



New South Wales Bridge Association

ACN 000 438 648

ANNUAL REPORT

2021

New South Wales Bridge Association Ltd
Directors' Report
For the Financial Year Ended 30 September 2021

Your directors present their report on the company for the financial year ended 30 September 2021.

DIRECTORS

The names of each person who has been a director during the year and to the date of this report are:

John Anthony Scudder
Agnes Levine
Richard Lock
Samuel Warren Lazer
Rob Ward
Alan Bustany
Neil Badger (until 27 May 2021)
Giselle Mundell
Rakesh Kumar
Peter Cox
Catherine Chaffey (appointed 9 December 2020)
Glenda Parmenter (appointed 31 May 2021)

PRINCIPAL ACTIVITIES

The principal activity of the New South Wales Bridge Association (NSWBA) during the period was to run, support and develop bridge in NSW by operating bridge tournaments, teaching bridge, supporting affiliated clubs and participating in interstate competition.

The company's short-term objectives are to:

- attract new players, teach bridge and assist with the teaching of bridge throughout the state
- conduct successful national, state and local tournaments in its premises
- run a successful local bridge club playing in multiple venues
- provide promotional support to affiliated clubs across NSW
- facilitate programmes to train and improve the competence of directors throughout the state
- select and support NSW representative teams for interstate competition
- work with the Australian Bridge Federation (ABF) to ensure a consistent and successful approach to bridge across Australia

The company's long-term objectives are to:

- continue the short-term objectives over a five-year time frame to ensure continuous improvement
- explore and implement strategies to assist successful growth of bridge locally and across the state in a changing environment
- provide a framework for bridge in NSW, which ensures within the rules of the game, a pleasant and ethical experience for players at all levels in all affiliated clubs

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To achieve these objectives, the company has adopted the following strategies:

- offer a high-quality playing calendar of State and other events throughout the year.
- employ high quality teachers and play supervisors to attract and retain new players.
- institute a network of representatives from clubs across all areas of NSW to provide a means of two-directional communication and support between the NSWBA and affiliated clubs.

The company's key performance measures are:

- the number of members of the company.
- the number of affiliated bridge clubs within NSW.
- the total number of members of affiliated bridge clubs throughout NSW.
- the level of attendance at beginners' lessons and supervised sessions.
- a continuing stream of new players progressing from beginners' lessons through supervised sessions and joining regular duplicate bridge sessions both with the NSWBA and at other affiliated clubs.
- continuing acknowledgement within the NSW bridge community that the Monday night championship events represent the highest standard of club bridge available within NSW
- the performance of NSW bridge players in National tournaments.

REVIEW OF OPERATIONS

Operating result

The profit of the company for the financial year after providing for income tax amounted to \$57,396 (2020: \$48,825 loss).

CHANGES IN STATE OF AFFAIRS

There have been no significant changes in the state of affairs of the company during the financial year.

EVENTS SUBSEQUENT TO YEAR END

While the Directors note the ongoing health and economic impacts relating to COVID-19, an estimate of the financial effect of this subsequent event cannot be made at the time of this financial report.

No other adjusting or significant non-adjusting events have occurred between the reporting date and the date of authorisation.

INFORMATION ON DIRECTORS

John Scudder

John's current period as a Councillor began in 2009, he was elected Chairman in December 2018.

A retired manager of an industrial control spare parts organisation, John has served as a Councillor for two earlier periods and was instrumental in securing the Association's current premises.

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John was a member of the ABF Management Committee for a period in the 1980s and 1990s, serving as ABF Secretary for much of that time. He was the assistant convenor of the World Championships held in Perth in 1989 and from 1996 to 2005 was convenor of the Summer Festival of Bridge.

Agnes Levine

Agnes was elected a Councillor in December 2017 and appointed Secretary in January 2018 and again in 2019, 2020 and 2021. Agnes first joined the NSWBA in 1965 and played regularly at the Grosvenor Street premises and in a number of youth events at the time. She returned to bridge in 2017 after an absence of 46 years. Agnes is currently Chairman of the NSWBA Council's Assets Committee.

Following two decades as a psychologist she spent the twenty years as a Director in a number of Federal and State government departments retiring from her last fully employed position as NSW Regional Manager for the Australian Communications and Media Authority. For many years she was on the NSW State Executive of the Australian Psychological Society, with five of those years as Chair, her many years' service to the APS was acknowledged by being elected a Fellow of the APS. Until recently she has been a consultant and project manager and continues to mentor early career psychologists. A keen golfer and sailor she also travelled extensively (prior to COVID-19) to spend time with her children and numerous grandchildren in Europe and the USA.

Richard Lock

Richard was elected as an ordinary Councillor in December 2017 and was subsequently elected as the NSWBA Treasurer in December 2018.

Richard moved to Australia in 1999 and started playing bridge in Maitland before moving to Sydney in 2001. He won the NSWBA State Individual championship in 2003 and was a member of the winning team in the Restricted event at the Gold Coast 50th Anniversary Congress in 2011. Richard is a Chartered Accountant and is currently employed by a firm in the City.

Warren Lazer

Warren was a Councillor for 14 years from the 1980s and rejoined for his current stint in 2007. He was President of the Federation of Affiliated Bridge Clubs (FABC) in 2007 and member of many ABF Committees before then. He currently chairs the NSWBA Council's Events Committee and is a member of the ABF Tournament Committee. He has organised many NSWBA events, including the State Wide Pairs and the Under 100 Masterpoints Pairs Championship. Warren retired from his high-level administrative career in the School of Chemistry at the University of Sydney in 2016.

Warren has had a distinguished bridge career. He is twice a winner of the National Open teams and has represented NSW in ANC teams on 14 occasions, winning the Open four times and the Seniors' twice.

He has represented Australia multiple times in Open, Seniors' and Mixed events. Highlights include reaching the quarter-finals of both the Bermuda Bowl in 2007 and the D'Orsi Seniors Trophy in 2017, and being runner up in the 2018 Commonwealth Nations Bridge Championships.

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Rob Ward AM

Rob was elected to Council in 2017. He served for a number of years as Regional Representative for the Southern Highlands Region. Rob is the organiser for the NSW Veterans Pairs held in Bowral and in 2020 online. He became one of the NSWBA Council's two representatives on the Australian Bridge Federation in 2020 and is on the ABF Management Committee. Rob has been instrumental in securing Orange as the first regional venue for the now postponed 2021 ANC.

Rob established his keen interest in Bridge on retiring from a 37-year career as a Chartered Accountant and partner in one of Australia's largest accounting firms.

Neil Badger

Neil was appointed to Council in December 2018 following the vacancy created for the position of Zonal Councillor for the Northern Zone.

Neil learnt to play bridge whilst at Uni in the '60s but found work and family commitments precluded any meaningful engagement with club bridge until moving to Port Macquarie and semi-retirement in 2007. He joined the PMHBC and quickly became involved in club administration as a Director and a committee member, utilising his experience of fifty years in the computer industry. Prior to becoming the Zonal Councillor, Neil was the Regional Rep for Mid North Coast for four years. Neil chaired the NSWBA Council's State Committee until his resignation in May 2021.

Alan Bustany

Alan was elected in December 2017 as Zonal Councillor representing the Outer Metropolitan Zone. Alan learned to play bridge whilst studying for his mathematics degree at Cambridge. He is a semi-retired Management Consultant, an accredited NSWBA Congress Director and Chief Director at his local club, the Central Coast Leagues Club Bridge Club in Gosford. Alan's role on Council includes responsibility for Tournament Directors around the State.

Rakesh Kumar

Rakesh was appointed to Council in January 2020 to fill the position of Zonal Councillor for Southern Zone.

Rakesh learnt bridge as a medical student in India and has played enthusiastically ever since. For the past 8 years he has been a regular contributor to the NSWBA eCongress Newsletter and has recently also written a book about IMPs bridge. He served on the NSWBA Council for 15 months in 2016-17, filling a casual vacancy. In 2017 Rakesh retired from UNSW, where he had been an enthusiastic teacher of Medicine and Science students, to live in Mittagong in the Southern Highlands. He has considerable prior experience on policy and management committees, including the UNSW Academic Board and the University Council.

Peter Cox BEc MBA

Peter was nominated as a Zonal Councillor for Metropolitan Zone on 9 February 2020 following the resignation of Carol Sheldrake on 12 January 2020. He is a member of the NSWBA State Committee.

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Peter is the leading economist, analyst and public speaker on the marketing of the media, leisure and sports industries in Australia. For over 35 years he has provided strategic advice to corporations, governments, operators and investors. He has also been interviewed on hundreds of TV and radio programs and in all the major newspapers and written many feature articles including for the Financial Review and The Australian.

Peter started playing bridge over 30 years ago and has played in numerous congresses around Australia. He first joined the NSWBA many years ago and is a bridge teacher and director both in club and online.

In 2018 Peter was invited to be the Head of Marketing for the Australian Bridge Federation to improve the marketing of bridge to the state bodies, clubs and players. He conducts Marketing Workshops nationally, on the introduction of Covid negotiated the introduction of ABF Online Club games with BBO to keep people playing bridge during the pandemic and organised with Paul Marston to run Online beginner's classes that attracted over 700 new players.

Giselle Mundell

Giselle was elected to Council on 11 December 2019 and is a member of the NSWBA Events Committee where she is currently the Committee Secretary. On Council she is responsible for matters relating to Rules and Ethics, other than CDEC issues. She was in the Australian Women's Team in 2014 and again in 2019.

Catherine Chaffey

Catherine was elected to Council in December 2018 and did not seek re-election in 2019. Catherine plays as much bridge as working full-time permits. She is currently working as the CEO of a professional association in health management and has a background in executive roles in adult education and training. She has previous Director experience having been a member of the NSW Vocational Education and Training Accreditation Board for several years from 2004-2011. She was appointed to Council on 9 December 2020. Catherine continues to provide considerable support to Council on strategic planning.

Glenda Parmenter

Glenda is a retired Nurse academic who learnt to play bridge as a prelude to retirement. She is a member of the Armidale Bridge Club, has been an active member of the committee of that club since 2011 and is currently the President of that committee. Glenda has been the Regional Representative for the North Inland Region since 2016 and is now combining this role with those of Zonal Councillor for the Northern Region and Chair of the NSWBA State Committee. She is committed to ensuring that the regional clubs in NSW are well represented and supported and to contributing to the promotion and growth of bridge in NSW.

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Directors' Report
For the Financial Year Ended 30 September 2021

DIRECTORS' MEETINGS

During the financial year, 5 meetings of directors were held. All meetings were held by electronic means and for two in conjunction with face to face and ZOOM. Attendance in person was not always possible or restricted due to COVID-19.

Attendance by each director was as follows:

Director	Meetings held*	Meetings attended
John Scudder	5	5
Agnes Levine	5	5
Richard Lock	5	5
Warren Lazer	5	5
Rob Ward	5	3
Alan Bustany	5	1
Giselle Mundell	5	5
Rakesh Kumar	5	3
Neil Badger	3	1
Peter Cox	5	5
Catherine Chaffey	3	2
Glenda Parmenter	1	1

* Number of meetings with a quorum held while director was still in office. This does not include the Annual General Meeting but includes one special meeting held immediately after the AGM which, due to technical difficulties, was available only to those present in person.

COMPANY LIMITED BY GUARANTEE

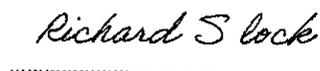
The company is incorporated under the *Corporations Act 2001* and is an entity limited by guarantee. If the company is wound up, the constitution states that each member is required to contribute a maximum of \$20 each towards meeting any outstanding obligations of the entity. As at 30 September 2021 the number of members was 694.

AUDITOR'S INDEPENDENCE DECLARATION

A copy of the auditor's independence declaration as required under section 307C of the *Corporations Act 2001* is set out on the following page.

Signed in accordance with a resolution of the Board of Directors


.....
JOHN SCUDDER
DIRECTOR


.....
RICHARD LOCK
DIRECTOR

Dated: 2 December 2021



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New South Wales Bridge Association Ltd
Auditor's Independence Declaration to the Directors of New South Wales Bridge Association Ltd
For the Financial Year Ended 30 September 2021

In accordance with the requirements of the *Corporations Act 2001*, I declare that, to the best of my knowledge and belief, there have been:

- a) no contraventions of the auditor independence requirements of the *Corporations Act 2001* in relation to the audit; and
- b) no contraventions of any applicable code of professional conduct in relation to the audit.

SDJA

SDJA

A handwritten signature in black ink that reads "Simon Joyce". The signature is written in a cursive, flowing style.

Simon Joyce

Director

2 December 2021

Sydney, New South Wales

New South Wales Bridge Association Ltd
Statement of Profit or Loss and Other Comprehensive Income
For the Financial Year Ended 30 September 2021

	Notes	2021 \$	2020 \$
Revenue			
Revenue	4	399,445	505,595
Other income	4	128,646	234,902
Total revenue		528,091	740,497
Expenses			
Changes in inventories		3,254	(2,356)
Advertising		(1,124)	(3,927)
Administration		(130,147)	(136,726)
Depreciation		(34,861)	(36,184)
Employee benefits		(139,441)	(264,590)
Expected credit losses on trade receivables		(3,120)	-
Impairment of goodwill		(35,000)	(109,764)
Lease payments for short-term low-value leases		-	(22,304)
Tournament, club and event expenses		(130,256)	(213,471)
Total expenses		(470,695)	(789,322)
Net profit/(loss) before income tax		57,396	(48,825)
Income tax expense		-	-
Net profit/(loss) for the year		57,396	(48,825)
Other comprehensive income			
Total comprehensive income/(loss)		57,396	(48,825)

The accompanying notes form part of these financial statements.

New South Wales Bridge Association Ltd
Statement of Financial Position
As at 30 September 2021

	Notes	2021 \$	2020 \$
Assets			
Current			
Cash and cash equivalents	5	629,484	466,259
Trade and other receivables	6	41,528	43,835
Inventories	7	3,506	252
Other current assets	8	18,337	32,703
Current assets		692,855	543,049
Non-current			
Property, plant and equipment	9	383,324	407,254
Intangible assets	10	-	35,000
Non-current assets		383,324	442,254
Total assets		1,076,179	985,303
Liabilities			
Current			
Trade and other payables	11	28,462	19,374
Provision for employee benefits	12	22,498	23,535
Other liabilities	13	58,269	32,806
Current liabilities		109,229	75,715
Non-current			
Provision for employee benefits	12	10,153	10,187
Non-current liabilities		10,153	10,187
Total liabilities		119,382	85,902
Net assets		956,797	899,401
Equity			
Reserves		103,588	103,588
Retained earnings		853,209	795,813
Total equity		956,797	899,401

The accompanying notes form part of these financial statements.

New South Wales Bridge Association Ltd
Statement of Changes in Equity
For the Financial Year Ended 30 September 2021

	Capital Reserves	Building Fund Reserves	Retained Earnings	Total Equity
	\$	\$	\$	\$
Balance at 1 October 2019	67,598	35,990	844,638	948,226
Loss for the year	-	-	(48,825)	(48,825)
Other comprehensive income	-	-	-	-
Total comprehensive loss	-	-	(48,825)	(48,825)
Balance at 30 September 2020	67,598	35,990	795,813	899,401
Balance at 1 October 2020	67,598	35,990	795,813	899,401
Profit for the year	-	-	57,396	57,396
Other comprehensive income	-	-	-	-
Total comprehensive income	-	-	57,396	57,396
Balance at 30 September 2021	67,598	35,990	853,209	956,797

The accompanying notes form part of these financial statements.

New South Wales Bridge Association Ltd
Statement of Cash Flows
For the Financial Year Ended 30 September 2021

	Notes	2021 \$	2020 \$
Cash flows from operating activities			
Receipts from members, customers and others		474,674	495,170
Receipts from government stimulus		121,350	224,988
Payments to suppliers and employees		(423,665)	(747,512)
Interest received		1,797	4,363
Net provided by/(cash used) in operating activities		174,156	(22,991)
Cash flows from investing activities			
Payments for property, plant and equipment		(10,931)	(33,021)
Net cash used in investing activities		(10,931)	(33,021)
Cash flows from financing activities			
Net cash provided by financing activities		-	-
Net change in cash and cash equivalents		163,225	(56,012)
Cash and cash equivalents at beginning of financial year		466,259	522,271
Cash and cash equivalents at end of financial year	5	629,484	466,259

The accompanying notes form part of these financial statements.

New South Wales Bridge Association Ltd
Notes to the Financial Statements
For the Financial Year Ended 30 September 2021

1. General information

The financial report covers New South Wales Bridge Association Ltd as an individual entity. New South Wales Bridge Association Ltd is a company limited by guarantee, incorporated and domiciled in Australia.

The principal place of business is First Floor, 162 Goulburn Street, East Sydney, NSW, 2010.

The financial report was authorised for issue by the directors on 2 December 2021.

With the exception of reclassifications between certain financial statement line items, comparatives are consistent with prior years, unless otherwise stated.

2. Changes in accounting policies

New and revised standards that are effective for these financial statements

A number of revised standards became effective for the first time to annual periods beginning on or after 1 January 2020. The adoption of these revised accounting standards has not had a material impact on the entity's financial statements.

Accounting Standards issued but not yet effective and not been adopted early by the entity

A number of new and revised standards have been issued but are not yet effective and have not been adopted early by the entity. The directors are currently assessing the impact such standards will have on the entity.

3. Summary of accounting policies

Financial reporting framework

The general purpose financial statements of the entity have been prepared in accordance with the requirements of the *Corporations Act 2001*.

Statement of compliance

The general purpose financial statements of the entity have been prepared in accordance with Australian Accounting Standards – Reduced Disclosure Requirements and other authoritative pronouncements of the Australian Accounting Standards Board.

Basis of preparation

The financial statements have been prepared on an accruals basis and are based on historical costs modified by the revaluation of selected non-current assets and financial instruments for which the fair value basis of accounting has been applied.

The financial statements are presented in Australian Dollars (\$AUD), which is also the functional currency of the company.

The significant accounting policies that have been used in the preparation of these financial statements are summarised below.

New South Wales Bridge Association Ltd
Notes to the Financial Statements
For the Financial Year Ended 30 September 2021

Revenue from contracts with customers

Revenue is recognised on a basis that reflects the transfer of promised goods or services to customers at an amount that reflects the consideration the entity expects to receive in exchange for those goods or services.

Revenue is recognised by applying a five-step model as follows:

1. Identify the contract with the customer
2. Identify the performance obligations
3. Determine the transaction price
4. Allocate the transaction price to the performance obligations
5. Recognise revenue as and when control of the performance obligations is transferred

Other revenue

For any revenue streams that are not defined as contracts with customers, then the revenue is recognised when the entity gains control, economic benefits are probable and the amount of the revenue can be measured reliably.

All revenue is stated net of the amount of goods and services tax (GST).

Operating expenses

Operating expenses are recognised in profit or loss upon utilisation of the service or at the date of their origin.

Income taxes

No provision for income tax has been raised as the entity has self-assessed as being exempt from income tax under Div 50 of the *Income Tax Assessment Act 1997*.

Cash and cash equivalents

Cash and cash equivalents comprises cash on hand, demand deposits and short-term investments which are readily convertible to known amounts of cash and which are subject to an insignificant risk of change in value.

Trade and other receivables

Trade receivables are initially recognised at fair value and subsequently measured at amortised cost using the effective interest method, less any allowance for expected losses. Trade receivables are generally due for settlement within 30 days.

Inventories

Inventories are measured at the lower of cost and net realisable value. Cost of inventory is determined using the first-in-first-out basis and is net of any rebates and discounts received. Net realisable value is estimated using the most reliable evidence available at the reporting date and inventory is written down through an obsolescence provision if necessary.

Property, plant and equipment

Property, plant and equipment is stated at historical cost less accumulated depreciation and impairment. Historical cost includes expenditure that is directly attributable to the acquisition of the items.

New South Wales Bridge Association Ltd
Notes to the Financial Statements
For the Financial Year Ended 30 September 2021

Depreciation

Property, plant and equipment, excluding freehold land, is depreciated on a straight-line basis over the assets' useful life to the company, commencing when the asset is ready for use.

The depreciation rates used for each class of depreciable asset are shown below:

Fixed asset class	Depreciation rate
Buildings	2.5%
Improvements	2.5%
Office equipment	5% - 40%
Furniture and fittings	5% - 20%

At the end of each annual reporting period, the depreciation method, useful life and residual value of each asset is reviewed. Any revisions are accounted for prospectively as a change in estimate.

Goodwill

Goodwill is calculated as the excess of the sum of the consideration transferred, over the acquisition date fair value of net identifiable assets acquired in a business combination.

Goodwill is carried at cost less accumulated impairment losses.

Goodwill is not amortised but is tested for impairment annually and is allocated to the Group's cash generating units (CGU) or groups of CGUs, which represent the lowest level at which goodwill is monitored but where such level is not larger than an operating segment. Gains and losses on the disposal of an entity include the carrying amount of goodwill related to the entity sold.

Impairment of non-financial assets

At the end of each reporting period the company determines whether there is evidence of an impairment indicator for non-financial assets.

Where an indicator exists and regardless for indefinite life intangible assets and intangible assets not yet available for use, the recoverable amount of the asset is estimated.

Where assets do not operate independently of other assets, the recoverable amount of the relevant CGU is estimated.

The recoverable amount of an asset or CGU is the higher of the fair value less costs of disposal and the value in use. Value in use is the present value of the future cash flows expected to be derived from an asset or CGU.

Where the recoverable amount is less than the carrying amount, an impairment loss is recognised in profit or loss.

Reversal indicators are considered in subsequent periods for all assets which have suffered an impairment loss.

Financial instruments

Financial assets and financial liabilities are recognised when the entity becomes a party to the contractual provisions of the instrument.

New South Wales Bridge Association Ltd
Notes to the Financial Statements
For the Financial Year Ended 30 September 2021

Financial assets

Contract assets and receivables

A contract asset is recognised when the entity's right to consideration in exchange goods or services that has transferred to the customer when that right is conditioned on the entity's future performance or some other condition.

A receivable is recognised if an amount of consideration that is unconditional is due from the customer (i.e. only the passage of time is required before payment of the consideration is due).

Contract assets and receivables are subject to impairment assessment.

Initial recognition and measurement

Financial assets are classified, at initial recognition, and subsequently measured at amortised cost, fair value through other comprehensive income (OCI), or fair value through profit or loss.

Financial assets at amortised cost

Financial assets at amortised cost are subsequently measured using the effective interest (EIR) method and are subject to impairment. Gains and losses are recognised in profit or loss when the asset is derecognised, modified or impaired.

The entity's financial assets at amortised cost includes trade and other receivables.

Financial liabilities

Initial recognition and measurement

Financial liabilities are classified, at initial recognition, at amortised cost unless or at fair value through profit or loss.

All financial liabilities are recognised initially at fair value and, in the case of financial liabilities at amortised cost, net of directly attributable transaction costs.

The entity's financial liabilities include trade and other payables.

Financial liabilities at amortised cost

After initial recognition, financial liabilities at amortised cost are subsequently measured at amortised cost using the EIR method. Gains and losses are recognised in profit or loss when the liabilities are derecognised as well as through the EIR amortisation process.

Trade and other payables

These amounts represent liabilities for goods and services provided to the company prior to the end of the financial year and which are unpaid. Due to the short-term nature they are measured at amortised cost and are not discounted. The amounts are unsecured and are usually paid within 30 days of recognition.

Goods and services tax (GST)

Revenue, expenses and assets are recognised net of the amount of goods and services tax (GST), except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

Receivables and payable are stated inclusive of GST.

New South Wales Bridge Association Ltd
Notes to the Financial Statements
For the Financial Year Ended 30 September 2021

The net amount of GST recoverable from, or payable to, the ATO is included as part of receivables or payables in the statement of financial position.

Cash flows in the statement of cash flows are included on a gross basis and the GST component of cash flows arising from investing and financing activities which is recoverable from, or payable to, the taxation authority is classified as operating cash flows.

Provision for employee benefits

Provision is made for the company's liability for employee benefits arising from services rendered by employees to the end of the reporting period. Employee benefits that are expected to be wholly settled within one year have been measured at the amounts expected to be paid when the liability is settled.

Employee benefits expected to be settled more than one year after the end of the reporting period have been measured at the present value of the estimated future cash outflows to be made for those benefits. In determining the liability, consideration is given to employee wage increases and the probability that the employee may satisfy vesting requirements. Cashflows are discounted using market yields on high quality corporate bond rates incorporating bonds rated AAA or AA by credit agencies, with terms to maturity that match the expected timing of cashflows. Changes in the measurement of the liability are recognised in profit or loss.

Liabilities relating to contracts with customers

Contract liabilities

A contract liability is recognised if a payment is received or a payment is due (whichever is earlier) from a customer before the entity transfers the related goods or services. Contract liabilities include deferred income. Contract liabilities are recognised as revenue when the entity performs under the contract (i.e. transfers control of the related goods or services to the customer).

The services are usually provided within twelve (12) months of receipt of the payment. Where the amount received is in respect of services to be provided over a period that exceeds twelve (12) months after the reporting date, the liability is discounted and presented as non-current.

Comparative figures

Where required by Accounting Standards, comparative figures have been adjusted to conform to changes in presentation for the current financial year.

Significant judgement in applying accounting policies

When preparing the financial statements, the directors undertake a number of judgements, estimates and assumptions about the recognition and measurement of assets, liabilities, income and expenses.

Estimation uncertainty

Information about estimates and assumptions that have the most significant effect on recognition and measurement of assets, liabilities, income and expenses is provided below. Actual results may be substantially different.

Impairment

In assessing impairment, the directors estimate the recoverable amount of each asset or cash-generating units, based on expected future cash flows and uses an interest rate to discount them. Estimation uncertainty relates to assumptions about future operating results and the determination of a suitable discount rate.

New South Wales Bridge Association Ltd
Notes to the Financial Statements
For the Financial Year Ended 30 September 2021

Receivables

The receivables at reporting date have been reviewed to determine whether there is any objective evidence that any of the receivables are impaired. An allowance for expected credit losses is included, where applicable, for any receivable where the entire balance is not considered collectible. The allowance for expected credit losses is based on the best information at the reporting date.

Inventories

The directors estimate the net realisable values of inventories, taking into account the most reliable evidence available at each reporting date. The future realisation of these inventories may be affected by future technology or other market-driven changes that may reduce future selling prices.

Useful lives of depreciable assets

The directors review their estimate of the useful lives of depreciable assets at each reporting date, based on the expected utility of the assets. Uncertainties in these estimates relate to technical obsolescence that may change the utility of certain software and IT equipment.

Long service leave

The liability for long service leave is recognised and measured at the present value of the estimated cash flows to be made in respect of all employees at the reporting date. In determining the present value of the liability, estimates of attrition rates and pay increases through promotion and inflation have been taken into account.

New South Wales Bridge Association Ltd
Notes to the Financial Statements
For the Financial Year Ended 30 September 2021

	2021	2020
	\$	\$
4. Revenue		
Tournament, club and event income	352,926	449,839
Member subscriptions	42,191	51,795
Licence fees	4,328	3,961
	399,445	505,595
Other income		
JobKeeper	92,850	175,500
Cash Flow Boost	-	39,488
JobSaver	15,000	-
Small Business Grant	13,500	10,000
Interest income	1,797	4,363
Other revenue	5,499	5,551
	128,646	234,902
5. Cash and cash equivalents		
Cash on hand	400	827
Cash at bank	320,526	159,254
Short-term deposits	308,558	306,178
	629,484	466,259
6. Trade and other receivables		
Current		
Trade receivables	25,020	5,618
Allowance for expected losses	(3,120)	-
Accrued income	13,042	36,217
Net GST receivable	-	1,200
Reimbursement/receivable from related party	5,786	-
Deposits	800	800
	41,528	43,835
7. Inventories		
Current		
Inventory on hand	3,506	252
	3,506	252
8. Other assets		
Current		
Prepayments	18,337	32,703
	18,337	32,703

New South Wales Bridge Association Ltd
Notes to the Financial Statements
For the Financial Year Ended 30 September 2021

	2021	2020
	\$	\$
9. Property, plant and equipment		
Buildings at cost	911,332	911,332
Buildings accumulated depreciation	<u>(603,378)</u>	<u>(580,595)</u>
	<u>307,954</u>	<u>330,737</u>
Building improvements at cost	42,556	42,556
Building improvements accumulated depreciation	<u>(6,778)</u>	<u>(4,912)</u>
	<u>35,778</u>	<u>37,644</u>
Furniture and fittings at cost	158,881	149,172
Furniture and fittings accumulated depreciation	<u>(126,785)</u>	<u>(119,608)</u>
	<u>32,096</u>	<u>29,564</u>
Office equipment at cost	63,995	62,773
Office equipment accumulated depreciation	<u>(56,499)</u>	<u>(53,464)</u>
	<u>7,496</u>	<u>9,309</u>
Total property, plant and equipment	<u>383,324</u>	<u>407,254</u>

	Buildings	Buildings	Furniture &
	\$	Improvements	Fittings
	\$	\$	\$
Balance at 1 October 2020	330,737	37,644	29,564
Additions	-	-	9,709
Disposals	-	-	-
Depreciation	<u>(22,783)</u>	<u>(1,866)</u>	<u>(7,177)</u>
Net carrying amount 30 September 2021	<u>307,954</u>	<u>35,778</u>	<u>32,096</u>

	Office	Total
	Equipment	\$
	\$	\$
Balance at 1 October 2020	9,309	407,254
Additions	1,222	10,931
Disposals	-	-
Depreciation	<u>(3,035)</u>	<u>(34,861)</u>
Net carrying amount 30 September 2021	<u>7,496</u>	<u>383,324</u>

New South Wales Bridge Association Ltd
Notes to the Financial Statements
For the Financial Year Ended 30 September 2021

	2021	2020
	\$	\$
10. Intangibles		
Goodwill at cost	144,764	144,764
Goodwill accumulated impairment	(144,764)	(109,764)
	<u>-</u>	<u>35,000</u>
11. Trade and other payables		
Current		
Trade payables	7,998	1,948
Accrued expenses	15,606	17,426
Net GST payable	4,858	-
	<u>28,462</u>	<u>19,374</u>
12. Provision for employee benefits		
Current		
Provision for annual leave	5,796	3,115
Provision for long service leave	16,702	20,420
	<u>22,498</u>	<u>23,535</u>
Non-current		
Provision for long service leave	10,153	10,187
	<u>10,153</u>	<u>10,187</u>
13. Other liabilities		
Current		
Contract liabilities - income in advance	58,269	32,806
	<u>58,269</u>	<u>32,806</u>

14. Related parties

The entity's related parties include its key management personnel and related entities. Unless otherwise stated, none of the transactions incorporate special terms and conditions and no guarantees were given or received. Outstanding balances are usually settled in cash.

15. Commitments

The entity had no material commitments for the year ended 30 September 2021.

16. Contingent liabilities

There are no contingent liabilities that have been incurred by the entity as at reporting date.

New South Wales Bridge Association Ltd
Notes to the Financial Statements
For the Financial Year Ended 30 September 2021

17. Subsequent events

While the Directors note the ongoing health and economic impacts relating to COVID-19, an estimate of the financial effect of this subsequent event cannot be made at the time of this financial report.

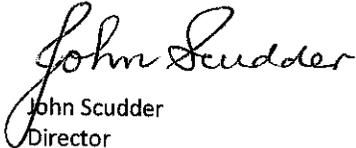
No other adjusting or significant non-adjusting events have occurred between the reporting date and the date of authorisation.

New South Wales Bridge Association Ltd
Directors' Declaration
For the Financial Year Ended 30 September 2021

The directors of the company declare that in the directors' opinion:

- a) the financial statements and notes are in accordance with the *Corporations Act 2001*, including:
 - i) giving a true and fair view of the company's financial position as at 30 September 2021 and of its performance for the year ended on that date; and
 - ii) complying with Australian Accounting Standards – Reduced Disclosure Requirements and the *Corporations Regulations 2001*; and
- b) there are reasonable grounds to believe that the company is able to pay all of its debts, as and when they become due and payable.

Signed in accordance with a resolution of the directors:



John Scudder
Director

2 December 2021
East Sydney, NSW



Richard Lock
Treasurer

2 December 2021
East Sydney, NSW

New South Wales Bridge Association Ltd
Independent Auditor's Report to the Members of New South Wales Bridge Association Ltd
For the Financial Year Ended 30 September 2021

Opinion

We have audited the financial report of New South Wales Bridge Association Ltd (the company), which comprises the statement of financial position as at 30 September 2021, the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, notes to the financial statements, including a summary of significant accounting policies, and the directors' declaration.

In our opinion, the financial report of New South Wales Bridge Association Ltd has been prepared in accordance with the *Corporations Act 2001*, including:

- (a) giving a true and fair view of the company's financial position as at 30 September 2021 and of its financial performance for the year then ended; and
- (b) complying with Australian Accounting Standards – Reduced Disclosure Requirements and the *Corporations Regulations 2001*.

Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of our report. We are independent of the company in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants* (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter – Subsequent Event

We draw attention to Note 17, which highlights a subsequent event relating to COVID-19. The potential financial effect of this subsequent event cannot be made at the time of this financial report. Our opinion is not modified further with respect to this matter.

Information Other than the Financial Report and Auditor's Report Thereon

The directors of the company are responsible for the other information. The other information is the directors' report, unaudited statement of profit or loss, chairman's report, treasurer's report, state committee report, events committee report, assets committee report and operations committee report accompanying the financial report.

Our opinion on the financial report does not cover the other information and accordingly we do not express any form of assurance conclusion thereon.

**New South Wales Bridge Association Ltd
Independent Auditor's Report to the Members of New South Wales Bridge Association Ltd
For the Financial Year Ended 30 September 2021**

In connection with our audit of the financial report, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial report or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of the Directors for the Financial Report

The directors of the company are responsible for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards – Reduced Disclosure Requirements and the *Corporations Act 2001*, and for such internal control as the responsible entities determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the directors of the company are responsible for assessing the registered company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors of the company either intend to liquidate the company or to cease operations, or has no realistic alternative but to do so. The directors of the company are responsible for overseeing the company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial report.

A further description of our responsibilities for audit of the financial report is located at the Auditing and Assurance Standards Board website at: <http://www.auasb.gov.au/Home.aspx>. This description forms part of our auditor's report.



SDJA



Simon Joyce

Director

2 December 2021

Sydney, New South Wales

New South Wales Bridge Association Ltd
Unaudited Statement of Profit or Loss
For the Financial Year Ended 30 September 2021

	Notes	2021 \$	2020 \$
Revenue			
Table monies and entry fees		123,873	148,223
Affiliation fees		118,400	129,732
Tournament income		76,867	49,618
Spring national income		5,645	97,818
Member subscriptions		42,191	51,795
Lesson income		25,557	14,995
Masterpoint income		8,344	15,364
Licence fees		4,328	3,961
BB Dollars		540	232
JobKeeper		92,850	175,500
Cash Flow Boost		-	39,488
JobSaver		15,000	-
Small Business Grant		13,500	10,000
Interest income		1,797	4,363
Other revenue		5,499	5,551
Total revenue		534,391	746,640
Expenses			
Advertising		(1,124)	(3,927)
Affiliation fees paid		(11,948)	(17,863)
Air conditioning expenses		(5,345)	(6,201)
Auditor's remuneration		(7,332)	(8,120)
Bad Debts Expense		(3,120)	-
Bank charges		(5,339)	(3,538)
Canteen expenses		(7,034)	(15,264)
Cleaning		(4,005)	(9,178)
Computer software license		(2,169)	(2,137)
Council & water rates		(4,215)	(4,301)
Depreciation		(34,861)	(36,184)
Electricity		(7,094)	(7,135)
Goodwill impairment loss		(35,000)	(109,764)
Insurance		(11,303)	(11,309)
IT Support		(4,400)	(4,756)
Masterpoint expenses		(7,968)	(7,048)
Other expenses		(6,966)	(16,459)
Parking expenses		(396)	(626)
Postage & courier		(134)	(262)
Printing & stationery		(1,233)	(16,546)
Prizes, trophies & grants		(4,319)	(11,565)
Provision for holiday pay		(2,681)	(3,115)
Provision for long service leave		3,752	(13,819)

New South Wales Bridge Association Ltd
Unaudited Statement of Profit or Loss
For the Financial Year Ended 30 September 2021

	Notes	2021 \$	2020 \$
Expenses (continued)			
Rent expenses		-	(22,304)
Repairs & maintenance		(1,838)	(1,400)
Spring national expense		(6,321)	(69,956)
Strata levies		(58,714)	(58,714)
Superannuation contributions		(16,454)	(16,904)
Telephone		(2,497)	(2,549)
Tournament directors		(67,134)	(67,327)
Tournament expenses		(19,217)	(12,642)
Wages		(140,586)	(234,552)
Total expenses		(476,995)	(795,465)
Net profit/(loss) before income tax		57,396	(48,825)
Income tax expense		-	-
Net profit/(loss) for the year		57,396	(48,825)

Chairman's Report

This year the club has operated as four committees, Assets, Events, State & Operations, with a lot of the day to day matters not being handled at the Council level. So, a lot of what you would expect to be in the Chairman's report will actually be in the various committee reports.

As happened last year, COVID-19 has blighted the playing of bridge throughout the state. Some of the bridge players in NSW moved to online platforms such as StepBridge, RealBridge & BBO in order to continue playing. Unfortunately, many of the bridge players, especially those less experienced, did not take up online bridge. The ABF reported that BBO has paid Australian Clubs a million dollars since COVID arrived. BBO paid the company some \$46,000 or 5% of this amount.

Despite sterling efforts by club administrators there has been a decrease in the number of registered bridge players worldwide and NSW is no exception. As a consequence, several of our affiliated clubs have ceased operations. The recapture of these "missing" players & clubs will be a priority of the Council next year. Our Regional Representatives will be an important link to the clubs in rolling out the initiatives of the State Committee.

This year as happened last year; the Australian National Championships could not be held face to face. They have been moved online. 2021 was supposed to be NSW's turn to hold the ANC. We intended to hold the event in Orange, but WA faced a possible loss of a large venue deposit. So, NSW ceded the event to WA. However, this plan failed so WA will retain its 2023 slot. NSW will now have its turn in 2024 following Perth in 2023. The organising committee under Rob Ward will need our members to step forward and help him if the NSWBA is to conduct an event worthy of the state that produced the 2000 Olympics Games where volunteers were outstanding.

The winners of the various Interstate Teams Championships were spread among four different states with NSW winning the Senior's Championship. Congratulations to the team of Bruce Neill, Mike Hughes, Robert Krochmalik, Paul Lavings, Peter Buchen and Terry Brown with John McIlrath as non-playing captain. Our Youth team finished a close second, the Women's team finished third and the Open team finished fifth.

As a result of Government subsidies, the company produced a surplus, more details can be found in the Treasurer's report. I thank Julian Foster and Richard Lock, our Treasurer for ensuring that the company received the subsidies on offer. As the subsidies have reduced, it will need all of the bridge players in NSW to participate fully in bridge playing offerings from all of the affiliated clubs to ensure the health of these clubs. Of course, this applies to the members of our company.

With the reduced utilisation of the club rooms caused by the cancelling some face to face sessions such as Monday evening, the question of whether the company can afford to retain such a valuable asset must be addressed. Some \$83,000 in costs are directly attributable to owning this asset. Surplus from running duplicates, congresses and state championships have to be generated to cover this cost and the other fixed costs of running the Association. This is not happening today. The Council will address this by June 2022.

The Council has received inputs asking for the Association to examine in detail the possibility of separating club functions from state functions. The precedents of the creation of Bridge Association of the ACT and the Canberra Bridge Club from the ACT Bridge Association and the creation of the South Australian Bridge Federation by the South Australian Bridge Association were put forward as possible models. There will be discussion of this possibility in 2022 and the Council would be pleased to receive feedback from the members of the Association.

I would like to thank the committee chairs, Agnes Levine, Warren Lazer, Neil Badger & Glenda Parmenter, and our office manager, Wing Roberts, for all the hard work that they have put into keeping your company alive during the frustrating time created by the pandemic.

Giselle Mundell has decided not to seek re-election to the Council. I thank her for her efforts over her time as a Councillor.

Rakesh Kumar will not be a candidate for the Southern Zonal Councillor thus retiring from the Council. Rakesh has put considerable effort in several projects on behalf of the Council and I thank him for his service. Hopefully he has not sheathed his pen and you will still read his interesting articles in eCongress News.

Alan Bustany will not be a candidate for the Outer Metropolitan Zonal Councillor thus retiring from the Council. Alan has supervised the Tournament Director's portfolio for several years organising many TD training courses throughout the state. His expertise will be missed.

Should there not be replacements for the retiring directors of the company at the AGM, the Council has the power to nominate a member to the Council. So, if you do have interest in volunteering some of your time to help in any of the functions of the company but you did not nominate in time for the elections at the AGM, please talk to me or email chairman@nswba.com.au.

John Scudder
Chairman

TREASURER'S REPORT - 2021

I would like to acknowledge, in particular, Serena Li and Wing Roberts for their accounting and office work and Julian Foster for his assistance throughout the year.

Change of auditors

SJD Audit Pty Ltd ("SDJA") is welcomed as auditor of the Company for the year ended 30 September 2021 following the resignation of CBC Partners.

I would like to take this opportunity to thank CBC Partners for its many years of service to the Company.

Profit & loss

The disclosed profit for the year ending 30 September 2021 is **\$57,396** (2020: loss \$48,825).

The annual results have again been distorted by a number of factors (mainly as a consequence of Covid-19) as summarised below:

Goodwill

The value of purchased goodwill is intended to reflect the ability of the asset to generate future cashflows. Since the acquisition of the Sydney Bridge Centre in 2015 the balance sheet has included a figure of goodwill at cost (\$144,764) resulting from the purchase. The directors are obliged to consider the value of goodwill annually but until last year considered that no change was necessary. The figure therefore remained unchanged up until 30 September 2019.

Since 30 September 2019 there have been two factors which, in the opinion of the directors, have substantially reduced the value of the goodwill:

- The reduction in Will Jenner O'Shea's involvement in the ongoing Club operations; and
- Numerous Covid-19 lockdowns since March 2020 (which have prevented face-to-face sessions and events).

The directors took the opportunity last year to re-evaluate downwards the figure of goodwill to better reflect the estimated future cashflows resulting from the use of the asset. The directors have further reviewed the matter in the current year and have determined that the goodwill now has no material value.

This further impairment has resulted in a write-down of **\$35,000** (2020 - \$109,764) to the profit & loss account.

Income from face-to-face bridge

The numerous closures due to Covid-19 lockdowns have severely affected the Club's income from face-to-face sessions and events. Some of this deficit has been made up by online bridge although no distinction is made in these accounts between income from face-to-face and online bridge.

TREASURER'S REPORT - 2021

JobKeeper

The Government's JobKeeper scheme (which ran from 30 March 2020 to 28 March 2021) enabled us to retain a total of nine of our full-time, part-time and casual employees. The Jobkeeper receipts totalling **\$92,850** (2020 - \$175,500) have largely offset our payroll costs (excluding superannuation) during this period.

Other Government grants

The Federal, State and local Governments promoted a number of grants for eligible entities during the period since 30 March 2020 and the NSWBA received the following:

- ATO cashflow boost - **\$nil** (2020 - \$39,488)
- Jobsaver - **\$15,000** (2020 - \$nil)
- NSW State Government Small Business Grants - **\$13,500** (2020 - \$10,000)

The detailed breakdown of income and expenditure for the year (with 2020 comparatives) is shown on pages 26 and 27 of the Financial Statements.

Segmented financials

As in previous years we have maintained our accounts (for internal reporting purposes) under four headings to enable us to monitor the various types of external income and expenditure as follows:

- Head office – includes basic legal entity running costs and the Goulburn St premises
- Club – includes internal Club events
- Bridge Events – includes major tournaments (eg Spring Nationals, Country Teams, GNOT, State championships)
- State Admin – includes ABF grants, affiliation fees, Masterpoints etc

We have previously attempted to allocate internal "rent" charges to each of the above based on a broad assessment of how much each of these utilised the Goulburn St. premises. These allocations were made to provide an indication of the relative financial performances of each area and enable comparison with previous years. During the last two years (in which Covid has materially affected the amount and split of net income for each of these headings) these allocations have not been adjusted and therefore may no longer reflect the actual position. We will consider reviewing the charge structure once more normal conditions return.

I set out below figures for year ended 30 September 2021 and the previous year for comparison.

TREASURER'S REPORT - 2021

Profit & loss

Result for the year is disclosed as a profit of **\$57,396** (2020 – loss of \$48,825) made up as follows:

Year - 2021	Head office	State Admin	Bridge Events	Club	Other	Total	2020
Income	5,682	132,422	82,512	192,425		413,041	521,652
JobKeeper and grants					121,350	121,350	224,988
Total revenue	5,682	132,422	82,512	192,425	121,350	534,391	746,640
Expenses (direct and shared)	145,630	59,672	75,260	130,505		411,067	552,219
JobKeeper wages (unallocated)					30,928	30,928	133,481
Goodwill impairment					35,000	35,000	109,764
Total expenses	145,630	59,672	75,260	130,505	65,928	476,995	795,465
Contribution to head office costs	(139,948)	72,750	7,252	61,920	55,422	57,396	(48,825)
“Rent” (allocated)	133,501	(12,201)	(33,000)	(88,300)		0	(0)
Net profit/loss	(6,447)	60,549	(25,748)	(26,380)	55,422	57,396	(48,825)

Year - 2020	Head office	State Admin	Bridge Events	Club	Other	Total	2019
Income	9,064	149,769	147,905	214,913	0	521,652	829,507
JobKeeper and grants	0	0	0	0	224,988	224,988	0
Total revenue	9,064	149,769	147,905	214,913	224,988	746,640	829,507
Expenses (direct and shared)	157,965	70,156	157,577	166,521	0	552,219	824,848
JobKeeper wages (unallocated)	0	0	0	0	133,481	133,481	0
Goodwill impairment	0	0	0	0	109,764	109,764	0
Total expenses	157,965	70,156	157,577	166,521	243,245	795,465	824,848
Contribution to head office costs	(148,901)	79,613	(9,671)	48,392	(18,257)	(48,825)	4,659
“Rent” (allocated)	133,501	(12,201)	(33,000)	(88,300)	0	(0)	0
Net profit/loss	(15,400)	67,412	(42,671)	(39,909)	(18,257)	(48,825)	4,659

Notes

The figures for “State” include affiliation fees and for “Club” include membership fees.

Balance sheet

The balance sheet remains healthy despite the effects of the Covid-19 close-downs.

Cash at bank (including term deposits)

Cash held at 30 September 2021 is **\$629k** (2020: \$465k).

Goodwill

As noted above the remaining assessment of goodwill has been reduced from \$35,000 to \$nil.

Richard Lock NSWBA Treasurer

NSWBA State Committee

2021 Annual Report for the AGM of the NSWBA

Over the past year, bridge clubs have been impacted by the ongoing COVID-19 pandemic and many are struggling to maintain membership numbers. Smaller clubs have either not been playing or have continued limited, face-to-face bridge under COVID-19 Safety Plans. However, other clubs have maintained the status quo or benefited from this period through the engagement of players in online bridge. More recently, clubs are returning to face-to-face play with some holding face-to-face congresses.

The NSWBA State Committee has worked to improve connections with the regional clubs and to become aware of the priority needs of these clubs. Stronger connections between clubs within regions are being developed with the aim of building communities of support.

Poor communication with regional clubs has been identified as a key problem and Regional Representatives have become more active in using a range of methods to establish better communication channels. For example, some Regional Representatives have engaged with their clubs by email, telephone, regional websites, regional Facebook sites, and regional email lists. Regional Zoom meetings have also been well received by clubs in some regions.

The usefulness of face to face contact with clubs has been discussed and regional get-togethers of club officials with NSWBA representatives at congresses, possibly over dinner, has been proposed.

A trial of RealBridge in regional areas has been met with initial success, however, the uptake has not been uniform, with many clubs not wanting to play bridge online and this is particularly the case for the smaller clubs. As this online platform has the potential for regional clubs to engage in a range of new bridge events, such as inter-club, inter-region or inter-zonal events, committee members will continue to promote its use.

Close consultation with clubs by the Regional Representatives has identified the following priority areas:

- Recruitment and retention of members
- Marketing
- Youth bridge
- Bridge lessons
- Director Training

The committee has met four times in the past year. Three of these meetings were held via Zoom (31.10.20, 17.1.21, 24.8.21) and one was a face-to-face meeting (27-28.5.21) at Goulburn St.

Neil Badger served as the committee chair until May 2021 when, sadly, he was obliged to step down due to family matters. Glenda Parmenter assumed the chair at the May meeting.

The revised aims and purpose of the committee reflect a closer alignment with the need to represent regional clubs, and to ensure that these needs are recognised and addressed. The overarching aim of the NSWBA State Committee is to promote the game of bridge in NSW. Under this umbrella the following are general focus points:

- Social aspects of bridge
- Promote bridge as a competitive mind sport
- Support for club administrators
- Teaching
- Directing
- Marketing

Currently, members of the committee are working on four projects.

The first aims to address the need for clubs to both recruit and retain members. A range of marketing strategies have been identified and a summary of these strategies will be compiled with the aim of raising awareness of possible actions clubs might take and the support available to them to help put these strategies into action.

The second project addresses the potential for a platform such as RealBridge to engage those physically unable to come to play in a club. RealBridge could provide social interaction and give those with an interest the opportunity to play bridge at any level. Thus, it could be viewed as a way to increase access to bridge for a hitherto neglected audience. A subgroup of State Committee members will meet shortly to explore the use of RealBridge for a range of events to broaden access to social and competitive bridge. This subgroup will report back early in 2022.

The third project will address the limited functionality and appeal of the NSWBA website and a perceived need to increase its user friendliness and ease of maintenance. A subgroup has been formed to explore options for its re-development. It has been emphasised that any re-development must preserve all the current data and considerable functionality.

The fourth project will address the need for teaching and directors' workshops for regional clubs and the review of the relevant NSWBA subsidy policy.

There are several vacant positions on the committee with this shortage being most notable in the Metropolitan Zone. Ongoing efforts to fill both Zonal Councillor and Regional Representative positions have been thus far unsuccessful. In an effort to fill these positions identified individuals will be approached and expressions of interest sought more broadly.

Glenda Parmenter

Chair NSWBA State Committee

EVENTS COMMITTEE REPORT - 2021

NSWBA State events comprise those with qualifying heats that run in the affiliated clubs and events at the Goulburn St premises on selected weekends. Information about and results for these events can be found at www.nswba.com.au/tourn/state/. Most Monday night sessions are also State events. Regular club sessions and stand-alone congresses run by the Sydney Bridge Centre are not covered in this report.

The Events Committee for 2021 consisted of Warren Lazer (Chairman), Giselle Mundell (Secretary), Matthew McManus (NSWBA Chief Tournament Director, *ex officio* member), Alan Bustany, Julian Foster, Hugh Grosvenor, André Korenhof, John McIlrath, Fraser Rew and Pauline Gumby (observer). Hugh Grosvenor moved back to Tasmania during the year and resigned. He was not replaced.

Monday night sessions - face-to-face or online?

The plan for 2021 was to return to face-to-face play for all Monday night sessions. In reality, only one 2-week event was able to be held that way; all the others were forced onto RealBridge due to Covid outbreaks and the associated lockdowns and uncertainty. This immediately highlighted some of the advantages of RealBridge. Stage I of the Open Interstate Team Selection (OITS) attracted 31 tables, the biggest entry the event has had since 2014 (33 tables) and about 20% of the field were from outside metropolitan Sydney, from as far away as Wagga, Tamworth, Ballina and Moruya. Around 20% of the field that qualified to Stage II comprised pairs from Goulburn, Wollongong, Wagga and the Central Coast. The Open ITS Final was held over a weekend as a f2f event and was one of the strongest fields for many years.

As the year progressed one trend became apparent - each Monday night event was attracting a 50% increase in attendance compared to the f2f versions of 2019 and earlier years. A survey of players in July showed that even Sydney residents preferred the convenience of being able to play from home. Battling traffic, parking (cost and availability), driving at night, travel distance and weather were all cited as reasons. It was a clear 2:1 majority in favour of keeping the Monday night session on RealBridge for the immediate future. This also solves a long-standing equity issue. Most Monday night events are State Championships so should be accessible by all players in NSW, something the introduction of RealBridge has made possible. But what of the one third of players who, though playing on RealBridge, want the full social interaction only face-to-face provides? The Events Committee plans to investigate the concept of hybrid events - each pair/team chooses whether to play online or at the club. If you have any thoughts how this might work in practice, please write to events@nswba.com.au.

2021 Australian National Championships:

At the start of 2021 and whilst our team selection events were held, these were scheduled for Perth in mid-July. Subsequent Covid outbreaks in the eastern states and WA's strict border policies resulted in the event being rescheduled to November. Some players who had qualified in teams were no longer available and this resulted in some changed personnel in the Women's and Youth teams. The ANC was subsequently moved online.

NSWBA Representative Teams - 2021

Open - Captain David Fryda (5 th) Pauline Gumby - Warren Lazer Kim Morrison - Avon Wilsmore Julian Foster - David Weston	Seniors' - Captain John McIlrath (1 st) Bruce Neill - Michael Hughes Paul Lavings - Robert Krochmalik Peter Buchen - Terry Brown
Women's - Captain Marcia Scudder (3 rd) Helene Pitt - Ruth Tobin Susan Humphries - Sophie Ashton Kinga Moses - Tina Zines	Youth - Captain Nico Ranson (2 nd) Stephen Guo - Alan Stoneham Alex Phillips - James Palmer Tamara de Mel - Ailsa Peacock

EVENTS COMMITTEE REPORT - 2021

The Open Team played well below their best and were never in serious contention to make the Final. The Women's Team began very poorly with big losses in the first two matches. They recovered quickly to settle into third place and were mathematical to make the Final all the way, but SA and Qld held onto first and second places respectively for the entire qualifying. The Youth event was essentially a two horse race between NSW and Victoria who were always well clear of the other teams. NSW had the advantage of a 9.9 IMP carry-over and a big first set in the Final, but Victoria chipped away in each of the subsequent sets and snatched the lead for the only time on the last board of the Final. Our Seniors' Team got off to a sluggish start in the qualifying, but recovered well to be in first place by round 5, a position they did not relinquish. They played ACT in the Final, lost the lead on the last board of set 1, regained it on the first board of set 2 and thereafter were comfortably ahead all the way to the finishing line.

The cut down Australian Open Butler Pairs event was a bit of a lottery as only 12 out of 102 pairs in the qualifying would make the cut-off for the Final. Well over half of the eventual qualifiers were from NSW and the event was won by Sartaj Hans (playing with Andy Hung), with Wayne Zhu and Simon Zhang a very creditable third. Separate Seniors', Women's and Mixed Butlers, though planned for the face-to-face event in Perth, were not held when it went online.

Spring Nationals 2021

Ian Lisle was appointed to run the Spring Nationals in early 2021. Plans for the face-to-face version, with the addition of Mixed and Intermediate Teams events, were progressing well when the state-wide shut down at the start of August necessitated a switch to online. Mindful that most players do not want to spend every day staring at a computer screen, the program was revamped to include rest days and some events were shortened or dropped. The result was a very successful event with almost 300 tables playing across nine events. Many thanks to Ian for running a great online Festival, but I'm sure he and the rest of us are all looking forward to returning to Canterbury in 2022.

Grand National Open Teams 2021

As happened with the ANC and Spring Nationals, the ABF had little choice but to make an early call and move the Final from Brisbane onto RealBridge. This change to an online event was not well received by many, with some NSW regions being unable to find any teams prepared to enter the qualifying stages.

State Events in 2022

The current plan is to continue making Monday night events available to the entire state by holding them on RealBridge. Weekend events, Finals and Congresses will be scheduled as face-to-face events, but everything is pandemic dependent. With the bridge calendar likely to remain in a state of flux for months to come, the usual A3 wall planner will not be printed in 2022, however, you can print your own A4 version from the calendar page: <https://www.nswba.com.au/tourn/calendar.asp>. Note that some international and ABF events postponed from 2021 are now scheduled in the first few months of 2022. In programming around them, some events had to be dropped and Stage 1 of the Open ITS starts before the online Summer Festival. The [NSWBA home page](#) provides direct links to our RealBridge sessions, congresses and approaching state events, whilst the calendar page provides this information for the entire year. Major announcements will appear in the Latest News section.

I'd like to finish by thanking the Events Committee and all the volunteers, directors and other workers (especially Wing Roberts, Julian Foster, Ian Lisle and Pauline Gumby) who have helped the NSWBA offer top quality bridge tournaments throughout a challenging year.

Warren Lazer (Chairman of Events Committee 2021)

ASSETS COMMITTEE REPORT

The Assets Committee comprises Agnes Levine (Chairman), Richard Thode and Phillip Halloran with Wing Roberts as Office Manager taking an ex officio role. The Committee has had four formal meetings and several informal meetings and working parties during the year to address practical operational issues and tasks.

The Committee's activities have included the purchase of mobile partitioning to create multiple spaces for different simultaneous activities. Printing needs have led to the acquisition of two new printers and increased outsourcing of larger jobs and led to savings from no longer leasing a large colour photocopier. The water cooler has been replaced. The larger playing tables have been retained and their numbers increased as they meet distancing requirements and have been positively accepted by players as standard. In total they can seat up to 112 players. The library has been culled and cluttered floor space and surplus furniture cleared to create greater space and a more open and pleasing environment.

A review of the energy provider's charges has meant savings although the reduced occupancy due to the periods of closure has also led to lower usage. The lighting is under review as is the replacement of ceiling tiles.

The earlier migration to an updated Microsoft Office 365 environment needs further addressing with further moves to cloud storage using MS OneDrive and the ultimate retirement of DropBox storage. A review of PCs and upgrades is to be conducted in the next year.

The underutilisation of the floor space continues to create concern, especially with the unknown impact of some preferring RealBridge to face to face competitions especially for State-wide events. An appraisal of the property and exploration of leasing potential and possible partitioning options has been undertaken. The fringe CBD commercial leasing market appears to be buoyant, and if our floor space is not maximised then letting out a portion of the floor may be a longer-term option to supplement income and help cover recurrent property costs. Refurbishments to the kitchen remain on the agenda for longer term planning.

In respect of Human Resource considerations, the Treasurer has addressed the impact of the loss of employment / income opportunities for session directors and teaching and the benefits derived from various government grants and support schemes.

Agnes Levine
Chairman
Assets Committee

Operation Committee Report

This year mirrored last year in having an extensive lockdown preventing the playing of face to face (F2F) bridge. This has changed the model for running a club from face to face to a hybrid of F2F and online. Clubs have used a number of platforms, Stepbridge, BBO and RealBridge, to provide services to their members. Our club used the BBO platform with Paul & Austin working as the Tournament Directors. We are aware that a sizeable proportion of our members do not play online and are yearning for the return of F2F bridge. This will be allowed in the first quarter of our next financial year (October to September), again initially in a limited fashion.

More special events such as qualifying events to state championships for the advanced players and the Australia Wide Novice Pairs for newer players were introduced to give our members a choice of the type of game they wished to enter.

The lockdown in March 2020 meant that the company shutdown all three venues, Rozelle, Henley and the City, for F2F bridge. The restrictions placed by the Government on Indoor Recreation meant that we could only re-open, initially in a limited way, at our City venue. As time went on, it became obvious that we would not be able to re-open either the Rozelle or Henley venues. Even today both venue are closed to hirers and the Henley venue has undergone a lengthy renovation. So, all of the bridge-playing equipment was withdrawn from these venues. During the year the number of members declined to 694, some of this decline was due to the inability to re-open the Rozelle & Henley venues.

The Operations Committee has investigated tens of possible Inner West venues with no luck. Some of the possible venues investigated were suggested by the members. Whenever a possible venue was found, feedback from the members was requested. The ever-present conundrum of on-site parking was not solvable at any of the identified venues.. The Committee thanks those members who participated in the search. As our members are clearly in favour of an Inner West venue, I am pleased to announce that the Club has agreed terms to allow our members to participate in the duplicates organised by the Strathfield Bridge Club within the premises of the Canada Bay Club at member's rates. Initially the sessions will be at 10:00 on Monday Morning and Thursday Morning. If members intend to play regularly in these sessions, they are advised to join the Canada Bay Club (\$3.30 per year or \$11 for 5 years).

Straight after the first lockdown the club introduced monthly catered congresses such as Australia Day, Valentines Day, Easter Monday etc to provide a day out for a good game to our members. When the second lockdown occurred, we continued to run congresses on BBO to provide playing opportunities for our members.

The popular monthly Workshops ran until June 2021, attracting almost full capacity (as determined by the government) each time. Will Jenner-O'Shea travelled from Canberra when the borders were open with Johnno standing in when the borders were closed. The catered part of the Workshop was modified to suit COVID restrictions by introducing the Bento box concept. The curtailing of the Workshops impacted the revenue that the club received. Will will be conducting the 2022 monthly Workshops.

The mid year beginner's course was curtailed by the second lockdown. Unfortunately, we were unable to provide an online alternative. Emma Barnes will resume the F2F beginner's courses in 2022. For 2022 the committee is investigating tiered teaching courses to offer improvement paths for all our members. This builds on the successful 6-week Improver's Course that was run last year.

Opportunities for mentoring allowed less experienced players to learn from advanced players. We thank all the top players who volunteered their time to support this program. The feedback from participants including the mentors is positive.

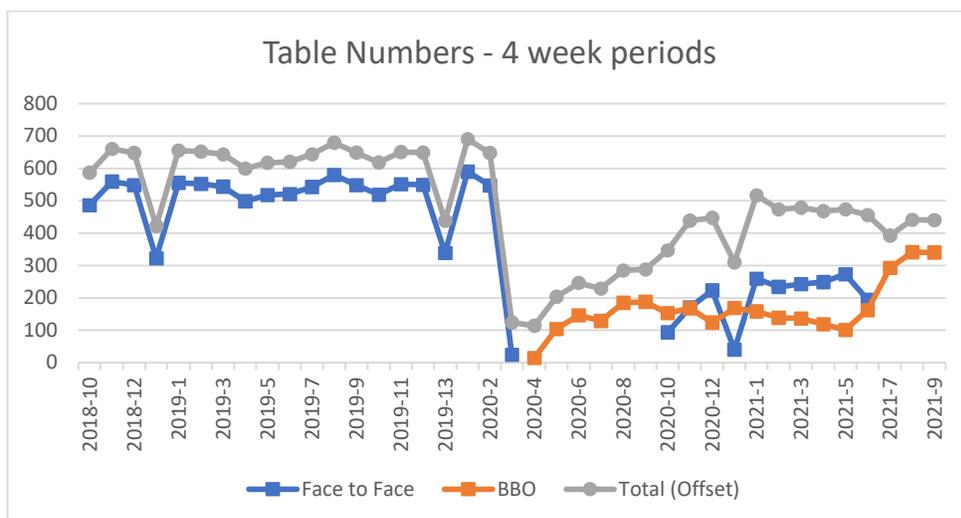
During the year more volunteers have stepped up to make playing in the club more enjoyable; Martin Clear and Phil Halloran have hosted the Tuesday night session (either F2F or online, whichever is possible), Julian Foster continues to provide hand commentary on BBO Saturday ARVO to our players (Weekly Wisdom), Martin Clear also contributes a hand commentary on Tuesday night (Tuesday Tips), Jay Novak continues to

Operation Committee Report

manage the SBC Facebook group. These are SBC members who put their hearts into serving their own people and we thank them for their efforts. The club needs more people to get involved in making it a lively community. If you have time, think how you can make our club better.

We would like to thank the Assets Committee for creating a safe environment in which to play F2F bridge at our City premises. The larger tables (1200mm square) and fewer tables, 28 instead of 50, have been well received. Mask wearing was accepted when it was mandated by the government.

Table numbers slowly increased over the nine months that F2F bridge was possible. Indeed, we were returning to healthy session sizes, albeit with fewer sessions. The following graph of table numbers over the last three years shows the effect of COVID-19. The three Christmases and the two lockdowns can clearly be seen.



Our aim for the coming year is to build the table numbers back to pre-COVID levels and then grow even more. To achieve this the club will need your support and efforts in encouraging your friends to come and enjoy the friendly atmosphere in our spacious club rooms.

The present health of our club has a debt to pay to our office manager, Wing Roberts. She has put untold time and skill into providing services to our members in the trying times of the lockdowns. We all should applaud her for her efforts.

The company charges SBC some \$88,000 per year to use the premises. However, due to the lockdowns the SBC operations were only able to provide about \$50,000. Fortunately, the government subsidies covered the shortfall. In 2022 this problem needs more sessions and “bums on seats” to solve.

During the year John Newman, “Johnno” to most members, has married Sarah, the daughter of one of our members and they have a child. In order to support his family, John has decided to pursue a more lucrative career than the club can provide. The Committee wishes Johnno good luck in his new endeavours.

At the moment, Wing Roberts & Marcia Scudder are providing the services to our supervised players. This year they hope to raise the skills of the current players in this group to an intermediate level.

This year the club will close on Thursday 23 December and re-open on Monday 3 January.

The Operations Committee

Jane Biscoe

Paul Roach

Wing Roberts

Marcia Scudder

John Scudder