

The logo for Mandurah Bridge Club features the text "MANDURAH BRIDGE CLUB" in white, uppercase letters inside a dark blue oval. A thin, light blue swoosh extends from the top right of the oval.

**MANDURAH BRIDGE CLUB**

**ABN 902 483 786 77**  
**PO Box 77, Mandurah 6210**  
**E: mandurahbridge@outlook.com**  
**W: mandurah.bridgeaustralia.org**

**Playing venue:**  
**Bortolo Pavillion**  
**1 Bortolo Drive, Greenfields**  
**Ph: 8593 5488**

## **2026 BUSINESS & FINANCIAL PLAN**

**Prepared by club members and approved by the Mandurah  
Bridge Club Inc. Management Committee February 2026**

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## Introduction

Bridge is a mind sport that provides a lifetime of intellectual challenge, social connection, and fun. It stimulates the brain improving concentration, memory, logic, visualization and sequencing. It is known to strengthen cognitive function and may help prevent cognitive decline.

While the basics can be learned quickly, the game is deep enough so that it can never be fully mastered, offering endless opportunities for improvement. It is inexpensive, accessible to all ages and fosters partnership commitment, communication, social interaction, camaraderie and teamwork.

At many clubs, it provides a meaningful activity for older people because it includes a strong social aspect and sense of belonging alongside the mental challenge. Taking up club membership at retirement can lead to significantly increased wellbeing. Many papers have been written about the benefits of playing bridge such as “Well-being, social participation and Bridge” by Professor Samantha Punch & Diarmuid McDonnell. Members of bridge clubs worldwide have cited commitment, a sense of belonging to a community, mental stimulation, socialising with friends and beating social isolation as reasons for maintaining their club membership.

There are estimated to be 25,000 affiliated clubs worldwide:

- WBF (World Bridge Federation) - 720,000 members
- ACBL (American Contract Bridge League) - 3,200 clubs
- EBL (European Bridge League) - 350,000+ members
- ABF (Australian Bridge Federation) - 357 clubs and 36,000+ members
- NZBF (New Zealand Bridge Federation) - 100 clubs

It's unknown how many unaffiliated clubs exist. There are many others who play exclusively on-line using platforms such as BBO, Bridge Club Live, Step Bridge, Real Bridge, Fun Bridge. The bridge community is world-wide which enables travelling players to instantly connect with like-minded people both interstate and overseas. Bridge is very often played on cruise ships.

The worldwide tournament bridge circuit is extensive. Those who wish to play tournament bridge are able to develop their skills at their local club to compete at local, state, national and international events.

## Club history

The bridge club was founded by George Greep (former club president) in 1984 with a small group of players using rooms in the Old Brighton Hotel. The club was incorporated in 1999 and moved to premises on Gordon Road in 2002.

In January 2011, the club relocated to the custom-designed Bortolo Pavillion which was made possible by the generous support of the City of Mandurah, LotteryWest and a \$350,000 contribution from the club.

In August 2017 the enclosure of the eastern verandah, funded by the club, created a separate social area for post-game refreshments and additional catered social events leaving a playing area that can accommodate 28 tables for 112 players. The Bortolo Park facility provides space for 20 additional tables in the adjoining community hall which enables the club to run Congress events when needed.

# Current position

## Membership and affiliation

Mandurah Bridge Club Inc (MBC) is an affiliated member of the Australian Bridge Federation (ABF) which in turn is an affiliated member of the World Bridge Federation (WBF). As an affiliated club, MBC abides by the WBF Laws of Duplicate Bridge and the policies of the ABF and the Bridge Association of WA (BAWA).

On incorporation in 1999, the club had 87 members. Membership steadily increased over the years peaking at 254 in December 2021. Since then, membership has remained reasonably stable fluctuating from 200-245 during the course of any given year. As at 31 December 2025, the club had 243 members and ranked as the 38<sup>th</sup> largest bridge club in Australia, the 5<sup>th</sup> largest club in WA and the largest regional club in WA.

Our membership, in the main, consists retired or semi-retired people. New members are recruited, in the main, from the club's teaching programmes. A smaller number of new members are those who relocate to the Peel region or choose MBC as their secondary club.

Retention of members is achieved through continued club promotion, teaching sessions for new and developing players, provision of a wide variety of social activities, provision of bridge sessions 6 days a week and provision of special bridge events and competitions.

The largest cohort of MBC membership are social players who, we believe have the following expectations:

- That they will play in a comfortable, well-lit space with a positive ambience
- That the needs of seniors will be met
- That their progress is recognised by the allocation of masterpoints
- That there will be opportunities for skills to be challenged and improved with lessons and competitive play
- That the club facilities will be clean, pleasant and safe.

The competitive members of the club are those who wish to compete in a challenging environment. These players regularly play in local congresses and state & national tournaments. In addition to the expectations of social players, we believe competitive players expect that they will be able to participate in a competitive range of events at the club.

## Management structure

MBC is a Tier 1, not for profit, incorporated sport club which is managed by club volunteers. The club rules, policies and processes comply with the requirements of the Associations Incorporation Act and Australian Tax Office requirements.

As per the club rules, the Management Committee comprises:

- President
- Vice President
- Secretary
- Treasurer
- Tournament Manager
- A maximum of 4 ordinary committee members.

Other established roles which may or may not be members of the management committee include:

- Directors
- Shoppers
- Welfare officer
- Duty Partners
- Duty Partner Coordinator
- Purchasing officers
- Membership Secretary
- Club Recorder

In addition to the Management Committee, there are 5 sub committees to ensure the smooth running of all club activities:

- Tournament sub committee
- IT sub committee
- Education sub committee
- Social sub committee

## Attendance

Bridge is played at the club 6 days a week, Monday-Saturday. Attendance has been stable for a number of years:

Year	Number of players
2021	12,360
2022	11,405
2023	12,256
2024	13,134
2025	12,573

The club provides a 'duty partner' Monday-Friday. The duty partner is a volunteer player who makes themselves available to play if someone comes to the club without a partner.

The club runs a series of competitions each year aimed at different skills levels to ensure the less experienced players have an opportunity to compete with only their peers. The club holds two congresses each year held over a full weekend and invites players from all over the state to compete. The club also hosts the annual BAWA "Golden West" tournament each year which can attract interstate players.

## Technology

The club's IT requirements and issues are managed by the IT Sub Committee. The club has invested significantly in IT hardware & software to remain up to date with the way in which bridge is managed and to ensure the smooth and efficient administration of club matters including:

- BridgeMates
- Software packages (Altosoft, Compscore, Dealer4, email, website management, accounting system, security etc)
- Dealing machines
- Desktop computers & laptops
- Printers
- Overhead projector
- Networked televisions.

The club's website provides public access to the club's operations, sessions, contact details, daily results, upcoming lessons, policies, documentation and calendar of events.

## Education

The Education sub-committee arranges learning opportunities according to the club's education curriculum.

The club has a teaching programme for new players conducted twice annually with lessons over 16 weeks which, since 2017, have been subsidised by the club. Participants pay only for their text books and refreshments. The club provides handouts and pays the presenter. Participants are encouraged to join the supervised session once the lessons are over and are offered a waiver of the membership nomination fee if they choose to join the club.

At other times during the year, structured lessons and coaching sessions are offered to intermediate/developing players. Teaching is carried out by volunteer club members with State and National teachers invited to teach whenever possible.

## Social activities

The Social Sub Committee organises social events and recruits club volunteers to assist. Events include the annual Christmas party, Melbourne Cup luncheon, quiz night, charity day, Whist Drive and a number of ad hoc entertainment nights.

Light refreshments are served every day after bridge and finger food provided at the conclusion of each club competition. Catering for these is funded by the club.

## Finances

The club is a not for profit organisation but is in sound financial position with reserves sufficient to manage unexpected expenses should they occur. Financial reports are reviewed monthly at the Management Committee meetings to ensure that sufficient income is being generated to cover costs, expenses are approved & paid appropriately, legal & taxation requirements are met and decisions regarding investments are resolved.

## Income

The club's sources of income include:

- Annual membership fees (\$20 per person)
- New member nomination fee (\$20 per person)
- Daily table fees (\$6-\$8 per session depending on membership status and session type)
- Congress entry fees
- Tournament hosting
- Donations
- Fund raising (e.g. raffles).

The club collects affiliation fees from its members on behalf of BAWA and the ABF and pays the affiliation invoices each quarter.

Table, lesson and membership fees are reviewed each year at the AGM but have been maintained at the current level for the last 3 years. Given that the members are largely retired and/or pensioners, the club strives to keep fees affordable. Thanks to the support & generosity of many City Councils, the cost of playing bridge in WA is the lowest in Australia making it accessible to a far wider range of people. The Management Committee will only consider an increase in fees if the club's running costs begin to exceed its income.

## Expenses

The club's monthly income covers the following expenses:

- Utilities (gas, water, electricity)
- Security system maintenance
- Insurances
- Cleaning
- Catering (tea, coffee, biscuits, cheese, milk, serviettes, detergents etc)
- Masterpoint fees
- Directors
- Club administration
- Marketing & Education
- Minor building & equipment maintenance
- Subscriptions

## Assets and investment

As a community focused club, any surplus of income is reinvested in better equipment and improved facilities and used to fund social & education events for the enjoyment of its members.

A reserve fund is permanently maintained to fund unexpected expenses such as major equipment/building repair and equipment upgrade/replacement and to ensure the club continues to function in the event of an extended closure (as was the case during COVID-19).

The club does not own any major assets such as vehicles or property. It's assets are recorded in the asset register – IT equipment, bridge equipment, fridge, microwaves, tables & chairs, sound system etc. All are expensed as they are bought and replaced as needed.

## Forward planning

Given the current fee structure, a membership base of around 230 is sufficient to break even financially. Should the club's membership start to decline or running costs increase, fees may be increased or investment made in marketing/recruitment to boost membership.

The club's current structure and financial position is stable. There is no requirement and therefore no plan at this time to boost income nor is there any plan to expend significant funds.

## Objectives & operational plan

MBC aims to be a friendly, diverse and inclusive club for bridge players at all skill levels. Our objectives are:

- To promote and encourage the game of contract bridge.
- To maintain associate membership of BAWA and affiliation with the ABF.
- To provide opportunities for people to learn to play bridge and to develop their bridge skills.
- To provide a harmonious atmosphere for all social and competitive members irrespective of age or ability.
- To provide and maintain suitable premises and amenities for the activities of the club and the enjoyment of members.

To achieve these objectives, the club plans to:

What	How	Measure of success
Retain existing members and recruit new members.	Encourage members to enter club and state events. Conduct and promote social events. Provide learning opportunities. Add/modify bridge session and events as needed. Regular communication with members about social activities, bridge events and club matters. Foster & encourage good table etiquette to ensure a continued friendly environment.	Membership is maintained at a level which ensures the financial viability of the club and to ensure that its feasible to offer the range of programs needed to satisfy member expectations.
Recruit new members	Promote beginners' lessons as widely as possible which can include in-person demonstrations at public venues or 'come and see' days at the club. Encourage participants of beginner's lessons to become members.	Beginners' lessons are attended and results in new members.
Recruit members for club committees	Communicate with club members and encourage participation.	Club committees & sub committees are successfully formed each year.
Ensure continued affiliation with ABF and BAWA	Retain registration as an affiliated club. Collect affiliation fees from members annually. Pay fees & charges as required.	All ABF & BAWA invoices paid on time. Affiliation fees collected annually.

Encourage development of players' bridge skills	Conduct beginners' lessons, intermediate teaching sessions and coaching sessions in accordance with the Education Sub Committee's terms of reference and curriculum. Promote the use of the club library.	Beginners' lessons held at least annually. Coaching & teaching sessions provided at regular intervals during the year. Players continue to attend the sessions.
Provide refreshments to club members during & after play.	Maintain a roster of shopping volunteers. Issue Coles Business Credit cards to each shopper.	Refreshments are always in stock.
Arrange social activities at the club for members and partners.	Social Sub Committee to prepare a calendar of social events, promote events, arrange for volunteers conduct those events and hire resources as needed.	The annual calendar includes regular social activities.
Provide a director for each club session	Tournament Sub Committee to arrange relevant training for new and existing directors. Management Committee to review the honorarium structure on a regular basis. Tournament Manager to manage the director roster.	A sufficient number of directors are available to manage club sessions.
Ensure the IT, financial and administrative systems and software are fit for purpose.	Service/replace equipment & software when needed. Install new software when needed.	Club requirements are supported by implemented systems & software.
Manage the club in accordance with the requirement of the club rules & by laws, of the Association Incorporation Act, the rules for NFP organisations and ATO requirements.	Annual reporting to Consumer Affairs and the ATO completed. Monthly Management Committee meeting conducted with minutes & reports made available to members. Annual general meeting held with minutes & reports made available to members. Continued application of club rules. Regular check for & implementation changes to the Associations Incorporation Act, NFP and ATO requirements.	No contraventions of club rules or requirements of state & federal law as it relates to incorporated NFP sports clubs. Timely implementation of legislative changes.

Ensure the club rooms are clean, safe and comfortable with easy access for mobility impaired members.

Weekly attendance by a professional cleaner.  
Maintain a roster of daily helpers to shop for club provisions, prepare the rooms for play and to clean up afterwards.  
Maintain a roster of helpers to perform periodic maintenance tasks.  
Report maintenance issues to the City of Mandurah as needed.  
Have faulty equipment serviced or replaced.  
Have electrical equipment tested & tagged regularly.  
Provide stationary seating for mobility impaired players.  
Maintain the CCTV and security system and work with the Lockdown, Armsec and the City of Mandurah to keep the premises safe.

The rooms & environs are clean and tidy.  
Equipment is serviceable.  
City of Mandurah inspections are conducted without issue.  
Mobility impaired members are able to access the club rooms easily.  
Security system is fit for purpose.