

**Minutes of the 49<sup>th</sup> Berwick-upon-Tweed Bridge Club  
Annual General Meeting  
held on Tuesday, 25 May 2021 online on Zoom**

Present:	Reverend Canon Christopher Smith	President
	Christine McCreath	Past President
	Tony Reed-Jones	Honorary Treasurer
	Paul Gipson	Honorary Secretary
	Louis Moore	Honorary Competitions Secretary
	Peter Calder	Committee member
	Jill Connor	Committee member
	Sue Price	Committee member
	Penny Davidson	Committee member
	Chris Orchard	Committee member

(Club members) Eric Price, James Tweddle, Marguerite Robson, Marilyn Hodgson, Trish Frew, Ian McCreath, Stuart Breckons, Elaine Kilgour, Ros French, Jane and John Smithson, Diana and Reg Drysdale, Nicola Corbyn, Jean Mole, Jane Davey, Anne Horne, Keith Robertson, Marion Mead, George Martin, Colin Edney, Nigel Marlow, Morven Stone

Apologies: Catherine McConnachie, Kate Mole, Jim Lindsay, Christine and Mike Rowell, Jude Gardner, Ian Guthrie

**Zoom protocol**

Sue Price, the Zoom host, outlined the protocol for using Zoom at the meeting.

**President's welcome**

Christopher welcomed everyone to the meeting and thanked Eric and Sue Price for managing the Zoom technology for the AGM and for committee meetings over the past year. He assumed that everyone had read the published information, including Officers' reports, beforehand.

Christopher thanked everyone for coming to the AGM and said that he appreciated the turnout.

**Minutes of the 48<sup>th</sup> AGM held on 28 May 2019**

The minutes of the 48<sup>th</sup> AGM were held to be a true record of the meeting.

**Minutes of the Special General Meeting held on 1 September 2020**

The minutes of the Special General Meeting were held to be a true record of the meeting.

**President's Report**

Christopher presented his report. He emphasised his desire to see people have a 'sense of belonging' to the club, whether they participate in the online bridge or not.

Christopher thanked Christine McCreath for her invaluable assistance as Past President in his year of office; and Len Hutton and Peter Calder for their terms on the Committee. He thanked the Officers and tournament directors who have kept the club going in these strange times.

### **Honorary Secretary's Report**

The Honorary Secretary presented his report. Paul emphasised his aim of providing transparency in the running of the club; and his focus on electronic communications.

### **Honorary Treasurer's Report**

The Honorary Treasurer presented his report. Tony thanked Jane Smithson for her assistance and ensuring a smooth transition. He also highlighted that the accounts are produced on a cash receipts and payments basis reflecting the money in and out during the accounting period. In particular the small deficit for the year would have been offset by the BBO income received last Saturday which will be reflected in next year's accounts.

Christopher noted that the club has benefitted from the Parochial Church Council not asking for room hire over lockdown.

Acceptance of accounts was proposed by Jane Smithson and seconded by Jill Connor. This was passed unanimously.

### **Honorary Competition Secretary's Report**

The Honorary Competition Secretary presented his report.

Christopher added that the club still needs to find someone to take over from Terry Harris as the club dealer.

### **Appointment of Account Examiner**

The motion "Greaves, West and Ayre are reappointed Account Examiner." was proposed by Tony Reed-Jones and seconded by Chris Orchard. It was passed unopposed.

### **Election of Office bearers and Committee members**

<b>Position</b>	<b>Name</b>	<b>Proposer</b>	<b>Secunder</b>
President	Revd Canon Christopher Smith	<i>Paul Gipson</i>	<i>Tony Reed-Jones</i>
Honorary Secretary	Paul Gipson	<i>Christopher Smith</i>	<i>Tony Reed-Jones</i>
Honorary Treasurer	Tony Reed-Jones	<i>Paul Gipson</i>	<i>Christopher Smith</i>
Honorary Competitions Secretary	Louis Moore	<i>Paul Gipson</i>	<i>Christopher Smith</i>
Committee <sup>1</sup>	Chris Orchard	<i>Christopher Smith</i>	<i>Tony Reed-Jones</i>
Committee <sup>1</sup>	Kitty Home Robertson	<i>Christopher Smith</i>	<i>Paul Gipson</i>
Committee <sup>2</sup>	<i>The Committee will seek to co-opt a member to fill this role.</i>		

As there were no objections, these nominations were agreed by the meeting and elected unopposed.

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<sup>1</sup> Three-year term

<sup>2</sup> One-year term

Following the President's re-election, nominations were called for the post of Vice President.

<b>Position</b>	<b>Name</b>	<b>Proposer</b>	<b>Seconder</b>
Vice President	Peter Calder	<i>Christopher Smith</i>	<i>Christine McCreath</i>

With no other nominations and no objections, Peter Calder was elected unopposed.

**Discussion: restarting bridge at the Parish Hall (Christopher Smith)**

Christopher has provisionally booked the Parish Hall for Tuesday and Thursday evenings for next season starting in September. We still do not know whether social distancing will be in place after 21 June (England)/28 June (Scotland) and this will be a major factor in returning to our traditional venue. Christopher hopes that we'll be able to start in September.

Christopher has written to the Parochial Church Council about the ventilation in the Parish Hall during an evening of bridge. He has received a response saying that they are awaiting Government guidelines on re-opening and are looking to address the ventilation problem.

The Committee will need to address the issue of members not wishing to return to the Parish Hall.

Nigel Marlow thought a survey of members about the issue of face-to-face/online bridge or combination would be useful. George Martin asked that some club events remain online.

Nicola Corbyn asked about cleaning playing cards and Jane Smithson mentioned everyone wearing thin vinyl gloves. Jane Smithson and Anne Horne noted that droplet transmission (coughing, talking) is more problematic than touching things. Christopher said that these would be addressed based on government guidance.

### **Discussion: league teams policy (Christopher Smith)**

Christopher said that we are still waiting for the East District to decide what is happening with the 2019-20 season.

The Committee wished to adopt a new league teams policy, based on a selection subcommittee: the subcommittee would pick the teams, who would then pick their captain - [discussion notes](#).

Jean Mole asked if the East District would permit online play for the leagues.

Ian McCreath raised the point that league teams need drivers. Trish Frew confirmed that matches can be played at any convenient time, although most teams have working members that preclude afternoon play during the week. Christopher stressed that the Committee is aware that the biggest problem is travel.

There were no objections to the new policy.

### **Discussion: cashless club (Tony Reed-Jones)**

Tony summarised his [proposal](#).

Louis asked about visitors: Tony responded that we could consider letting guests play for free or taking cash, but the numbers were so small and it was not seen as an issue. Most members were very supportive of Tony's proposal.

Christopher finished by saying that the Committee would consider the feedback, flesh out the proposal and come back to the members with a detailed proposal. It was agreed that the Committee could implement a solution when it sees fit.

### **Members proposed resolutions**

There were no member resolutions.

### **AOCB**

No items were raised.

### **Prize winners recognition and virtual presentation**

Christopher recognised all the winners of this year's competitions. He also belatedly recognised Sue Price as the winner of the Lindsay Individual in 2019-20.

Christopher closed the meeting, looking forward to another year of bridge and celebrating the club's Golden Anniversary.

The meeting closed at 7.30pm.

The next Committee meeting is on Monday, 7 June.

## 2020-21 Trophy winners

The 2020-21 season started in November 2020 and was run entirely on Bridge Base Online due to the coronavirus pandemic.

Royal Bank of Scotland Cup	Ros French and Colin Edney
Anthony Scott Cup	Helen and Paul Gipson, Ros French and Diana Drysdale
McDonald Cup	Ros French and George Martin
Tom Woodman Trophy	Jean Mole, Reg Drysdale, Jane Davey and Tony Oates
Wilf White Trophy	Eileen Carmichael and Reg Drysdale
Robin Pearson Pot	Len Hutton and John Smithson
Martin Trophy	Jean Mole and George Martin
Calder Trophy	Jean Mole and George Martin
Grindon Trophy	Jill Connor
Lindsay Trophy	Angela Hutchinson
Nessie Dickinson Trophy	Jean Mole and Reg Drysdale
George Martin Trophy	Ros French
Betty Kelly Trophy	Tony Reed-Jones
Congress Pairs	Derek McLachlan and Steven Henderson
Congress Swiss Teams	Jim Hay, Jake Milne, Diccen Sargent and David Sargent

Sixty-nine club members participated in at least one evening of a club competition and prize money was won by 36 of them.

## **Bridge achievements by members outwith the club**

### **National events**

Paul Gipson (playing with his brother Alex, Mike Ash, Miro Dragic, Liam O'Brien and Ronan Valentine) made the quarter-finals of the 2020 British Gold Cup.

Paul Gipson (playing with his brother Alex, Sam Punch, Stephen Peterkin, Mike Ash and Robert Ferrari) won the Hamilton Cup at the EBU Spring Foursomes.

Sandy Duncan (playing with Bob McPaul, Derrick Peden and Jim Hay) won the Marion Hill Trophy for the Scottish Gold Cup Plate for the third time and will play in the quarter-finals of the Silver Plate.

Sandy Duncan won the Scottish Swiss Pairs, playing with Bob McPaul.

Reg Drysdale came third in the Harrison Trophy, the SBU individual for Silver and Gold members.

Sandy Duncan came third in the Arthur Trophy, the SBU ranked pairs for Grand Masters.

Marilyn Hodgson and Jill Connor came fifth in the Johnston Trophy, the SBU ranked pairs for Local Masters and District Masters.

Trish Frew, Jane Smithson, Christine and Ian McCreath, and Morven Stone (*Quaranteam*) played in multiple seasons of the SBU Bronze League on BBO, maintaining a good position in the second division.

Sandy Duncan won the second series of the SBU Lockdown Swiss Pairs, playing with Bob McPaul.

Paul Gipson (playing with his brother Alex, Sam Punch and Stephen Peterkin) won the first and second editions of Scottish Online League. His team also won two of the three Monday Lockdown Swiss Teams events.

Sarah Davidson and Peter Calder were 20th in the National Bronze Pairs with 55%. Tony Reed-Jones and Jill Connor were also above average.

Sandy Duncan, playing with Bob McPaul, won the Strathpeffer Congress Swiss Teams. They beat Jean Mole, Reg and Diana Drysdale (playing with SBU President Joan Forsyth) into second place.

### **District events**

Ann Love and Julian Bales won the 2021 BABC Border Pairs.

Diana Drysdale, Ros French, Jean Mole and Reg Drysdale won the 2021 BABC Border Teams.

Penny Davidson and Paul Gipson won the inaugural East District Online Pairs event.

Paul Gipson won the delayed 2019-20 East District Atholl Cup Plate competition..

Reg and Diana Drysdale won the South District Congress Swiss Teams, helping their teammates do the double of the pairs and teams. Sandy Duncan was third.

### **Club events**

Christine McCreath and Jane Smithson won the first Berwick Virtual Club pairs with 63.6%, winning 0.9 BBO master points and 24 SBU local points.

Angela Hutchinson won the first event of the online 2020-21 season, the Lindsay Trophy for the club individual.

### **Other events**

Marion Mead won the Masters and John Smithson won the District Masters category of the July 2020 SBU Bronze Bidding Challenge.

David King won the Masters category of the October 2020 SBU Bronze Bidding Challenge.

### **Promotions**

Members promoted during the season:

5 Star Master	Penny Davidson
1 Star Master	Marion Mead
Master	Sue Price, Marilyn Hodgson
District Master	Tony Reed-Jones, Jill Connor
Local Master	Catherine Ross, Peter Ross, Ann Love, Chris Orchard
Club Master	Peter Bistram, Keith Robertson

## President's report 2020-21

I don't suppose that there has ever been a period of time like the past eighteen months in the history of Berwick Bridge Club. Along with the whole nation we have had to adapt our lives to the constraints imposed by the coronavirus pandemic. This has posed for us - as for all the people of this land - considerable problems. It is my opinion that, on the whole we have, as a Club responded to this situation remarkably well.

The move to becoming a 'Virtual Club' on Bridge Base Online went very smoothly. This has enabled us to maintain the usual Club competitions, and also to host Berwick's Congress this year. Not only has this move been important in terms of our ability to play bridge together, but I feel that it has enabled us to maintain a sense of 'belonging' to Berwick Bridge Club, and to retain some sort of personal contact especially for those involved in the BBO enterprise. This does not mean, of course, that those members of the Club who chose not to be involved with BBO are any the less valued, and I have tried in a small way to let them know that this is indeed the case. I'm delighted to say that members of the Club have continued to distinguish themselves at National and Local levels, and a list of all their achievements - and there are many - is included in the Agenda papers.

The 'Virtual Club' and all that goes with it, along with a successful 2021 Congress owes a huge amount to Paul Gipson, our Secretary, to whom many thanks are due. Not only has he managed all the technicalities of our online life with aplomb, but he has also continued his much-valued role as an inspired teacher of the game of bridge and of how to play it well.

As a result of all the changes in the past months, the committee has had to meet much more frequently than in previous years, and I am most grateful to all its members for their willingness to engage positively in arriving at the decisions which we have had to make. In a curious way, the suspension of some activities such as the League matches and life in the Parish Centre, has given us time to reflect upon the future life of the Club. This is reflected in several of the AGM's agenda items. My thanks go to Len Hutton and Peter Calder as they come to the end of their three year committee membership and to Chris Orchard, who was co-opted in Jo Rowley's place (to whom thanks is also due for many years of faithful membership of the Club). Above all I wish to put on record my appreciation of Christine McCreath's role as Past President in her continuing support and advice to me in my first year as President. Louis Moore has maintained his usual commitment and sense of humour as our Competition Secretary - for which many thanks. A big 'Thank-you' also needs to go to Terry Harris, who, after years of managing the card-dealing machine has stood down from this role (a successor to whom, incidentally, we are still looking for). The Club has presented him with a tree for his garden as a token of our appreciation of his hard, self-effacing work in providing the Club with its pre-dealt boards year-in year-out.

Whilst it is too early to state definitively that we will be back playing bridge 'face-to-face' sometime in the coming year, it is my sincere hope that this will be the case. I think that we can look forward with confidence to the ongoing life of Berwick Bridge Club of which I am proud and privileged to be President. My very best wishes to you all.

Christopher Smith

## **Honorary Secretary's report 2020-21**

I have been Secretary now for a season of online bridge and, like many on the Committee, feel that I might have been a victim of a new 'misselling scandal' as discussions about the role commenced before the coronavirus pandemic.

However my job has been made easier by everyone at the club. Our President and Committee keep me in check by not letting me bully them, for which I'm grateful, and the response of club members to the new online environment has been positive and rewarding. Trish, our previous Secretary, is always very helpful whenever I have a question, although the speed with which she disposed of the club minutes should have warned me about the true nature of the job.

As a previous IT professional who 'lives in the cloud', I appreciate that a lot of the new technologies and ways of working come a lot easier to me than others. When I don't appreciate it, I hope people will continue to set me straight.

As Secretary I have a number of personal goals that will occasionally affect members:

### **Waste**

I am keen to reduce waste, especially paper waste, so there will be an increased reliance on email communication and electronic documents.

### **Transparency**

I am very keen that all club members are aware of what the Committee is doing and planning. The website has the minutes from all committee meetings, published within 24 hours, and we welcome feedback on them and input into future meetings. The only time I may redact material is for disciplinary matters, of which there have been none this century to my knowledge.

### **Letting everyone be heard**

There is a danger at any club that friends of the committee can get greater access than others. I am not a fan of this approach and will look to involve as many as possible in our discussions. This will increase the number of emails you get and you may see member polls.

### **More teaching for bronze and intermediate players**

We should be looking to get more people into the club and improving the play of those who are already here. With more people happy to play online, there is scope to improve the play of those who wish to improve, as all their bidding and play is now easily scrutinised and the records are no longer reliant on our ageing memories.

### **Preparing for the club's 50th anniversary**

The inaugural meeting of the club was in March 1972 and the first AGM was in September 1972, so next year will be the club's golden anniversary.

Finally, I'd like to give my thanks to Christopher, the Committee, Trish and all the other club members for their support over the season. Hopefully it will not be too long before we get back to normal, but remember my email box, rather than my door, is always open.

Paul Gipson

## **Honorary Treasurer's report 2020-21**

Members total: 93

### **Financial review**

The accounts are prepared on a receipts and payments basis and report the actual cash receipts and cash payments made in the reporting period. This results, on occasion, in timing differences where we incur costs in this year, for example the congress (licence and prizes) but income is received in arrears and is accounted for in 2021/22.

The financial statement highlights a small deficit of £217 for the year to 4th May 2021, resulting in a year end cash balance of £11666.

### **Receipts**

In November 2020 we set up as a virtual club allowing members who wanted to participate in on-line club competitions. Around 70% of the members participated in club competitions and in April 2021 we held an online Congress. Most of the events that the club has held over this period require table money of \$2 per person and the remittances received via the SBU at ~60% of the totals paid by members to play are a welcome addition to the club's finances. The income from BBO/SBU represents receipts for the five months from November 2020 through to March 2021. The income is received in arrears and income for April 2021 and May 2021 will be shown in next year's accounts.

The subscription total of £943 represents 85 individuals with Berwick as their main club paying £11 (£10 SBU membership and £1 club membership) and 8 individuals paying £1 with Berwick as their second club.

There is no longer any interest as we moved to a business account in December 2019.

### **Expenditure**

With no face-to-face bridge for over a year there is no expenditure on room hire. The £70 shown in the accounts under room hire and insurance represents the annual payment for Club Protection Insurance to Fidentia.

The £550 under prizes and engraving is for prizes for both Congress and the clubs' competitions.

Master points and affiliation fees comprises £850 paid to the SBU on behalf of the 85 members of the club (those members with Berwick as their main club) and £220 to the SBU for masterpoints.

Under equipment purchases & IT & teams, the following payments were made in 2020/21, £108 to renew the domain name, £150 for Pianola renewal and £36 for ScoreBridge.

Sundries includes gratuities to thank our secretary for his work in keeping the club going via BBO, to GWA for their work in examining the annual accounts and Terry Harris for his work over the years with the dealing machine.

The payment under congress expenses is for the licence. Finally, at an SBU EGM on 7th March 2021 it was agreed to reduce the adult membership fee from £10 to £8 for the 2021/22 season.

**Tony Reed-Jones (Honorary Treasurer)**

14 May 2021

## Honorary Competitions Secretary's report 2020-21

At the start of this season we found ourselves in the grip of a plague which is with us still, as it will remain, or so it seems. We are coming to terms with how we may live with it.

Everyones' head went down and only gradually came back up.

Some put their heads above the parapet sooner than others. I was not among them.

I wasn't interested in playing online bridge.

When I tried it I found that I enjoyed it immensely. Being able to see my partner's hand and watching them play made being dummy more entertaining plus I could shout at them without them knowing either that they were going wrong or that I was. It became a spectator sport.

When our virtual club began I wasn't keen to be a director, particularly because it was a non playing role.

However, conscience clicked in and I made a pact to volunteer if someone else did. They agreed and so I became an online BBO director. It is far from being as tedious as I had expected.

Several members volunteered at the time and I wish to thank them all. Some pulled back again but in the end the club has a good few members who are qualified to direct.

You may, though, be surprised at how little I have contributed.

Apart from uploading scores and master points, that is about the extent of my participation in the running of the virtual club.

I have kept giving the club computer a boost so that it is fully up to date when we emerge once more into the light. I hope.

The Competitions have been organised and run through our Hon Secretary's expertise with online playing platforms and there may be more advances in the future as programs develop. He is up there with the field and ahead of most. A great asset to the club.

He has kept records of our results in order that the winners of each event can be announced today. He has also awarded virtual MPs for the team events so that the George Martin Cup and Betty Kelly Cup winners can be ascertained.

I don't think the club would be anything like the online success it is without him.

While he puts out emails saying that he and I have decided this or that, it is in fact he who carries everything through. I am very, very grateful for that.

My computer skills leave much to be desired.

My system is a bit like trying to turn the light on to find a candle in a power cut.

I do find the candle eventually but the light switch didn't help. Now where are the matches....?

But on the whole it's all gone OK, so thanks again to the online directors and everyone else for taking part.

One final appeal – with the retirement of Terry we could do with more directors for our real life competitions when they resume. I would ask anyone who feels that they can help out please get in touch with me either online or by phone. The players almost always accept the ref's decision, right or wrong , so being a club director is less onerous than the training might suggest.

My number is on the programme.

Louis Moore

25 May 2021

## League teams discussion notes

Traditionally the club has appointed team captains, who have then asked players and pairs to play for their team. There has been no specific selection policy or selection committee.

The Committee feels that this approach served the club well in the past, when there was a clear difference in standard between the two teams, but that it has created a divisive atmosphere between the teams that is unwelcome when they are of a similar standard.

Moving forward, the Committee is keen to get the stronger pairs in the club playing for Berwick A and using Berwick Bears as a development team that looks to supply the A team with improving partnerships over the seasons.

**The Committee proposes that a Selection subcommittee is established to select the pairs for each team (probably three people headed by a Committee member).**

The subcommittee will select from interested league match team members based upon performances in club, district and national events. To qualify, players must play regularly at the club.

The subcommittee should assist the teams prepare for the season: this may include coaching and ensuring everyone has completed system cards.

After the teams are announced, the members of each team should get together and choose their Captain, and agree who will take on these duties in case of illness or unavailability. The Captain should be chosen by agreement of the majority of the team members.

Lists of league team members will be included on the club website.

*The Committee recognises the difficulty of maintaining teams in the East District League, especially considering the travelling required during the winter months.*

The plan following the AGM will be:

- appoint Committee member to head the subcommittee;
- form the subcommittee;
- seek interested pairs and players.

The Committee welcomes feedback on this proposal.

# Cashless Bridge Club discussion notes

The purpose of this paper is to explore and consider alternative options to the method of collecting table money, counting, bagging and depositing the money by the Treasurer.

Those club members who have been playing bridge online have become used to paying for their games in advance using debit or credit cards. When we return to face-to-face bridge the club will need to consider the best way to collect table money, particularly as handling cash has been highlighted as a potential risk by the pandemic.

## What are the options?

In considering the alternatives the Committee has explored what a number of other clubs have been doing and set out the pros and cons of the various options below, we are mindful that we are a relatively small club, and that any solution must be cost effective and not make additional onerous work for anyone and of course most of all must be practical and logistically workable. It is clear that most members play in no more than 70% of the available sessions so the options need to reflect this.

### Option 1

*Maintain the current system of taking £8 per table on club nights.*

Pros: Members are used to the system; collection using the bags at each table is quick and straightforward.

Cons: With the closure of many banks over recent years, and the expectation that this process will continue, bagging and depositing large sums of cash by the Treasurer may become more difficult; having cash lying around gives a potential risk of theft; some people are less inclined to want to handle cash.

### Option 2

*Pay in advance to play.*

One payment at the start of the season and another halfway through the season (amount to be determined). The payments would be made via BACS or by cheque if necessary. The Treasurer can use the Pianola system to find who played and when and use this to reconcile each member's account. A credit, refund or request for additional payment can then be made. A similar system for summer bridge could also be used. Other clubs have been using this system for many years and it works very well for them.

Pros: Members do not need to have loose change to pay with; the club does not need to worry about handling large amounts of coins or depositing them at a bank; payment is made in the same way that subs have been paid this year.

Cons: A separate system for taking payment from guests will be needed. Perhaps allow guests to play for free? Keep records in a logbook of visitors? If the visitors are local, it can be used as a way of trying out the club and encouraging them to join? Or accept that we still take cash from visitors?

### Option 3

*Purchase a book of 20 tickets with members presenting a ticket each time they play.*

This system has been introduced at Rugby and Bolton clubs. Payment would be via BACS, although cheques could be used if necessary, with tickets handed to the member at the next playing session.

Pros: Similar to advance payment in option 2; no need for credits to be considered as players are paying with a ticket each time they play.

Cons: Need to collect tickets from players each session; added work for members to obtain tickets through the season; players need to remember to bring tickets with them; there is an additional layer of bureaucracy in receiving payment from members and passing tickets to them. Increased costs for the club.

#### **Option 4**

*Purchase reusable tokens.*

The tokens are sold to members in tens, twenties or thirties with payment via BACS or cheque.

Pros: As Option 3

Cons: As Option 3 but additionally collecting, bagging and potentially cleaning tokens for reuse adds a significant burden to administration of the system. Increased costs for the club - tokens can be acquired online by the club.

#### **Option 5**

*Annual or 6 monthly fees payable irrespective of the number of times a member plays.*

Pros: Once paid there is nothing else to be done for the year.

Cons: A single payment of, say, £100 for the year may be beyond some members; a single payment does not reflect the number of times each member plays – some may feel they are subsidising others.

#### **Option 6**

*Consider working with e-commerce providers such as BriAnMas or Spadetickets.com or using a chip and pin card reader for taking contactless payments.*

Pros: It provides a cashless payment system

Cons: The e-commerce systems have associated costs that may be uneconomic for a club of our size; the systems are not straightforward to use which may put off members from playing; the current Wi-Fi/4G system at the Parish Hall would need to be improved; chip and pin payments take a lot longer to collect than taking cash – members may be required to be at the table for 6.45 to enable table money to be collected for a 7.00 start. These practicalities should not be underestimated.

#### **Conclusion**

The recommendation is to keep matters as simple as possible and overheads as low as possible. In that regard the most practical solution is Option 2 – it is something which will mean some additional work for the Treasurer but significantly lessens the handling of cash. The Committee suggests that the practicalities be explored further by a subcommittee to include the Secretary, Treasurer and one other Committee member before putting the final option to the membership.