



New South Wales Bridge Association

ABN 61 000 438 648

ANNUAL REPORT

2013

NEW SOUTH WALES BRIDGE
ASSOCIATION LIMITED
A.B.N. 61 000 438 648

FINANCIAL REPORT
FOR THE YEAR ENDED
30TH SEPTEMBER 2013

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED

A.B.N. 61 000 438 648

DIRECTORS REPORT

Your directors present their report on the company for the financial year ended 30th September 2013.

DIRECTORS

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

Bruce Graham Neill
Julian Roberts Foster
Samuel Warren Lazer
Louis-Marie Joseph Koolen
John Scudder
Duncan Munro (resigned 6 March 2013)
Helena Frances Dawson
Jamie Paul Ebery (resigned 2 October 2012)
John McIlrath
Graeme Payne
Fraser Rew
Lynn Kalmin
Richard Douglas (appointed 19 December 2012)
David Michael Reddel (appointed 29 May 2013)

Directors have been in office since the start of the financial year to the date of this report unless otherwise stated.

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:

- conduct successful National, State and local tournaments in its own premises and at other venues.
- attract new players and teach bridge.
- provide support to affiliated clubs across NSW in technical and promotional aspects of bridge.
- select and support NSW representative teams for Interstate competition.
- work with the Australian Bridge Federation 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 strategies to assist successful growth of bridge locally and across the State in a changing environment.
- find means to support and encourage development of directors and teachers at all levels of the game in NSW.

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.

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED

A.B.N. 61 000 438 648

DIRECTORS REPORT

PRINCIPAL ACTIVITIES (CONTINUED)

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.

INFORMATION ON DIRECTORS

Julian Roberts Foster, Chairman

Julian has served on the NSWBA Council since February 2000. He was Treasurer from 2005 to 2010, and is a member of the ABF Finance committee. He is currently taking a career break but is an accountant by training and most recently worked in developing taxation software. Julian relocated to Sydney from the UK in 1998, having previously been active in English bridge administration. He is a regular on the Australian tournament scene with a few successes (Dick Cummings Pairs win in 2001, runner up in 2006 and 2008, GNOT runner-up in 2008, ANC Butler Pairs runner up in 2010, ANC NSW Open team 2011). Away from the bridge table, Julian enjoys tennis, astronomy and bush walking

Richard Douglas, Secretary

Richard joined Council in November 2012 following his retirement from the business world. Richard held senior executive positions with Suncorp, Barclays and Lend Lease. More recently Richard was executive chairman of an investment management business owned by him and some colleagues. The business was sold to US interests in 2010. Richard learned his bridge in Canberra, where he was active in bridge administration in the 1970s and 1980s and was a member of the first two ACT teams to win the ANC open teams.

Helena Frances Dawson, BSc, CPA, Treasurer

Helena has been treasurer since 2010. She is the management accountant for Kincoppal-Rose Bay school. Recent bridge achievements include finalist of the ANOT 2011 and 2012, winner of the state mixed pairs championship 2012, Coffs Harbour pairs 2011 and 2012, and 3rd in the VCC 2011.

Bruce Graham Neill, B.Sc., M.B.A., Chairman (2007-2012), Rules and Ethics (since December 2012)

Bruce has been on Council since 2006 and served as Chairman for five years. He is a retired financial services executive, and successfully convened the 2005 Australian National Congress for the NSWBA. He has been an NSWBA representative on the ABF Council from 2007-2011 and 2012-present, and an invited observer of the ABF Management Committee since 2010. He has represented Australia in international bridge events and won a number of Australian national titles.

Fraser William Rew, Secretary (to December 2012), Youth

Fraser is a New Zealander by birth, a mathematician by training and a bridge player by inclination. Before moving to Sydney from New Zealand in 2009, he was a regular in the New Zealand Youth team, and also spent a year as Chairman of the Wellington Contract Bridge Centre. He played for the NSW Open Team in 2012 and also won the State Mixed Pairs. Having served as a player, playing captain and non playing captain of several youth teams, he has a strong interest in youth bridge.

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED

A.B.N. 61 000 438 648

DIRECTORS REPORT

INFORMATION ON DIRECTORS (CONTINUED)

Samuel Warren Lazer, Tournament and Teaching

Professional Assistant at the University of Sydney and director for fourteen years in the 80's and 90's. President of the FABC in 2007. Member of many ABF Committees over the past 20 years until resigning from all in late 2006. Member of the Australian Open Team 1993, 2006 and 2007, getting to the quarter-finals of the Bermuda Bowl in 2007. Member of NSW Open Team 1987, 1996, 2000, 2004, 2005, 2008, 2009, 2010 and 2012 winning the ANC Teams Championship in 1987, 2005, 2008 and 2010. Winner of the National Open Teams in 2000. Winner of many other national and state events.

John Anthony Scudder, BSc(Hons), MSc, Spring National Festival and ANC

This is John's third stint as a councillor of the NSWBA. Now retired as the manager of an industrial control spare parts organisation. In the previous stint he was instrumental in securing the current premises. In the eighties & nineties John was a member of the Management Committee of the Australian Bridge Federation, serving as its Secretary for most of that time. John was the assistant convener of the World Championships held in Perth in 1989. From 1996 to 2005 John was the convener of the Summer Festival of Bridge.

Lynn Kalmin

Currently serving the interests of Women's bridge in NSW and gaining some insight into the work done by the NSWBA Council. Lynn has been a bridge director and teacher at various clubs in Sydney. Currently takes private classes from home. First National win was the Interstate Pairs in 1995. Other highlights include winning the Women's Spring Nationals in 1998, 2010 and 2012 and the Women's Interstate Teams in 2011. Most memorable achievement was representing Australia in the Venice Cup in 2003.

John Angus McIlrath, Sydney Metropolitan, Promotion and Marketing

John joined Council in 2011 as the representative for Sydney Metropolitan Clubs. For the last 20 years has been involved in Bridge Administration, directing and teaching. Until recently, he was Manager of the North Shore Bridge Club, since its inception in 2006, following the amalgamation of Lindfield, Willoughby and Cove Bridge Clubs. He is a member of the Australian Bridge Directors Association, and a National Level 1 director. 2013 NPC of the successful Australian Seniors Team at the 49th APBF Championships.

Louis Koolen, Outer Sydney Metropolitan, Web & Technology

Louis has served on the Council since 2009. He is a retired IT consultant. He is the Convener of the Country Teams and the Central Coast Regional Organiser for GNOT, and convener of Brisbane Water Bridge Club's congresses. He is a member of the Australian Bridge Directors Association, and a congress director.

Graeme Payne, BVSc., MAgSt., Northern Country

Graeme joined Council in December 2011. He has retired to cattle and sheep grazing at Glen Innes after a career as an academic and public servant. He is a social bridge player who enjoys attending regional congresses and is a club director and secretary of Glen Bridge Club.

David Reddel - South and West Country (Since June 2013)

David joined the council in June 2013. IT help desk operator. Former President, Masterpoint secretary and head director for Canobolas Bridge Club. He is a member of the Australian Bridge Directors Association and a congress director.

Duncan Munro, Southern and Western Country - resigned 6 March 2013

After assisting with the Country Teams Championships in 2009, Duncan became the CTC Southern and Western Divisional Coordinator in 2010. Also, he joined the Council last year. Duncan has been retired a number of years after working more than 38 years in the shipping industry. His home bridge club is the IBA in Wollongong, of which he is Vice President. Duncan also spends a lot of his time as a volunteer with Marine Rescue NSW. He is an Executive member of the Marine Rescue Port Kembla Unit, and is largely involved with the Hill 60 radio base.

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED

A.B.N. 61 000 438 648

DIRECTORS REPORT

DIRECTORS' MEETINGS

During the financial year, 10 meetings of directors were held. Attendances by each director were as follows:

	No. of Meetings Held*	No. of Meetings Attended
Bruce Graham Neill	10	10
Julian Roberts Foster	10	9
Samuel Warren Lazer	10	10
Louis-Marie Joseph Koolen	10	9
John Scudder	10	9
Duncan Munro	6	4
Helena Frances Dawson	10	9
John McIlrath	10	10
Graeme Payne	10	5
Fraser Rew	10	10
Richard Douglas	10	10
David Michael Reddel	3	3

* Number of meetings with a quorum held while director was in office. This does not include the Annual General Meeting.

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 \$50 each towards meeting any outstanding obligations of the entity. As at 30th September 2013 the number of members was 642 (2012: 593).

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.



.....
JULIAN R. FOSTER
DIRECTOR



.....
HELENA F. DAWSON
DIRECTOR

Dated: 9 December 2013

AUDITOR'S INDEPENDENCE DECLARATION
UNDER SECTION 307C OF THE CORPORATIONS ACT 2001

TO THE DIRECTORS OF

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED
A.B.N. 61 000 438 648

I declare that, to the best of my knowledge and belief, during the year ended 30th September 2013, there have been:

- (i) no contraventions of the auditor independence requirements as set out in the *Corporations Act 2001* in relation to the audit; and
- (ii) no contraventions of any applicable code of professional conduct in relation to the audit.

CBC Partners
Chartered Accountants



Domenic A. Cutrupi
Partner

Sydney
Dated: 9 December 2013

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED
A.B.N. 61 000 438 648

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE YEAR ENDED 30TH SEPTEMBER 2013

	Note	2013 \$	2012 \$
Revenue	2	530,238	551,168
Changes in inventories		(1,982)	3,028
Employee benefits expense		(101,882)	(103,640)
Depreciation expense	3	(29,750)	(26,840)
Finance costs	3	-	-
Other expenses	3	(393,155)	(381,416)
Profit (loss) before income tax		<u>3,469</u>	<u>42,300</u>
Income tax expense	1	-	-
Profit (loss) for the year		<u><u>3,469</u></u>	<u><u>42,300</u></u>
Other comprehensive income:		-	-
Other comprehensive income for the year		<u>-</u>	<u>-</u>
Total comprehensive income for the year		<u><u>3,469</u></u>	<u><u>42,300</u></u>
Profit (loss) attributable to: Members of the entity		<u><u>3,469</u></u>	<u><u>42,300</u></u>
Total comprehensive income attributable to: Members of the entity		<u><u>3,469</u></u>	<u><u>42,300</u></u>

The accompanying notes form part of these financial statements.

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED
A.B.N. 61 000 438 648

STATEMENT OF FINANCIAL POSITION

AS AT 30TH SEPTEMBER 2013

	Note	2013 \$	2012 \$
CURRENT ASSETS			
Cash and cash equivalents	4	325,758	273,417
Trade and other receivables	5	19,742	12,323
Inventories	6	2,432	4,414
Other assets	7	6,420	33,189
TOTAL CURRENT ASSETS		<u>354,352</u>	<u>323,343</u>
NON-CURRENT ASSETS			
Property, plant and equipment	8	541,723	533,753
TOTAL NON-CURRENT ASSETS		<u>541,723</u>	<u>533,753</u>
TOTAL ASSETS		<u>896,075</u>	<u>857,096</u>
CURRENT LIABILITIES			
Trade and other payables	9	35,306	18,930
Provisions	10	26,449	24,874
Other liabilities	11	45,190	29,330
TOTAL CURRENT LIABILITIES		<u>106,945</u>	<u>73,134</u>
NON-CURRENT LIABILITIES			
Provisions	10	10,678	8,979
TOTAL NON-CURRENT LIABILITIES		<u>10,678</u>	<u>8,979</u>
TOTAL LIABILITIES		<u>117,623</u>	<u>82,113</u>
NET ASSETS		<u>778,452</u>	<u>774,983</u>
EQUITY			
Reserves		103,588	103,588
Retained earnings		674,864	671,395
TOTAL EQUITY		<u>778,452</u>	<u>774,983</u>

The accompanying notes form part of these financial statements.

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED
A.B.N. 61 000 438 648

STATEMENT OF CHANGES IN EQUITY

FOR THE YEAR ENDED 30TH SEPTEMBER 2013

Note	Capital Reserves \$	Building Fund Reserves \$	Retained Earnings \$	Total \$
Balance as at 1st October 2011	67,598	35,990	629,095	732,683
Profit (loss) attributable to members	-	-	42,300	42,300
Total other comprehensive income	-	-	-	-
Balance as at 30th September 2012	<u>67,598</u>	<u>35,990</u>	<u>671,395</u>	<u>774,983</u>
Profit (loss) attributable to members	-	-	3,469	3,469
Total other comprehensive income	-	-	-	-
Balance as at 30th September 2013	<u><u>67,598</u></u>	<u><u>35,990</u></u>	<u><u>674,864</u></u>	<u><u>778,452</u></u>

The accompanying notes form part of these financial statements.

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED
A.B.N. 61 000 438 648

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 30TH SEPTEMBER 2013

	Note	2013 \$	2012 \$
CASH FLOWS FROM OPERATING ACTIVITIES			
Receipts from members and customers		581,229	578,540
Interest received		11,379	14,170
Payments to suppliers and employees		(502,547)	(551,685)
Finance costs		-	-
Net cash generated in operating activities		<u>90,061</u>	<u>41,025</u>
CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from sale of property, plant & equipment		-	-
Purchase of property, plant & equipment		(37,720)	(4,494)
Net cash provided by (used in) investing activities		<u>(37,720)</u>	<u>(4,494)</u>
CASH FLOWS FROM FINANCING ACTIVITIES			
Repayments of borrowings		-	-
Net cash provided by (used in) financing activities		<u>-</u>	<u>-</u>
Net increase (decrease) in cash held		52,341	36,531
Cash at beginning of financial year		273,417	236,886
Cash at end of financial year		<u><u>325,758</u></u>	<u><u>273,417</u></u>

The accompanying notes form part of these financial statements.

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED

A.B.N. 61 000 438 648

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30TH SEPTEMBER 2013

The financial statements are for New South Wales Bridge Association Limited as an individual company, incorporated and domiciled in Australia. New South Wales Bridge Association Limited is a company limited by guarantee.

NOTE 1: STATEMENT OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Preparation

New South Wales Bridge Association Limited has elected to early adopt the Australian Accounting Standards - Reduced Disclosure Requirements as set out in AASB 1053: Application of Tiers of Australian Accounting Standards and AASB 2010-2: Amendments to Australian Accounting Standards arising from Reduced Disclosure Requirements. Accordingly, the entity has also early adopted AASB 2011-2: Amendments to Australian Accounting Standards arising from the Trans-Tasman Convergence Project - Reduced Disclosure Requirements and AASB 2012-7: Amendments to Australian Accounting Standards arising from Reduced Disclosure Requirements in respect of AASB 2010-6: Amendments to Australian Accounting Standards - Disclosure on Transfer of Financial Assets and AASB 2011-9: Amendments to Australian Accounting Standards - Presentation of Items of Other Comprehensive Income.

The financial statements are general purpose financial statements that have been prepared in accordance with Australian Accounting Standards - Reduced Disclosure Requirements of the Australian Accounting Standards Board (AASB) and the *Corporations Act 2001*. The company is a not-for-profit entity for financial reporting purposes under Australian Accounting Standards.

Australian Accounting Standards set out accounting policies that the AASB has concluded would result in the financial statements containing relevant and reliable information about transactions, events and conditions. Material accounting policies adopted in the preparation of this financial statements are presented below and have been consistently applied unless otherwise stated.

The financial statements, except for the cash flow information, have been prepared on an accruals basis and are based on historical costs, modified, where applicable, by the measurement at fair value of selected non-current assets, financial assets and financial liabilities. The amounts presented in the financial statements have been rounded to the nearest dollar.

The financial statements were authorised for issue on 9 December 2013 by the directors of the company.

Accounting Policies

(a) Income Tax

No provision for income tax has been raised as the company is exempt from income tax under Division 50 of the *Income Tax Assessment Act 1997*.

(b) Inventories

Inventories are measured at the lower of cost and current replacement value.

(c) Property, Plant and Equipment

Each class of property, plant and equipment is carried at cost less, where applicable, accumulated depreciation and impairment losses.

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED
A.B.N. 61 000 438 648

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30TH SEPTEMBER 2013

NOTE 1: STATEMENT OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

(c) Property, Plant and Equipment (continued)

Property, plant and equipment

Property, plant and equipment are measured on the cost basis less accumulated depreciation and any accumulated impairment losses.

The carrying amount of property, plant and equipment is reviewed annually by directors to ensure it is not in excess of the recoverable amount from those assets. The recoverable amount is assessed on the basis of expected net cash flows which will be received from the assets employment and subsequent disposal. The expected net cash flows have not been discounted to their present values in determining recoverable amounts.

Property, plant and equipment that have been contributed at no cost, or for nominal cost are valued and recognised at the fair value of the asset at the date it is acquired.

Depreciation

The depreciable amount of all fixed assets including building and capitalised lease assets, but excluding freehold land, are depreciated on a straight line basis over their useful lives to the company commencing from the time the asset is held ready for use. Leasehold improvements are depreciated over the shorter of either the unexpired period of the lease or the estimated useful lives of the improvements.

The depreciation rates used for each class of depreciable assets are:

Class of fixed asset	Depreciation rate
Buildings	2.5%
Improvements	2.5%
Office equipment	5 - 40%
Furniture & fittings	5 - 20%

The assets' residual values and useful lives are reviewed, and adjusted if appropriate, at the end of each reporting period.

Each asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount.

Gains and losses on disposals are determined by comparing proceeds with the carrying amount. These gains or losses are included in the statement of comprehensive income. When revalued assets are sold, amounts included in the revaluation surplus relating to that asset are transferred to retained earnings.

(d) Financial Instruments

Initial recognition and measurement

Financial assets and financial liabilities are recognised when the entity becomes a party to the contractual provisions to the instrument. For financial assets, this is equivalent to the date that the company commits itself to either purchase or sell the asset (ie trade date accounting is adopted).

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED
A.B.N. 61 000 438 648

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30TH SEPTEMBER 2013

NOTE 1: STATEMENT OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

(d) Financial Instruments (continued)

Financial instruments are initially measured at fair value plus transaction costs, except where the instrument is classified "at fair value through profit or loss" in which case transaction costs are recognised immediately as to profit or loss immediately.

Classification and subsequent measurement

Finance instruments are subsequently measured at either fair value, amortised cost using the effective interest rate method or cost. *Fair value* represents the amount for which an asset could be exchanged or a liability settled, between knowledgeable, willing parties. Where available, quoted prices in an active market are used to determine fair value. In other circumstances, valuation techniques are adopted.

Amortised cost is calculated as: (i) the amount at which the financial asset or financial liability is measured at initial recognition; (ii) less principal repayments; (iii) plus or minus the cumulative amortisation of the difference, if any, between the amount initially recognised and the maturity amount calculated using the *effective interest method*; and (iv) less any reduction for impairment.

The *effective interest method* is used to allocate interest income or interest expense over the relevant period and is equivalent to the rate that exactly discounts estimated future cash payments or receipts (including fees, transaction costs and other premiums or discounts) through the expected life (or when this cannot be reliably predicted, the contractual term) of the financial instrument to the net carrying amount of the financial asset or financial liability. Revisions to expected future net cash flows will necessitate an adjustment to the carrying value with a consequential recognition of an income or expense in profit or loss.

(i) Financial assets at fair value through profit and loss

Financial assets are classified at 'fair value through profit or loss' when they are either held for trading for the purpose of short term profit taking, derivatives not held for hedging purposes, or when they are designated as such to avoid an accounting mismatch or to enable performance evaluation where a group of financial assets is managed by key management personnel on a fair value basis in accordance with a documented risk management or investment strategy. Such assets are subsequently measured at fair value with changes in carrying value being included in profit or loss.

(ii) Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market and are subsequently measured at amortised cost.

(iii) Financial liabilities

Non-derivative financial liabilities (excluding financial guarantees) are subsequently measured at amortised cost.

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED
A.B.N. 61 000 438 648

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30TH SEPTEMBER 2013

NOTE 1: STATEMENT OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

(d) Financial Instruments (continued)

Fair value

Fair value is determined based on current bid prices for all quoted investments. Valuation techniques are applied to determine the fair value for all unlisted securities, including recent arm's length transactions, reference to similar instruments and option pricing models.

Impairment

At the end of each reporting period, the company assesses whether there is objective evidence that a financial instrument has been impaired. Impairment losses are recognised in the statement of comprehensive income.

(e) Impairment of Assets

At the end of each reporting period, the company assesses whether there is any indication that an asset may be impaired. If such an indication exists, an impairment test is carried out on the asset by comparing the recoverable amount of the asset, being the higher of the asset's fair value less costs to sell and value in use to the asset's carrying amount. Any excess of the asset's carrying amount over its recoverable amount is expensed to the statement of comprehensive income.

Where it is not possible to estimate the recoverable amount of a class of assets, the company estimates the recoverable amount of the cash-generating unit to which the class of assets belong.

(f) 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 settled within one year have been measured at the amounts expected to be paid when the liability is settled. Employee benefits payable later than one year 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 not satisfy vesting requirements. Those cash outflows are discounted using market yields on national government bonds with terms to maturity that match the expected timing of cash flows.

Contributions are made by the company to employee superannuation funds and are charged as expenses when incurred.

(g) Provisions

Provisions are recognised when the company has a legal or constructive obligation, as a result of past events, for which it is probable that an outflow of economic benefits will result and that outflow can be reliably measured. Provisions recognised represent the best estimate of the amounts required to settle the obligation at the end of the reporting period.

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED
A.B.N. 61 000 438 648

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30TH SEPTEMBER 2013

NOTE 1: STATEMENT OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

(h) Cash and cash equivalents

Cash and cash equivalents includes cash on hand, deposits held at call with banks, other short-term highly liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within short-term borrowings on the statement of financial position.

(i) Revenue

Revenue from the sale of goods is recognised upon delivery of goods to customers. Donations and bequests are recognised as revenue when received. Interest revenue is recognised using the effective interest rate method, which for floating rate financial assets is the rate inherent in the instrument. Revenue from the rendering of a service is recognised upon delivery of the service to the customers. All revenue is stated net of the amount of goods and services tax (GST).

(j) Finance Costs

Finance costs are recognised as an expense in the period in which they are incurred.

(k) Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Tax Office. In these circumstances the GST is recognised as part of the cost of acquisition of the asset or as part of an item of the expense. 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 are included in the statement of cash flows on a gross basis, except for the GST component cash flows arising from investing and financing activities which is recoverable from, or payable to, the ATO. The GST component of financing and investing activities which is recoverable from, or payable to, the ATO is classified as part of operating cash flows. Accordingly, investing and financing cash flows are presented in the statement of cash flows net of the GST that is recoverable from, or payable to, the ATO.

(l) Comparative Figures

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

Where the company has retrospectively applied an accounting policy, made a retrospective restatement of items in the financial statements or reclassified items in its financial statements, an additional statement of financial position as at the beginning of the earliest comparative period will be disclosed.

(m) Critical Accounting Estimates and Judgments

The directors evaluate estimates and judgments incorporated into the financial statements based on historical knowledge and best available current information. Estimates assume a reasonable expectation of future events and are based on current trends and economic data, obtained both externally and within the company.

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED
A.B.N. 61 000 438 648

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30TH SEPTEMBER 2013

	2013	2012
	\$	\$
NOTE 2: REVENUE		
Operating activities:		
Affiliation fees	107,910	106,510
Canteen proceeds	-	865
Donation income	9,200	8,464
Interest received	11,379	14,170
Lesson income	14,212	17,742
License fees	15,074	12,890
Masterpoint income	30,816	27,309
Members subscriptions	33,403	28,679
Other revenue	9,641	6,928
Parking income	605	-
Supervision income	20,989	26,460
Table monies and entry fees	118,286	107,279
Tournament income	158,239	193,872
Youth bridge income	484	-
	530,238	551,168
 NOTE 3: EXPENSES		
(a) Expenses:		
Depreciation	29,750	26,840
Finance costs:		
- Australian Bridge Federation Incorporated	-	-
Affiliation fees paid	11,372	10,292
Remuneration of auditor:		
- audit of the financial statements	4,000	4,500
- other services	2,380	2,580
Canteen expenses	18,330	17,266
Computer expense	566	1,013
Entry fee expenses	15,845	13,194
Insurance	12,255	15,062
Masterpoint expenses	14,304	10,488
Parking expenses	545	1,757
Postage, courier, printing & stationery	13,126	16,984
Prizes, trophies & grants	19,985	26,851
Special tournament expenses	14,898	5,058
Strata levies	51,456	48,640
Tournament directors	63,923	58,468
Other expenses	150,170	149,263
	393,155	381,416

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED
A.B.N. 61 000 438 648

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30TH SEPTEMBER 2013

	2013	2012
	\$	\$
NOTE 4: CASH AND CASH EQUIVALENTS		
CURRENT		
Cash on hand	500	500
Cash at bank	37,245	48,577
Cash on deposit	288,013	224,340
	<u>325,758</u>	<u>273,417</u>
NOTE 5: TRADE AND OTHER RECEIVABLES		
CURRENT		
Trade receivables	-	-
Other receivables	19,742	12,323
	<u>19,742</u>	<u>12,323</u>
NOTE 6: INVENTORIES		
CURRENT		
Stock on hand - at cost	2,432	4,414
	<u>2,432</u>	<u>4,414</u>
NOTE 7: OTHER ASSETS		
CURRENT		
Prepayments	6,420	33,189
Undeposited funds	-	-
	<u>6,420</u>	<u>33,189</u>

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED
A.B.N. 61 000 438 648

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30TH SEPTEMBER 2013

	Note	2013 \$	2012 \$
NOTE 8: PROPERTY, PLANT & EQUIPMENT			
LAND AND BUILDINGS			
Buildings - at cost		911,332	911,332
Less: accumulated depreciation		(421,112)	(398,329)
Total Land and Buildings		490,220	513,003
PLANT AND EQUIPMENT			
Improvements - at cost		5,582	5,582
Less: accumulated depreciation		(2,297)	(2,156)
		3,285	3,426
Office equipment - at cost		42,630	35,920
Less: accumulated depreciation		(31,658)	(29,110)
		10,972	6,810
Furniture & fittings - at cost		150,756	119,746
Less: accumulated depreciation		(113,510)	(109,232)
		37,246	10,514
Total Plant and Equipment		51,503	20,750
Total property, plant and equipment	8(a)	541,723	533,753

(a) Movement in Carrying Amounts

Movement in the carrying amounts for each class of property, plant and equipment between the beginning and the end of the current financial year:

	Buildings	Improvements	Office equipment	Furniture & fittings	Total \$
<u>2013</u>					
Balance at the beginning of year	513,003	3,426	6,810	10,514	533,753
Additions at cost	-	-	6,710	31,010	37,720
Disposals	-	-	-	-	-
Gain (loss) on disposal	-	-	-	-	-
Depreciation	(22,783)	(141)	(2,548)	(4,278)	(29,750)
Carrying amount at the end of year	490,220	3,285	10,972	37,246	541,723

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED
A.B.N. 61 000 438 648

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30TH SEPTEMBER 2013

	Note	2013 \$	2012 \$
NOTE 9: TRADE AND OTHER PAYABLES			
CURRENT			
Unsecured liabilities			
Trade payables		-	-
Other payables and accrued expenses		35,306	18,930
		35,306	18,930

NOTE 10: PROVISIONS

CURRENT

Provision for employee benefits: annual leave		15,723	15,347
Provision for employee benefits: long service leave		10,726	9,527
		26,449	24,874

NON CURRENT

Provision for employee benefits: long service leave		10,678	8,979
		10,678	8,979

	10(a)	37,127	33,853
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(a) Provision for Employee Benefits

Opening balance		33,853	27,529
Additional provisions raised during year		11,723	12,527
Amounts used		(8,449)	(6,203)
		37,127	33,853

A provision has been recognised for employee benefits relating to annual leave and long service leave for employees. In calculating the present value of future cash flows in respect of long service leave, the probability of long service leave being taken is based on historical data. The measurement and recognition criteria for employee benefits has been included in note 1.

NOTE 11: OTHER LIABILITIES

CURRENT

Income received in advance		45,190	29,330
		45,190	29,330

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED
A.B.N. 61 000 438 648

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30TH SEPTEMBER 2013

NOTE 12: KEY MANAGEMENT PERSONNEL COMPENSATION

No compensation was received by any key management personnel of the company during the financial year or previous financial year.

NOTE 13: OTHER RELATED PARTY TRANSACTIONS

Other related parties include close family members of key management personnel and entities that are controlled or jointly controlled by those key management personnel individually or collectively with their close family members.

Transactions between related parties are on normal commercial terms and conditions no more favourable than those available to other parties unless otherwise stated.

NOTE 14: EVENTS AFTER THE REPORTING PERIOD

In the opinion of the directors, no matters or circumstances have arisen since the end of the financial year which significantly affected or may significantly affect the operations of the company, the results of those operations, or the state of affairs of the company in future financial years.

NOTE 15: FINANCIAL RISK MANAGEMENT

The company's financial instruments consist mainly of cash and cash equivalents, trade and other receivables, trade and other payables and borrowings.

The totals for each category of financial instruments, measured in accordance with AASB 139 as detailed in the accounting policies to these financial statements, are as follows:

	Note	2013 \$	2012 \$
Financial Assets			
Cash and cash equivalents	4	325,758	273,417
Trade and other receivables	5	19,742	12,323
		<u>345,500</u>	<u>285,740</u>
Financial Liabilities			
Financial liabilities at amortised cost			
- Trade and other payables	9	35,306	18,930
		<u>35,306</u>	<u>18,930</u>

NOTE 16: OPERATING LEASE COMMITMENTS

Non - cancellable operating leases contracted for but not capitalised in the financial statements.

- not later than one year	-	6,574
- later than one year but not later than five years	-	-
	<u>-</u>	<u>6,574</u>

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED
A.B.N. 61 000 438 648

DIRECTORS DECLARATION

In accordance with a resolution of the directors of New South Bridge Association Limited, the directors of the company declare that:

1. The financial statements and notes, as set out on pages 6 to 19, are in accordance with the *Corporations Act 2001* and:
 - (a) comply with Australian Accounting Standards - Reduced Disclosure Requirements; and
 - (b) give a true and fair view of the financial position as at 30th September 2013 and of its performance for the year ended on that date.
2. In the directors' opinion there are reasonable grounds to believe that the company will be able to pay its debts as and when they become due and payable.



.....
JULIAN R. FOSTER
DIRECTOR



.....
HELENA F. DAWSON
DIRECTOR

Dated: 9 December 2013

**INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF**

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED
A.B.N. 61 000 438 648

Report on the Financial Report

We have audited the accompanying financial report of New South Wales Bridge Association Limited, which comprises the statement of financial position as at 30th September 2013, the statement of profit and loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, notes comprising a summary of significant accounting policies and other explanatory information, and the directors' declaration.

Directors' Responsibility for the Financial Report

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

Auditor's Responsibility

Our responsibility is to express an opinion on the financial report based on our audit. We conducted our audit in accordance with Australian Auditing Standards. Those standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the company's preparation of the financial report that gives a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the directors, as well as evaluating the overall presentation of the financial report.

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

**INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF**

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED
A.B.N. 61 000 438 648

Independence

In conducting our audit, we have complied with the independence requirements of the *Corporations Act 2001*.

Auditor's Opinion

In our opinion the financial report of New South Wales Bridge Association Limited is in accordance with the *Corporations Act 2001*, including:

- (a) giving a true and fair view of the company's financial position as at 30th September 2013 and of its performance for the year ended on that date; and
- (b) complying with Australian Accounting Standards - Reduced Disclosure Requirements and the *Corporations Regulations 2001*.

CBC Partners
Chartered Accountants



Domenic A. Cutrupi
Partner

Sydney
Dated: 9 December 2013



NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED

A.B.N. 61 000 438 648

COMPILATION REPORT

We have compiled the accompanying special purpose financial statements of the company which comprises the attached profit and loss statement for the year ended 30th September 2013. The specific purpose for which the special purpose financial statements have been prepared is to provide financial information to the directors.

The Responsibility of the Directors

The directors are solely responsible for the information contained in the special purpose financial statements and have determined that the basis of accounting adopted is appropriate to meet their needs.

Our Responsibility

On the basis of the information provided by the directors we have compiled the accompanying special purpose financial statements in accordance with the basis of accounting and APES 315: Compilation of Financial Information.

Our procedures use accounting expertise to collect, classify and summarise the financial information, which the directors provided, in compiling the financial statements. Our procedures do not include verification or validation procedures. No audit or review has been performed on the information and accordingly no assurance is expressed.

The special purpose financial statements were compiled exclusively for the benefit of the directors. We do not accept responsibility to any other person for the contents of the special purpose financial statements.

**CBC Partners
Chartered Accountants**



**Domenic A. Cutrupi
Partner**

Sydney
Dated: 9 December 2013



NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED
A.B.N. 61 000 438 648

PROFIT AND LOSS STATEMENT

FOR THE YEAR ENDED 30TH SEPTEMBER 2013

	2013	2012
	\$	\$
INCOME		
Affiliation fees	107,910	106,510
Canteen proceeds	-	865
Donation income	9,200	8,464
Interest received	11,379	14,170
Lesson income	14,212	17,742
License fees	15,074	12,890
Masterpoint income	30,816	27,309
Members subscriptions	33,403	28,679
Other revenue	9,641	6,928
Parking income	605	-
Spring national income	59,230	63,352
Supervision income	20,989	26,460
Table monies and entry fees	118,286	107,279
Tournament income	99,009	130,520
Youth bridge income	484	-
	<u>530,238</u>	<u>551,168</u>

This page does not form part of the audited financial accounts.

NEW SOUTH WALES BRIDGE ASSOCIATION LIMITED
A.B.N. 61 000 438 648

PROFIT AND LOSS STATEMENT

FOR THE YEAR ENDED 30TH SEPTEMBER 2013

	2013	2012
	\$	\$
EXPENDITURE		
Advertising	5,030	4,140
Affiliation fees paid	11,372	10,292
Air conditioning expenses	3,421	4,724
Auditor's remuneration	6,380	7,080
Bank charges	1,738	2,321
Canteen expenses	18,330	17,266
Cleaning	15,768	16,325
Computer expense	566	1,013
Council & water rates	3,749	4,002
Depreciation	29,750	26,840
Electricity	10,219	10,599
Entry fee expenses	15,845	13,194
Insurance	12,255	15,062
Masterpoint expenses	14,304	10,488
Other expenses	36,788	36,508
Parking expenses	545	1,757
Postage & courier	1,475	2,696
Printing & stationery	11,651	14,288
Prizes, trophies & grants	19,985	26,851
Provision for holiday pay	377	3,050
Provision for long service leave	2,897	3,274
Repairs & maintenance	1,444	561
Special tournament expenses	14,898	5,058
Spring national expense	48,640	42,329
Strata levies	51,456	48,640
Superannuation contributions	11,622	11,478
Supervisors expenses	18,147	16,153
Telephone	3,934	2,249
Tournament directors	63,923	58,468
Wages	90,260	92,162
	<u>526,769</u>	<u>508,868</u>
Profit (loss) before income tax	<u>3,469</u>	<u>42,300</u>

This page does not form part of the audited financial accounts.

Chairman's Report

This is the end of my first year as chairman and it seems to have been a very busy year. I thank all the members of Council for their participation. I believe we have achieved a lot during 2013.

The NSWBA headquarters were improved with new carpets, refurbished toilets and lift areas and some repainting. More work is planned. We continue to offer a variety of tournaments, duplicate sessions and lessons. We do, however, face some challenges ahead with regard to duplicate session numbers and the club operations (see later for more on this).

NSW teams did not perhaps perform as well as we might have hoped at the ANC in Adelaide with one runners up place across the 4 teams. More details can be found in the Tournament report.

The NSWBA has always recognised it has an important dual role both as the NSW State body and as a large metropolitan bridge club. We need to balance those roles to ensure we provide value to our affiliated clubs for their affiliation fees as well as to our members for their subscriptions. In September we held a strategic review weekend facilitated by Sandra Mulcahy. This was a very valuable exercise and enabled us to crystallise the NSWBA's Vision, Mission and key challenges. A strategic plan was developed for the period 2013-2017 and we have already commenced some of the initiatives identified:

- A review of the NSWBA club operations which have been declining in recent years.
- Improve communications with our affiliated clubs and better serve their needs. We are aiming for a more active network of Regional representatives across the State to assist here.

We again hosted a meeting in June for all our Regional representatives at which many important issues were discussed. The NSWBA provided financial support for successful directing seminars held during the year at Wagga Wagga and Central Coast and teaching seminars (hosted in conjunction with the ABF) at Orange and Kiama.

The Spring Nationals held in November at Canterbury Racecourse were an outstanding success and no words of praise are sufficient to describe the efforts of the convenors John and Marcia Scudder. It was particularly pleasing to see 30 tables playing in the new Ted Chadwick restricted pairs. This shows the huge potential we have to offer more tournaments in different categories. To this end we are hoping to introduce some State level restricted and novice events in 2014.

Next year NSW will host the ANC at the same venue (also convened by John and Marcia Scudder). I encourage all NSW players to attend – it will be at least 8 years before you get another chance!

Next year the NSWBA also takes over responsibility from the ABF for convening the GNOT across the whole of NSW. Communications have already been sent to all clubs and I thank in advance the regional organisers who will be working with us across the State. Obviously there will be some changes and issues to resolve going forward but I am confident the event will continue to grow in popularity.

Peter Jamieson stepped down from his role as Bulletin editor after 10 years and I thank him for his efforts over the years. I welcome his replacement Bruce Minchinton.

I am grateful to our 4 zonal Councillors (John McIlrath, Louis Koolen, Graham Payne and Dave Reddel) who travel to our Council meetings and liaise with the Regional representatives across their respective zones. John McIlrath is stepping down from this role after 3 years and I thank him for his efforts (he is intending, however, to renominate for Council). Bruce Minchinton will replace him in the Metropolitan zone.

I would also like to thank our office staff Liz Fanos and Carrie Foster, all our directors, teachers, dealers, catering staff, webmaster, masterpoint secretary (and anyone else I may have forgotten!) for their hard work in helping the NSWBA run smoothly in 2013.

Julian Foster
Chairman

Treasurer's Report

The NSWBA made a net profit for the twelve months ending 30th September 2013 of \$3,469 compared with \$42,300 in the 12 months ending 30th September 2012.

The reason for the large decrease was the timing of the GNOT Metropolitan Final which was held just after the September year-end. The previous year's accounts included both the 2011 and 2012 GNOT. Our other most significant event on the NSWBA calendar is the running of the Spring National event which is run in October every year. In October 2012 it was held at a new venue and numbers were down compared with the previous year. The net profit was \$10,600 (prior year \$21,000).

Club rooms were repainted and carpeted during the year and a new air conditioning system was installed. Efforts will continue in 2014 to improve playing conditions and general comfortability for our club players. Table money remains at \$10 per player for a regular duplicate session, an exceptionally good price for a game of bridge right in the heart of Sydney.

Cash held at 30th September 2013 was \$325,758 (2012: \$273,417).

The ex-FABC Trust fund remains operational. Various funds were paid out from the Trust, mainly in the form of travel grants to country players to attend State events.

Let's hope that 2014 is a successful year, both for the NSWBA as a bridge club, and as the State body for all bridge clubs in NSW.

Happy bridging!

Helena Dawson
Treasurer
NSWBA

Tournament Committee Report – 2013

Tournament Committee members during 2013 have been Warren Lazer(chairman), Julian Foster, Lynn Kalmin, Matthew McManus, Nigel Rosendorff and Pauline Gumby (observer).

NSW was represented at the ANC in Adelaide by:

Open Team	Women's Team	Seniors Team	Youth Team
Peter Gill (npc)	Michael Wilkinson (npc)	George Bilski (capt)	Peter Gill (npc)
A. Peake – O. Wu	L. Ichilcik – L. Kalmin	M. Bloom – G. Bilski	E. Burrowes - J. Ferguson
R. Sebesfi - A. Markovics	C. Herden – A. Curtis	D. Zines – T. Moss	A. Stoneham – S. Guo
B. Coles – S. Hurley	F. Lyons – H. Cusworth	S. Bock – K. Davies	N. Jacobs, T. Libman

Over all, our results from Adelaide were disappointing, but the Open Team did come second (beaten in the Final by a strong South Australian team) and Inez Glander and Marcia Scudder finished 2nd in the Women's Butler Pairs.

The Spring Nationals were again held at Canterbury Racecourse. This location is proving to be very popular; with free onsite parking and 10.30 start times, Sydney's peak hour traffic hassles are effectively circumvented. Numbers were up considerably from 2012, due mostly to the introduction of the Ted Chadwick Restricted Pairs and the associated large increase in participation by player with fewer than 300 masterpoints. Many thanks to the convener Marcia Scudder and her team.

After investigating many other prospective venues, including a number outside the Sydney Metropolitan area, the NSWBA Council decided that the 2014 ANC will be also be held at Canterbury Racecourse. This event only occurs in NSW once every 8 years and we're very fortunate that the experienced Marcia and John Scudder have agreed to be the organisers this coming year. The Open Butler Pairs is one of my favourite events on the Australian calendar. Women's, Seniors' and Restricted Butlers are also programmed, so I strongly recommend all players make plans to be available for these events (from 19th July).

In 2012, the ABF indicated that it would like the NSWBA to undertake the organisation of the various GNOT qualifying events in the entire state. The NSWBA has been running the Sydney Metropolitan GNOT region very successfully for many years and in 2013 also undertook the organisation of four coastal regions. All other regions will come under NSWBA control in 2014. My thanks to John McIlrath, who has taken on the task of being the GNOT Regional Convener. Further details are available from the website <http://www.nswba.com.au/tourn/2014/gnot/>.

This year saw the introduction of the Country Pairs Championship, run in conjunction with the State Open Pairs. And 2014 will see the inaugural Country Mixed Pairs Championship run along similar lines. These events offer real chances for country players to compete with their peers for State Championship titles, so it is hoped that more country clubs will take the opportunity to hold club qualifying events and send representative pairs to Sydney for the Finals.

The Masterpoint Scheme allows the NSWBA to hold a number of State Championship events. Many of these are not held at our city premises and hence the NSWBA will be calling for expressions of interest from affiliated clubs to act as Licensees to run State Championships from 2015 onwards. Expressions of interest to run any of the following events are to be received by the end of April 2014.

Daytime Pairs	Daytime Teams
Men's Pairs	Men's Teams
Novice (<100 MP) Pairs	Novice (<100 MP) Teams
Restricted (<300 MP)	Pairs Restricted (<300 MP) Teams
Seniors' Pairs	Seniors' Teams
Women's Pairs	Women's Teams
Veterans' Pairs	Veterans' Teams
Youth Pairs	Youth Teams

Full details are available from <http://www.nswba.com.au/tourn/state/2015EOI.htm>.

This report is not the place for an obituary, but it would be remiss of me not to acknowledge a great loss to the bridge community; Bob Richman died in June whilst in Hong Kong for the APBF Championships. Bob was a fixture at ABF and NSWBA events and had qualified for the NSW 2013 Open Team with Jane Dawson – his sad and untimely death meant they were unable to represent us. An obituary noting his many achievements, both in life and bridge, can be found on the ABF website <http://www.abf.com.au/member-services/obituaries/bobby-richman/>. He will be sorely missed by all who knew him.

My thanks to all members of the Tournament Committee, the Directors at the NSWBA (Matthew McManus, Sarah Carradine, Marcia Scudder, Agi Szollos and Naomi Waizer), our conveners of the various state championships, Dave Weston (NSWBA Masterpoint Secretary), Pauline Gumby (webmaster) and Liz Fanos and Carrie Foster in the Office.

Warren Lazer (Tournament Committee Chairman)