



NOTES OF THE MEETING OF THE MIDLANDS COUNTIES WORKING GROUP

at Dunchurch Village hall
on Thursday 26th April 2018 at 10.30am

PRESENT:

EBU	Gordon Rainsford (GR)	Nottinghamshire	Clare Batten (CB)
Gloucestershire	Patrick Shields (PS)	Nottinghamshire	Graham Bindley (GB)
Leicestershire	David Pollard (DP)	Worcestershire	David Thomas (DT)
Northamptonshire	Nicky Bainbridge (NB)	Worcestershire	Mike Willoughby (MW)
... but missing items 1-6 (of the re-ordered agenda)			
EBU Board	Ron Millet (RM)	Northern CWG	Lesley Millet (LM)

APOLOGIES:

Derbyshire	Jim Parker	Leicestershire	Dean Benton
EBU Board	Graham Smith	Oxfordshire	Rob Proctor

CHAIR: Nicky Bainbridge

ITEM 1 : Minutes of Last Meeting (18 jan 18)

1. The later draft with additional explanation of the absence of Warwickshire, was agreed as a final version. Publication to the EBU website had gone smoothly, and would continue (ACTION 18jan18.1 completed).
2. On ACTION 18jan18.2, GR had explained our position (“the desire of this group to work with EBU Central, as equal partners, in furthering bridge”) to the EBU Board. Action complete.
3. On a related question, GR explained that the “Confidential” label on a document simply indicated that this was a pre-publication issue and therefore subject to change.

ITEM 2 : Task Team Recommendations

4. GR reported that the Task Team is standing down. We agreed that we could see sufficient of their recommendations in the line items under the EBU Strategic Aims, that the list need no longer be managed in its own right. We shall use it as a reminder of possible actions as the Strategic Aims move forward.

ITEM 3 : EBU Strategic Plan Aims

5. GR had let us see the later draft which is currently being prepared for publication, and on the content little was said beyond a welcome for the recognition that it represented Aims and not a Plan. GR indicated that it was to be published prior to the 16th EBU Shareholders meeting and it was expected to be on the agenda for that meeting.

6. Concern was expressed that the report in the EBU Board minutes (“Amongst the responses there was mostly satisfaction”) was a rose-tinted view, and that the MCWG response did actually hide some of the frustration we felt. The group expressed concerns that
 - a. Moving from a set of Aims to an achievable plan is a non-trivial step, and unless a clear process is defined for this step, then our faith in the success of any plan is low.
 - b. It is very difficult to plan more than a year ahead, so the process needs to be centred around an Annual Plan, with realistic expectations for that year.
 - c. Much of what needs to get done will need to be done by volunteers and in particular County volunteers. The involvement of those volunteers in the creation of the plan gives them motivation and seriously improves the chance of success.
 - d. The Financial Plan for the EBU should follow from the plan to achieve the Aims rather than drive it, for otherwise it may thwart achievement of the Aims.
 - e. Responsibility for the individual strands listed under the Strategic Aims has not been assigned to particular individuals to drive, but doing this would again seriously improve the confidence that something useful will be achieved.
7. The group are keen that the Aims are taken forward productively, and believe that the Shareholders meeting in May is an ideal spot at which County and EBU-central can work together to move the Aims forward, and to address the points made above.

ITEM 4 : PROGRESS ON CWG REJUVENATION

8. GR reported that there was progress in the South-West but that in order to make the first meeting happen, he was going to organize that, with the intention of the group itself taking over for the future. The possibility of video-conferencing to alleviate the travel burden on these meetings was discussed, and reported by a number as viable for any group that already knows its members (more difficult if they don't).

ITEM 5 : MAY EBU SHAREHOLDERS MEETING

9. NB reported that the papers for the Shareholders meeting had not yet been published (frustrating the timetabling of this meeting). GR undertook to ensure that the papers for the November EBU AGM were available before our meeting on 7th November 2018.
10. The question was asked as to why a Shareholder's meeting had an agenda so strongly based around minutes of committee meetings. It was felt that the relevant interests would be more efficiently handled by taking any matters arising from these minutes as formal questions for the AGM, alongside any other matters shareholders had to raise.
11. Suggestions were made of four questions to be raised at the Shareholders' meeting, and we agreed that they should all go forward. They were
 - a. To ask that we add County WG minutes to the list of committee minutes within the Shareholders' meeting scope.
 - b. [If not covered well enough on the main agenda] To ask what activities were currently underway in support of the Strategic Aims, and what new activities are proposed to start in the next six months.

- c. To ask that EBED makes a formal report to the EBU Shareholders at this meeting so that Counties can understand what is happening at EBED.
- d. To ask if once a year each County WG is given a chance to verbally report to the EBU Board on activities under its purview which relate to the Strategic Aims.

ITEM 6 : YORKSHIRE CLUB SUPPORT PROJECT

12. RM explained that what we had seen were three relevant reports, and that a fourth had been completed and would soon emerge from management channels. He told us that there were a number of distinct points to draw out from the set of reports
- a. The approach of Yorkshire was to have a small management team plus one (part-time) paid Regional Development Officer (RDO). Confidence in this approach is shown by the fact that the 1-year contract for their current RDO had just been renewed.
 - b. The venture would not have succeeded without the involvement and enthusiasm of the various clubs and their committees.
 - c. Clubs had seen new learners in the past but lack of any follow through meant that they often did not turn into members; a key to bringing them on as members is holding practice sessions.
 - d. The approach was to identify and approach clubs which looked to be struggling (in practice, all candidates welcomed the approach) and to make suggestions to that club, but leaving the choices of what to do to the club themselves.
 - e. Different approaches (particularly to advertising) seemed to work better in rural and urban areas. The use of Facebook advertising had been cost effective, getting perhaps a dozen responses for an outlay of £100. Golf Clubs had been willing to take electronic adverts and we benefited from their website.
13. GR showed us the EBU New Members Welcome Pack, and we were all impressed. He pointed out that enrolling learners as EBU members (free for a year) could be done though any of (a) the learner being an affiliated club member, (b) enrolled via joining form in the Bridge-For-All book, (c) you learn from an EBTA teacher, (d) sometime soon by registration by any affiliated club as a learner, or even (e) direct EBU membership. Counties asked that they could have some copies of the Welcome Pack to use in encouraging registration.
- ACTION 26apr18.1** : GR undertook to check on availability of the Welcome Pack to counties.
14. RM explained that a Guidance Group on club support was being set up (which included RM, LM, GR) to help counties of groups of counties who wished to try this out. Planning is underway for Lancashire, Manchester and Merseyside/Cheshire to undertake a similar Club Support project. The EBU was committed to shared funding of ventures of this nature.
15. RM reported that Yorkshire had a “Bridge Development Committee” looking over all the events and clubs in Yorkshire with the intent of spotting problems, and that a lot of the early work for the RDO had been analysis of what had happened over the previous five years. Much of that analysis would be relevant for other areas starting up, and would not need to be repeated.

16. RM distributed some interesting statistics about the number of bridge players in a county, factored by the (active, adult) population. There was also a set identifying the number of unique members in each club in the MCWG counties list. PS suggested that more granular statistics would also be interesting – he had identified 7 population centres of comparable size in Gloucestershire but at most 3 were well served by bridge clubs, and some had none that we know of.
17. CB asked about whether Yorkshire had been looking at parts of the county where no bridge took place, and RM replied that they had considered setting up a new club at one point but there were a lot of issues around sustainability of that and it had not happened.
18. PS voiced the opinion that if a county’s responsibility is for the promotion of bridge, then it should care about non-affiliated clubs as well as affiliated clubs, and that in Gloucestershire the two groups were only differentiated when it came to spending money, which was restricted to the affiliated clubs (who financially support the county). Giving support to non-affiliated clubs should encourage them to join the community and affiliate.
19. There was a discussion on the growth of what could be labeled “soft bridge” (aka Gentle Bridge or Social Bridge). Everywhere is seeing more of the less competitive end of the market, and a growth of daytime bridge. There is also much less appetite these days to travel to play bridge.
20. RM concluded by saying that he and Lesley were happy to engage with any county or counties interested in taking forward this approach. We all undertook to consider this.

ITEM 7 : REPORT ON “Dialogue with Teachers” MCWG TASK

Issue	Task	Owner
The County and National bodies are not well placed to provide support to bridge teachers whom they cannot identify or communicate with.	to uncover ways in which identification can happen and a dialogue can be initiated.	NB

21. NB produced the summary report which is at Appendix 1 of these minutes. In talking it through the following points emerged
 - a. A useful test of what is happening is a Google search for “learning bridge mytown”. The visibility of learning options on county websites is not always great; RM offered free use of the LearnBridgeYorkshire template for any county which wished to create a separate website for learning.
 - b. The next Northants newsletter will ask current players how they learned the game.
 - c. Oxfordshire has had Teachers Meetings in the past and schemes for distributing pre-dealt boards. Alison Nicolson is a good POC for bridge teaching in Oxfordshire.
22. NB identified the next milestone would be drafting the process, as identified in the report. Any counties wishing to get involved in the trial of the process were welcomed and PS indicated that Gloucestershire was going through its version of the process at this time, and would like to join in.

ITEM 8 : REPORT ON “Classroom to Clubroom” MCWG TASK

Issue	Task	Owner
A serious proportion of those going through classes do not progress to duplicate bridge.	to identify the causes and the remedies for this, noting in particular the ideas put forward by Abbey Smith.	GB

23. GB produced the summary report which is at Appendix 2 of these minutes. In talking it through the following points emerged

- a. The presence of experienced players can put off newcomers. When sessions have been set up for newcomers and more experienced players choose to come along, the effect has been negative.
- b. One attendee reported the use of a P-plate (as new car drivers have) to be displayed at a table with newcomers, and it has been seen to have a clear effect on the behaviour of the other players.
- c. Fear of calling the TD is an issue which we all see; the key is taking the attitude that “the TD is your friend” (a quote from the EBU Welcome Pack!) and having rules such as Northant’s rule “DIY TD is bullying, even if done with good intentions”.

24. GB also brought to our attention the presentation given by Bev Purvis and Suzanne Gill on the Classroom to Clubroom topic which was given at the 2017 EBTA conference. [Available from here.](#)

25. As indicated in the report, there is a shortage of reliable data on pupil retention. GB asked that all counties feedback on their experiences with this issue and provide any statistics they can.

ITEM 9 : REPORT ON “Club player to tournament player” MCWG TASK

Issue	Task	Owner
There is a growing gulf between the non-competitive duplicate player and the competitive duplicate player and this impedes the transition of newcomers to the latter camp.	to understand why this is so and to propose solutions to it.	PS

26. PS produced the summary report which is at Appendix 3 of these minutes. In talking it through the following points emerged

- a. Northants reported successful events using handicaps (managed by Bridgewebs), and Worcestershire reported successful competitions based on NGS handicaps. GR reported that overall NGS is very popular amongst player members, although a lot of top players are dismissive of it.
- b. On the length of events, GR reported that that jack-high Swiss Teams in London at Easter, which ran on 6 matches of 6 boards (versus the “normal” 7 matches of 7 boards), went well.

- c. The enforcement of the regulatory regime by experienced players came in for some criticism; the fact was noted that the tone of the event is often set by the introductory remarks of the TD. When the need for a more relaxed attitude at EBU events was raised, GR suggested that a conversation with Robin Barker would be the next step.

ACTION 26apr18.2 : PS to discuss the enforcement of regulations with Robin Barker.

- d. Lack of willingness to travel was mentioned a few times, and can be seen (along with cost) to give good attendance at local Green Point events, but less so at EBU events. The fact of Inter-County League matches on a regular basis was providing an alternative to EBU events for a number of players.

27. PS volunteered that the notes had concentrated on the disincentives for attending “tournament” games and suggested we might need to do some marketing of the positive incentives.

ITEM 10 : REPORT ON “Unaffiliated Clubs” MCWG TASK

Issue	Task	Owner
Many duplicate clubs are not affiliated to the EBU and many are not known to the county associations, and therefore not supported by these bodies.	to understand if and how a county and a national body can provide support to these clubs in order to better promote bridge.	RP & MW

28. MW produced the summary report which is at Appendix 4 of these minutes. An article written by Jeremy Dhondy for Mr. Bridge’s magazine on this subject was also circulated. In talking it through the following points emerged

- a. The key point was that if the non-affiliated club “join the community” then we will be bigger and stronger and that is better for the game. There was also an argument that if a different pricing structure encouraged them to join, then this could increase EBU revenues from UMS – but this was not a certainty.
- b. It was agreed that being supportive of the game though support of the national body was a positive incentive to affiliate, for some clubs the value of membership of the EBU was not felt until a club had a problem and needed help.
- c. There was uncertainty about how many unaffiliated clubs exist, with anecdotal feedback from Bridgewebs suggesting that well fewer than half the clubs in the country were affiliated. And of course many players at non-affiliated clubs are also EBU player members through other clubs.

29. MW identified the next step as discussion with (unaffiliated) clubs about their perception of value, and PS declared he had a good opportunity to do that also in Gloucestershire and would do it and report back.

ITEM 11 : REPORT ON “Transparency of EBU Finances” MCWG TASK

Issue	Task	Owner
There is a lack of understanding of where EBU revenues come from and go to; concerns and any false perceptions need to be addressed.	to understand what the true position is and to find a way of presenting this that is informative and transparent.	DT

30. DT had analysed the EBU figures and produced the table at Appendix 5 of these minutes, highlighting the income and outgoings associated with Club-level activities, and with Tournament-level activities. In talking it through the following points emerged

- a. The positioning of the cost of support to the International teams seriously distorts the picture. This represents 10% of the income of the EBU, but the lack of visibility of the international teams (getting better recently with the juniors) makes the club players feel very remote from this activity.
- b. There was a discussion about the success of the high quality magazine produced by Mr Bridge (for which the charge is £3.95 per issue), against the much cheaper alternative produced by the EBU. There were people present with preferences in both camps.

ITEM 12 : REPORT ON “Usefulness of EBU IT” MCWG TASK

Issue	Task	Owner
The IT systems managed at Aylesbury cause frustration for a number of county and club managers, and some fixes would be very helpful.	to identify (with GR) the best approach to aligning the interests of clubs and counties with the capabilities of the EBU in the future.	CB & NB

31. NB reported that work had not yet started on this, but the question was raised as to whether an EBU electronic forum could be created to allow questions to be asked about IT matters relating to bridge. GR expressed a preference for expanding the current “Scoring” forum, and has since expanded its scope to cover these issues; this will cover some issues but this task will continue as stated.

32. GR was thanked for a paper (unreferenced) produced on county membership data, and indicated that Michael Clark was activity working on the relevant software at this time.

ITEM 13 : AOB & Date of next meeting

33. The next meeting is scheduled for the morning of 21st June, and GR will invite Ian Payn to attend as a representative of the EBU Board.

END OF MINUTES

Task – Produce a Process to Establish relationships between a county and teachers of bridge in its area

Purpose

The future of bridge depends on attracting new players to the game. Very few people can simply sit down and play without any lessons. Supporting bridge teachers and putting potential players in touch with teachers is essential to the future of the game.

What about EBED?

EBED is an independent charity created by EBU to take over promotion of the game and education in the game. This reorganisation created an interregnum during which activity to train and support and properly qualify teachers paused and has still not been fully restarted.

EBED has responsibility for EBTA, formerly EBUTA. The number of teachers registered as EBTA members is around 400, and the information is old and unreliable. EBTA has undertaken a survey of its members, but the status of the data is unknown, and the access of counties to that data is untested.

This 400 probably represents only about one quarter or one fifth of the actual number of volunteers and professionals teaching bridge. Certainly, very significantly active teachers are known not to be members, and not to have even heard of the organisation until recently. This suggests that most teachers remain to be formally recognised by their local county association.

What about the EBU?

Identifying teachers within counties was one of the recommendations of the EBU Task Team, though not followed up since, and not explicitly mentioned in the EBU Five Year Strategy.

Scope and Deliverables of the task

Firstly, design a process to be used by county associations at their discretion, for finding, contacting and establishing relationships with bridge teachers in their county.

Secondly the process will be trialled in one county or more.

Lastly the process will be published to be available to all counties, together with a report of its success where used and of the lessons learned from doing so.

Schemes Used Within Nottinghamshire

Over the last few years bridge clubs have realised that, after attending a year- long bridge for beginners course, few pairs are ready to play in a normal duplicate at a club. Several attempts have been made to develop a bridging programme to ease the transition between classroom and clubroom.

NCBA have been running a Wednesday afternoon drive with this aim in mind. Pairs play around 15/16 boards in two and a half hours. Bridge-mates are used to get attendees used to the technology. Two or three experienced players are at hand to help with the bidding, leads and play of the cards. This has proved popular with the attendees and several pairs now play on regular club nights (admittedly with no great success at the moment). It would be true to say that some of the attendees are unlikely ever to play at a club duplicate.

Nottingham Bridge Club run a Bridge for Improvers course which follows on from the one year Bridge for Beginners. Nottingham Bridge Club organise a "Friendly Friday" drive once a month for beginners from across the county. Given that this runs on the club's busiest night of the year, it has caused problems regarding club overcrowding and car parking chaos.

Four bridge clubs south of the river Trent are jointly running beginners' courses. The one running at the moment is based on the EBU Fast Track scheme. Students have complained that it is well named and they would like more time to practice hands. Plans are afoot to organise follow on sessions with this in mind. It should be noted that several people on this course have played bridge in the past and are really doing a refresher course in a new system, Acol rather than Nottingham Club.

The South Notts consortium are also running the fast track programme over two weekends in June, and plan to arrange follow on drives for the participants.

Mansfield is lucky to have a professional bridge teacher organising training at beginner, intermediate and advanced levels. Students completing the beginners' course can attend an afternoon session with similar standard players and are also invited along to the Monday evening duplicate. Although aimed at improving players, several experience players are in attendance, which does not help the confidence of the weaker players.

Keyworth Bridge Club started an afternoon drive for beginners/improvers a few years ago. Unfortunately, this has attracted experienced players as well, with the knock on effect of making one of the evening drives almost unviable. Retford has two experienced bridge teachers who run classes from their own homes and also offer individual tuition. Other affiliated clubs also run beginners sessions and there are also U3A groups involved in introducing bridge to people.

The Way Forward

Clearly data is needed on the retention rate of students attending these follow on drives.

It is doubtful if clubs would be willing to track the progress of students from beginners' course to club drives to county events. One experienced teacher in Nottingham has said that out of an initial class of twenty students, he would estimate that three or four students would progress to becoming regular bridge club players.

It is intended that other counties within the working group are contacted to gather information, but the group need to think carefully what information is required. Whilst there is no silver bullet to convert a beginner into a regular club player, we need to consider what the better approaches are.

One line of thought is that introducing beginners/improvers sessions may cause players who attend them to want to stay at that level and never leave their comfort zone. A similar effect has occurred in Notts where county night bridge is dying as average club players think the opponents are too good for them.

Some students learn bridge solely to play socially and never intended to join a club. There is nothing wrong with that.

It is noticeable that very few young people are learning to play bridge in Nottinghamshire, although one new county committee member is keen to introduce bridge into local schools.

APPROVED

ISSUE

APPENDIX 3

There is a growing gulf between the non-competitive duplicate player (the bulk of County/EBU members) and the competitive duplicate player (reckoned as only 10-20%) and this impedes the transition of newcomers to the latter camp.

TASK

To understand why this is so and to propose solutions to it.

INTENDED OUTCOME

Club, county and national activities can be adjusted to help bring new players into the more competitive duplicate game. [This does not imply we want/expect all players to take this path]

ANALYSIS

There are three aspects in which the less competitive end of the spectrum differs from the game which is played at the national level; these are

1. The speed of play : newcomers struggle with making all the required decisions for 2 boards in 15 minutes, and – because their bridge memory is not well enough developed – their only chance to talk about and analyse a hand is immediately after it is played. This pace of play is very frustrating for those with more experience.
2. The enforcement of the Regulations : those with decades of experience find the Regulations (alert, stop cards etc) very natural but for newcomers the Regulations are a burden. The problem comes not with that but with the officious manner in which the more experienced often rebuke the newcomers.
3. The standard of play : clearly this will vary and for some, poor results, and for others, poor competition, will detract from the enjoyment of the event.

SOLUTIONS

There are both organisational and human factors issues which must be addressed.

The organisation of bridge games needs to recognise that the intended community is not homogenous, and this affects to attitude to the Regulations, and in particular the attitude of the TD to any infringements. We need to take away the sense of failure from missing an alert, or having to give up a board. The role of the TD is to keep the event running smoothly for the enjoyment of the participants, and the fact is that different participants have different priorities.

The second organisational aspect we could tackle is making the use of handicaps a normal practice rather than an exception. Just consider golf competitions – nobody would imagine any club game being sensible without the use of handicaps. If we make these standard practice then the competitive element improved for all standards of player.

The primary human factors element is about tolerance. The experienced community need to understand the fact that the Regulations are there to support the game, and are not core to the game itself. Infringements of the Regulations increase the risk of infringement of the Laws, and thereby could affect our ability to achieve a fair bridge result, but that is all the infringement does. Failure to alert or to stop is a tiny misdeemeanour and we need to treat it accordingly; we need to correct mistakes and improve practice, not punish offenders.

QUESTIONS FOR DISCUSSION

1. Are there other distinguishing features separating the experienced end of the spectrum from the newcomers end?
2. Can we change the attitudes of people who have been playing with the current Regulations for twenty years or more?
3. Will we be able to market handicaps based on NGS as – even if not perfect – being fit for purpose?
4. Will we be able to successfully mix those with experience and those new to competitive bridge?

NON-AFFILIATED CLUBS

ISSUE

Many duplicate clubs are not affiliated to the EBU and many are not known to the county associations, and therefore not supported by these bodies.

TASK

To understand if and how a county and a national body can provide support to these clubs in order to better promote bridge.

INTENDED OUTCOME

Subject to approval by the EBU Board, to try to develop a value proposition and so affiliation package that will attract non-affiliated clubs, including those that rejected Universal Membership, into the EBU bridge community.

ANALYSIS

There are a number of issues that feed into achieving this outcome:-

4. Many of these clubs play duplicate bridge. Of varying standards.
5. The EBU considers that about 50% of clubs are affiliated. Based on our County (Worcs), this is an overestimate. We have 12 affiliated clubs and believe that there are some 30 non-affiliated ones. This is important because spreading the cost of maintaining the EBU and all the good work that it does over a greater number of clubs would result in lower P2P fees (and so more clubs finding it financially attractive to affiliate).
6. If we were able to identify a range of different affiliation options, some clubs might “downgrade”. This must be considered seriously because it could result in a reduction of overall income.
7. We do not know what clubs value - we can surmise but unless we engage with both non-affiliated and affiliated clubs we have no hard information upon which to base what would be an important and far-reaching strategic recommendation.
8. The EBU appears to have ruled out this strategic option in the Task Team’s report of September 2017. Finally, and I recognise this, there may not be a solution! But there certainly won’t be if we don’t try to find one.

PROPOSED ACTIONS

These are pretty basic at the moment: -

- (1) Draw up a list of non-affiliated clubs
- (2) Try to build a relationship with them
- (3) Find out what they value and so what type of affiliation package(s) we could offer them

Item 1 is sufficiently complete to move on to item 2 and a number of activities have taken place and/or are planned to achieve this. Café bridge and improvers courses open to non-affiliated clubs are examples of activities that have taken place or are planned in the next month or so. The County Newsletter is also being circulated to them and we intend to mention activities that are only available to affiliated clubs.

QUESTIONS FOR DISCUSSION

5. How many non-affiliated clubs do other counties think there are?
6. What do they value (examples may be: teaching, recruitment, the regulatory framework that the EBU provides, English Bridge, the status that affiliation confers)
7. What are they prepared to pay for these?

Task-Understand the true position of EBU finances.

Purpose

The EBU has made losses in the past two years and is forecasting further losses in the future. Where do these losses come from and is the EBU directing its funding in the optimum direction.

History

Even removing the large legal cost in the accounts to March 2016 the EBU has made losses of £27k and £18k in the last two years. The major profit items have been member services, competitions and licence fees and the bridge shop. Meanwhile apart from the huge overhead costs the main drain on finances have been English Bridge, Internationals, National Bridge Organisations and the contribution to EBED.

Future

The EBU is not taking any dramatic action to alter the situation with losses still forecast this year. I believe that this should not be the case and even more importantly that the split of financing is wrong for the future of the game in the UK.

Outline Position 2016-17

Assuming that the split of members between club players and those that play in EBU tournaments is 90/10 then a rough analysis shows that club players contribute approx £21k to the finances while tournament players cost approx £48k, a net loss of £27k. The actual position may be even more skewed than this.

The EBU is funding tournament players, mainly internationals at the expense of developing bridge at the base level. This cannot be a good strategy and bridge development is a key feature of our other tasks.

Obviously the figures can be adjusted if my assumptions are wrong. Further detail is available on my working spreadsheets.

	Split	CLUB ACTIVITIES		TOURNAMENT ACTIVITIES	
		IN	OUT	IN	OUT
Competitions	0/100			70821	
Member Services	90/10	500959		55662	
Sim Pairs	80/20	27857		6964	
Bridge Shop	90/10	58105		6456	
English Bridge	90/10		95462		10606
Licence Fees	0/100			55407	
Junior Internationals	0/100				53186
Internationals	0/100				103395
Laws+Ethics	50/50		12455		12455
Master Points	90/10		22224		2469
Other Income	50/50	2794		2794	
Nat bridge org	50/50		26833		26833
Club Liaison	100/0		20597		
		589715	177571	198104	208944
Net		412144			10840
Interest	100/0	2972			
overheads	90/10		302210		33579
charges+deprec	90/10		33026		3670
ebed	100/0		57339		
donation	100/0	1344			
		416460	392575	0	48089
		23885		-48089	