



## Commonwealth Bank Sydney Golf Club

### 2023 Annual General Meeting - Minutes

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**Date/Time:** Wednesday 6<sup>th</sup> December 2023      @ 6.00pm

**Location:** Occidental Hotel, Sydney

**Attendees (LM = Life Member)**

R Mair	M Parker
D McCann	P Cassin
T Geekie (LM)	J Cashman
I Watson	P Bendeich (LM)
G Liversage	J Klincke
S Chan (LM)	J Lu
W Francis	S McCammond (LM)
G Emerson	R Minbatiwala
B Franklin	B Clausen (LM)
G Flanagan	A Kenny
C Horley	S Eustace

### Apologies

A McRae	S Singh
D Cullinane	C Cullinane
G Ho	S Sokolsky
M Vickers	M Ward
P Walton	S Soo
P Bridge	S Nicholson
P Kastl	B Hooper
S Bennett	D Bridges

**Welcome and acknowledgement of Life Members in attendance (Richard Mair - President)**



#### **Minutes of 2022 AGM (Dave McCann – Secretary)**

- Copies of 2022 minutes made available to attendees.
- Confirmed all business items raised in the 2022 AGM finalised by Committee over course of 2023.

**Accepted :** W Francis

**Seconded:** S Chan

#### **Presidents Report (Richard Mair - President)**

Refer **Attachment 1**

#### **Treasurer's Report for the year ending 30 November 2023 (George Emerson – Treasurer)**

Refer **Attachment 2** including Income & Expenditure statement

**Accepted :** D McCann

**Seconded:** R Mair

In general discussion:

- Richard Mair asked attendees whether revised President's Trophy format and prizes were appropriate. Consensus was that it is appropriate.
- Peter Bendeich commented on tremendous success of the 2023 Coffs Harbour trip.
- Ian Watson asked as to reason for high attendance at Coffs from the Qld side and response was that they have amalgamated with another group. Ian suggested that we give future consideration to doing something similar.

#### **Captains Report (Steve Chan – Captain)**

Refer **Attachment 3**

#### **Election of Patron**

On behalf of the Committee Dave McCann thanked Peter Bendeich for his ongoing guidance and support as Club Patron and nominated Peter to continue as the 2023 Club Patron.

**Nominated –** Dave McCann

**Seconded –** Acclamation



### **Election of the 2024 Committee (Dave McCann – Secretary)**

The 2023 Committee was dissolved and the following Committee was elected for 2024:

**President** – Richard Mair

**Captain** – Steve Chan

**Secretary** – Dave McCann

□

**Treasurer** – George Emerson

**Handicapper** – Rudi Minbatiwala

**Booking Officer** – Graham Flanagan on a shared basis with Peter Bendeich

**General Committee** –

Michael Parker

Warren Francis

Ben Franklin

Michael Vickers

Richard Mair, on behalf of the Committee and the club membership, took the opportunity to thank Stephen McCammond for his stellar service to the club in his role of Handicapper over many years.

### **2024 club schedule – Graham Flanagan**

The 2024 schedule is available on the club's website and 2025 is also substantially booked. Graham highlighted that:

- Our Lynwood game (23<sup>rd</sup> June) traditionally with a first light hit off will now be at 11.00am
- He is looking at options to replace Liverpool for 2025 and 2026 given proposed course remodelling.
- Whilst we have booked for 40 players each game, given recent attendance numbers it may be appropriate to dial numbers back to say 36 players per game.

### **General Business**

- 1) **Craig Horley** - Proposal for Committee to review the Club's financial position with a view to gradually returning accumulated funds to members.

Refer **Attachment 4** – Craig Horley Business Proposal

Craig summarised his proposal to trickle return funds back to members. General discussion followed in which:

- Proposal for review was supported by Peter Bendeich.



- George Emerson emphasised that distribution of funds back to members is fine but questioned how this can be done equitably taking into account various lengths of club membership etc.
- George also reminded us that \$20k today will not equate to \$20k in 10 year's time.
- Richard Mair also spoke in support of Craig's proposal.
- Ian Watson raised issue of need for Captains Cash contributions.
- Graham Flanagan reminded of the potential need to refer to the Constitution re this proposal.

Richard Mair thanked Craig for his proposal which will be considered at Committee commencing with the first 2024 Committee meeting.

## **2) Jeff Cashman – GolfPad**

Jeff asked attendees for feedback on the current event system. General consensus was that the system is valuable and is looked at regularly by many members in regard to registration, schedule, results etc.

Jeff proceeded to give a broad summary of the system and emphasised that it is a significant time saver for the setting up of the event together with the registration and draw creation activities. In general discussion:

- Stephen McCammond highlighted that there seemed to be a high level of repetition in the draws this year with the same players regularly playing together and questioned whether this was a result of the registration system. Jeff confirmed that this was a manual matter and not a system issue but that the system does allow for "random" draws.
- Jeff suggested that better use be made of the GolfPad app to encourage people to "live score" although acknowledging that there have been some issues with the app.
- Steve Chan questioned overall reliability of the system and emphasised that we must have a reliable system.
- Stephen McCammond raised issue of countbacks and Jeff acknowledged that there are deficiencies around countbacks due to the American based system having different approach to our form of countback.
- Steve Chan did emphasise the benefit of GolfPad in ensuring that scoring is accurate.
- Ian Watson questioned whether we could avoid the need for cash payments at games and move to an electronic system. Need to pay the pro-shops on the day of the events was seen as the major obstacle to moving away from cash but consensus was that it is a matter for future consideration at Committee. Greg Liversage gave a summary of how his other social club deals with this issue.....Eftpos with applicable charges.



Consensus was that this matter be further considered by the Committee moving forward and Richard Mair thanked Jeff and Peter Bendeich for their setting up of the events.

### 3) **Peter Bendeich** – Winter Cup

Peter highlighted mixed responses for recent Winter Cups given recent changes to the time of year, locations etc.

In general discussion a return to conduct of the tournament in winter (July/August) in Canberra was confirmed as the preference of a number of attendees and this will be adopted moving forward.

## **Meeting Closed by Richard Mair @ 7.45pm**



### **Attachment 1 – President’s Report (R Mair)**

Well – 2023 is done and dusted, and it’s been good to see the back of COVID, and a lot less rain than last year! With only one washout this year, we got a pretty good year of golf in, and looking back, we’re definitely back on track compared to the last few seasons.

I’d like to start with a big thanks to all the committee members for all the hard work they have put in over the past 12 months. I’d particularly like to thank Dave McCann for his excellent work as secretary – keeping everyone in check – and also Rudi Minbaitwala, for his diligent attention to detail getting everyone organised for Bank Holiday. Having done that job many times in the past, I know what it’s like, and Rudi does an excellent job. I’d also like to acknowledge the committee members who managed to attend every meeting – Steve Chan, Dave McCann and Ben Franklin. No skulls this year – I know Craig Horley will be disappointed – meaning everyone dialled in or apologised, with no no-shows all year.

We had one washout this year as I mentioned – Penrith – so that means we played 12 of our 13 scheduled president’s trophy events this season. We had 9 individual winners this year – well done to Jeff Cashman, Ben Franklin, Craig Horley, John Klincke, Graham Flanagan, Warren Francis, Allan Kenny, Steve Chan and Greg Liversage for your wins throughout the year. We also hosted the President’s Invitational at Highlands GC in Mittagong – congrats to the winner there, Ben Franklin, with a great score of 37 points.

This year, our President’s Trophy winner had a very solid year with one win, one runner-up and two third places. His consistency paid off though, with 3 top 10 results in addition to that already mentioned, and solid scoring all year long. This year was the first of a new format, rewarding overall aggregate stableford points, with 3x drop rounds (ie: the best 10 out of 13, or with Penrith’s washout, best 9 out of 12). This meant that consistent scoring, not consistent placing (or attendance) would pay off. As such, I’d like to congratulate our 2023 President’s trophy winner, with an average score of 35 points across his best 9 rounds (and an average of 33 across all 12) – John Klincke!

I’ll be sending out the invite to the 2024 President’s Invitation – again to be held at Highlands – in the next few weeks, so keep an eye out for that if you have won an event this season. Given we haven’t yet completed the club championships, there will be some minor alterations to those who qualified – we’ll be going down the president’s trophy table instead. So far, we’ve found this has very little, if any impact on the names because they have been playing good golf all year anyway.

Very quickly, as a final point, I would like to highlight Steve Chan, who this year is completing his 15<sup>th</sup> year as captain. His service to this club is second to none, and without him this club certainly wouldn’t be what it is today, and may not even exist at all, at least in the way we know it. Thanks for your work Tiger – I know I speak on behalf of the entire membership when I say thank you.

I hope everyone has a great Chrissy and New Year, and I look forward to 2024!

**Richard Mair - President**



## **Attachment 2 – Treasurer’s Report (G Emerson)**

Reference is made to the attached Income and Expenditure Statement for the Year Ended 30 November 2023.

Profit for the year ending 30 November 2023 came in at a nominal \$491 resulting in a sound financial position for the club of \$23,480 in cash at bank, course deposits and shirt stocks on hand.

Running through the various income and expenditure categories:

- Bank holiday was, in addition to a very positive organisational event, a financial success with a profit of around \$970 for the day. As our major fund-raising event for the year my thanks go to all members of the committee for their efforts in ensuring another successful running of this signature event.
- Membership fees of \$1300 represents a reduction of \$380 on the prior year fees, the reduction primarily arising as a consequence of the large influx of new members last year. Current financial member numbers stand at 65 plus our 9 illustrious life members.
- Many thanks to Christine and Dermot Cullinane for their \$200 donation of prizes at the Springwood game.
- As a consequence of a couple of late discounts from Coffs Golf Club, catering suppliers and an overpayment for a late cancellation of a Qld player the full budgeted cost of \$850 NSW player subsidy did not materialise with the overall cost of the annual Coffs Harbour weekend event diminishing to approx. \$440.
- The approx. \$1300 net shortfall in member trophy contributions arises from the fact that \$525 in annual championship prizes are include in outgoings plus in an endeavour to give back to members by distribution of accumulated surpluses some subsidy of what are becoming the more expensive green fees have been applied to comp fees collected at those games.
- As an aside and evidencing the CBA Club’s contribution to the golfing industry, it is interesting to note that our payments in green fees for the year amount to around \$17,500 for the year.

Finally, I would like to extend my appreciation for the support and contribution of both the Committee members and the golf membership in general. Without the constant participation the Club would fail to exist.



Wishing you a very merry Christmas and happy and prosperous New Year.

### George Emerson – Treasurer

COMMONWEALTH BANK SYDNEY GOLF CLUB					
TREASURERS REPORT FOR YEAR ENDING 30 NOVEMBER 2023					
				OPENING BALANCE (1st December 2022):	22,989.29
				ACTUAL	
				YTD	
<b>INCOME</b>					
Bank Holiday (net)				968.03	
Capt's Cash (net)				1,400.00	
Donations				200.00	
Fundraising (net)				0.00	
Interest				47.40	
Membership Fees				1,300.00	
Non Attend Fees		\$10 per non attendance		0.00	
Syd v Newc				0.00	
T Shirt Sales				220.00	
Trophies				2,630.00	
				6,765.43	6,765.43
					29,754.72
<b>EXPENDITURE</b>					
AGM				1,309.80	
Coffs Harbour (net)				438.71	
Deposits Utilised				0.00	
Green Fees (net)				0.00	
Interbank (net)				0.00	
Miscellaneous Trophy Engraving, Bank Fees, Accruals				121.37	
R S Elliott				0.00	
Syd v Newc				0.00	
T Shirt/Caps Purchases/Expense				478.50	
Trophies				3,926.02	
Westpac Challenge (net)				0.00	
				6,274.40	6,274.40
					23,480.32
					491.03
<b>ACCOUNT SUMMARY (as at 30 November 2023)</b>					
Outstanding Banking		55.00		<b>DIFFERENCE</b>	<b>0.00</b>
Cheque Account No 1		5,812.78		<b>Deposits</b>	
Gateway Term Deps		16,418.30			
Gateway At Call		4.24		Glenmore	100.00
O/S Deposits and Stock on Hand		1,265.00		Liverpool	50.00
		23,555.32		Long Reef	50.00
Less O/S Payments		75.00		Mona Vale	100.00
		23,480.32		Bankstown	200.00
				Shirts SOH	765.00
					1,265.00



### **Attachment 3 – Captain's Report (S Chan)**

Welcome everyone to this year's Annual General Meeting and Presentation night for 2023.

It has been a good year for the club though we again had a couple of games washed out being Mona Vale & Penrith. Despite that, we managed to complete most of the scheduled calendar with the exception of the Club Championships that will be completed at the first game in January at Liverpool. Let's hope the weather gods are looking after us that day.

#### **Attendance....**

We had 12 x regular club games and the year's attendance average has been okay at 26 so not too bad.... the highest attendance was 34 at Liverpool and lowest was 19 at The Springs. This year we had 3 x players who attended all 12 x regular games. They were:

Simon Soo

John Klincke

Warren Francis

Well done to those players.

#### **Membership....**

Our membership numbers are good although it doesn't really relate to the number of players at the games.....we had a few new members join throughout the year and hopefully we'll see that continue in 2024. I believe the membership count is now around the 60-70 mark.

#### **Looking forward to next year's games....**

For the 2024 schedule, which was made available on the website this morning, there has been a few changes.

Bank Holiday will now be held at Cabramatta Golf Club. After 10+ years at the bigger mainstream courses, we've decided to go back to a more suburban tree lined course.

The location for the 2024 Winter Cup is yet to be determined by the host but we will update and announce the date & location once decided.

Just on the first game in 2024 at Liverpool, we heard last week that there will be no more social club booking for 18-24 months from July 2024 so next month's game will be our final game there for a couple of years. This is due to course renovations from the Kogarah & Liverpool merger. So if you want to play Liverpool again, make sure you play in January. The booking officers will no doubt find a suitable course for those couple of years.

Thanks again to Flanno for booking all the games for 2023 (and also into 2024 as well...) and to Peter for managing the draws. Thanks must also go to Jeff Cashman for his work that goes into GoldPad that enables us to register and access the draw online.



### **Matchplay....**

After a couple of changes in the early rounds, we still managed to hold the final at Long Reef on the 8th October. Bruce Clausen played John Klincke with Bruce winning 2/1 on the day. Congratulations to Bruce. I believe his first matchplay win.

For 2024, qualification for the matchplay draw will be the 2023 winner Bruce Clausen and the top 5 x players (who are yet to qualify) from the Eastlakes, Kooindah Waters & the Mona Vale games. The first round will again start at the Glenmore game on the 5th May 2024. The full match play schedule will be noted on the 2024 fixtures list.

### **Rules**

We saw no major rules changes this year though that impact our games.

Ok.....let's move on to the Representative events.....

### **RS Elliott**

There was no RS Elliott this year and nothing planned for 2024 at the moment.

Earlier this year, it was confirmed from other states that the RS Elliott is no longer and as such the national event that took place for over 50+ years, officially comes to an end. Luckily the final tournament was held in Sydney in 2020 2 x weeks before the Covid lockdown.

There have been discussions of the Sydney club still organising some sort of interstate event around March but nothing has been formalised yet. We will let everyone know when we have more details.

### **The Summer Cup**

The 5th Summer Cup was held on Sunday 26th February this year at again the Hunter Valley Golf Country Club. The winner of the Summer Cup for 2023 was Steve Chan with a gross score of 82 strokes and net 67 strokes. 2nd place was 7 strokes behind so well played Steve.

### **Interbank**

No longer played.

### **Winter Cup**

The 25th Winter Cup was played a couple of months ago in October at Shoalhaven Heads Golf Club. The trophy was won by Steve Chan shooting an excellent net 79 and gross 64. He blitzed the field with 2nd place 10 shots back. Well done to Steve. I believe this is a record winning score and also the first player to hold both Summer & Winter Cups. Well done again. I'll stop tooting my own horn now !!!

### **Bank Holiday**

The 71st Bank Holiday golf day was played at Macquarie Links on the 7th August. It was a very success day with just over around 80 x players attending. Thanks goes to all the Committee that helped make it a successful day. As mentioned earlier, Bank Holiday will be at Cabramatta in 2024 on 5<sup>th</sup> August.



### **CBA/Westpac Challenge**

After a couple of years off due to bad weather that resulted in flooding at Riverside Oaks, the CBA/Westpac challenge was played this year. Westpac defeated CBA 11 points to 3. Hopefully next year we'll play better and win the trophy back. Next year's challenge will be hosted by CBA and will be played at Riverside Oaks on Sunday 25th August 2024.

### **Sydney V Brisbane**

The 43rd Sydney vs Brisbane event was held a couple of weeks ago on the Coffs Harbour and Bonville golf courses. Sydney won the event by 3.16 strokes. Highlights for Sydney included Chuck Parker winning at Bonville with 41 pts and coming 2nd in the overall comp to Brett Wainwright who won the overall "Shannon" with 97 pts (58 pts at Coffs and 39 at Bonville)

### **Hole in Ones**

No hole in one's this year, so Bruce and the club save a few dollars again on trophies this year.

### **Club Championships**

The 1st round of the club championships was a washout out at Penrith and the decision was to still keep it at 2 x rounds and hold them at The Ridge (a couple of weeks ago) and Liverpool on January 7th next year. The current results after Round 1 are as follows :

Open

1st Ben Franklin 36 pts

2nd Steve Bennett 24 pts

2nd Steve Chan 24 pts

A Grade

1st Ben Franklin 40 pts

2nd Michael Parker 36 pts

B Grade

1st Patrick Kastl 39 pts

2nd Rudi Minbatiwala 37 pts

C Grade

1st Greg Liversage 43 pts

2nd Craig Horley 39 pts

Best of luck to all players for round 2 next January.

### **Long Drive**

The long drive comp this year has gone to 2 x players who all hit 3 x long drives each. The winners are:

Stephen McCammond with 3 x long drives at Kooindah Waters, Glenmore & Bankstown

John Klincke with long drives at Kooindah Waters, Glenmore & Camden



### **President's Trophy**

Richard has already presented the Presidents Trophy, but for John to win the President's Trophy he had 1 x win at Richmond, a 2nd at Springwood 2 x thirds at Liverpool and The Springs with 3 x other top 10's. Congratulations to John for his first PT win and the first recipient of the big cash prize of \$360. Well done also goes to Steve Eustace for coming second with a cash prize of \$180

### **RS Elliott Interstate Team**

As mentioned earlier, the RS Elliott tournament has officially come to a close after an amazing 50+ years. This will also be the final mention of the RS Elliott in the Captains report. There will be plenty of memories from Elliott like:

- After-tour accommodation at Scottsdale and Jasper Inn
- Dave Smallacombe losing his paisley luggage in the paisley carpet at Scottsdale
- Squeezing 10 x people with clubs and luggage in a Toyota people mover that only had 10 x seats ??? Just think of Tetris.
- Visits to the horse races or the evening greyhounds (or known as the dishlickers)
- We even used to rock up at someone's room and play poker for the night. I always liked 'Bruce's honesty system' when it was his turn to be banker.
- A lot of people nicknames came about from the Elliott too like Billy, Tiger, The Mouse, Specs.....I think there even was "Smoothie" for Matt Hill....he was a smooth talker with the ladies.

Overall, we've been very lucky as Elliott has given a lot of us the opportunity to play on many of the countries top courses and meet so many of our interstate counterparts. Although the Elliott will be no more, the memories will last forever.

### **Closing**

In closing, I would also like to again thank all players and Committee members for supporting the club during this challenging year. I would like to again call out to all the Committee for their hard work this year. Without the Committee we simply don't have a social club we thoroughly enjoy.

This has been my 15th year as Captain and I have again thoroughly enjoyed supporting the club and look forward to serving as Captain again for the 16<sup>th</sup> year.

I hope everyone has a safe and happy Christmas this year, and all the best for 2024.

**Steve Chan - Captain**



## **Attachment 4 – Craig Horley Proposal**

### **CBA SGC – AGM GENERAL BUSINESS PROPOSAL – CRAIG HORLEY**

**I am proposing that the 2024 Committee undertake a special of the club's financial situation at the next general committee meeting to respond to the following question:**

- Does the club have an over abundance of funds that are no longer required given the decision to cease the Elliott tournament by the various states. The requirement for NSW to have the budget available for hosting our turn is no longer valid.

There are two potential outcomes :

- a. If the committee agree that we no longer require such a large bank balance, then review how this could be funneled back in a controlled manner to get the most benefit for our current membership.
- b. The committee concludes that the club does require the current level of funds on hand, and should document back to the membership (in the minutes) why we need to have these funds available.

I have described below a few options I believe allow membership benefit across the broader group, actioning over a number of years and would not cause undue financial stress to club management.

In scope for point 2 – all club general event s throughout the calendar year.

Out of scope for point 2 – Yearly Membership (\$20), Winter & Summer Cups, Bank Holiday event, Westpac Challenge and Coffs weekend – all of which are limited to a small number of members or incorporate non members.

2023 Statistics – obtained from results sheets posted web site.

Date	Course	Starters	Captain's Cash in	Captain's Cash out	Trophy Levys (approx)	Long Drive (A/B/C)	NP (A/B/C)
5/02/2023	Eastlakes	26	\$120	\$13	\$130	A/B/C	B/C
9/02/2023	Liverpool	34	\$170	\$16	\$170	A/B/C	A/B/C
12/03/2023	Koondah Waters	26	\$120	\$8	\$130	A/B/C	A/B/C
7/05/2023	Glenmore	28	\$140	\$32	\$140	A/B/C	A/B/C
6/06/2023	Richmond	25	\$125	\$77	\$125	A/B/C	A/B
26/06/2023	Lynwood	27	\$135	\$0	\$135	A/B/C	A
2/07/2023	The Springs	21	\$100	\$31	\$105	A/B/C	A/B/C
13/07/2023	Bankstown	29	\$145	\$26	\$145	A/B/C	A/B
20/08/2023	Springwood	26	\$110	\$21	\$130	A/B/C	B/C
10/09/2023	Camden	23	\$115	\$14	\$115	A/B	B
5/10/2023	Long Reef	27	\$130	\$47	\$135	A/B/C	A/B/C
26/11/2023	The Ridge	29	\$140	\$39	\$145	A/B/C	A/B/C
		<b>321</b>	<b>\$1,550</b>	<b>\$324</b>	<b>\$1,605</b>	<b>A-12 B-12 C-11</b>	<b>A-9 B-11 C-8</b>
		<b>27</b>			<b>\$1,226</b>		

Average attendance level of 27 players per event over the year.

My Proposal for 'trickle flow' of funds back to the club membership.

I am ~~not~~ suggesting any one-off payments to members – that would be too hard to get equitable for long/short term memberships.

I have assumed a \$5 trophy levy added on green fees over the year – I am not 100% sure of the exact amount.



I am proposing:

- **The club incorporate Captain's Cash into the green fee at no additional increase to members.** This **immediately reduces** the outlay for members at the event by \$5 a game, and on last year's figures cost the club an additional \$324. It also streamlines the starter's role not having to collect the \$\$\$.
- **Green Fees** – we can further assist the membership by applying a subsidy on certain courses through the year. We already have done this in 2024 for Long Reef. This may not only reduce the cost for some games, but also make them viable to the club for a few more years.
- The club set a minimum Green Fee level – for example \$50 – so any courses under attract the Green Fee plus the \$5 trophy levy.
- The committee review the remaining event green fees with a view to offering subsidy on higher cost courses. We may have 4 or 5 that we can reduce the cost to membership using our current budget capital.
- The club could also review the cost of MiScore on a yearly basis – given the focus on incorrect score cards and the time this consumes after games before the presentations can be done. The yearly subscription according to Google is around \$20 per user annually but may have limited capacity for 'social clubs'. [www.miscore.com.au](http://www.miscore.com.au).
- I am not sure if GolfPad provides the same feature for an entire social club event – I am aware it can be used for group scoring.

My proposal is to structure around a \$1,000 - \$1,500 overall subsidy for the year from our on hand funds, which is reviewed for the AGM each year and advised to membership.

Our financial status at the time of this document is around 22K+ in the black, with Bank Holiday providing over 1K net profit which should continue.

I believe the CBA SGC account should hold somewhere between 8-10K on hand at any point in time.

If this is the amount the committee agree is adequate, then my proposal would take the next 10 years to get down to that level providing long term benefits to our current membership. Many of these people have contributed to our substantial bank balance over some time and would be reaping the benefit before they no longer can/do attend our games.

It is in my mind a fair and equitable means to distribute our excess funds at this time and should be considered by the elected committee each year.

Thank you

*Craig Horley*

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