



2025 ANNUAL GENERAL MEETING

Date: Wednesday 3rd December 2025

Venue: Occidental Hotel, York St Sydney

Attendees

M Vickers	G Liversage	I Watson
G Flanagan	S Chan (Life Member)	R Minbatiwala
W Francis	S Soo	N Koshaba
S McCammond (Life Member)	J Bailey	S Cooper
B Franklin	J Klinke	M Parker
G Emerson	P Dimmocks	B Clausen (Life Member)
C Horley	D McCann	

Welcome – M Parker

Club President Michael Parker opened the meeting @ 6.05pm.

Apologies Received – D McCann

R Mair	G Ho	K Ho
C Dowell (Life Member)	T Rowe	D Wissam
S Iacono	J Chen	B McNeilly
C Springett	P Bendeich (Life Member)	A McRae
G Williamson	N Smith	N Towells
B Hooper	M Ward	J Cashman
P Short	P Walton	T Geekie (Life Member)
P Kastl	P Cassin	J Lu
D Flanagan	J Navan	

Previous Minutes – 2024 Annual General Meeting – D McCann

No outstanding business arising from the 2024 Annual General Meeting.

Accepted – J Bailey **Seconded** – W Francis

President's Report & President's Trophy presentation – M Parker

Refer Attachment "A"

President's Trophy winner – R Minbatiwala

Treasurer's Report – G Emerson

Refer Attachment "B"

Accepted – M Parker **Seconded** – S McCammond

Captain's Report & Trophy presentations – S Chan

Refer Attachment "C"

Election of the 2026 Club Committee & Club Patron

The 2025 Committee was dissolved and the following Committee & Club Patron was elected unopposed for 2026:

President – M Parker

Captain – S Chan

Treasurer – G Emerson

Secretary – D McCann

Handicapper – R Minbatiwala

Booking Officer – G Flanagan

General Committee – B Franklin, J Bailey, W Francis, S Soo

Club Patron – P Bendeich

An invitation was extended for additional General Committee members as we can have up to 7.

General Business

2026 schedule – G Flanagan

2026 PRELIMINARY EVENT SCHEDULE						
	Confirmed					
	Not yet contacted					
	Contacted					
	Not yet confirmed. Refer notes					
MONTH	DATE	TIME	NO.	VENUE	PRES TROPHY	EVENT/NOTES
JAN	Sun 4th January	6.30am	36	Cumberland	Y	email 21/12/2023 - maximum 36 players
FEB	Sun 8th Feb	11.40am	36	Eastlake	Y	1st Round Matchplay Qualifying - email 11/8/2025 & 14/10/2025
	Sun 22nd February	8.30am	24	Toukley	N	Summer Cup (stroke) - emailed 10/1/2025
MAR	Sun 8th March	7.10am	36	Koolindah Waters	Y	2nd Round Matchplay Qualifying - email 29/1/2025
APR	Sun 12th April	6.59am	36	Mona Vale	Y	3rd Round Matchplay Qualifying - email 10/6/24
MAY	Sun 3rd May	8.32am	36	Glenmore Heritage Valley	Y	1st Round MatchPlay Champ - email 12/10/2024
	Sun 14th June	7.38am	36	Dunheved	Y	email 24/4/2025
		TBA		TBA	N	Winter Cup (stroke)
JUL	Sun 5th July	9.00am	36	The Springs	Y	2nd Round MatchPlay Champ - email 7/8/24
AUG	Mon 3rd August			Cabramatta	N	Bank Holiday Event
	Sun 16th August	8.00am	36	Springwood	Y	Semi Final MatchPlay Champ - email 8/11/24
	Sun 23rd August	8.00am	40	Riverside	N	Westpac Challenge
SEP	Sun 13th September	7.00am	36	Camden	Y	email 19/9/24
	Sun 27th Sept	12.00pm	36	Bankstown	Y	Final Match Play - email 17/1/2025
OCT	Sun 11th October		36		Y	LReef email 25/10/24
	Sun 1st November	7.15am	36	Penrith	Y	1st Round Club Champ - email 25/10/24 - Life Members Day
NOV		TBA		Coffs Harbour	N	NSW V QLD
		TBA		Coffs Harbour	N	NSW V QLD
	Sun 22nd November	7.46am	36	The Ridge	Y	2nd Round Club Champ - email 17/12/2024
DEC	Sun 6th December	6.05am	24	Wakehurst	N	Xmas 4 Ball - email 5/9/2025

Graham commented:

- It is becoming harder and harder to book Sunday games, particularly morning starts.
- Difficult to change courses as we need to now book 2-3 years ahead.
- In 2027 Wakehurst will take the place of Cumberland (January) but back to Cumberland in 2028.
- Dunheved replaces Richmond (June) but unfortunately we will be off forward tees. Cabramatta will replace Dunheved in 2027.
- Long Reef booked but looking for a replacement course. With Long Reef there is difficulty in booking (have to pay for full groups of 4) and payment in advance. Also the cost is becoming prohibitive.
- 2026 Xmas event will also be at Wakehurst - max 24 players.
- C Horley asked re Riverside Oaks being a possible venue for a normal club game. Graham to explore. S Chan said cost approx. \$115 including carts.
- Bingarra Gorge still a long way off opening.
- Due to restrictions Strathfield and Carnarvon are no longer viable options.

Miscellaneous

- Following a question from Rudi M, S Chan confirmed that for 2026 President's Trophy there will be 13 games with the top 10 scores to be taken. If we lose a game it will be top 9 of 12.
- I Watson queried why if we have 75 members playing numbers are so low and what incentives could be provided to boost playing numbers? S Chan advised lots of reasons for low numbers but confirmed that club is still being promoted through bank's website. M Parker reinforced open membership with plenty of scope for family members, friends etc to join.
- S McCammond asked whether the club will be celebrating 70th anniversary. Matter to be looked at by Committee **(to be listed as an agenda item for first 2026 Committee meeting).**
- B Clausen questioned age criteria for Veterans Trophy at Bank Holiday. Confirmed that age criteria is now 55.

Meeting Closed @ 7.20pm

Attachment "A" – President's Report – M Parker

Welcome everyone to the 68th CBA Sydney Social Golf Club AGM, and thank you for your attendance. A particular welcome to our life members in attendance, (S Chan, S McCammond & B Clausen). Plus, patron and life member Peter Bendeich.

Thank you to every member and visitor who have supported our club by attending events throughout 2025. With over 20 events occurring, including monthly club games, Winter and Summer Cups, Coffs Harbour, interstate tour, match play, and championship rounds.

Obviously, all that activity does not happen automatically and requires a dedicated committee and members to make it all happen. So, I would like to highlight the following:

General Committee - Warren Francis, Ben Franklin, Simon Soo and Jeff Bailey. For their active participation and volunteering to take up extra duties throughout the year.

Booking Officer - Graham "Flano" Flanagan - Tackling the challenges successfully, to ensure we have courses to play and dealing with the various demands courses look to impose. Plus, the ongoing work to set up golf draws, handle late withdrawals and other members' requests. I would also like to call out Wazza, who stepped in several times to cover Flano's international holidays, and I think Dave McCann might also have helped out. So thank you guys. Also on the booking front, a thank you to Jeff Cashman for all the work behind the scenes in managing the Golf Pad system.

Secretary - Dave McCann - Thank you for completing all the key actions to ensure the committee and the club operates effectively in supporting our members, past and present. Not only for the record keeping, agenda, handling correspondence, but willingness to help out.

Treasurer - George Emerson - George has continued to keep our club solvent for over a decade now and even permitted the committee to release some of our reserve funds to subsidise events, including tonight, which I am very supportive of. However, George has also taken on the additional burden for several years as our interstate golf trip co-ordinator, which is an onerous duty to have. Thank you, George for again running a successful Coffs Harbour trip and the golf week in the Murray. Brilliant work, and now is also picking up the golf trip to NZ next March.

Handicapper - Rudi Minbatiwala. Thanks, Rudi, for your passion and commitment in tackling the duties of club handicapper and being across the handicapping changes introduced recently. I realise there were several issues to work through to ensure we complied. Plus, again, thank you, Rudi, for all the work you actioned for the Bank Holiday event, including unwinding much of it when the event was unfortunately cancelled due to excessive rain. Also, thank you to everyone who was involved with our major yearly event.

Captain - Steve "Tiger" Chan. The lifeblood of the club, who continues to dedicate significant personal time to ensure all the events operate successfully. Whether it is the small detail or key tasks, Tiger is across it to ensure success. On behalf of all the members, thank you.

Sponsorship - a big thank you to those who made financial contributions in supporting the club. Gateway Bank, Chris and Dermot Cullinane, Life members and several others who placed their support towards the Bank Holiday event,

I will leave it to Tiger to complete the rundown of trophy winners and statistics for the past year; however, I would like to announce one winner, that being the President's Trophy for 2025. The result came down to the last event of the year with a few members in contention.

We had 14 eligible games, and less than 10 stableford points separated the top 5, with only 5 stableford points separating the top 3. So, in third place, well done to Simon Soo on 354, in second on 356, having a great year was John Klincke and our 2025 Presidents' Trophy winner on 359 points, having two wins, 2 second places, and 2 thirds is Rudi Minbatiwala. Congratulations Rudi.

Thank you.

Attachment "B" – Treasurer's Report – G Emerson

COMMONWEALTH BANK SYDNEY GOLF CLUB					
TREASURERS REPORT FOR YEAR ENDING 30 NOVEMBER 2025					
			OPENING BALANCE (1st December 2024):	22,087.26	
			ACTUAL		
INCOME			YTD		
Bank Holiday (net)			-61.95		
Capts Cash (net)			896.00		
Donations			200.00		
Fundraising (net)					
Interest			794.80		
Membership Fees			1,345.00		
Non Attend Fees	\$10 per non attendance		0.00		
Syd v Newc			0.00		
T Shirt Sales			155.50		
			3,329.35	3,329.35	
				25,416.61	
EXPENDITURE					
AGM			1,509.30		
Coffs Harbour (net)			250.49		
Deposits Utilised			0.00		
Green Fees (net)			0.00		
Interbank (net)			0.00		
Miscellaneous (Engraving, Bank Fees, Web Host)			208.68		
Murray Trip			0.00		
Rule Cards			0.00		
Trophies			2,350.41		
Christmas Gifts			253.07		
Westpac Challenge (net)			540.00		
			5,111.95		
				5,111.95	P/L
Balances as at 30 November 2025				20,304.66	-1,782.60
Outstanding Banking	-				
Cheque Account No 1	1,661.53		DIFFERENCE	0.00	
Gateway Term Deps	15,412.04				
Gateway At Call	4.24		Deposits		
O/S Deposits and Stock on Han	3,226.85		Glenmore	100.00	
	20,304.66		Liverpool	50.00	
Less O/S Payments	-		Long Reef	50.00	
	20,304.66		Mona Vale	100.00	
			Bankstown	200.00	
			Shirts SOH	618.00	
			Deposit Bonville	700.00	
			Bank Hol SOH	1408.85	
				3,226.85	

Result for the Year ended 30 November 2025 was a loss of \$1782.60

Cash, Course Deposits and Stock on Hand amounted to \$20,304.66 at year end.

The end of year loss arose principally due to the absence of bank holiday proceeds previously forecast at \$2500 profit. In addition, and in line with our aim of returning surplus funds to members, fixture subsidies for a number of the more expensive courses resulted in the cost of trophies exceeding member trophy levies by around \$1300 net of 2024 EOY prizes of \$1060 which come out of consolidated revenue.

Bank Holiday trophies and raffle prizes totalling \$1408 have been carried over as Stock on Hand rather than expensed in this financial year and will be utilised and expensed for next year's event providing weather permits.

Arising from a last-minute discount by Coffs Harbour Golf Club the projected subsidy expense for the Coffs weekend of \$1000 was not realised with the net expense coming in around \$750 lower at \$250.

Current membership numbers stand at 75 comprising 9 Life Members and 66 ordinary members an increase of 15 on previous year.

Of note is the fact that as a group, we continued over \$18,000 in green fees to the golfing industry for the year.

Attachment "C" – Captain's Report – S Chan

Welcome everyone to this year's Annual General Meeting and Presentation night for 2025.

As usual, the committee has been busy this year from arranging Murray trips, making the tough decisions and cancelling major calendar events to understanding the new Golf Connect system.

One highlight of the year is that we did not have any washouts and played all club games. Let's hope the weather is nice to us next year and continue the good weather for our club games.

Most people would have noticed again this year we have been spending more on the members around usual subsidies (including Mona Vale and Long Reef as well representative games) and Christmas hampers for the Xmas game in a couple of weeks. As George summarised earlier, our bank account is still fairly healthy despite the cancellation of the bank holiday event earlier this year (which is our major revenue event of the year). I guess having a healthy balance does accommodate for unexpected events like what happened in August. Let's hope next year it's perfect weather and we max out with 144 players.

Attendance

In addition to other games on the calendar, we ended up holding the full 14 x regular President's Trophy club games. The year's attendance average was 23 (down 2 from last year's 25).... the highest attendance was again 29 at Glenmore and lowest was 16 at Georges River. Even with the 29 at Glenmore, the first half of the year was a little lower on numbers but we came home strong in the second half with consistent numbers in the mid to high 20's.

For the first time in a long time, we did not have anyone play all 14 x games however we did have 4 x players play 13 of the 14 games...so still a great effort regardless. They were: Simon Soo, Warren Francis, Steve Chan & Terry Hillman. Well done to those players for their ongoing support.

Membership

Our membership numbers are good although it doesn't really reflect on the number of players at the games....again we had a few new members join throughout the year and hopefully we'll see that continue in 2026. I believe the membership count is now around the 76 mark (which includes the life members)... Thanks also goes to the members who introduce new players to the club (who have since become members).

Looking forward to next year's games

For the 2026 schedule, there has been a few changes (a preview version was made available on the website last week). We will see Cumberland replacing Antill Park, Dunheved will replace Richmond. If we do find a suitable course, we will look at replacing Long Reef too. The main reason is the rising cost at this course. The committee is confident we can get better value for money at an alternate course.

Also, the Summer Cup will move to Toukley instead of Hunter Valley. The location for the 2026 Winter Cup is yet to be determined by the host but we will update and announce the date & location once decided. No doubt it will be another great course and an enjoyable weekend for those who attend. Thanks again to Flano for his booking officer role and arranging all the games for 2025 (and beyond).

Thanks must also again go to Jeff Cashman for his work that goes into GolfPad that enables us to register and access the draw online... thanks Jeff. Another mention must also go to Rudi for all his recent time and effort spent in trying to understand the new Golf Connect system and ensure it is able to continue supporting our club games. Most people are aware there are still ongoing challenges with the new system but most importantly we are still able to submit our club games and everyone is still handicapped. Hopefully in the near future we will be able use the app for electronic scoring like MiScore, but for now, it works and its functionality still supports social golf clubs.

As you know sometimes key people are unavailable due to travelling and while Flano and Rudi have been away, Wazza and Ben have stepped in to help...so thanks also goes to Wazza and Ben for their help.

Matchplay

This year, there was no need for any changes to the scheduled matchplay games and we held the final at Long Reef on the 12th October. Rudi Minbatiwala played Stephen McCammond with Rudi winning 1up on the day. Congratulations to Rudi on winning his first matchplay trophy.

For 2026, qualification for the matchplay draw will be the 2025 winner Rudi Minbatiwala and the top 5 x players (who are yet to qualify) from the Eastlakes, Kooindah Waters & Mona Vale games. The first round will again start at the Glenmore game on the 3rd May 2026. The full match play schedule will be noted on the 2026 fixtures list.

Rules

We saw no major rules changes this year that impacted our games. Just a reminder for all players to always check the local rules before teeing off so if there is relief like preferred lies, you are aware of it. With the wet weather we have been getting here, we have seen a lot of courses playing preferred lies on fairways (or even through the green).

Representative events

March Murray Trip - In lieu of the traditional March interstate/out of town golf trips, we held the inaugural Murray trip from 31st March to 4th April early in the year. We had 15 x players make the trip down and played 4 x fantastic Murray courses. Highlight of the trip was George Emerson's 42 points on the last game at Black Bull.

The CBA Victoria golf club also made the journey up the highway and we contested a team event over the last 2 x courses at Cobram Borooga (Old Course) and Black Bull. The NSW team won the event with the 2 x round average of 57.0 over Victoria's 56.6 and what did we win....bragging rights !!! A shout out must also go to George Emerson for organising the Murray trip...we all have a great time but must remember there is a lot of work in the background to ensure it's a successful trip....so a big thanks to George.

In March 2026, there will be a Queenstown NZ tour where 4 x players will be making the trip and I'm sure they will definitely enjoy the quality golf there. We will be looking forward to the reports when they are back. Other possible trips in the pipeline include another Murray trip...maybe Murray Downs (which is another few hours drive from the Murray) and maybe the incredible King Island....so keep an eye out for emails in the future.

Summer Cup - The 7th Summer Cup was held on Sunday 23rd February this year again at the Hunter Valley Golf & Country Club. The winner of the Summer Cup for 2025 was Peter Bendeich with a gross score of 85 strokes and net 73 strokes. 2nd place went to Darren Wissam with gross 89 strokes and net 74. Well done Peter...and to also note, after winning the Summer Cup this year, he was the current holder of both the Summer and Winter Cups...another great achievement. As mentioned earlier, the 2026 Summer Cup will move to Toukley GC. It's championship course next to the water and should be another quality course to hold the event at.

Winter Cup - The 27th Winter Cup was played in mid-June at Mollmook on the South Coast. After holing a pressure put on the 18th, the trophy was won by Simon Cooper shooting an excellent gross of 78 and net 72. Well done to Simon. Runner up was Stephen McCammond with gross 86 and net 73.

Bank Holiday - As we are all aware, the 73rd Bank Holiday golf day was meant to be played at Cabramatta GC on the 4th August but due to excessive rain leading up to the day we made the very tough decision to cancel the event on the Sunday evening which is the first time this has had to be done. Although the Monday itself was a nice and sunny day, the course was simply not to a standard where we could host our biggest event of the year. We had almost 100 x players ready to go on the day so hopefully we will see the same numbers...if not more. For 2026, we will be playing again at Cabramatta GC on the 3rd August. Thanks again goes to all the committee for all their effort preparing for event and also the work to promptly refund all the money after the cancellation. Fingers are crossed for a perfect day for 2026.

CBA/Westpac Challenge -

Westpac hosted the challenge this year but unfortunately CBA was defeated 11 points to 5. Hoping next year we do play better and win the trophy back. Next year's challenge will be hosted by CBA and will be played again at Riverside Oaks on Sunday 23rd August 2026. Riverside Oaks is a fantastic course and is another event we subsidise so hoping we'll have more players available in 2026 and be a stronger force.

Sydney V Brisbane – The 45th Sydney vs Brisbane event was held a couple of weeks ago on the Coffs Harbour and Bonville golf courses. Brisbane won the event by 5.37 strokes...76.9 to NSW's 71.53. Highlights for Sydney included Glen Williamson shooting 56 pts at Coffs Harbour GC and Stephen McCammond shooting 55 pts also at Coffs Harbour. Richard Dubber from QLD who won the overall "Shannon" with 88 pts (52 pts at Coffs and 36 at Bonville). From looking at the results, Bonville was again playing tough for most players. I'm confident we will see a larger number of NSW guys making the trip up next year.

Hole in Ones

No hole in one's this year, so Bruce and the club again save a few dollars again on trophies this year. The last recorded hole in one was back in 2013 by Gordon Ho on the 6th hole at Mona Vale.

Club Championships

The club championships were held at Penrith and The Ridge courses on 2nd and 23rd November. The results are as follows :

Open

Winner – $35 + 27 = 62$ points – Ben Franklin

Runner Up – $25 + 17 = 42$ points – Stephen McCammond

A Grade

Winner – $39 + 40 = 79$ points – Steve Chan

Runner Up – $33 + 36 = 69$ points – Peter Bendeich

B Grade

Winner – $38 + 33 = 71$ points – Gordon Ho

Runner Up – $33 + 38 = 71$ points – Simon Soo

C Grade

Winner – $30 + 46 = 76$ points – Laddy Lupis

Runner Up – $37 + 31 = 68$ points – Warren Francis

Congratulations to all winners and runner ups

Match Play

As mentioned earlier, the final was played at Long Reef on the 12th October with Rudi Minbatiwala defeating Stephen McCammond 1 up. Congratulations again to Rudi as well as winning the trophy for the first time too.

Long Drive

The long drive comp this year has gone to 4 x people with 3 x long drives each. The winners are :

- Laddy Lupis with LD's at Kooindah Waters, The Springs & The Ridge
- Graham Flanagan with LD's at Glenmore, Springwood & Long Reef
- Jeff Bailey with LD's at Richmond, Penrith & The Ridge
- Jonathan Chen with LD's at Richmond, Bankstown & Long Reef

Congratulations to the Long Drive winners.

Rookie of the Year trophy

To qualify for this trophy, you must be :

- Financial member of CBASGC
- First year playing with the club (never been a member in previous years)
- Minimum of 3 President Trophy rounds played in rookie year
- Have an AGU handicap

The winner of the 2025 Rookie of the year trophy is Ninos Khoshaba. Ninos (who was recruited to the club by The Mouse) officially joined later in the year and has played consistently with an average of 32 points. Well done Ninos.

This trophy is sponsored by Glen Williamson who now resides in Queensland. The club much appreciates Glen's ongoing sponsorship of this trophy.

Presidents Trophy

Chuck has already presented the Presidents Trophy, but for Rudi's to win the Presidents Trophy he had 2 x wins at Mona Vale & Camden, 2 x seconds at the Springs & Bankstown and 2 x thirds at Richmond & Georges River and 2 x other top 10's. Congratulations to Rudi for his first PT win and the 3rd recipient of the big cash prize of \$360. Well done also goes to the consistent scoring John Klincke for coming second with a cash prize of \$180.

In closing, I would also like to again thank all players and committee members for supporting the club during the year. I would like to again call out and commend 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 17th year as captain, and I have again thoroughly enjoyed supporting the club and look forward to serving as Captain again for the 18th year.

I hope everyone has a safe and happy Christmas this year, and all the best for 2026.