0	0	0	0	0	0	0	0	0	0	7,700	
Miscellaneous Income (227)	4	0	213	10	0	17	10	0	37	0	0	0	291	336	(45)
<b>Total Other Income</b>	<b>4</b>	<b>0</b>	<b>213</b>	<b>10</b>	<b>0</b>	<b>17</b>	<b>10</b>	<b>0</b>	<b>37</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>291</b>	<b>18,728</b>	<b>-18,437</b>
<b>Less Operating Expenses</b>															
ACC Levies (305)	0	0	0	0	0	0	0	0	0	0	37	0	37	39	2
Advertising - Lessons (302)	0	0	0	0	36	0	0	0	0	0	0	0	36		(36)
Advertising (301) (301)	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Audit fee (303) (303)	-532	0	0	0	0	500	0	0	0	0	0	0	-32	2,320	2,352
Audit Fee (306) (306)	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Bad Debts Written Off (308)	0	0	0	0	0	0	0	0	0	0	0	0	0	652	652
Bank Fees & Charges (309)	21	78	78	58	0	78	22	78	0	78	11	11	513	129	(384)
Bridge Stationery (307)	0	0	0	0	0	0	0	0	0	0	0	0	0	542	542
Canteen Costs (Club) (311)	177	0	0	0	0	0	0	0	0	0	0	0	177	837	660
Canteen Costs (Tournaments) (312)	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Capital Loss on Disposal of Fixed Assets	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Cleaning (312)	-206	991	224	179	323	448	706	0	761	0	463	463	4,352	3,761	(591)
Club Levies (315)	-538	1,615	0	1,490	0	0	0	1,510	0	0	0	1,600	5,677	6,168	491
Computer / Technology expense (316)	132	256	1,735	103	295	255	153	119	187	119	183	183	3,720	6,478	2,758
Consumables (318)	0	0	0	56	0	326	0	137	195	0	200	100	1,014	1,600	586
Depreciation (330)	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	17,016	18,453	1,437
Directors Compensation (Club) (321)	300	330	0	300	420	150	450	780	450	60	0	630	3,870	2,880	(990)
Directors Compensation (Tournament) (322)	0	0	870	0	0	180	300	500	0	0	0	0	1,850	920	(930)
Donations (exp) (350)	0	0	135	0	0	0	0	0	1,700	0	0	0	1,835	1,185	(650)
Electricity & Gas (355)	-127	591	1,015	1,033	822	1,093	855	974	731	1,025	718	700	9,430	6,092	(3,338)
Entertainment (Christmas) (357)	0	0	23	0	0	0	0	0	0	0	0	0	23	166	143
Entertainment (Club) (358)	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Finesse (359)	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Food (Christmas/Jubilee) (361)	0	1,015	0	0	0	0	0	0	0	0	0	0	1,015	1,091	76
Food (Tournaments) (360)	0	0	278	6,237	0	57	183	1,622	0	0	0	0	8,377	7,010	(1,367)
Freight & Cartage (367)	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Fuel & Oil (370)	0	0	0	0	0	0	0	0	0	0	0	0	0		0
General Expenses (371)	-398	1,282	212	601	210	303	598	544	769	62	60	600	4,843	4,158	(685)
General Expenses - Tournament (372)	0	0	1,304	0	0	0	0	217	78	0	0	0	1,599	1,703	104
Gifts / Decorations (Christmas) (373)	0	1,074	24	0	0	0	0	0	0	0	0	0	1,098	380	(718)
Honoraria (375)	0	0	0	1,250	0	0	0	0	0	0	0	0	1,250	2,500	1,250
Insurance (380)	2,837	0	0	0	0	0	0	4,615	0	0	0	-2,986	4,466	4,969	503
Interest paid (383)	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Jubilee expenses - books & pens (384)	0	0	0	0	0	0	0	0	0	0	0	0	0		0

Account	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Total	2020	Variance
	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Forecast	Forecast	Forecast	Actual	
Jubilee Expenses - Dinner (391)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lease (393)	1,061	0	0	0	0	0	0	1,850	0	0	0	-1,233	1,678	1,592	(86)
Library (385)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Library - Lessons (386)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loss on Sale of Fixed Assets (21)	0	0	0	0	0	0	0	0	0	0	0	0	0	381	381
Master Points - club (395)	0	0	0	1,172	0	782	0	0	0	0	1,306	0	3,260	3,218	(42)
Master Points - tournaments (39)	0	0	0	256	0	2,204	0	0	0	0	1,077	0	3,537	2,046	(1,491)
Mini Bridge expenses (398)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Miscellaneous - Lessons (374)	0	0	0	0	0	0	0	870	0	0	0	0	870	1,033	163
Photocopying Costs (411)	516	516	528	595	516	571	552	590	542	542	520	520	6,508	6,234	(274)
POLI bank fees (313)	0	35	0	17	10	23	0	16	13	18	0	0	132	46	(86)
Postage (413)	0	24	0	0	178	0	0	0	0	0	0	0	202	192	(10)
Printing & Stationery (414)	0	1,496	128	552	297	0	0	149	0	0	100	0	2,722	2,008	(714)
Prizes (Cash) (Club) (405)	620	760	0	170	0	0	170	300	60	110	0	0	2,190	2,465	275
Prizes (Cash) (Tournament) (406)	0	0	9,540	0	0	380	100	0	0	0	0	0	10,020	8,550	(1,470)
Prizes (Christmas) (402)	0	174	0	0	0	0	0	0	0	0	0	0	174	174	0
Prizes (Club) (400)	0	580	150	0	0	0	0	160	340	50	0	30	1,310	320	(990)
Prizes (Tournament) (401)	0	0	0	0	0	0	0	478	226	0	0	0	704	-16	(720)
Raffle Expenses (Christmas) (41)	0	286	0	0	0	0	0	0	0	0	0	0	286	253	(33)
Raffle Expenses (Tournaments)	0	0	87	144	0	0	0	0	0	0	0	0	231	63	(168)
Rates (420)	0	0	0	0	1,319	0	0	0	0	1,406	0	0	2,725	2,538	(187)
Rent (429)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Repairs & Maintenance - Plant &	34	1,605	0	284	620	551	3,794	350	0	331	250	200	8,019	4,050	(3,969)
Score Books - costs (436)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Scorer Compensation (437)	0	0	530	0	0	120	160	400	0	0	0	0	1,210	520	(690)
Seminar expenses (417)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Social Expenses (438)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tea Catering (440)	0	897	426	703	560	688	516	598	808	71	0	200	5,467	4,104	(1,363)
Tea Catering (Christmas) (441)	0	300	0	0	0	0	0	0	0	0	0	0	300	300	0
Telephone & Tolls (460)	119	119	119	119	119	119	119	119	119	119	119	119	1,428	1,416	(12)
Wages (470)	1,561	1,707	1,665	1,565	1,661	1,682	1,660	1,689	1,700	1,596	1,670	1,670	19,826	19,927	101
Water charges (475)	0	0	209	0	0	0	371	0	386	0	0	120	1,086	314	(772)
<b>Total Operating Expenses</b>	<b>6,995</b>	<b>17,149</b>	<b>20,698</b>	<b>18,302</b>	<b>8,804</b>	<b>11,928</b>	<b>12,127</b>	<b>20,083</b>	<b>10,483</b>	<b>7,005</b>	<b>8,132</b>	<b>4,345</b>	<b>146,051</b>	<b>135,761</b>	<b>-10,290</b>
<b>Less Overheads</b>															
Payment fees (410)	35	17	11	10	12	15	16	13	18	15	18	18	198	73	(125)
Payment Fees (tax exempt) (409)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Overheads</b>	<b>35</b>	<b>17</b>	<b>11</b>	<b>10</b>	<b>12</b>	<b>15</b>	<b>16</b>	<b>13</b>	<b>18</b>	<b>15</b>	<b>18</b>	<b>18</b>	<b>198</b>	<b>73</b>	<b>(125)</b>
<b>Total Expenses</b>	<b>7,030</b>	<b>17,166</b>	<b>20,709</b>	<b>18,312</b>	<b>8,816</b>	<b>11,943</b>	<b>12,143</b>	<b>20,096</b>	<b>10,501</b>	<b>7,020</b>	<b>8,150</b>	<b>4,363</b>	<b>146,249</b>	<b>135,834</b>	<b>-10,415</b>
<b>Net Profit/(Loss)</b>	<b>10,513</b>	<b>(2,223)</b>	<b>(4,106)</b>	<b>(6,716)</b>	<b>(2,185)</b>	<b>(3,322)</b>	<b>(2,687)</b>	<b>(8,421)</b>	<b>(570)</b>	<b>(1,614)</b>	<b>(8,000)</b>	<b>1,937</b>	<b>(27,394)</b>	<b>(15,167)</b>	<b>12,227</b>

# Tauranga Bridge Club

## Accounts Paid

Aug-21

<u>Payee</u>	\$
J. Simpson	70.95
Web Widgets	28.75
ADT NZ Ltd	39.10
P Burrows	20.00
S Walford	45.00
IRD	410.68
CSG Technology	623.24
Just Water	71.33
Paymark	20.70
Trustpower	1,179.22
Spark	136.53
EFTPOS	57.50
Merco	20.36
Ingham Mora	69.00
Norm Silcock	1,185.71
RCR Infrastructure	380.47
Tauranga City Council	1,616.64
<b>Total</b>	<b><u>5,975.18</u></b>