2026 COMMITTEE MEETING NO. 5

Date: Thur 8th October 2026

Venue: Dooleys Catholic Club, Lidcombe

Committee 2026 Attendance Record

Role	Committee		1 5/2	2 9/4	3 11/6	4 20/8	5 8/10
President	Michael Parker	***MP***	✓	✓	✓		✓
Captain	Steven Chan	***SC***	✓	✓	✓	✓	✓
Secretary	Dave McCann	***DMc***	✓	✓		✓	✓
Treasurer	George Emerson	***GE***	✓	✓	✓		
Handicapper	Rudi Minbatiwala	***RM***	✓	✓	✓	✓	✓
Booking Officer	Graham Flanagan	***GF***	✓		✓	✓	✓
General Committee	Simon Soo	***SS***	✓	✓	✓	✓	✓
General Committee	Warren Francis	***WF***	✓	✓	✓		
General Committee	Jeff Bailey	***JB***	✓	✓			
General Committee	Ben Franklin	***BF***	✓	✓	✓	✓	✓

✓ Attended  Phone Attendance  Apology received  Non Attendance

No apology received

Agenda :

1. **Welcome**
2. **Apologies**
3. **Previous Minutes (Meeting "4" 2026 – 20/8/26)**
4. **Treasurer's report**
5. **Action items**
6. **Correspondence**
7. **General Business**
8. **Next Meeting / Meeting Closure**

Welcome

Meeting opened @ 6.00pm by MP.

Apologies Received

G Emerson, W Francis

Previous Minutes – 2026 Meeting "4" - 20/08/2026

Accepted – SC

Seconded – GF

Treasurer's Report

COMMONWEALTH BANK SYDNEY GOLF CLUB					
TREASURERS REPORT FOR YEAR ENDING 30 NOVEMBER 2026					
	OPENING BALANCE (1 DECEMBER 2025)			**20,304.66**	
			ACTUAL		
INCOME			**YTD**		
Bank Holiday (net)			2,171.38		
Capts Cash (net)			1,123.00		
Donations			0.00		
Fundraising (net)					
Interest			622.13		
Membership Fees			1,270.00		
Non Attend Fees		$10 per non attendance	0.00		
Syd v Newc			0.00		
T Shirt Sales			69.50		
			5,256.01	5,256.01	
				25,560.67	
EXPENDITURE					
AGM			1,020.74		
Coffs Harbour (net)			0.00		
Deposits Utilised			0.00		
Green Fees (net)			-5.00		
Interbank (net)			0.00		
Miscellaneous (Engraving, Bank Fees, Web Host)			378.38		
Mornington Peninsula			-240.00		
Rule Cards			0.00		
Trophies			953.31		
Christmas Gifts			352.94		
Westpac Challenge (net)			625.00		
			3,085.37		
				3,085.37	P/L
Balances as at 8 October 2026				**22,475.30**	**2,170.64**
Outstanding Banking		-			
Cheque Account No 1		4,874.39	**DIFFERENCE**	**0.00**	
Gateway Term Deps		16,034.17	**Deposits**		
Gateway At Call		4.24	Glenmore	100.00	
O/S Deposits and Stock on Han		1,677.50	Mona Vale	100.00	
		22,590.30	Bankstown	200.00	
Less O/S Payments		115.00	Shirts SOH	577.50	
		22,475.30	Deposit Bonville	700.00	
				1,677.50	

COMPARISON OF ACTUAL TO PLAN AS AT 8 October 2026				
	Actual		Plan	Variance
Income				
Bank Holiday (net)	2,171.38		**2,180.00**	(8.62)
Capt Cash (Net)	1,123.00		**1,350.00**	(227.00)
Donations	-			-
Fundraising (net)	-		-	-
Interest	622.13		**630.00**	(7.87)
Membership Fees	1,270.00		**1,350.00**	(80.00)
Non Attend Fees	-		-	-
Shirts/Caps	69.50		**100.00**	(30.50)
Total Income	**5,256.01**		**5,610.00**	**(353.99)**
Expenditure				
AGM	1,020.74		**1,050.00**	29.26
Coffs Harbour (net)	-		**1,150.00**	1,150.00
Deposits Utilised	-		-	-
Green Fees (net)	(5.00)			5.00
Interbank (net)	-		-	-
Misc	378.38		**400.00**	21.62
Penninsuka Trip	(240.00)			240.00
Shirt/Caps				-
Rule Cards	-			-
Christmas Gifts	352.94		**350.00**	(2.94)
Trophies	953.31		**2,000.00**	1,046.69
Westpac Challenge	625.00		**625.00**	-
Total Expenses	**3,085.37**		**5,575.00**	**2,489.63**
Profit	**2,170.64**	+/-	**35.00**	**2,135.64**

Treasurer's Report as at 8 October 2026

- Accounts currently showing a surplus of $2,170 principally due to the good result for the Bank Holiday event.
- Current Cash and equivalents stand at $22,475 with $2000 surplus to ongoing payments being transferred to the Gateway Term Deposit which now stands at $16,034 earning 5.35%
- After allowing for future major outlays of $1150 for Coffs subsidies and an estimated $1,000 in trophy costs the result for the year is projected to come in at around a $500 deficiency.
- Breakdown of the Miscellaneous Expense is as follows –

  Website renewal $174

  Hole in One $100

  Bank Fees $104

  Total **$378**

- Current Membership stands at 69, 60 ordinary and 9 Life members, an increase of 9 on last year.

George Emerson

Treasurer

Action items C'Fwd

22/8/23	**Electronic scoring**	**MP**	**22/8/23** MP to explore options available for electronic scoring eg; MiScore **5/10/23** CFwd to 1/2024 **8/2/24** RudiM gave a rundown of MiScore costing. $20 pa pp to download app. If you are a member of a club with MiScore it is free. If not, it is a cost of $19.57 pa pp. We can set up a comp for up to 50 players with live leaderboard, updated by individual players/markers. MiScore does not create tee times and does not do cross checking of scores. 14 day fee trial available and Rudi to test on an upcoming trip. GF advised MiScore is used by Vets but cost included in Vets fees. Vets have 100-120 players per event. Consensus is that there is potential to use MiScore. Cost for club to set up to be explored by MV. GolfPad could still be used for booking etc. **18/4/24** No action on this item since last meeting. RudiM advised that MiScore was not used on his recent golf trip as expected. MV asked whether it is appropriate to poll membership re use of MiScore including potential subsidy of member costs. General consensus no need. Further general discussion held on use of MiScore. RudiiM questioned whether there was a seamless link between MiScore and GolfLink. GF confirmed his understanding that the events are set up in MiScore which picks up Golflink handicap and at the end of the event info is fed back into GolfLink. He also understands that it does the clac including countbacks etc. GF to find out more detail on how it is used in the Veterans events. CFwd to next meeting. **13/6/24** - GF still to investigate details of Veterans use of MiScore. - MP advises super easy to use and considers it worthwhile. - At some point we will need to consider whether club will subsidise cost. - MP suggested cost $19 pp be added to club membership. - WF also pointed out efficiency of MiScore scoring at club games. **22/8/24**

			GF advised: - New MiScore app being trialed and will be available late 24 aimed more at social clubs with more beneficial costs. - Vets tied up with Westpac though Nth Sydney Leagues Club and it may be possible for us to piggy back of their arrangement. - Suggested we wait until new app is introduced then look at it further. GE asked whether a merger with another club should be investigated in the future given gradual decline in CBA numbers. General agreement that it is something we can consider going forward. SC suggested that it could be a possible discussion point at AGM. CFwd to next meeting **2/10/24** - General agreement that MiScore is the way to proceed but with new MiScore app being trialled, costs and the possibility/benefits of joining with other groups etc are not yet able to be gauged. **6/2/25** - Refer GF update email 16/1/25 as follows: *In preparation for next Committee meeting, have done some research for any update for this Agenda Item* ● *Golflink being replaced by Golf Connect. Golf Australia's new Technology Partner is DotGolf.* ● *More detail of Partnership* ● *DotGolf is a NZ based company formed in 1999 and provides tech solutions for Clubs and Organisations* ● *DotGolf website www.dotgolf.co.nz* *Having read the above, I couldn't find any start date or details of how dotgolf would work for Social Clubs.* *MISCORE* *So I checked MiScore and found a link to PRIVATE COMPETITIONS* ● *Up to 50 players (may be able to be used for Bank Holiday - bigger group sizes is coming??)* Just a few notes: ● Private Competition cannot be sent for handicap to Golf Australia within MiScore App ● MiScore App User Subscription is required for players scoring away from their home club. ● Private Competition played in-conjunction with a club competition have no relevancy to prize allocations in club competitions ● Private Competition doesn't manage player handicaps ● Anyone can create a Private Competition and there can be as little as two players as many as 50 players. MiScore website didn't outline how to set up or costs so have sent an online enquiry for more information. - GF is waiting on costs of MiScore for each of the various 3 options. CFwd to next meeting. **10/4/25**

			GF still to follow up costings, options and full details of new MiScore system and will do so asap. SC advised that Jeff Cashman has advised that he is happy continuing with current Golfpad system. CFwd to next meeting. **12/6/25** GF recommendation that this matter be cfwd until MiScore have finalized changes to their systems. RM has looked at an alternative app that does not sufficiently cater for our club needs. CFwd to next meeting. **21/8/225** CFwd to 2025 AGM given Golf Australia changes to come in from 2/10/25. Refer Golf Australia correspondence below. **9/10/25** Issues still being resolved in relation to Golf Australia new system. RM continuing to monitor position. Resolved to CFwd to 2025 AGM at which time matter will be further addressed. **5/2/26** RM confirmed that there were still problems with Golf Australia system with many bugs still to be resolved. Manual recording will continue in the hope that system issues get resolved in the short term and hopefully before the Bank Holiday event. RM to continue to monitor and matter to be CFwd to next meeting. **9/4/26** RM advised new Miscore 2 scoring system to issue soon and he is using that as a catalyst to ask some questions of GA but he holds little hope of progress. CFwd to next committee meeting. **11/6/26** RM advised that there was nothing significant to update the committee regarding use of MiScore by club members. However, Rudi did suggest he may use the facility post Springwood and Bank Holiday. Decision to be made on the day based on merits. **20/8/26** - Trialed at Springwood with 27 players. - Noted that players must use Golf Id's and not surnames when setting up in app as surnames may not allow for synching. - RM advised leaderboard function to be removed at next update. - All 2026 courses loaded. - At Westpac Challenge, CBA players need to electronically score each other and manually score as well (1 card per group) - Email to issue night before game with golf id's included. **8/10/26** Discussion led by RM confirmed: ● Electronic scoring basically working well with only isolated problems around scoring and attestations. ● Identified that when group is a 3 ball 2 Golf Id's are required. ● Suggested that partners continue to be selected by Golf Id and not name. ● Electronic scoring will continue to be monitored at future games . It was decided to now treat this action item as closed.
9/4/26	**Bank Holiday**		**9/4/26**

			• GF to confirm Cabramatta pricing then invites to be sent by RM. • SC to discuss event sponsorship with Richard Mair. • MP to advise gateway of upcoming event. **11/6/26** GF has confirmed pricing for golf, catering and service has only seen a slight increase from $83 to $90, and the committee has decided to retain player's cost at $110. SC has spoken with Richard Mair and sponsorship up to $1K is likely. SC to confirm details and inform committee asap. MP has confirmed Gateway Trophy and golf balls are held for the event. MP to confirm if Gateway will have a player at the event and present the winning trophy. MP to confirm details ASAP. Detailed task list was presented to confirm all tasks and obligations have been covered. Refer general business for specifics. 20/8/26 - Estimated profit from 97 attendees $2,100 calculated as: Raffle $1,300 Cptns Cash $ 300 Entry $2,000 Less Prizes ($1,500) $2,100 To be confirmed by next Treasurer's report. - 1 x -ve feedback re no ladies comp. To be looked at for 2027. - Not too many current CBA staff. Maybe send out invites earlier and more broadly next year. - Cabramatta locked in for 2027. **8/10/26** • Confirmed that Cabramatta was locked in for 2027 event but pricing not determined at this stage. • As per Treasurer's report, net profit from event was $2,171. It was decided to now treat this action item as closed.
11/6/26	**Interstate Golf Trip 2027**	**GE & MP**	Discussion held on potential golf trips to present to members and friends for 2027. Gold Coast was the preference given volume of quality courses, accommodation, and flight costs. Costings and options to be presented by MP and GE overcoming committee meetings. 20/8/26 - 8 attendees locked in for Mornington Peninsular. - Dates & accommodation to be locked in by GE. **8/10/26** • Courses, accommodation and travel plans for attendees have been finalised. • GE to continue to monitor itinerary, payments etc Item to be carried forward to next normal Committee meeting expected early Feb 2027.

Correspondence.

Camden GC

GF sent email to Camden GC on 14/9 as follows:

Hi Riley

Just wanted to thank you and your team for getting our game through yesterday. The fog certainly presented its challenges and we were very

thankful not to have to cancel.

Unfortunately, you are fully booked for Sept next year but we have a booking for 2028.

Best wishes until our next game.

-

Bingara Gorge

GF advised that he had been in contact with Bingara Gorge. Confirmed only 9 holes (back 9) open at this stage and no clubhouse facilities although there is a pub overlooking the course. Possibility as a future venue.

General Business.

Public Liability Insurance (RM)

RM raised the issue of public liability risks/insurance generally and how members without a Golf Id stand in that regard. Aspects discussed included:

- Golf Australia members (via affiliated club membership) provides public liability cover through Marsh Pty Ltd so most of our club members would be covered.
- Q - Do home contents policies provide public liability cover for golfers? Position unclear and may vary between insurers.
- JB suggested that it may be best for our club to have it's own public liability cover but consensus was that this should not be necessary.
- BF suggested that it is reasonable for all club members to have a Golf Id number.
- Agreed that new members must have a Golf Id by 3rd
- Q - Are social groups covered over individual club public liability policies?

Action item

- **MP and GF to check with some of the clubs on our roster to confirm whether social groups covered and advise at meeting 1/2027.**
- **Matter to be raised as a topic for discussion at the AGM.**

President's Trophy Scoring (RM)

Matters discussed:

- At recent Bankstown game we played off the blue tees and some attendees considered that handicaps should be adjusted to take this into account.
- RM advised that:
    - We do not adjust handicaps for playing conditions (eg; preferred lies, bunkers out of play etc). His view was that everyone playing off blue tees at Bankstown made no tangible difference to scoring.

- In regard to our current PT scoring system (10 nest SFord scores from 13 games), whilst it reflects individual performance on the day it can provide benefit to some players when tees are forward.

- SC expressed the view that current PT scoring is still acceptable on the basis that everybody plays to the same conditions on a given day.
- MP expressed the view that there is no perfect scoring system for the PT but that it is appropriate that the current system both promotes attendance but also allows for a small level of non-attendance.
- It was agreed that current PT scoring system should remain as is for 2027.

Action item

- **Matter to be raised as a topic for discussion at the AGM.**

2026 Coffs Harbour event and 2027 VIC trip

MP expressed club's gratitude to GE for his efforts on arranging both events.

AGM

- Wed 9th December at Occidental Hotel, Wynyards. 6.00pm start time.
- Initial invites to be sent by DMc around 22nd October.
- Normal agenda, finger food and drinks.
- SC to contact Glen Williamson re sponsorship of the Rookie of the Year trophy.

Slow Play

- Recent occurrences of excessively slow play discussed in general.
- GF to remind players in correspondence for upcoming games re importance and methods of maintaining an appropriate pace of play with emphasis on lost ball options.

Next Meeting - 1/2007 - TBA

Meeting Closed – 7.20 pm.