



29th Annual Report

Year End 31 December 2015

To be presented at the Annual General Meeting
at Brisbane Golf Club on Friday 4 March 2016



Brisbane & District Ladies' Golf Association Inc.

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Brisbane & District Ladies' Golf Association Inc.

Office Bearers 2015

President	Margaret Bailey
Vice-President	Judy Shelton
District Secretary	Vicki De'Ath
District Treasurer	Colleen Miles
District Handicap Manager	Cheryl Sternberg

Committee 2015

Lila Carson, Edith de Groot, Joanne Gregory, Denise Gould, Deborah Marsland, Sue Rutherford (resigned 25/5/2015)

Golf Queensland Councillor

Margaret Bailey

Sub-Committees 2015

Pennant Sub-Committee:	Deborah Marsland (Chair), Edith de Groot, Lila Carson, Co-Opt Member, Angela Cottrell (Co-opted Member)
Tournament/Match Sub-Committee:	Judy Shelton (Chair), Cheryl Sternberg, Edith de Groot, Denise Gould, Lila Carson, Colleen Miles
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 2015

BDLGA District Champion of Champions <i>Played at Carbrook Golf Club</i>	Georgia Greenwood (Keperra)
District Divisional Challenge <i>Played at Carbrook Golf Club</i>	Division 1 – Georgia Greenwood (Keperra) Division 2 – Irene Greer (Carbrook) Division 3 – Jenny Charman (Carbrook)
4BBB Stableford Event <i>Played at Jindalee Golf Club</i>	Hana Sialaoa & Tele Leusogi (Gailles)
District Foursomes Championship <i>Played at Gailles Golf Club</i>	Carmel Hess & Marilyn Kenny (Gailles)
Lady Holt Perpetual Trophy Interclub Teams Event <i>Played at Wynnum Golf Club</i>	Wynnum Team
Country Day <i>Played at Rosewood Golf Club</i>	Laidley Team
Open Junior Championship Winner	Joy Mannix (Sanctuary Cove)
Closed Junior Championship Winner	Zoe Maxwell (Virginia)

District Pennant Winners 2015

Gold 1 - Indooroopilly	Bronze 1 - Oxley
Gold 2 - Royal Queensland	Bronze 2 - Keperra
Gold 3 - Brisbane	Bronze 3 - Nudgee
Silver 1 - Oxley	Weekend 1 - Riverlakes
Silver 2 - Keperra	Weekend 2 - Jindalee
Junior - Pacific 3	Weekend 3 - Virginia

District Brooch Winners 2015

Division 1 – H'caps 0-22	Helen Jeffery (McLeod Country Golf Club)	6 under
Division 2 – H'caps 23-32	Trish Bougourd (Redland Bay Golf Club)	7 under
Division 3 – H'caps 33-45	Lorraine Christensen (McLeod Country Golf Club)	5 under

Meg Nunn Team 2015

Kylie Ware (Oxley), Georgia Greenwood (Keperra), Jo Gregory (Oxley), Laura McCahon (Redcliffe), Danielle Duncan (Oxley), Ann Fell (Brisbane), Non-Playing Captain: Cheryl Sternberg (Laidley)

Junior Jug Team 2015

Isabelle Simpson (Indooroopilly), Tahlia Condon (Sandy Gallop), Emily Byrne (Pacific)

Reserve: Zoe Maxwell (Virginia), Non-Playing Captain: Jo Gregory (Oxley)

Greg Norman Junior Masters - B&DLGA Representative

Kirsty Hodgkins (Redcliffe)





I am delighted to present my final report. My term on the BDLGA has been a wonderful experience, especially as Tournament Director and then as your President. Hopefully I have managed to uphold the traditions of the giants who have gone before me and maybe implemented some new systems to keep up with our ever changing lifestyles.

Many clubs have struggled financially throughout the year and the drive for membership has been extensive. Golf Queensland have worked on encouraging more women to play golf, implementing the Swing Fit program into a number of our member clubs. We encourage you to work with these programs.

Our year started with the Junior Pennants and from this a Junior Jug Team was selected to play at Beaudesert against the other Queensland divisions. Thank you to Non Playing Captain, Jo Gregory, for encouraging our girls to perform to the best of their ability. We almost won!

Congratulations to our Juniors who have been selected to play for Queensland and Australian teams this year. We wish you every success as you follow your dreams.

Pennants were a major event in our calendar and presented many challenges for the Pennant Coordinator as course dates and changes were made and regulations were interpreted in different ways. Congratulations to the winners of the divisions and to all players who participated. Full results are listed later in the report.

Our Meg Nunn Team travelled to Cairns and narrowly missed bringing home the salver. Non Playing Captain, Cheryl Sternberg, found out it was much harder to be a non-playing Captain than a player. She had to worry for 6 people rather than only one. Congratulations to our team, 3 of whom have now turned professional. It was a very exciting week with excellent golf being played by all teams. 2017 will be our year to host this event.

Two Sip & Swing weekends, very capably organised by Secretary, Vicki De'Ath, have given some of your ladies an opportunity to hone their skills with professionals, Lee & Peter Harrington. A session on Positive Thinking by Jenny Seville was included in the second event and met with total approval. The participants enjoyed the company of ladies from other clubs as they 'sipped' their way through weekends away at Palm Meadows Resort.

I represented us at the Golf Queensland Annual General Meeting in May and attended the Delegate Meeting in November 2015 both of which were most informative. As Golf Queensland works through their strategic plan we can be assured that golf in Queensland is in good hands. New programs and opportunities are being presented to us and we should encourage all players to participate in the wide range of events offered by both Golf Qld and the BDLGA. The success of the B&D is due to the backing of each of you.

Our Secretary, Vicki, has been incredible to work with and I cannot thank her enough for her support during the year. Thank you. As if Vicki did not have enough to do, this year she has researched, questioned, designed and worked with a new website provider to present our current web site. This is an ongoing task, as we explore the possibilities of online entries for tournaments, social media broadcasts and newsletters.

Farewell and thank you to Denise Gould who is retiring to fulfil her duties at Oxley Golf Club. Denise has always been available for any duties given to her in her time on the BDLGA and will be missed.

To those members of the Management Committee who have given me their full support, thank you. I have enjoyed working with you and appreciate your friendship. I have met so many special ladies over the years and look forward to meeting you somewhere on a golf course in the near future. I will still be involved with the Tournament, Rules, Handicapping and Course Rating Committee on Golf Queensland so my involvement with golf administration will continue until I finally retire.

I urge you to support the BDLGA and encourage your members to be involved and become part of our history and tradition.

Margaret Bailey
President





The Brisbane and District year started with the District Foursomes at Gailes Golf Club in April. I thought we were going to start the year off with rain, but luckily it held off until players were nearly finished their game. At Gailes we had 50 teams with 16 clubs represented, compared with 36 teams in 2014. The winners on the day were a Gailes team.

The Junior Championships, in conjunction with the Greg Norman Junior Golf Foundation, was held at Virginia Golf Club. The BDLGA Junior Champion for 2015 was Zoe Maxwell from Virginia. Next was the 4Ball Stableford event at Jindalee Golf Club in June. This annual event is to be held at a club with few ladies and a course not big enough to hold one of our larger BDLGA tournaments. Jindalee Golf Club raised their hand to host this event as soon as I announced our intentions to hold this competition. We had 27 teams competing, representing 10 clubs on the day. The winners were a Gailes team by one shot from Brisbane, and a Laidley team came third.

The Junior Jug for 2015 was held at Beaudesert Golf Club with three juniors representing our District: Tahlia Condon (Sandy Gallop), Emily Byrne (Pacific) and Izzy Simpson (Indooroopilly). The Junior Coordinator will present a bigger report on this tournament.

The Divisional Challenge and Champion of Champions tournament in July was to be held at Redland Bay Golf Club, but due to their irrigation maintenance I had to move this event to Carbrook Golf Club but keeping the same date. I must thank Carbrook management for hosting this event at short notice. The Champion of Champions winner was Georgia Greenwood from Keperra with an excellent 77 gross. The Best Nett winner was Rachel Thomas from Ashgrove with 71 nett. We had 14 Club Champions on the day with a total of 81 players from 21 clubs.

The following month we held the Lady Holt Interclub Team event at Wynnum Golf Club. We had 128 players on the day, with 32 teams from 14 clubs. The winners were a Wynnum team, and until the 2016 tournament, the Lady Holt Perpetual Trophy remains in Wynnum's trophy cabinet.

The 2015 Meg Nunn Salver was held at Cairns Golf Club. Further information on this event is in the Meg Nunn report written by Cheryl Sternberg, non-playing Captain. I had the pleasure to attend the Junior Jug and Meg Nunn events, and it was a delight to sit back and watch great golf at this top level.

The last BDLGA tournament for the year was Country Day at Rosewood Golf Club. The last time Rosewood hosted this event it poured and a lot of teams didn't finish, including myself. This time it was a beautiful day, a little bit hot, and the players were waiting for the "sea breeze" to kick in, but sadly it didn't happen. We had 96 players from 12 clubs for the day. The winning team was one of Laidley's entries.

The Sarah Jane Kenyon Challenge hosted this year by the Sunshine Coast and Burnett District was held at Caboolture Golf Club. Jo Gregory, Junior Coordinator, has included this event in her report.

During the year we were thankful for the generous support provided by our sponsors. Go Golfing and Vanity Fairways sponsored the District Foursomes; Drummond Golf Woolloongabba sponsored the Champion of Champions, while Vanity Fairways sponsored the Divisional Challenge on the same day at Carbrook; Jane Holt and her family were the sponsors for the Lady Holt Interclub team event at Wynnum, while the BDLGA were also sponsors in some way with all our tournaments. We look forward to continued support in 2016. Sponsorship makes our events much more exciting for the players and allows us to keep our low operating costs.

Many 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.

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 committees and delegates to keep their members informed. The tournaments can't be successful without your help.

Our BDLGA Facebook page and the Junior Facebook page have been very successful with news and event photos. It is great to see large numbers of "likes" and "comments" to our stories - it shows that the District Ladies and Juniors are reading our Facebook entries.

Judy Shelton, Tournament/Match Chair





The 2015 Pennant season wasn't without its "trials and tribulations" and at times some interesting scenarios developed, especially when it came to interpretation of some of the rules.

We tried to simplify the rules and remove repetition and generally make the Regulations more concise and therein was the problem ... so you will notice some changes in the 2016 Regulations but these changes are more to clarify and avoid mis-interpretation.

The 2015 season saw the highest number of teams competing across all divisions; a total of 80 teams up by 9 teams in 2014 - more ladies playing more golf!

2015 Pennant Season

Division	No.	Teams	Won By
Junior	7	Country Comp, Metro Comp, McLeod/Logan, Pacific 1/2/3, Indooroopilly	Pacific 3
Gold 1	6	Redcliffe, Brisbane, Indooroopilly, Nudgee, McLeod, Pacific	I'pilly
Gold 2	6	Pacific, Wantima, Gales, Wynnum, Royal Qld, Keperra	Royal Qld
Gold 3	7	Royal Qld, Brisbane, Indooroopilly, McLeod, Nudgee, Redland Bay	Brisbane
Silver 1	7	Carbrook, Oxley, Gales, Brisbane, Mt Warren Park, Indooroopilly, McLeod	Oxley
Silver 2	8	Sandgate, Nudgee, Wynnum, Keperra, Wantima, Royal Qld, Virginia, Redcliffe	Keperra
Bronze 1	6	Pacific, Brisbane, Oxley, McLeod, Indooroopilly, Gales	Oxley
Bronze 2	5	Redcliffe, Ashgrove, Wantima, McLeod, Keperra	Keperra
Bronze 3	6	Redland Bay, Mt Warren Park, Wynnum, Virginia, Sandgate, Nudgee	Nudgee
WE 1	8	Oxley 1/2, Wynnum, Keperra, Wantima, Riverlakes, Pine Rivers, Brisbane	Riverlakes
WE 2	8	Ashgrove, Nudgee, Mt Warren Pk, Windaroo, McLeod, Jindalee, Brisbane, Wynnum	Jindalee
WE 3	6	Carbrook, Virginia, Logan 1/2, Pine Rivers, McLeod	Virginia
<i>Total</i>	<i>80</i>		

There were some very close scores across the divisions with some results coming down to the last player in the last match and almost to the last putt!! Congratulations to all the players and to all the supporters behind the scenes. You all did an amazing job in 2015!

I would like to thank other members of the Management Committee for their help and support throughout the season and for attending the start and finish, and 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.

The 2016 season has come together a lot easier - perhaps because it's my third year of doing the draws.

The biggest change for 2016 has been the re-naming of the divisions from Gold/Silver/Bronze to Divisional numbers. Also slight "tweaking" of the handicap ranges which was necessary now that the GA Handicap system has settled down and we were able to get a better idea of the spread of handicaps across the divisions. This will simplify the promotion and demotion and also avoid any confusion about whether or not a player can fill in or play up for another team.



2016 Pennant Season

Division	No.	Teams
Junior	6	Pacific, McLeod/Logan, Virginia/Nudgee, Wolston Park, Redland Bay, Wynnum
1	6	Indooroopilly, Royal Qld, Redcliffe, Nudgee, Pacific, Brisbane
2	6	Wantima, McLeod, Indooroopilly, Brisbane, Pacific, Gales
3	6	Redcliffe, McLeod, Redland Bay, Brisbane, Royal Qld, Wynnum
4	8	Indooroopilly, Keperra, Mt Warren Park, McLeod, Nudgee, Virginia, Oxley, Wantima
5	8	Keperra, Wynnum, Redcliffe, Sandgate, Virginia, Pacific, Nudgee, Royal Qld
6	6	Indooroopilly, Gales, Keperra, Oxley, McLeod, Pacific
7	6	Ashgrove, Nudgee, Redcliffe, Brisbane, McLeod, Wantima
8	6	Mt Warren Park, Sandgate, Wynnum, Royal Qld, Redland Bay, Virginia
WE 1	7	Jindalee, Brisbane, Riverlakes, Oxley 1/2, Ashgrove, Keperra
WE 2	7	McLeod, Nudgee, Brisbane, Virginia, Wantima, Wynnum, Pine Rivers
WE 3	7	Logan 1/2, McLeod, Windaroo, Carbrook, Mt Warren Park, Riverlakes
	79	

I commend the 2016 Handbook to you. Please ensure that you check your Pennants Draws. Every effort has been made to ensure contact lists are updated, but once the season commences ultimately it is the responsibility of the Pennants and Team Captains to ensure that you have the correct draws.

If there are any changes due to bad weather (refer General Conditions F) and G) for rulings) updated draws will be loaded onto our website, www.bdlga.com.au.

I look forward to seeing you all during the 2016 season and good luck to all teams.

Deborah Marsland
Pennants Coordinator





2015 has proved to be a very quiet year with regards to handicapping and I feel this can be attributed to the fact that many clubs no longer have the onerous task of calculating handicaps and entering scores as we once did.

I truly believe the GA handicap system as it is now is working and there are fewer problems encountered as we continue on. We also don't seem to have the very high winning scores which we had with the initial structure but I am still not convinced that all members truly understand the system and as they now have the luxury of turning up for golf with the card printed and their handicap already in place, they really don't need to.

It is still however the responsibility of the club handicapper to ensure that new members to their club are reinstated from Golf Link if they have had a previous handicap at any time in any state and very important that they not return 3 cards to gain a new handicap.

I realise that after a long absence from the game, it seems harsh to reinstate a player with the handicap on which they finished playing, but if the handicapper and/or the committee firmly believe that this handicap is totally unrealistic, then there is provision in the system to adjust the handicap accordingly. Handicappers should refer to Section 15/H for references and procedures for this situation. GA encourages clubs to be especially sympathetic to the plight of a player who due to advancing age experiences a rapid deterioration of their underlying ability.

Where players move from one home club to another the new home club MUST perform a home club transfer, therefore carrying over all live scores for that player.

The B&DLGA District Brooch winners for 2015 were:

Div 1 - Hcaps 0-22, Helen Jeffery from McLeod with 6 under

Div 2 - Hcaps 23-32, Trish Bougourd from Redland Bay with 7 under

Div 3 - Hcaps 33-45, Lorraine Christensen from McLeod with 5 under

This year there were 15 clubs who returned completed nomination forms, but I am sure that as the event is conducted over the 3 monthly medal days in April, May and June, there would have been the opportunity for every club to be involved in the competition. There is no cost to enter and all the necessary information is available on Golf Link at any time. Please feel free to contact me if you need assistance in collating scores for this event.

Lastly I would encourage any clubs who have not returned their Annual Handicap Review form to please do so, as this assists us with statistics but also gives us a good overview of the ratio of ladies competing in the different divisions. Again this information is easily obtained from Golf Link.

Cheryl Sternberg
District Handicapper



MEG NUNN SALVER - TEAM CAPTAIN'S REPORT



The Meg Nunn tournament for 2015 was played at Cairns Golf Club, which proved to be very testing made most difficult by the greens. In my observations, the only team to handle the pace and nuances were the host district who out of their 6 players included 4 from this club.

In the past the 2 districts which hindered our challenge were Central and Downs and these were the first 2 teams on the first day. We got off to a good start with a 5/2 win over Central in the morning and then squared with Downs in the afternoon for 3 1/2 each. The next day we played Sunshine Coast for another 5 pts, then North Qld who gave us our best win with 6 points.

Wednesday was a lay day, which although adds to the expense of accommodation, gives the girls a chance to regroup after 2 days of 36 holes. The team had a day together at Kuranda and Port Douglas ably lead by our tour guide Margaret.

We had the bye Thursday morning and the team had a bbq breakfast together before facing our biggest rival Far North in the afternoon. We defeated them 5 points to 2 and we were the only district to gain a team win over them. They had proved too strong, scoring no less than 5 points from every other team.

Our final match on Friday was against Gold Coast and we needed 4 wins to triumph over FNQ who would have finished on the same score, but again we would have won on a countback. We came very close with 2 wins and 2 squares giving us 5 points, 1 point short of victory with some very strong support for Gold Coast coming from the local gallery.

Our accommodation this year was good, and because we arrived on the Saturday, it gave us a great opportunity to have an unimpeded practice round early Sunday morning and never at any stage did we feel rushed or stressed. Having the minibus was essential as it kept us all together and a lot of the camaraderie came through during our drives, plus it gave us the chance to practice the team song. Special thanks to Judy for driving and keeping us all safe.

Mention has to be made of our caddies who gave of their time and at their own expense came to support the girls and also the clubs who raised funds to help financially. No other district had that sort of support from the clubs and the B&D Committee are very appreciative of the commitment made to ensuring our girls had caddies.

Our team of Georgia Greenwood from Keperra, Kylie Ware from Oxley, Laura McCahon from Redcliffe, Jo Gregory from Oxley, Danielle Duncan from Oxley and Ann Fell from Brisbane performed very well during the week and although we came up just short of a win, I think we can be very proud as a district of how the girls as a team conducted themselves. It was mentioned to me on two occasions how strong we looked as a team and how well we seemed to have bonded. We certainly were the team with the lowest markers, but I am not convinced that having to give the shots was the biggest issue, to me it was purely the ability to adapt to the greens as this seemed to be the area we struggled the most.

I feel that our selection process for next year could be looked at with the option of identifying players throughout the year who attend our events and are consistently playing to their handicap, particularly at away courses. Could we then approach the players, rather than them having to put themselves forward, which I feel many are reluctant to do, either because they feel it is a foregone conclusion who will be in the team or because they don't feel they would meet the standard.

Sunshine Coast is the host next year and it was announced in Cairns that the venue would be Kingaroy. They played host in 1995 and I remember it being a good country course.

Thank you for the opportunity to act as non playing captain, it was a role I thoroughly enjoyed, even though sometimes I think watching 6 players from the sidelines is harder than playing yourself.

Cheryl Sternberg
Meg Nunn Non-playing Captain





The 2015 year for the juniors started with the Pennant season with 7 teams competing. Junior Pennants is played with just 3 girls from each club playing on the day. The winners for 2015 were the Pacific 3 team with 9 points. In second place was the McLeod team with 8 points and 10.5 games won; closely followed by the Indooroopilly team with the same points but winning 10 games.

We had 3 composite teams 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. For the 2016 Pennant season we have 2 composite teams - McLeod/Logan and Virginia/Nudgee, with Pacific fielding 1 team and 3 clubs competing with new juniors - Redland Bay, Wynnum and Wolston Park; a total of 6 Junior Pennant teams. This shows that the clubs are gaining juniors in their memberships and teaching them good golf and competition skills.

From the 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 Beaudesert Golf Club. Our team was Tahlia Condon (Sandy Gallop), Emily Byrne (Pacific) and Isabelle Simpson (Indooroopilly). All three girls played some beautiful golf throughout the event, only losing by half a point behind joint winners Gold Coast and Sunshine Coast and Burnett District. Also travelling with the team to Beaudesert was our reserve player Zoe Maxwell (Virginia). The event in 2016 will be held at Gatton Golf Club.

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 (now known as Junior Golf Queensland). Out of the total of 39 players on the day, 20 were from the Brisbane and District area, with 19 clubs represented. The BDLGA Junior Champion for 2015 is Zoe Maxwell from Virginia.

The annual matchplay event between Brisbane and District and Sunshine Coast and Burnett District - the Sarah Jane Kenyon Challenge - was hosted this year by Sunshine Coast and Burnett at Caboolture Golf Club. The girls recorded 2 wins and 2 squares, winning the trophy for another year. This event between the two districts teaches the juniors the art of team matchplay and this year was a good result for our district. In 2016 we will be hosting the event at Virginia Golf Club.

Our 2015 Sarah Jane Kenyon team consisted of Andrea Szerszen (Keperra), Zoe Maxwell (Virginia), Caitlyn Campbell-Nyman (Pacific), Lauren Ziebarth (Sandy Gallop), Mallory Johnstone (Pacific), Keely Purdey (Virginia), Meika Cooley (McLeod), Amy O'Connor (Logan).

At the 2015 Queensland Girls' Amateur Championships held at Indooroopilly our juniors performed well in both age groups. In the 17 years and over - Hazel Martin (Virginia) 3rd place; Stacey White (Pacific) 4th place; with Kirsty Hodgkins (Redcliffe) 5th place. In the 14 years and under - Isabelle Simpson (Indooroopilly) in 3rd place with Andrea Szerszen (Keperra) in 5th place.

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 (Redcliffe) as our representative. This year the Brisbane and District representatives, Kirsty Hodgkins and Chase Duffy, won the Inter-Association Trophy. Kirsty finished 2nd in the 17 years and over division, one behind the winner Robyn Choi. Another one of our juniors, Stacey White (Pacific) came 4th. Upcoming juniors Andrea Szerszen (Keperra) came 12th in the 15 years and under and Meika Cooley (McLeod) came 8th and Lauren Hunter (Redland Bay) came 10th in the 13 years and under.

I would like to mention we are losing two Junior Jug team members this year to senior ranks - Tahlia Condon and Emily Byrne. Also, Kirsty Hodgkins is travelling to the USA on a scholarship. We wish these girls and other juniors coming of age at the end of this year all the best for their future and in the senior ranks of golf. I look forward to watching the younger girls come through the ranks now and showing their golfing potential ready to start their 2016 events.

As Junior Coordinator I am continually impressed with not only their golfing prowess, but the general camaraderie the girls have for each other.

Jo Gregory
Junior Coordinator



For the year ended 31 December 2015

Your Committee Members submit the financial accounts of the Brisbane and District Ladies' Golf Association Incorporated for the financial year ended 31 December 2015.

Committee Members and Meeting Attendance

From and including the 2015 AGM, there were 8 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 (8), Colleen Miles (6), Vicki De'Ath (8), Deborah Marsland (7), Judith Shelton (8), Cheryl Sternberg (6), Lila Carson (8), Edith de Groot (8), Jo Gregory (5), Denise Gould (7).

Principal Activities

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

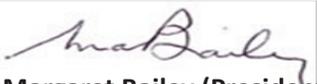
Significant Changes

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: \$586.97.

Signed in accordance with a resolution of the Members of the Committee on 5 February 2016.



Margaret Bailey (President)



Colleen Miles (Treasurer)

STATEMENT BY MEMBERS OF THE COMMITTEE**For the year ended 31 December 2015**

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 2015 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)



Colleen Miles (Treasurer)



I would firstly like to thank my fellow Committee members and those clubs and delegates that I had contact with during the year. My first year as Treasurer has been a relatively busy one.

The collection of Capitation Fees is always a long drawn out process and this year was no different. I do think that clubs were better organised this year compared to previous years and all but a few had paid by the due date. I am ever hopeful that I won't need to chase anyone up this year.

I would ask delegates to check with your club's office to ensure that the paperwork has been returned and money paid. Believe it or not we do sometimes get money without the paperwork and while it is better to have the money than not it is also difficult to try to figure out how many members it applies to.

This year we offered two Sip & Swing events because the one event the previous year was so popular. I am pleased to say that both events in 2015 were well received and all who attended had a great time. As with the previous year the BDLGA sponsored the Sip & Swing this year as a way of giving back to the golfers in the District.

As you can see the tournament expenses make up a large part of our expenses for the year (with the exception of the Capitation Fees). As usual a large proportion of this is the Meg Nunn Salver and the Junior Jug. The Meg Nunn event was held in Cairns this year so there was a lot of travel and accommodation expenses.

You will notice that "Meeting Expenses" seems quite high this year. While I would like to encourage you to join the committee of the BDLGA by telling you that we have really good meetings, this is really not the case. Over \$14,000 of this total was the Sip & Swing costs that were allocated to this account by the Auditors.

Our website expenses are up this year due to our revamping of the website to bring it up to date and to also make it smartphone usable. You should all notice a big difference now when trying to look up your pennants schedules.

Again I would like to thank my fellow Committee members and club delegates for their support during the year. I am re-nominating for the position of Treasurer for another year and look forward to working with you all again.

Colleen Miles
Treasurer

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 2015 for the year then ended, the income and expenditure statement, notes comprising 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 and fair presentation 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 is appropriate to meet the needs of the members. The committee's responsibilities also include such internal controls as the committee determines is necessary to enable the preparation and fair presentation 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. Those 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 2015 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 Associations Incorporation Act 1981. As a result, the financial report may not be suitable for another purpose.

R L Warner, CA
12 January, 2016

FerrariWarner
Chartered Accountants



**BRISBANE & DISTRICT LADIES GOLF ASSOCIATION INC
NOTES TO AND FORMING PART OF THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2015**

NOTE 1: STATEMENT OF SIGNIFICANT ACCOUNTING POLICIES

This financial report is a special purpose financial report prepared in order to satisfy the financial reporting requirements of the Queensland Associations Incorporation Act 1981. The committee has determined that the association is not a reporting entity.

The financial report has been prepared on an accrual basis and is based on historical costs and does not take into account changing money values or, except where specifically stated, current valuations of non-current assets.

The following significant accounting policies, which are consistent with the previous period unless otherwise stated, have been adopted in the preparation of this financial report.

a. Property, Plant & Equipment (PPE)

Leasehold improvements and office equipment are carried at cost less, where applicable, any accumulated depreciation.

The depreciation amount of all PPE is depreciated over the useful lives of the assets to the association commencing from the time the assets is held ready for use.

Leasehold improvements are amortised over the shorter of either the unexpired period of the lease or the estimated useful lives of the improvements.

b. Revenue and Other Income

Revenue is measured at the fair value of the consideration received after taking into account any trade discounts and volume rebated allowed. For this purpose, deferred consideration is not discounted to present values when recognizing revenue.

Interest revenue is recognized using the effective interest rate method, which for floating rate financial assets is the rate inherent to the instrument.

Grant and donation income is recognized when the entity obtains control over the funds which is generally at the time of receipt.

If conditions are attached to the grant that must be satisfied before the association is eligible to receive the contribution, recognition of the grant as revenue will be deferred until those conditions are satisfied.

All revenue is stated net of the amount of goods and services tax (GST).

NOTE 2: ASSETS AND LIABILITIES

The only Assets and Liabilities of the association are those shown in the balance sheet. Further the association has no Mortgages, Charges or Securities of any description.



**BRISBANE & DISTRICT LADIES GOLF ASSOCIATION INC.
STATEMENT OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED 31 DECEMBER 2015**

	2015	2014
INCOME		
Advertising	181.82	
B & D Affiliation Fee	450.29	403.67
B & D Capitation Fee	36,335.85	35,406.44
Bank Interest	221.99	234.54
Clinics/Seminars	12,831.87	7,881.84
District Share – Meg Nunn	2,830.70	1,031.82
Donations	90.91	90.91
Golf Australia/Qld Capitation	141,078.68	132,257.60
Merchandise Income	447.28	455.46
Raffles	1,636.10	
Sundry	218.18	0.91
Tournaments	8,810.05	7,914.96
	<u>205,133.72</u>	<u>185,678.15</u>
EXPENDITURE		
Advertising & Promotion	2,132.10	1,000.00
Audit Fees	518.18	500.00
Depreciation	180.00	252.00
Gifts & Donations	272.73	136.36
Golf Australia/Qld Capitation	141,078.68	136,951.65
Honoraria	11,200.00	8,900.00
Licence Fees	48.25	46.60
Meeting Expense	16,153.89	10,461.57
Office Expense	521.79	42.28
Pennants	338.17	352.72
Postage	145.00	118.22
Stationery and Printing	1,140.58	1,331.55
Sundry	154.55	
Tournament Expense	22,097.70	16,760.73
Travelling Expenses	440.98	1,054.07
Trophies, Golf Balls, Engraving & Hat Markers	2,234.15	1,397.01
Uniform		128.45
Website	5,890.00	2,829.09
	<u>204,546.75</u>	<u>182,262.30</u>
NET SURPLUS / (DEFICIT)	<u>\$586.97</u>	<u>\$3,415.85</u>

These accounts are to be read in conjunction with the attached notes



**BRISBANE & DISTRICT LADIES GOLF ASSOCIATION INC.
BALANCE SHEET
AS AT 31 DECEMBER 2015**

	2015	2014
MEMBERS FUNDS		
Accumulated Funds	77,726.21	74,310.36
Net Surplus / (Deficit)	586.97	3,415.85
	<u>\$78,313.18</u>	<u>\$77,726.21</u>
CURRENT ASSETS		
<u>Cash at Bank</u>		
BOQ 10607638	70,678.50	71,516.65
Web Savings 20373642	3,932.94	3,845.55
Cash on hand	17.60	17.60
Honorarium paid in advance	1,000.00	
Trade debtors	117.00	106.00
	<u>75,746.04</u>	<u>75,485.80</u>
NON CURRENT ASSETS		
Plant and Equipment (at WDV)	2,919.89	2,919.89
Accumulated depreciation	<u>(2,306.00)</u>	<u>(2,126.00)</u>
	613.89	793.89
TOTAL ASSETS	<u>76,359.93</u>	<u>76,279.69</u>
CURRENT LIABILITIES		
GST on Debtors	10.64	9.64
Bas Due		(642.00)
GST Adjustment	(1,963.89)	(814.16)
	<u>(\$1,953.25)</u>	<u>(\$1,446.52)</u>
NET ASSETS	<u>\$78,313.18</u>	<u>\$77,726.21</u>

These accounts are to be read in conjunction with the attached notes



Notes



