

Minutes of the ANNUAL GENERAL MEETING

Of the SOUTH AFRICAN BRIDGE FEDERATION held on

Thursday 29th February 2024 at Kelvin Grove, Cape Town

Agenda

1. Welcome
2. Attendance Register
3. Apologies
4. Minutes of the previous Annual General Meeting
5. Chairman's Report
6. Treasurer's Report
7. Election of Office Bearers for 2024
8. Next Year's Events
9. A motion has been put forward by the WCBU that "the decision said to have been made by or on behalf of the SABF, whereby the Hermanus Duplicate Bridge Club was "disaffiliated" from the Western Cape Bridge Union, be set aside."
10. General

Present:

J Grant (President)
B Donde (Treasurer)
P Ward (Member)

J Ashburg (Vice president)
R Bernstein (Member)
N MacLeod (Member)

Attendees:

V Bloom
S Phillips
A Cruise
E Zimet
F Chemaly
K Phillips

S Kaminer
I Kaprey
K Cruise
B Thomas
V Armstrong
H Nick

R Gowans
C Grunder
D Balkin
M Kenyon
B Hewitt
L Sorenson
D Palmer
D Keet
T Nestoridis
C Gower
H Bernstein
G Ellis
L Harrison
N Eber
K Herz
M Oliff
B Paxton
N Bateman
M Narunsky

M Alexander
J Rabie
S Izerel
T Crosse
R Stephens
R Wilson
C Bosenberg
M Modlin
G Dornon
S Karon
E Ellis
C Harrison
S Lang
M Shapiro
E Böehlke
S Gersowsky
N Eber
L Chemaly

Apologies: H Kruger K Gilmour D Spencer A Kachelhoffer B Crosby

Mark Kenyon objected to the meeting continuing as the notice had read 29/3/2024

Mark Oliff proposed it be changed to 29/02/2024 which was passed

1. The meeting was declared open.
2. Attendance Register - see above.
3. Apologies - see above
4. Minutes of the previous meeting in April 2023 were taken as read and approved.

5. President's Report

This is the end of my tenure as president of the SABF, a position I have held for six years. It has been an interesting journey full of heroes and heroines, villains and fools and enough stories, some funny, some sad and some simply outrageous that they could easily fill a book.

I would like to take this last public opportunity to thank my present committee for their unwavering support; Roz Bernstein, Jocelyn Ashberg, Helen Kruger, Kit Gilmour, Michele Alexander, Barbara Crosby, Delene Spencer, Bernard Donde, Peter Ward and Neil MacLeod as well as those who shared part of the journey with me, Diana Balkin, Sheila Francis, Ann Sturrock, Philip Feinstein, Graham Burroughs, Andrew Cruise, Ice Peenz,

Arie Ridderhof, Annie Allen and Heidi Atkinson. I must also mention Mark Oliff whose legal advice over the last year along with his sense of humour, has kept me sane.

I am not going to talk to you about the challenges facing us, which haven't really changed over the last few years, if you wish you can read about them in the previous minutes published on the website, instead I want to share with you fundamental beliefs that I hold that have guided me through my presidency:

1. I have tried my best to promote a sense of belonging, that we are all part of a larger family where we are all equally important. All of our clubs be they big or small face the same challenges and should they need to can reach out to the SABF, the head of the family, for help.
2. I believe that the best initiatives and ideas come from individuals or clubs and occasionally from unions. The SABF is not a Brains Trust but is in essence an administrative committee also acting as a central exchange where we can share these ideas with the rest of our family. Where necessary we also act as a facilitator when a club or union lacks the financial or technical know-how to implement them.
3. And finally, Bridge, apart from being competitive, is also a social game and we should do everything in our power to have fun and enjoy ourselves.

I would like to thank those who have given me words of encouragement over the years and say how much I have appreciated this. I also want to thank all of those who have taken the time to talk to me and share their views, or offer advice or criticism.

It has been an honour for me to serve you as president, a role I have carried out with the help of my wonderful team to the best of my ability.

proposed by Val Bloom Seconded by Bernard Donde

6. Treasurer's Report 2024

Overall picture

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Total equity R2 818 782. This is down R 245 443 from 2022 the reasons for which will be explained on further examination of the financials.

Detailed income statement

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Revenue

The number of paid-up members for 2023 was **2002**. R410460 was collected which includes a late payment of R10000 from 2022 (50 members) from WCBU. This represents an increase in membership of 217 members. This contrasts with 2022 where there was a 10% decrease in membership. In 2023 we were more effective in chasing up payments of subs.

National congress fees received increased from R77425 in 2022 to R 136385 in 2023. Entry fees were higher as this was a face-to-face event. It should be borne in mind that out of towners were given a 75% discount on the entry fee.

Operating expenses

Administrative expenses and general meeting expenses were R38841 (9296+29545). These expenses include cell phone usage, meetings of SABF board, printing and stationery. In 2022 these expenses added up to R20560 (11320+9240). The big increase in these expenses was due to the SABF having a 2-day face-to-face meeting of 11 board members in September 2023 that incurred travel and accommodation costs. The value of having face-to-face meetings cannot be overemphasised and SABF will continue to have at least 1 face to face meeting per year.

I would like to point out that there are currently 11 board members. There is no remuneration for board members who all give up their time free of charge to ensure the smooth running of the SABF. I would like to single out James Grant as one who has tirelessly given up his time without any compensation other than complaints and criticisms.

Bank charges remained stable for 2023. I would like to draw attention to a disturbing practice of unions depositing cash into our accounts in 2024. Cash deposits carry a high fee as much as 10% of the amount deposited. These bank fees will be charged to the unions in the future. I would like to encourage clubs to no longer accept cash as payments from members. EFT's are safer and more easily tracked.

BBO runs at no cost to the SABF. All monies received are redistributed to the clubs.

There was an increase from R125000 to R160000 in money spent on coaching and training in 2023. These costs include the printing of Beginner's books, countrywide and online lectures by Hennie Fick, Carol Stanton and Rod Pienaar. A small sum was allocated to coaching of the South African Ladies team to Morocco in 2023. Arie Ridderhof has been running a highly successful beginner's teaching course in Eastern Cape and I believe his efforts have led to the significant increase in membership seen of that union over the past few years. Minimal money was spent on tournament director courses and this is an area that will require urgent attention from the new committee.

Computer expenses went down from R18000 in 2022 to R13500 in 2023. Maintenance of the database and website remain essential functions of the SABF.

Interclub and interprovincial expenses appear to have increase significantly from R11700 in 2022 to R42608 in 2023. Please note that income increased from R13000 to R73000. In 2023, these incomes and expenses included 4 sets of teams trials, open ladies seniors and mixed that occurred in 2023 whereas there were no trials in 2022. In 2023 there was in fact a profit of R31000 in running these events.

International competition expenses – South Africa sent 4 teams to play in the ABF zonal and 3 teams qualified to play in the WBF world event in Morocco. Total cost including ABF and WBF membership, was R547000. Entry fees to ABF zonal was R64000 for 4 teams and R247000 for 3 teams at the WBF event. Membership of ABF was R10600 and WBF membership was R41100. Entry fees to these events and membership of international bodies is extremely high and these contributed considerably to the costs of sending these teams. In addition, players were generously sponsored R216000 to help them cover what was in a fact a small proportion of the costs of attending these events. The SABF has an

obligation to support both the WBF and ABF and there is a strong expectation on their part that we should continue to send teams to these events. The SABF believes strongly that participation in international events not only benefits the top players who are selected to go but also improves the overall standard of bridge in SA. The best way for all members to improve their game (which for most is the primary goal of membership of the SABF) is to play against better players. The SABF decided in 2024, that because of these high costs, there would be no personal player sponsorship of players going to the World Bridge games in 2024 in Buenos Aires. In addition, no senior team would be sent.

In recent years, National congress runs at an unavoidable loss. Decreased support and low entry fees contribute to this loss. In 2023 there was an increase in costs from R114000 to R232000. This can be attributed to local venue costs, catering cost and the expense of inviting international tournament directors like Waleed who improves the running of our competitions. Overall congress in 2023 ran at a loss of R96000. The SABF board decided that as a result to of this, there would be no discount on entry fees for out-of-towners in 2024.

Overall, all these factors lead to an operating loss of R485000 for the year which was offset partially by an improved investment income of R237000 when compared with 2022 (R124000).

As a result of this loss experienced, the SABF has increase subscription fees for members from R200 to R250 in 2024. This remains in line with inflation of 6-7% if we consider that SABF fees were R180 in 2018. Our fees are considerably lower than internationally. As an example, Kenya pays \$25 (R480) and in the UK fees are in the region of R800. The cost of a movie ticket, popcorn and coke can easily be over R200 in SA. Playing only once per week, SABF fees increase the cost of playing bridge at our clubs by R5 per session. Most of our players are playing 3-4 times per week.

SABF Budget for 2024

Income

Subscriptions: 2000 members -	R500000
Congress income	R115000
Interest on investments:	R200000
Total income	R815000

Expenditure

Website maintenance and computer expenses	R30000
Congress expenses	
Venue Expenses	R90000
TD	R80000
Helpers	R20000
Prizes	R25000
Catering	R20000

	Total	R235000
	Entry fees	R180000
	Donation Apteker	R30000
	Net loss	R25000
Overseas sponsorship		R0
Membership ABF and WBF		R55000
World bridge games 3 teams		R250000
Teaching		R180000
Tournament director courses		R50000
Auditor fees		R20000
Meetings, cell phone		R50000
Bulletins flyers		R20000
Trials		R0
Interclub		R0
Total expenditure		R680000
Net Profit		R135000

This was proposed by Tas Nestoridi and seconded by Neville Eber

6. Next Year's Events

Interclub will be held at a live venue still to be announced.

Interprovincial will be held online

Congress will continue to be a live event with the venue still to be decided

7. Election of Office Bearers

The following have been nominated as members of the SABF board:

Carol Grunder (President or ordinary member) by WCBU

Neil MacLeod (President or ordinary member) by KZN

Bernard Donde (Treasurer) by GBU

Andrew Cruise (Secretary) by ECBU:

Jocelyn Ashberg (WCBU) by WCBU

Michele Alexander WCBU) by WCBU

Barbara Crosby (Border) by Border

Helen Kruger (GBU) by GBU

Roz Bernstein (GBU) by GBU
Devan Chetty (GBU) by GBU
Deirdre Ingersent (GBU) by GBU
Arie Ridderhof (ECBU) by ECBU
Geoff Ellis (ECBU) by ECBU
Glynis Dornon (ECBU) by WCBU
Delene Spencer (NGBU) by NGBU
Peter Ward (SCBU) by SCBU

Delegates

GBU: Rob Stephens, Val Bloom Lotte Sorensen, Bernard Donde
KZN: Neil MacLeod, Frank Chemaly
Border Barbara Crosby
FS Annalie Kachelhoffer
EC Arie Riderhof, Geoff Ellis, Glynis Dornon
WCBU Mark Kenyon, Michele Alexander, Brian Paxton
SCBU Peter Ward x 2
NGBU Delene Spencer x 2

Election of president: Carol Grunder 10 votes Neil MacLeod 9 Votes
Carol Grunder elected as president for next 3 years
Election of treasurer: unopposed. Bernard Donde Elected
Election of Secretary: unopposed Andrew Cruise Elected

Members elected:

Glynis Dornon
Geoff Ellis
Jocelyn Ashburg
Delene Spencer
Michele Alexander
Neil MacLeod
Deirdre Ingersent
Devan Chetty

8. "the decision said to have been made by or on behalf of the SABF, whereby the Hermanus Duplicate Bridge Club was "disaffiliated" from the Western Cape Bridge Union, be set aside."

Mark Kenyon addressed those present defending the Western Cape Union's support of Hermanus.

There were a number of counter arguments from those present. If the federation was unable to remove a club from the federation who then continued to enjoy the advantages

of being affiliated then why should any affiliated club pay SABF fees? It was also pointed out that when you join a club you make sure you are aware of the rules of the club, and when joining an affiliated club one of the basic rules is you pay SABF fees. Being a member of an affiliated club is a privilege not a right, and members cannot choose what rules to follow and what rules to break. Clive Harrison said he was aware of another club that broke these rules but Andrew Cruise explained that it was the union's responsibility to address this not the responsibility of the SABF. It was the failure of the WCBU to address this situation that the SABF was now involved. James Grant stated that the SABF had given Hermanus every opportunity to remain affiliated but they failed to accept that the rules that applied to every other affiliated club in the country should also apply to them.

The motion was rejected by the delegates, 15 votes to 3

9. General

Chris Bosenberg spoke about what he felt were high fees that may be discouraging new members and made a pledge to find sponsors to cover the costs of the R250 a year fee.

Frank Chemaly felt the entry fee for trials was too high .

The meeting ended at 21:00