



MEMBER	NO	1	2	3	4	5	6	7	8	9	10	TOTAL
MEMBER	10	2										
NO	10	2	1									
MEMBER	2	2	2	2	2	2	2	2	2	2	2	2
NO	2	2	2	2	2	2	2	2	2	2	2	2
TOTAL	6 1/2	14	17 1/2	11	17	6 1/2	11	11	11	11	11	11

Contribution to the 2014



# 28<sup>th</sup> Annual Report

Year End 31 December 2014

To be presented at the Annual General Meeting  
at Gables Golf Club on Friday 6 March 2015



**Brisbane & District Ladies' Golf Association Inc.**

ABN: 87 890 552 772 | PO Box 1240, Mt Ommaney Qld 4074 | Ph: (07) 3117 0671 | Fax: (07) 3054 4403  
Website: [www.bdlga.com.au](http://www.bdlga.com.au) | Email: [secretary@bdlga.com.au](mailto:secretary@bdlga.com.au)

# BRISBANE & DISTRICT LADIES' GOLF ASSOCIATION INC.

## Office Bearers 2014

President	Margaret Bailey
Vice-President	Judy Shelton
District Secretary	Vicki De'Ath
District Treasurer	Deborah Marsland
District Handicap Manager	Margaret Bennett

## Committee

Cheryl Sternberg, Lila Carson, Edith de Groot, Jo Gregory, Denise Gould

## Golf Queensland Councillor

Margaret Bailey

## Sub-Committees 2014

Pennant Sub-Committee:	Deborah Marsland (Chair), Judy Shelton, Margaret Bennett, Lila Carson
Tournament/Match Sub-Committee:	Judy Shelton (Chair), Deborah Marsland, Margaret Bennett, Cheryl Sternberg, Edith de Groot
Junior Sub-Committee:	Jo Gregory (Chair), Judy Shelton, Denise Gould, Lila Carson

## Affiliated Clubs

Ashgrove	Karana Downs	Redland Bay
Bay Islands	Keperra	Riverlakes
Boonah	Laidley	Rosewood
Brisbane	Logan	Royal Queensland
Brookwater	Lowood	Sandgate
Carbrook	McLeod	Sandy Gallop
Chambers Pines	Mt Warren Park	Toogoolawah
Esk	North Lakes	Village Links
Gailes	North Stradbroke Island	Virginia
Hattonvale	Nudgee	Wantima
Hills International	Oxley	Windaroo
Indooroopilly	Pacific	Wolston Park
Ipswich	Pine Rivers	Wynnum
Jindalee	Redcliffe	



## Winners of Major Events in 2014

BDLGA District Champion of Champions	Kirsty Hodgkins (Redcliffe Golf Club)
District Divisional Challenge	Div. 1 – Kirsty Hodgkins (Redcliffe Golf Club) Div. 2 – Muk Ying Chan (Oxley Golf Club) Div. 3 – Lyn Waddington (Pacific Golf Club)
District Foursomes Championship	Maureen McNamara & Daphne Hine (Wynnum GC)
Lady Holt Perpetual Trophy Interclub Teams Event	Indooroopilly Golf Club
Country Day	Logan Golf Club

## District Pennant Winners 2014

Gold 1	Indooroopilly
Gold 2	Nudgee
Gold 3	Pacific
Platinum	Oxley
Junior	Pacific 1
Weekend Division 1	Oxley
Weekend Division 2	Wynnum
Weekend Division 3	Mt Warren Park
Bronze Zone 1	Wantima
Bronze Zone 2	Gailes
Bronze Zone 3	Oxley
Closed Junior Championship winner	Georgia Greenwood (Keperra Golf Club)
Open Junior Championship winner	Sarah Yamaki (Sanctuary Cove Golf Club)

## District Brooch Winners 2014

Division One	Robin Bynes	Royal Queensland Golf Club
Division Two	Lynette Dewar	McLeod Country Golf Club
Division Three	Michelle Langdon	McLeod Country Golf Club

## Meg Nunn Team 2014

Margaret Bennett (Redland Bay) Non-playing Captain  
Jo Gregory (Oxley), Sylvia Joe (Pacific), Danielle Duncan (Oxley), Ashleigh McCourt (Nudgee), Robyn Callaghan (Oxley), Kathryn Hillier (Brisbane)

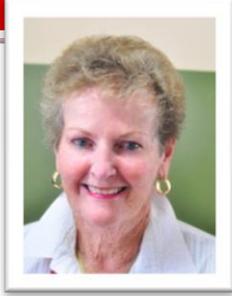
## Junior Jug Team 2014

Jo Gregory (Oxley) – Captain  
Kimberley Ikin (Pacific), Kirsty Hodgkins (Redcliffe), Tahlia Condon (Sandy Gallop)

## Greg Norman Junior Golf Foundation – B&DLGA Representative

Kirsty Hodgkins (Redcliffe)





I would like to welcome everyone today to our Annual General Meeting. Thank you for attending and showing your continued interest in your District and for the game of Golf.

We were happy to join in with any planned celebrations for the Centenary of Golf in Queensland. During 'Play Golf Weekend' in November we programmed a 'Sip and Swing' weekend with Lee Harrington from Golf Queensland. 28 ladies from various clubs across the District enjoyed a very educational, informative, inspirational, friendly weekend at Palm Meadows as they 'sipped' their way through golf hints and tips from Lee & Peter and associates. Their parting comments were "Can we have more next year". I hope they mean golf not champagne.

One of the highlights of the year was our Junior Team winning the Junior Jug in the Inter-District Event played at Sarina Golf Club in June/July. Team Captain & Junior Co-Ordinator, Jo Gregory, could not stop smiling as her girls breezed through the challenging matches. Jo will provide a full report to you.

As Margaret Bennett is stepping down from her position of District Handicap Manager after 10 long years of dedication to the District, I would like to thank her publicly for her tireless work and the support she provided us and many Club Handicap Managers. Margaret kept abreast of all the changes that have come about during the implementation of the new system and was always available to assist with your queries. She was also Captain of our Meg Nunn Team for a few years and there was much excitement when her team brought home the trophy last year. Thank you Margaret. We will miss you on the Management Committee.

When I first came onto the District 9 years ago my wish list included the production of a Handbook designed to make life easier for Club Committees and future Management Committees. This year, with the assistance of our amazing Secretary, Vicki, together with input from members of the Committee, the Handbook has been produced. Use it as your reference book throughout the year and ensure that your members are made aware of the various events programmed throughout the year.

I represented us at the Golf Queensland Annual General Meeting in May and attended the briefing for Delegates held in December 2014. Both meetings gave us an insight into what is happening with golf in Queensland. We look forward to 2015, and some of the exciting new programs being implemented by Golf Queensland.

My congratulations to all of the girls who gained selection in the Australian and Queensland teams and to each of your members who entered into our District tournaments and Pennants. We endeavour to provide you with a program that will give the opportunity to compete at the District level and therefore mix with people from other clubs. Full details will be given in the respective Sub-Committee reports.

To all the hard working members of the Management Committee, thank you for your dedication and commitment to running golf on behalf of the Brisbane District. I really value your opinions, and your friendship and support.

We will endeavour to work for your clubs and affiliated members in 2015 providing an interesting program of events for each of you. Please remind everybody that this is why they pay affiliation fees to the District.

Thank you for attending our Annual General Meeting and for the support you have given me as your President. I wish you all good golfing and good health as you continue your golfing experience.

**Margaret Bailey, President**





Again I can report that 2014 was a relatively quiet year, with the minor changes that were made to the handicapping system not causing too much of a problem. This has been proven by the small amount of phone calls I received during the year seeking advice / clarification of the changes.

Although the Daily Scratch Rating is working quite well, there does seem to be a lot of conjecture into what it actually does. In simple terms it is the rating of the course on that particular day that is going to be used when deciding what you actually played to. In short, you may play to what you think is your handicap only to find out you have been assessed as playing either better or worse, depending on how everybody else played!

However, the only problem I see that is still causing a bit of frustration and concern is that players are turning up to an away club, with no knowledge of their actual GA Handicap. It is the responsibility of all members to ensure that they are aware of their exact handicap (that is to the decimal point). This issue needs to be communicated to all members at the club level.

The results of the Brisbane and District Brooch for 2014 were as follows:

Division One:	Robin Bynes (Royal Qld)	H'cap 19	Net 67 – DSR 74	(7 under)
Division Two:	Lynette Dewar (McLeod)	H'cap 30	Net 69 – DSR 75	(6 under)
Division Three:	Michelle Langdon (McLeod)	H'cap 45	Net 69 – DSR 75	(6 under)

Note: This year we only had 11 Clubs participate, against 16 last year. This was quite disappointing and I would encourage more clubs to become involved as this is a no cost competition.

As a result of your feedback we have removed the requirement for monthly reporting however there is now an increased necessity to complete your annual report. The submission of the annual reports remains a problem with only just over 50% of clubs submitting returns last year.

I have stressed over the past years that this information is of vital importance to the District and would again ask that clubs undertake this task. The lack of reporting and associated information impedes not our ability to maintain accurate records, however, more importantly it impedes our ability to effectively submit cards to Golfink and therefore delaying the handicapping process - causing a level of frustration for all clubs and players alike.

As you may already know this is my final report as your District Handicapper. I have enjoyed responsibility of this role, but after 10 years I am sure you will agree that it is time for somebody else to undertake this position. We have implemented a lot of very significant changes during this time which has made this a challenging, but very interesting and enjoyable task. I will miss being involved in all of the events I have been associated with over this period (Junior Jug, Meg Nunn, etc.); I have met some lovely people and made lots of wonderful friends.

In closing, I would like to thank you all for the support I have received over this 10 year period; it has been an honour and a pleasure working with you at both the Club level and on the committee of the Brisbane & District Ladies. I thank you all for this.

I wish everybody good golfing in 2015.

***Margaret Bennett, District Handicap Manager***





The Brisbane and District year started with the District Foursomes played at Keperra Golf Club. We had 36 teams (72 players) in this tournament representing 14 clubs. We had a bit of rain at the start, but fortunately it left us after an hour.

In June we were to hold another 4 Ball Long Marker tournament at Mt. Warren Park Golf Club, but due to low entries this event was cancelled. This was a disappointing result as the sole purpose of this event was to encourage the high handicap players to play in their very own tournament. This event will be replaced in 2015 with a 4 Ball Stableford at Jindalee Golf Club in June, open to all handicaps. This has come about from a committee meeting, noting a few smaller clubs aren't in the position to hold one of the big BDLGA tournaments, so this competition will be organised each year at different smaller clubs to bring clubs together in a 4 Ball event.

Junior Championships, in conjunction with the Greg Norman Junior Foundation, was held at Virginia. The BDLGA Junior Champion is Georgia Greenwood from Keperra.

The Divisional Challenge and Champion of Champions event was held at Oxley Golf Club in July. Everybody that played on this day deserved a medal – as the westerly winds took over the course and naturally the golf balls went everywhere. We had 14 club champions and a total of 101 players on the day. 18 clubs were represented by their players. The winner of the Champion of Champions was Kirsty Hodgkins from Redcliffe Golf Club.

In August we held the Lady Holt Interclub Team event at Indooroopilly Golf Club. Westerly winds decided to join us again but this time they were stronger. Jane Holt, granddaughter of Lady Holt, was again the sponsor for the team event. The Lady Holt Perpetual Trophy proudly sits in the trophy cabinet at Indooroopilly Golf Club until August this year. On the day we had 45 teams (180 players) from 15 clubs.

The last tournament for the year was the Country Day at Boonah. We had beautiful weather to finish off our 2014 tournaments. We had 72 players on the day, 13 clubs represented. As Boonah is only a 9 hole course, I had to limit the numbers for this day.

The Junior Jug for 2014 was held at Sarina Golf Club with three juniors, Kirsty Hodgkins (Redcliffe), Kimberley Ikin (Pacific) and Tahlia Condon (Sandy Gallop) winning the Jug. The new BDLGA Junior Co-ordinator, Jo Gregory, was the Junior Jug Captain and will give a bigger report on the girls' win.

2014 Meg Nunn Salver was held at City Golf Club in Toowoomba. Further information on this event is in the Meg Nunn report written by Margaret Bennett, the non-playing Captain.

I have had the pleasure to attend the Junior Jug and Meg Nunn events whilst on the Brisbane and District Committee and it is a delight to sit back and watch great golf at this top level.

During the year we were thankful for the generous support provided by our sponsors. Go Golfing sponsored the District Foursomes; Drummond Golf Woolloongabba and Vanity Fairways sponsored the Divisional Challenge at Oxley; Jane Holt and her family sponsored the Lady Holt Interclub team at Indooroopilly. We look forward to continued support in 2015. Sponsorship makes our events much more exciting for the players and helps us with our operating costs.



Thank you to all the Management Committee for your support and assistance with each tournament, leading up to them and on the day.

Our BDLGA Secretary keeps our website up-to-date with all the news, tournament dates and also club events, but it is up to the club secretaries and delegates to keep their members informed. The tournaments can't be successful without your help.

This year our Facebook page and Junior Facebook page have been very successful. This is open to all members to read and add their comments as well.

My thanks to the venue clubs for your support and co-operation before and during our events. I have enjoyed working with you and have met new people along the way. These tournaments give us an opportunity to meet your committee and members and to hear what these members want from the Management Committee.

***Judy Shelton, Tournament/Match Chair***



2014 Lady Holt Interclub  
Winners Indooropily



The 2014 Pennant season seems like so long ago, even more so since we have already started our 2015 Pennant season as the Junior season is well underway.

In 2014 we introduced the “Pennant Handbook”. This publication proved to be a very handy tool for Club Captains and/or Pennant Co-ordinators as it contained all of the rules pertaining to pennants along with the draws, all of the forms and lots of other very useful information.

2015 will see the introduction of the BDLGA Handbook and all of the Pennants information has been incorporated into this handbook. A huge thank you to our Secretary, Vicki De’Ath for compiling this new document and I know that it will also become a valuable tool for all clubs.

I would like to re-iterate that the pennant draws included in the handbook were correct at the time of printing, however there may be changes throughout the season so it is imperative that you refer to the BDLGA website for updates should they be necessary.

There has been considerable “tweaking” of the regulations, mainly to avoid repetition but there are amendments such as the Alcohol Policy and Extenuating Circumstances. Please familiarise yourself with the document.

Moving to the 2015 season I am very pleased to report that we have an increase in the numbers of teams:

<b>Division</b>	<b>2015</b>	<b>2014</b>
Gold 1	6	6
Gold 2	6	5
Gold 3	7	6
Silver 1	7	
Silver 2 (Platinum only)	8	8
Bronze1	6	7
Bronze 2	5	6
Bronze 3	6	5
Weekend 1	8	8
Weekend 2	8	8
Weekend 3	6	7
Juniors	7	5
<b>Total</b>	<b>80</b>	<b>71</b>

I would like to thank other members of the committee for their help & support throughout the season and for attending the start and finish, and often matches during the season, to wave the BDLGA flag and generally for being available to assist with any issues that may have arisen.

A huge thank you also to the clubs for helping, not only with the initial scheduling of the draws, but also with some of the rescheduling that was needed to accommodate all the matches once the team nominations were all received.

Finally, congratulations to all the players who conducted themselves in a very professional and sporting fashion throughout the season. Without you we would not have a BDLGA Pennant season at all!

Looking forward to seeing all you all during the 2015 Pennant season and good luck to all teams.

***Deborah Marsland, Pennant Co-ordinator***



## MEG NUNN SALVER – TEAM CAPTAIN’S REPORT



In 2014 the Meg Nunn Salver was played at City Golf Club from 8 – 12 September. On Sunday we arrived at a very cold Toowoomba but unfortunately only limited practice was available so the girls decided that they would walk the course instead. The welcome dinner was held on Sunday night.

Monday was the first day of competition and again we started off well with 5 points for the first round when we played Sunshine Coast Burnett, however we only managed a square in the afternoon against Downs and South West. Nevertheless, our 8½ points for the day was a good result.

Tuesday morning saw a very early start against North Queensland with the result being another squared match giving us 3½ points. We had our bye in the afternoon leaving us with 12 points after the first two days.

Day three also saw a slow start with our first loss going down to Central Qld/Highlands by 3 matches to 2 in the morning rounds but the girls came back strongly in the afternoon with a resounding win 4½ to ½ against Gold Coast, giving us a progressive total of 20½ points going into the last day. At this stage it was clear the Downs & South-West, who were undefeated on 31½ points with their bye coming up on the last round, were in the position where no team could catch them.

On day four we decided that we would do everything we could to come into second place. Our final match was against Far North Queensland and our girls came up with a 3½ to 1½ win meaning that with our 5½ points we had a final total of 26 points. However, we still had to wait on other results before final positions were decided. We hung onto second position by half a point over North Queensland. Gold Coast were the wooden spoon winners.

As a team all our players contributed and the team spirit remained high throughout.

A final vote of thanks goes to Team Manager Cheryl, the support team and to the caddies for their efforts, it all adds up to “Go Brisbane”!!!!

***Margaret Bennett, Team Captain***





The 2014 year for the juniors started with the pennant season with 6 teams competing. Junior pennants is played with just 3 girls from each club playing on the day and the winners were the Pacific 1 team made up of Brianna Salmond, Mackenzie Martin and Stacey White. In second place was the Country team.

We had 1 composite team this year and the BDLGA Committee are more than happy to create these teams enabling girls from clubs where they cannot side a full team the opportunity to play matchplay. This has happened in 2015 where we have 3 composite teams in a total of 7 junior pennant teams.

From these pennant results and golf link data, we are able to make selections for the annual Junior Jug team. This year the event was held at Sarina Golf Club. Our team of Kirsty Hodgkins (Redcliffe) Kimberley Ikin (Pacific) and Tahlia Condon (Sandy Gallop) won the Junior Jug. Kirsty went through the tournament undefeated. All three girls played some beautiful golf throughout the event in extreme weather conditions. Due to date clashes, Stacey White (Pacific) could not play in the 2014 team. The Junior Jug in 2015 will be held at Beaudesert Golf Club. Due to changes to the Junior Jug Constitution, it was decided by District Presidents that no State representatives could compete in future Junior Jug events, so if selected in 2015 State squads, it could make Kirsty Hodgkins and Stacey White ineligible for future Junior Jug teams, but I am sure we have talented girls to choose from to make up this year's team.

In April we held the BDLGA Junior Championships at Virginia Golf Club. This tournament is held in conjunction with the Joan Irving Memorial tournament organised by the Greg Norman Junior Golf Foundation.

The closed Junior Champion is Georgia Greenwood from Keperra, runner-up is Hazel Martin from Virginia. This year is Georgia's last year as a junior, so I thank Georgia for all the years she has competed in BDLGA tournaments and junior pennants and representing the District in the Junior Jug team.

The annual match play event between Brisbane and District and Sunshine Coast Burnett (formerly Wide Bay Burnett), being the Sarah Jane Kenyon Challenge, was hosted this year by the Brisbane and District at Ashgrove Golf Club. The girls recorded 2 wins and 2 losses resulting in a tie, so the two districts will once again share possession of the trophy.

Our Sarah Jane Kenyon team consisted of:

Andrea Szerszen – Keperra  
Melissa Littlejohns – Laidley  
Emily Byrne – Pacific  
Zoe Maxwell – Virginia  
Chloe Carey – Oxley  
Caitlyn Campbell-Nyman – Chambers Pines  
Lauren Ziebarth – Sandy Gallop  
Mallory Johnstone – Pacific

Every year, each district is asked to choose a player to represent the District at the Greg Norman Junior Masters and this year we were happy to nominate Kirsty Hodgkins as our representative.



Kirsty was chosen because of her results in the Junior Jug, her selection into the Golf Queensland Junior Elite Squad and her performances throughout the year at other events. Kirsty finished 5th in her age division. Another two of our juniors, Stacey White (Pacific) came 6th and Hazel Martin (Virginia) came 13th in the same age group. Upcoming juniors, Isabelle Simpson (Indooroopilly) came 5th and Caithlyn Campbell-Nyman (Chambers Pines) came 11th in the 13 years and under.

Mention should be made to Tahlia Condon (Sandy Gallop) who was selected by the BDLGA to represent the Moreton Men's District. Not having Moreton District Ladies' Championships this year, we were asked by the District to select a junior for them. Tahlia was selected due to her performance at the Junior Jug and other BDLGA tournaments.

We have some very strong juniors in our District and two of these were selected in the State Team to compete in Victoria in April. The girls are Kirsty Hodgkins and Stacey White. Kirsty was also in the winning Australian team that competed in China in the Aaron Baddeley International. She was 2nd overall and won her age group.

This has been my first year as Junior Co-ordinator. The girls are a delight to work with and over the time I have continued to be so impressed with not only their golfing prowess, but the general camaraderie the girls have for each other.

***Jo Gregory, Junior Co-ordinator***



**For the year ended 31 December 2014**

Your Committee Members submit the financial accounts of the Brisbane and District Ladies' Golf Association Incorporated for the financial year ended 31 December 2014.

**Committee Members and Meeting Attendance**

From and including the 2014 AGM, there were 9 meetings of the Brisbane & District Ladies' Golf Association (Delegate and Management Meetings). The names of the Committee Members, including number of meetings attended at the date of this report are:

Margaret Bailey (9), Margaret Bennett (9), Vicki De'Ath (9), Deborah Marsland (7), Judith Shelton (9), Cheryl Sternberg (7), Lila Carson (4), Edith de Groot (9), Jo Gregory (6), Denise Gould (6)

**Principal Activities**

The principal activities of the Association during the financial year were: Ladies' Golf.

**Significant Changes**

No significant change in the nature of these activities occurred during the year.

**Operating Result**

The profit/loss from ordinary activities after providing for income tax amounted to: **\$3,415.85**. Signed in accordance with a resolution of the Members of the Committee on 17 February 2015.



Margaret Bailey (President)



Deborah Marsland (Treasurer)

**STATEMENT BY MEMBERS OF THE COMMITTEE****For the year ended 31 December 2014**

The Committee has determined that the Association is not a reporting entity and that this special purpose financial report should be prepared in accordance with the accounting policies outlined in the notes to and forming part of the financial statements.

In the opinion of the Committee the Financial Report comprising the Income and Expenditure Statement and Balance Sheet and Notes thereto:

Presents a true and fair view of the Brisbane & District Ladies' Golf Association Incorporation as at 31 December 2014 and its performance for the year ended on that date.

At the date of this statement, there are reasonable grounds to believe that the Brisbane & District Ladies' Golf Association Incorporation will be able to pay its debts as and when they fall due.

This statement is made in accordance with a resolution of the Committee and is signed for and on behalf of the Committee by:



Margaret Bailey (President)



Deboran Marsland (Treasurer)



This year has been a very stable year as far as our expenses and our bottom-line goes and is truly reflected in our financial results.

Capitation fee collection proved to be a long drawn out process yet again with several clubs having to be chased on more than one occasion for their payments. If a club has not paid by the time the pennant season starts then theoretically they should not be allowed to play pennants. This is not something that we have enforced at all as we do not believe in penalising the pennant players because of poor accounting practices or delayed payments from their club. Our portion of income from capitation fees is minimal but it does help us to manage our costs and enable us to support and promote golf to all female golfers in the Brisbane District.

We need your individual commitment in supporting the tournaments and events throughout the year so that we can continue to offer these events and more in the future.

This year we offered the "Sip & Swing" weekend of golf with accommodation and clinics which was a huge success. It filled fast and ended-up with waitlists. Individual costs were offset for this event by sponsorship from the BDLGA ... just another area where income derived from capitation fees is used.

The Meg Nunn Inter-District event and the Junior Jug were also important events for us again in 2014. Costs for Meg Nunn were not as high as in past "away" years as there was no air fare content. Our costs for Junior Jug, which was held in Sarina, were higher because of travelling expenses, therefore one offset the other to see our bottom-line for the year just \$9.53 more than 2013.

As I am stepping down from the Treasurer's role at this Annual General Meeting I would like to thank all of our Committee members and all Club committee delegates and members for their support and friendship during my time as Treasurer of BDLGA.

Wishing everyone a great year of golf for 2015.

*Deborah Marsland, Treasurer*

## **AUDIT REPORT**

### **"INDEPENDENT AUDIT REPORT TO THE MEMBERS OF THE BRISBANE & DISTRICT LADIES GOLF ASSOCIATION INC**

#### ***Report on the Financial Report***

*We have audited the accompanying financial report, being a special purpose financial report, of Brisbane & District Ladies Golf Association Inc, which comprises the balance sheet as at 31 December 2014 for the year then ended, the income and expenditure statement, a summary of significant accounting policies, other explanatory notes and the statement by members of the committee.*

#### ***Committee's Responsibility for the Financial Report***

*The committee of Brisbane & District Ladies Golf Association Inc is responsible for the preparation of the financial report, and has determined that the basis of presentation described in Note 1 is appropriate to meet the requirements of the Queensland Associations Incorporation Act 1981, and the needs of the members. The committee's responsibilities also include such internal controls as the committee determines is necessary to enable the preparation of a 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. No opinion is expressed as to whether the accounting policies used, as described in Note 1, are appropriate to meet the needs of the members. We conducted our audit in accordance with the Australian Auditing Standards. These Auditing Standards require that we comply with the relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is 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 judgement, 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 entity'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 association's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the committee, as well as evaluating the overall presentation of the financial report.*

*The financial report has been prepared for distribution to the members for the purpose of fulfilling the committee's financial reporting obligations under the Queensland Associations Incorporation Act 1981. We disclaim any assumption of responsibility for any reliance on this report or on the financial report to which it relates to any person other than the members, or for any purpose other than that for which it was prepared.*

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

### **Independence**

*In conducting our audit, we have complied with the independence requirements of Australian professional ethical pronouncements.*

### **Auditor's Opinion**

*In our opinion, the financial report of Brisbane & District Ladies Golf Association Inc presents fairly, in all material respects the financial position of Brisbane & District Ladies Golf Association Inc as at 31 December 2014 and of its financial performance for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements, and the Queensland Associations Incorporation Act 1981.*

### **Basis of Accounting & Restriction on Distribution**

*Without modifying our opinion, we draw attention to Note 1 to the financial report, which describes the basis of accounting. The financial report has been prepared to assist Brisbane & District Ladies Golf Association Inc to meet the requirements of the Queensland Association Incorporation Act 1981. As a result, the financial report may not be suitable for another purpose.*

R L Warner, CA  
22 January 2015

FerrariWarner  
Chartered Accountants"



# INCOME & EXPENDITURE STATEMENT

For the year ended 31 December 2014

	2014	2013
<b>INCOME</b>		
B & D Affiliation Fee	403.67	343.41
B & D Capitation Fee	35,406.44	32,271.27
Bank Interest	234.52	231.55
Clinics/Seminars	7,881.84	
District Share – Meg Nunn	1,031.82	
Donations	90.91	90.91
Golf Australia/QLD Capitation	132,257.60	132,070.96
Merchandise Income	455.46	242.73
Sundry	0.91	
Tournaments	7,914.96	8,685.39
	<b>185,678.15</b>	<b>173,936.22</b>
<b>EXPENDITURE</b>		
Advertising & Promotion	1,000.00	
Audit Fees	500.00	500.00
Depreciation	252.00	353.00
Gifts and Donations	136.36	90.90
Golf Australia/QLD Capitation	136,951.65	133,309.64
Honoraria	8,900.00	9,400.00
Licence Fees	46.60	45.00
Meeting Expense	10,461.57	1,149.75
Office Expense	42.28	420.85
Pennants	352.72	2,205.28
Postage	118.22	286.07
Rules/Decisions books		127.27
Stationery and Printing	1,331.55	907.80
Tournament Expense	16,760.73	17,023.53
Travelling Expenses	1,054.07	670.29
Trophies, Golf Balls & Engraving	1,397.01	2,001.65
Uniform	128.45	538.87
Website	2,829.09	1,500.00
	<b>182,262.30</b>	<b>170,529.90</b>
<b>NET SURPLUS / (DEFICIT)</b>	<b>3,415.85</b>	<b>\$3,406.32</b>



## BALANCE SHEET

As at 31 December 2014

	2014	2013
<b>MEMBERS FUNDS</b>		
Accumulated Funds	74,310.36	70,904.04
Net Surplus / (Deficit)	3,415.85	3,406.32
	<b>77,726.21</b>	<b>\$74,310.36</b>
<b>CURRENT ASSETS</b>		
<u>Cash at Bank</u>		
BOQ10607638	71,516.65	68,600.05
Web Savings 20373642	3,845.55	3,748.07
Cash on hand	17.60	17.60
Trade Debtors	106.00	
	<b>75,485.80</b>	<b>72,365.72</b>
<b>NON CURRENT ASSETS</b>		
Plant and Equipment (at WDV)	2,919.89	2,919.89
Accumulated depreciation	(2,126.00)	(1,874.00)
	<b>793.89</b>	<b>1,045.89</b>
<b>TOTAL ASSETS</b>	<b>76,279.69</b>	<b>73,411.61</b>
<b>CURRENT LIABILITIES</b>		
GST on Debtors	9.64	
Bas Due	(642.00)	(165.00)
GST Adjustment	(814.16)	(733.75)
	<b>(1,446.52)</b>	<b>(898.75)</b>
<b>NET ASSETS</b>	<b>77,726.21</b>	<b>\$74,310.36</b>

