



PANAGA CLUB
MCM MEETING MINUTES

Meeting Name: **MCM01/2023**
Date of Meeting: **26th January 2023**

Time: **1130 – 1330**
Location: **Pelangi Room**

Meeting Objective:

Ensure the effective functioning of the committee and its ability to carry out its role. Raise issues to improve the Club operations.

Attendees:

Present:

Andrey Shuvalov	CP, Club President
Nor Yap	CM, Club Manager
Hj Ibrahim Hj Mahmud	HGS, Honorary Golf Secretary (Golf Captain's Representative)
Marten Adema	KBBC, KBBC Commodore
Michael Lampp	MR, Maintenance Representative
Taff Evans	GLR, Garrison Liaison Representative
Fifie Abdullah	PEMM, Project cum Event & Marketing Manager
Geoffrey Sim	FAM, Facilities Manager
Janice Lim	MSL, Member Services Lead
Salami Hj Jakuran	GM, Golf Manager
Wenny Chong	FM, Finance Manager

Apologies:

Alper Zika Celik	CT, Club Treasurer
Aran Testa	CDC, Culture Division Chair
David Hughes	HM, House Member
Hj Roslie Hj Bakar	GC, Golf Captain
Julia Wotton	HFDC, Health & Fitness Division Chair
Marc Ripoche	SDC, Sports Division Chair
Meghna Nair Vinod	SocDC & MKR, Social Division Chair & Marketing Representative
Wendy Dawn Thompson	PADC, Performing Arts Division Chair

#1: Updates from Club President

- Focus for 2023: spend well for good cause – invest in projects, ensure club facilities including golf course is well-maintained.
- Get quotations from multiple suppliers to get best price and value of money.
- To maintain and improve membership figures.
- Focus on customer service, experiences (of both club and section) and events – consider how to balance the interest of members with the interest of others (such as caterers and non-members).



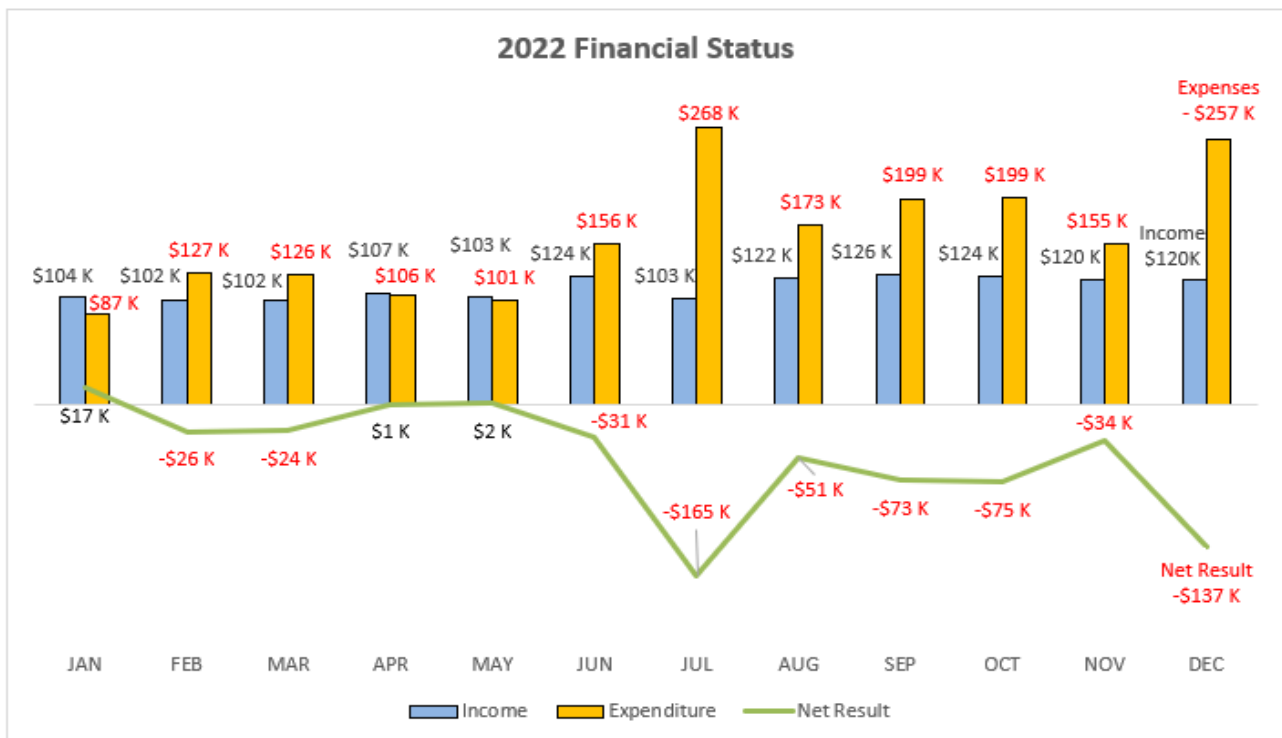
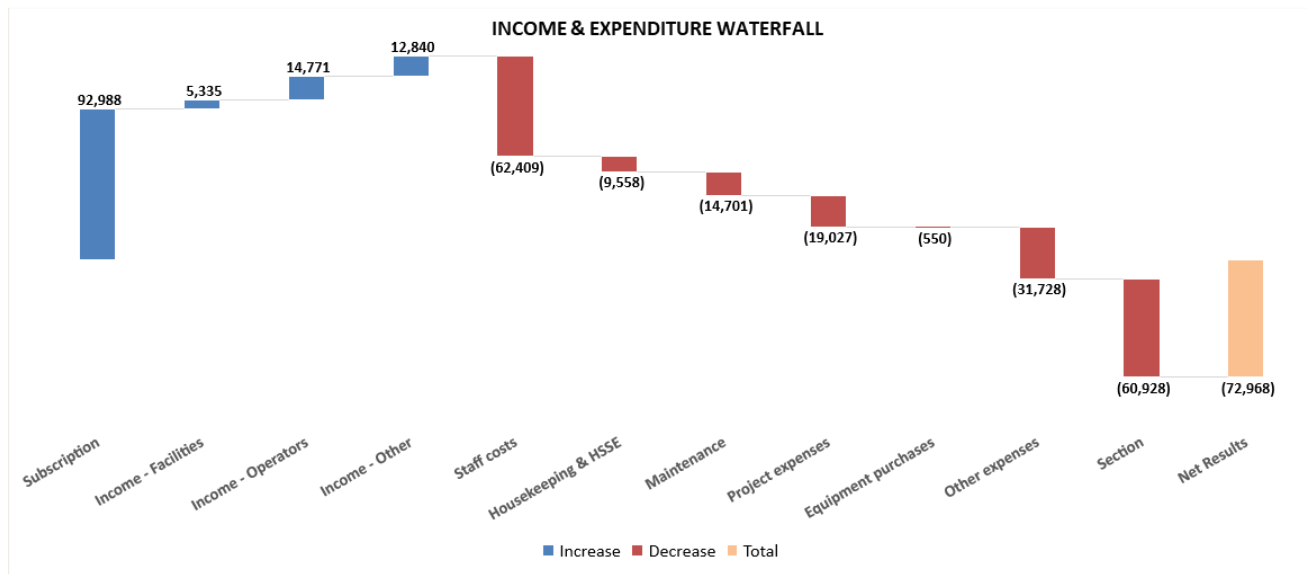
PANAGA CLUB MCM MEETING MINUTES

#2: Finance Update by Wenny

As of December 31st, The Club has reported;

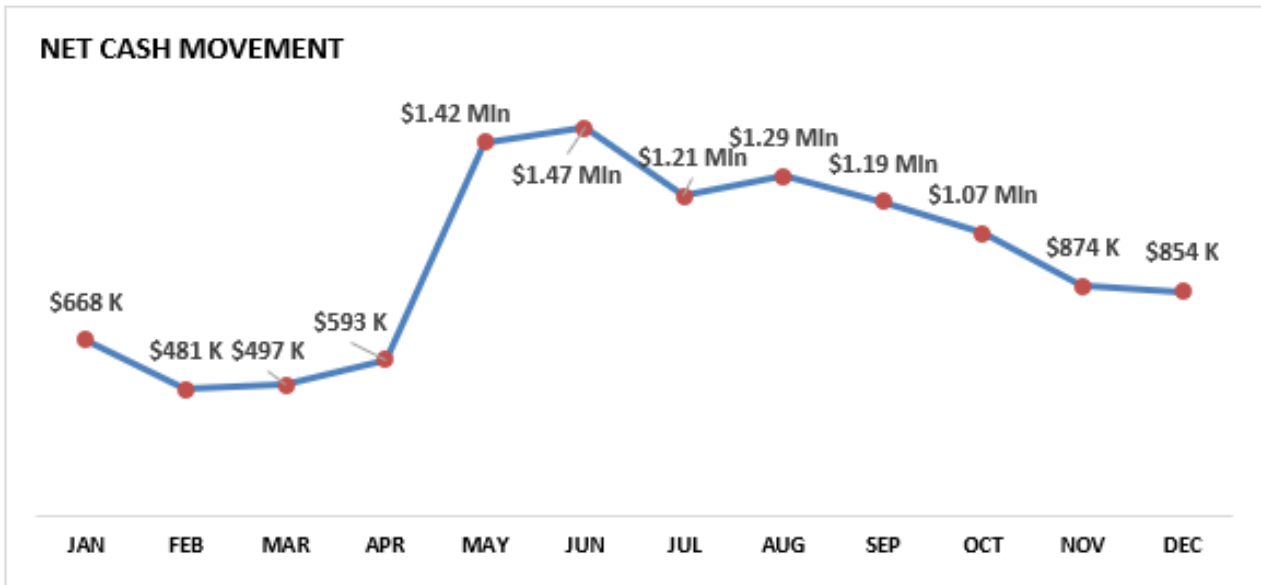
- **Total income of \$119,841** (<1% decrease compared to last month).
 - Subscription fee portion of this income is **~\$93,134** that represent a 1% decrease compared to last month.
- **Total expense of \$256,903** (66% increase from last month).
- Resulting **net loss of ~BND 137,062**.

Here is a detailed illustration of how each income and expense item was reported in overall reporting scheme until the net result is reached.





**PANAGA CLUB
MCM MEETING MINUTES**



Contributing Factors:

2022 Loss \$597K however reduced to profit of \$263K after including BSP Subsidy, in comparison to budgeted loss \$913K.

DEC 2022 Overall Net Loss at \$137K

- Drop in total revenue also due to decrease in membership and waiving 1st month fee promotion for recruiting 22 new members.
- Total expenses have increased in connection with the below

	Maintenance cost	Project expenses
1	Estate maintenance \$4K	Playground equipment \$15K
2	Waste removal \$7K	Playground flooring and repair \$19K
3	Air conditioner repairs & maintenance \$1K	Golf toilet renovations (near poolside café) \$45K
4	Floodlight maintenance \$10K	
5	Tree cutting \$4K	
6	Pool maintenance \$18K	
7	R&M Replacement & fittings \$26K	
8	Electrical and other R&M \$6K	

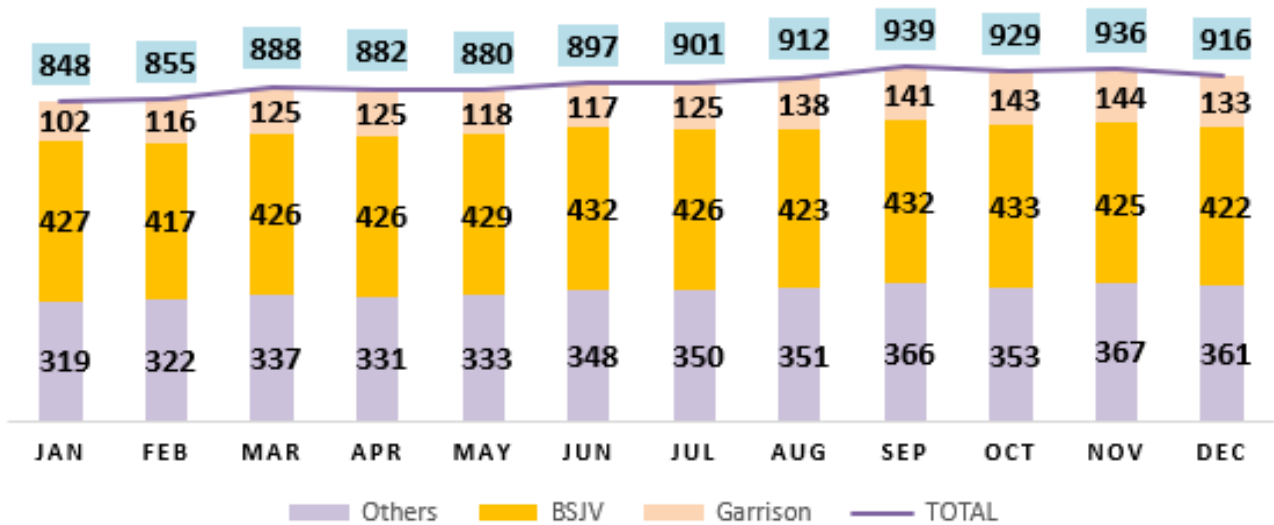
Comments from MCM in relation to 2022 Financial Status:

- BSP Subsidy is a buffer, which allowed the Club to do better than originally budgeted loss – helped with golf expenses and supported projects as well as with maintenance works.
- Operationally we can breakeven for now – a positive sign



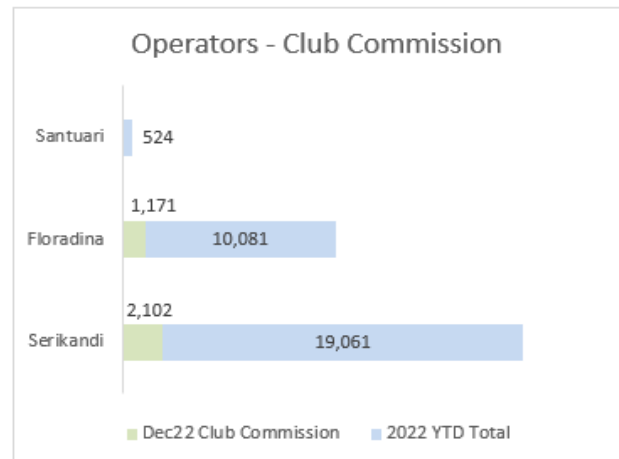
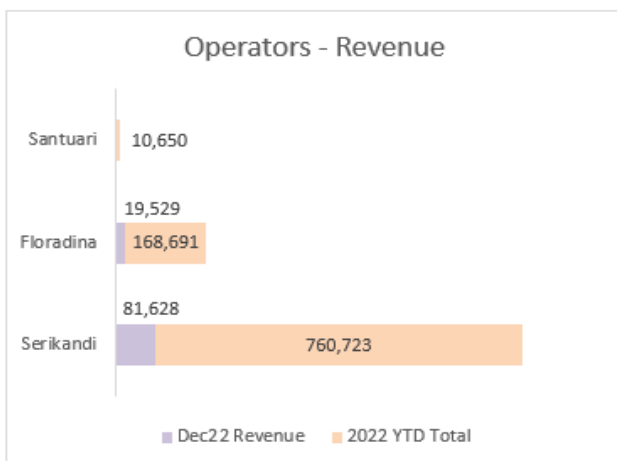
PANAGA CLUB MCM MEETING MINUTES

MEMBERSHIP



Total membership seemed to drop however this will recover in the following month after 22 new members released from 1st month free promotion.

Biggest increase compared to the beginning of the year is observed under the Garrison and Other categories.

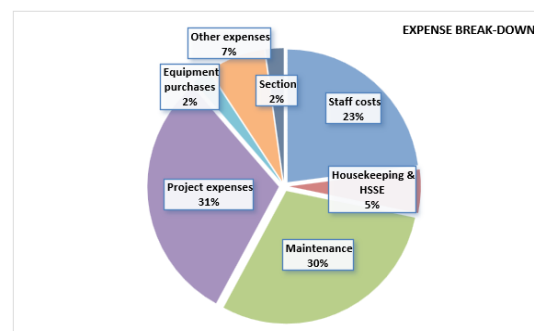
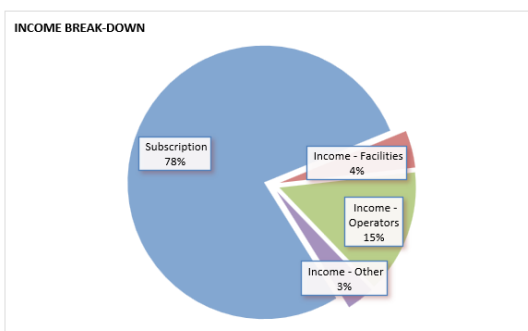


New addition - Santuari at Beach Shelter has commenced their soft opening trading from 21 Dec 2022 contributing ~2% for club commission.

The largest share \$19K was ~64% from Serikandi.

Additional comment from FM:

- ✓ Santuari is doing well – operator revenue exceeded 20k in the first 2 weeks of January 2023



**PANAGA CLUB
MCM MEETING MINUTES**



#2: 2023 Budget for MCM Approval

PANAGA CLUB 2023 BUDGET	
	BND
1 Net cash as at 31 Dec 2022	850,000
2 BSP Subsidy 2023	760,000
3 Revenue	1,375,001
4 Expenses	(1,832,099)
5 Projects	(716,447)
6 Sections	(235,875)
Net Cash flow as at 31 Dec 2023	200,580

PANAGA CLUB 2023 BUDGET	
	BND
1 Net cash as at 31 Dec 2022	853,552
2 BSP Subsidy 2023	760,000
3 Revenue	1,375,001
4 Expenses	(1,759,258)
5 Projects	(434,547)
6 Sections	(154,256)
Net Cash flow as at 31 Dec 2023	640,493
Less: General Maintenance - 30% Contingency	(212,053)
Revised Net Cash flow as at 31 Dec 2023	428,441

Review to boost Net Cash flow – INCREASE BY \$227,861

Net cash flow **\$640,493**

Less: Maintenance Contingency **(\$212,053)**

Revised cash flow **\$428,441**

MCM Decision: ✓ Approved

#3: Membership Figures by Janice

MONTH	FULL MEMBERSHIP		TEMPORARY MEMBERSHIP		
	NEW JOINER	RESIGNED	DAY PASS	WEEK PASS	SSAP
JANUARY 2022	15	22	145	113	0
FEBRUARY 2022	25	13	90	59	3
MARCH 2022	45	14	173	24	5
APRIL 2022	15	18	123	12	19
MAY 2022	18	15	151	11	9
JUNE 2022	35	45	181	38	9
JULY 2022	48	44	146	36	9
AUGUST 2022	50	23	195	31	7
SEPTEMBER 2022	56	27	201	45	7
OCTOBER 2022	16	19	123	27	19
NOVEMBER 2022	23	9	105	31	9
DECEMBER 2022	24	25	171	29	2



**PANAGA CLUB
MCM MEETING MINUTES**

MONTH	NON-PAYING MEMBERS	PAYING MEMBERS	TOTAL MEMBERS
SEPTEMBER 2022	65	938	1003
OCTOBER 2022	61	929	990
NOVEMBER 2022	69	936	1005
DECEMBER 2022	83	916	999

Remarks:

- 18 out of 25 resignations are due to final departure and/or leaving Brunei, others resigned due to not using club facilities often.
- 14 out of 24 new members registered during our promotional period.
- 22 out of 83 non-paying members are temporarily non-paying for the month due to Club Membership promotion.

#4: Facilities and Maintenance Update by Geoffrey

End of BSP Security Services, starting from 1st February 2023 onwards

- **Day shift (0700 – 1900)**, club staff will take over the foyer counter at Panaga Club.
- KBBC will have no security during day shift, but CCTVs will be installed to cover specific locations. The main gate will be locked, and boatmen will assist for any visit.
- **Night shift (1900 – 0700)**, there will be 2 security posted at Panaga Club and 1 security at KBBC.
- Club will engage contract security from Daimun Security Services (same security services used by BSP) but with a different rate from security supply to BSP.

Overview of Foyer Counter from 1st February 2023 onwards

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
0700 - 0730	HJ HAFIZ	HJ HAFIZ	HJ HAFIZ	YUSSUF	YUSSUF	YUSSUF	YUSSUF / HJ HAFIZ
0730 - 0800	HJ HAFIZ RADHIE / TIKA	HJ HAFIZ HAFIZAH	HJ HAFIZ HAFIZAH	YUSSUF HAFIZAH	YUSSUF HAFIZAH	HAFIZAH	YUSSUF / HJ HAFIZ
0800 - 1130	RADHIE / TIKA	HAFIZAH	HAFIZAH	HAFIZAH	HAFIZAH	HAFIZAH	YUSSUF / HJ HAFIZ
1130 - 1200	HJ HAFIZ	HAFIZAH	HAFIZAH	HAFIZAH	JAMES	HAFIZAH	HJ HAFIZ
1200 - 1500	JAMES	HJ HAFIZ	YUSSUF	HJ HAFIZ	YUSSUF	YUSSUF	YUSSUF
1500 - 1600	JAMES RADHIE / TIKA	HJ HAFIZ	YUSSUF	HJ HAFIZ	YUSSUF	YUSSUF	YUSSUF
1600 - 1900	HJ HAFIZ RADHIE / TIKA	HJ HAFIZ HAFIZAH	YUSSUF HAFIZAH	YUSSUF HAFIZAH	YUSSUF HAFIZAH	HAFIZAH	HJ HAFIZ

Comments from MCM in relation to new security arrangement:

- KBBC agrees with the arrangement and raised concern on behalf of Mike Tonge regarding safeguarding of equipment.
- FAM reassures that CCTV will be installed to monitor key areas of KBBC, and during the day time, Zailan (Boatman) will be there to assist if required.



PANAGA CLUB MCM MEETING MINUTES

- CP emphasize on frequent CCTV checks and look into insurance coverage, especially for diving equipment, boats and other expensive components stored at KBBC.

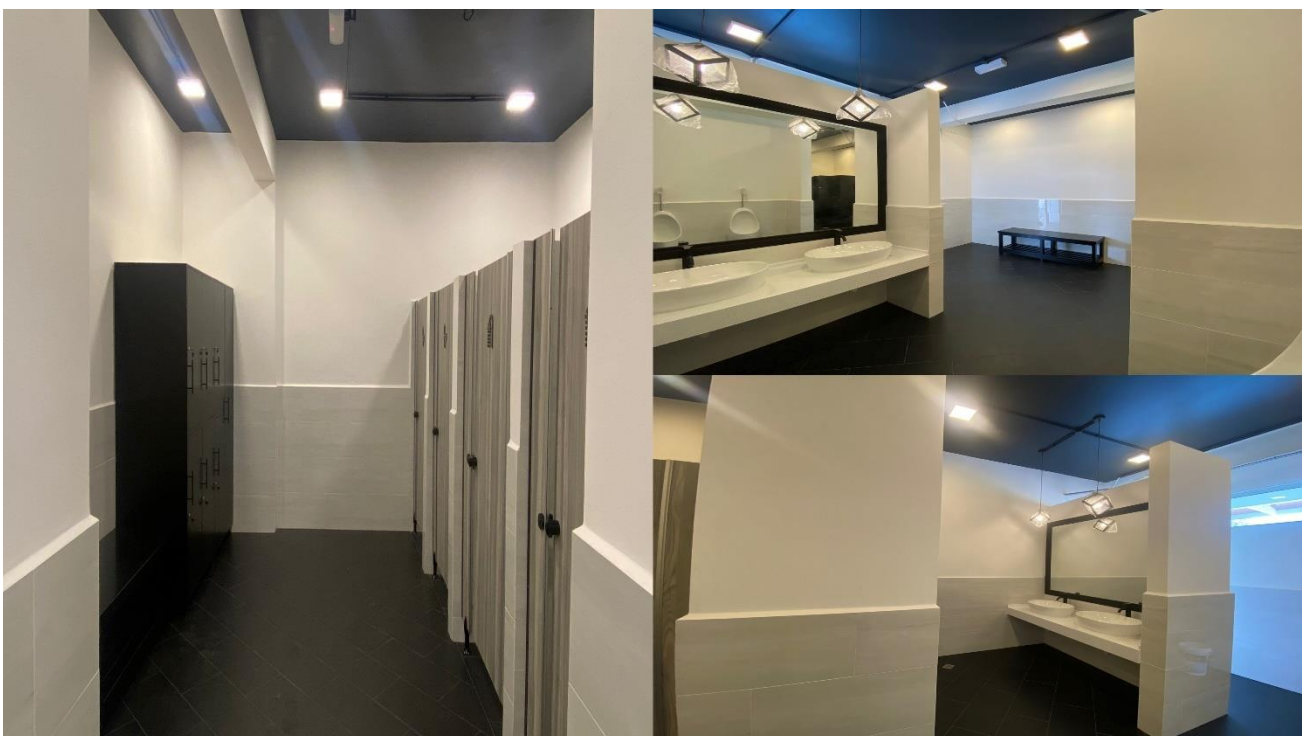
MCM Decision: ✓ Approved

#5: Projects Update by Fifie

Male Golf Toilet Before:



Male Golf Toilet After:



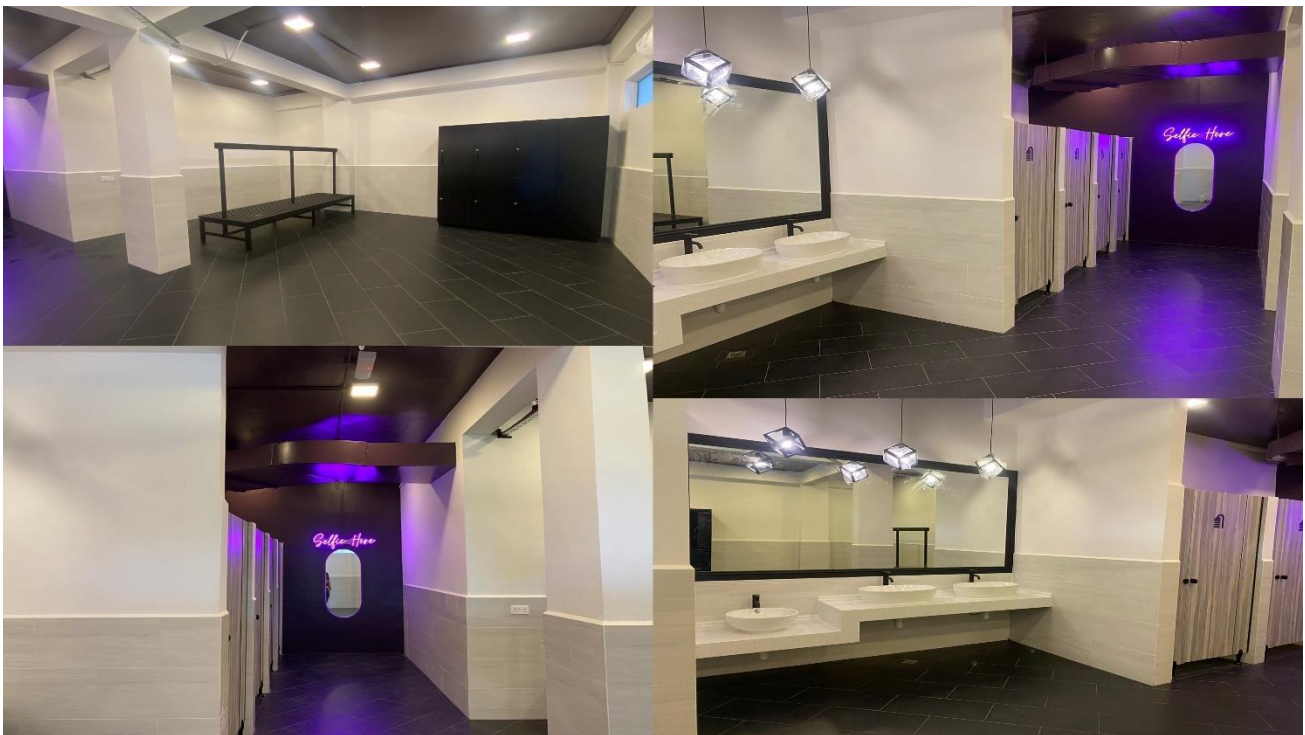


PANAGA CLUB MCM MEETING MINUTES

Female Golf Toilet Before:



Female Golf Toilet After:



Playground:

- The installation of playground equipment is still ongoing – delays due to weather conditions.
- Work is estimated to complete on 5th February 2023.

#6: Division and Sections Updates by Janice

Division Chairs shall hold their DAM within 3 months of the end of the Club's financial year, where all Club members are welcome to attend.

1. Approval of 2022 Financial Report
2. Division Chair to represent the relevant Sections on the Management Committee
 - 1) Culture Division Chair
 - 2) Golf Captain (nominees received will be selected & appointed by Club President)
 - 3) Health & Fitness Division Chair
 - 4) KBBC Commodore
 - 5) Performing Arts Division Chair



PANAGA CLUB MCM MEETING MINUTES

- 6) Social Division Chair
- 7) Sports Division Chair
3. Election and/or appointment of New Committee Members for each Section
Note: Submission of nomination a week before Annual Meeting date.
4. 2022 Chairperson's Reports
5. Any Other Business

#7: Marketing & Events Update by Fifie

Past Event – Tri-fit Chinese New Year



Upcoming Events:

Month	Date	Events
Feb	5-Feb	Chinese New Year Celebration
	14-Feb	Valentine's Day
	25 & 26 Feb	Pool Party
March	5-Mar	Free Training Triathlon
	25-Mar	Sungkai Ramadhan by Egyptian Community
	28 - 30 Mar	Camp - School Term Break
April	4 Apr - 6 Apr	Camp - School Term Break
	29-Apr	Egg Hunt Easter
May	4-May	Star Wars
	7-May	Panaga Club Open Day
	20-May	Hari Raya Open House
June	10 & 11 June	Pool Party
	24-Jun	Volunteer Appreciation Night

PANAGA CLUB
MCM MEETING MINUTES



New Year Club Membership Promotion – 1st to 31st January 2023

- Processing Fee – waived.
- Non-refundable Joining Fee – waived.
- 1st month Club Subscription – waived.
- 2nd and 3rd month Club Subscription – 50% off.
- T&C: remain as active member for at least 6 months, if not penalty fee (varies based on different membership categories) will apply.

Additional comments from MSL:

- 45 new members so far (as at date of meeting), consisting mainly of non-BSJV (Others and Garrison)

#8: AOB by Janice

Part 1: Request for Reciprocity

1. Port Dickson Golf & Country Club, West Malaysia
Indoor Facilities include: air-conditioned Coffee House, Café Pavilion – Golfer Terrace, Banquet Hall (approx. 300 pax), Karaoke Room, Gymnasium, Golf Pro shop, Apartment (Studio & 2-bedrooms), Conference & Seminar Rooms, VIP Holding Room
Outdoor Facilities include: 18-holes Golf Course (Buggy Course); Putting Green; Chipping Green with practice Bunker; 2 tennis courts; volleyball court; 2 swimming pools; children playground; Driving Range – 20 bay
Other Facilities include: locker room, shower room, changing room, wedding function, parties, family day, tele match, 24h security
2. Water Park Golf & country Club, Ontario, Canada
3. St. Ignace Golf Club, New Brunswick, Canada
Facilities include: 18 golf course games, Pro Shop, Restaurant and Lounge, Bar and Grill, Gourmet continental breakfast, Banquet and seminars, Walking and hiking trails, Valet parking facilities, Special events on weekends, Waterfront camping facility, Sky Diving – Just Adjoining

Comments from MCM in relation to request for reciprocity:

- CP informed to send all information of reciprocal clubs to CP and MR for review; decision will be made at a later date.

Part 2: Netball Section

- The netball section would like to run a one-off themed event and open it to non-members.
- Can the section charge a fee for non-members to attend (e.g.: B\$5.00 for a 2 hour event) and would they still be required to pay for a day pass?

MCM Decision: ✓ Approved

Part 3: Serikandi New Menu Proposal

- Proposing new menu [here](#).
- Propose to increase selling prices by 5% - 10% for selected items.

MCM Decision: ✓ Approved

PANAGA CLUB
MCM MEETING MINUTES



Part 4: Tri-Fit Proposal

- Selling merchandise (pre-order and a few in stock items).
- No space required.
- To be handled by Korn (managing and purchasing).
- Club commission: 2.5% on sales.

MCM Decision: ✓ Approved

#9: Discussion of important matters / anything to highlight around the table

Part 1: CP proposal to increase exposure of Club

- PEMM to hold a competition on the best photo / video – any moment captured by member at Panaga Club – to provide exposure of our Club.
- The best photo will win (prize is up to PEMM to decide) and make it fun for the kids.

Part 2: CP discussion regarding Club Caterers

1. Serikandi

- **Comments from CP:** Is our most stable partner and earns most revenue, CP is generally pleased with no immediate issues.
- **Comments from MR:** Missed opportunities for Golf Canteen (Halfway House) and Pool Round Bar. PEMM is in discussion with Caterer to improve services offered and informs that Caterer has requested to reduce rental fees if they are leaving Golf Canteen.
- **Comments from HGS:** Food offered at Golf Canteen is not really what golfers want, and suggests food offered to be more member friendly.
- **Comments from PEMM:** Caterer insist that they are operating Pool Round Bar, a deadline on 1st February 2023 is set for them to prove operational. If still proven to not be operating properly, then as per contract, necessary measures can be taken to regain control of Pool Round Bar. CP agrees to push them to perform better; if not, other vendors can be considered
- **Comments from GLR:** Can consider vending machines at Golf Canteen and Pool Round Bar. PEMM acknowledges recommendation and highlights wild monkey concerns as well as sea breeze which could cause much damage to vending machines.

2. Floradina

- **Comments from CP:** More events-based and cleaning is not good; feels less like a restaurant but more of a lounge. Coffee is well complimented by members.
CP is alright to do events, but queried on whether non-BSJV events are making any income for the Club? PEMM responded that the Club earns 6% commission on Room Hiring of the Lotus Lounge.
CP highlights compliance to be strictly enforced on all sales vendors – if no receipt is given to customer, the food should be free.
Members experiences and events (e.g.: dine in) should be given priority and ensure that the Club makes earnings from Caterers non-member events as well. PEMM queried on events pax limits for kitchen to close (not accepting other orders outside of event due to small kitchen team).
- **Comments from KBBCC:** Suggests more collaboration between Caterers with Section and Events

PANAGA CLUB
MCM MEETING MINUTES



3. Santuari

- **Comments from CP:** Good compliments on food served, but some concerns are raised on customer service. Members have also informed that it is difficult to make reservations as usually booked out. Concerns are raised on non-members dining in at Santuari as guests without purchasing Day Pass. CP emphasizes for non-members dining at Santuari to buy Day Pass still but gives CM authority to determine how much is suitable.
- **Comments from HGS:** Suggests charging higher price for non-members.
- **Comments from KBBCC:** Suggests if host (member) is not here, guests (non-members) should purchase Day Pass to use Club facilities (including dining at Santuari) by default.

Overall conclusion for non-members dining in at all Caterers from CP:

- CM, FAM, PEMM and MSL to think thoroughly about access for non-members dining in and come up with SOP to be cascaded to all stakeholders involved.

Part 3: New appointed KBBCC

- Marten will be stepping down as KBBCC, and position will be taken over by Terry Savoie (current KBBC – Sub Aqua Diving Treasurer).
- Marten will continue to provide support to Terry and remain active in KBBC activities.

Part 4: Updates from MR

- Warren from Cubs/Scouts Section Committee has informed that they lost their storage space and is requesting for a new place to store their things. FAM to contact Section Committee to resolve.
- Recommends early notification of facilities closure (e.g.: tennis, golf and caterers), including for tournaments to avoid members' disappointment and frustration from last minute cancellations/information. CP emphasize to consider how our actions (temporary closure of certain facilities) will affect all our members.
- Teenage children have requested for more activities (e.g.: snooker and table tennis). CP and CM highlights lack of space to place snooker table to be played safely without affecting other Club activities. Youth Club also did not give promising results after trial.

Part 5: Updates from GLR

- Actively trying to get Garrison new arrivals to join as full members of Panaga Club
- RGR open days can be used to promote Panaga Club membership.
- GLR is leaving in June and recommends tapping on spouse expertise to help improve customer experience and services offered. MSL to connect with spouse to gain better insights on improvements.

Part 6: Empty slots on MCM

- CM to advertise and look for suitable volunteers for PADC and F&B representatives.

Part 7: Updates from Golf Section

- Request for MCM approval to offer cash as prize for Golf tournaments (from money collected from tournament registrations) as most of the time, it is too late to purchase suitable prizes for tournament as budget allocated depends on participation rate. Furthermore, cash is easier to value than goods (easier to calculate expenditure as well). CP raised concerns on cash prizes and section budget but agrees that cash prizes are more convenient than procuring goods prizes.
- **MCM Decision:** ✓ Approved. CP is happy to try out cash prizes for Golf tournaments but suggests monitoring members response and feedback towards cash prizes and look out for any complaints.



PANAGA CLUB
MCM MEETING MINUTES

- CP emphasize on balance for golf tournaments and people who would like to use the golf course (that are not joining the tournaments) and to improve efforts to increase revenues of Golf section.
- HGS reassures that priority is well balanced, as tournaments are generally held on Sundays due to relatively more walk-ins for golf course on Saturdays. CP and MR highlights importance to prioritize members and members' experience – for instance, members who registered for tournament, but tournament ends up being postponed or cancelled due to low participation (as golf section needs to ensure minimum participation pax reached to avoid loss)
- Current practice putting green Hole #18 will be used as a nursery for greens; practice putting green will be moved to Hole #8.
- DAM of Golf Section will be held on 19th February 2023, where section committee members will be elected while Golf Captain's position to be appointed by Club President from the nominees received. The position of Golf Vice Captain will be removed, and a new position will be introduced to the Golf section: Competition & Membership Secretary.
- CP query on nomination of Golf section committee members – emphasize on transparency and fairness. CM suggests making job descriptions well known and clearly defined for each committee role.