

**PANAGA CLUB
MCM MEETING MINUTES**



Meeting Name: MCM09/22
Date of Meeting: Wednesday, 7th December 2022

Time: 1100 - 1300
Location: Pelangi Room

Meeting Objective

Focused on 2023 financial overview, including budget review and approval, proposed changes in membership as well as section fees.

Attendees

Present:

Andrey Shuvalov	CP, Club President
Alper Zika Celik	CT, Club Treasurer
Nor Yap	CM, Club Manager
Taff Evans	GLR, Garrison Liaison Representative
Aran Testa	CDC, Culture Division Chair
Meghna Nair Vinod	SocDC & MKR, Social Division Chair & Marketing Representative
Marc Ripoché	SDC, Sports Division Chair
Marten Adema	KBBC, KBBC Commodore
Michael Lampp	MR, Maintenance Representative
Wenny Chong	FM, Finance Manager
Geoffrey Sim	FAM, Facilities Manager
Salami Hj Jakuran	GM, Golf Manager
Fifie Abdullah	PEMM, Project cum Event & Marketing Manager
Janice Lim	MSL, Member Services Lead

Apologies:

Wendy Dawn Thompson	PADC, Performing Arts Division Chair
Hj Roslie Hj Bakar	GC, Golf Captain
Julia Wotton	HFDC, Health & Fitness Division Chair
David Hughes	HM, House Member

#1: Finance Update by Alper

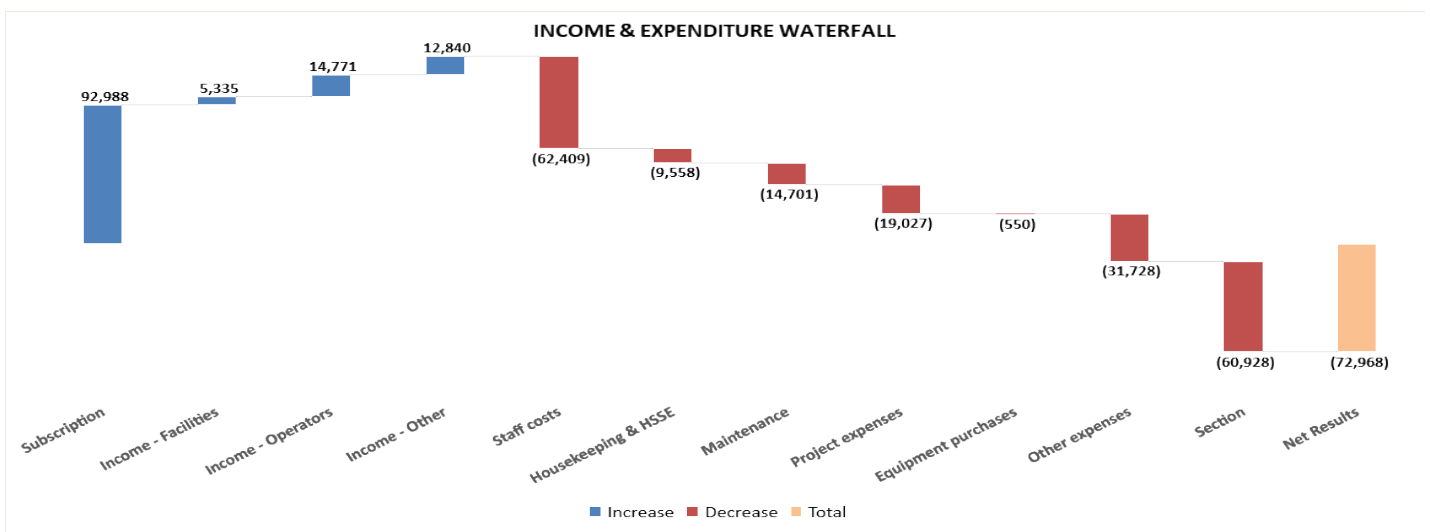
As at 31st October, the Club has reported:

Total income of \$124,321 (1% decrease compared to last month).

Subscription fee portion of this income is ~\$94,324 that represent a %1 increase compared to last month.

- Total expense of \$199,343 (15% increase from last month).

- Resulting net loss of ~BND 75,022





#1: Finance Update by Alper (continued)

CP queried on income outside of subscription, FM informed that:

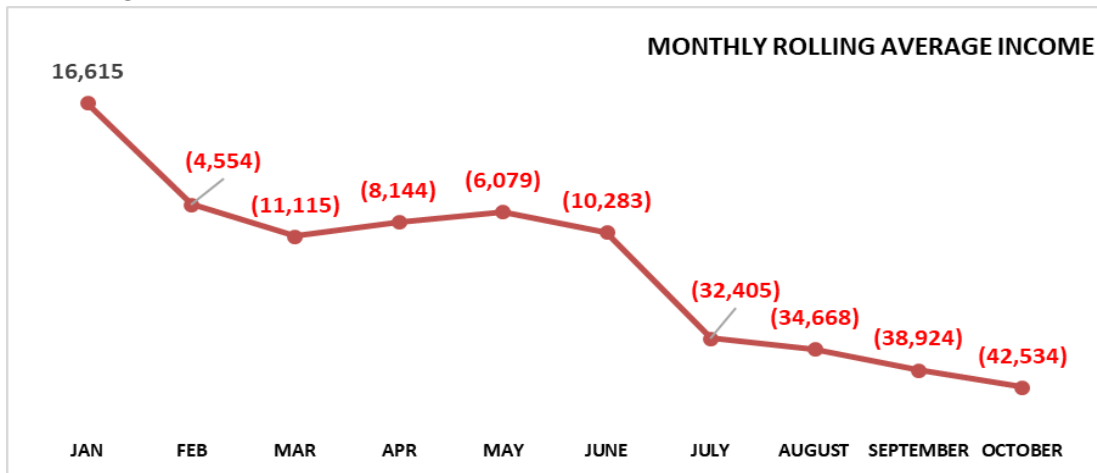
- In terms of income from facilities, room bookings are meeting their targets
- In terms of income from caterers, both Serikandi and Floradina are doing well above target set

KBCC: gentle reminder to all sections to submit their chits to club timely to record income more accurately, which is also beneficial for sections budget review.

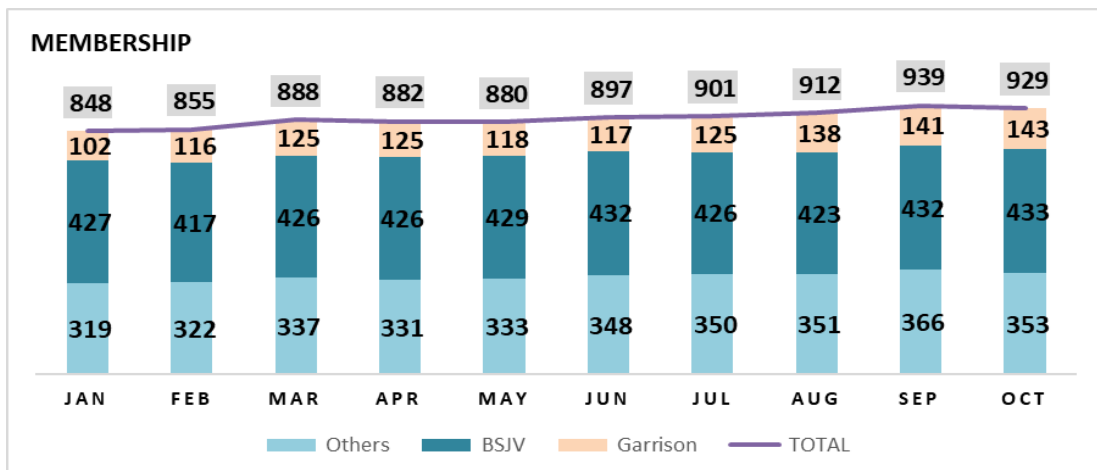
- This graph shows our cash position movement throughout months.



- The average income of the club is still in decline mainly driven by project related expenses and gradual easing of Covid restrictions starting from the first half of the year.



- Our total membership numbers have gone slightly lower. Biggest increase compared to the beginning of the year is observed under the Garrison and Others categories.

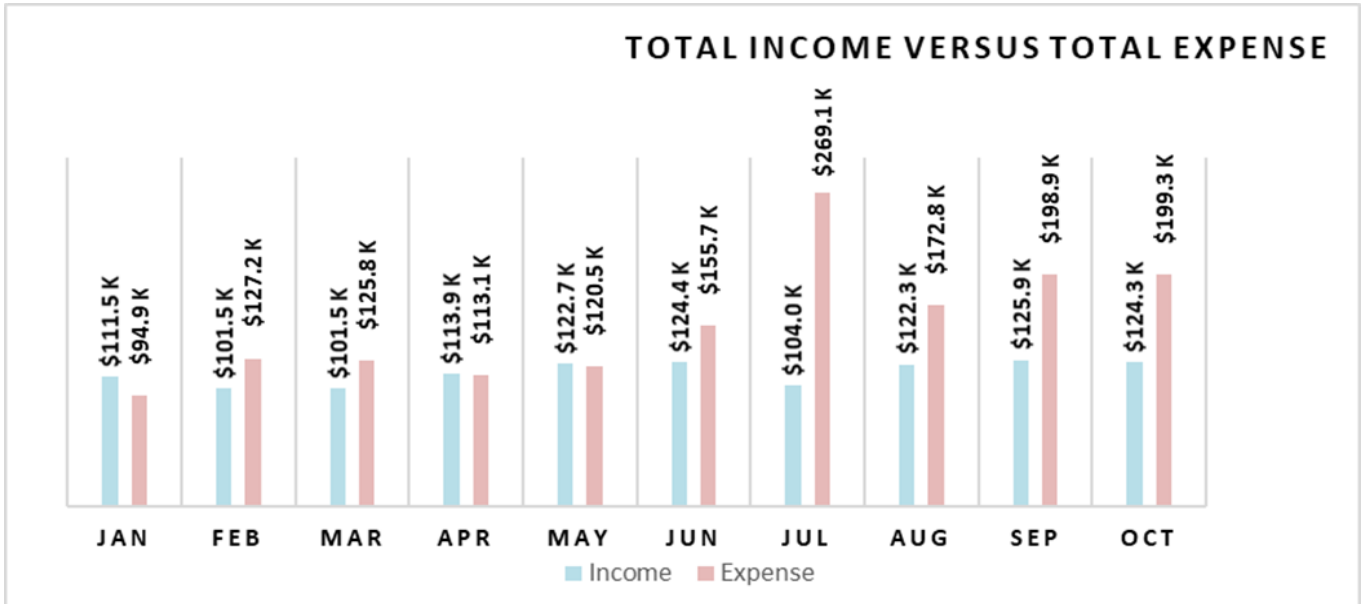




#1: Finance Update by Alper (continued)

• Income and Expense Breakdown for October 2022

- o Subscription income increased slightly ~1%
- × Total revenue have dropped slightly
- × Total expenses have increased slightly in connection with
- × Maintenance cost increase compared to last month as a result of following activities: Conference chairs upgrade \$5K; Waste removal and R&M \$11K; Floodlight & estate maintenance \$6K
- × Project expenses have significantly increased in October as a result of following activities: Beach shelter renovation \$41K; Playground flooring & repair \$33K; Toilets renovation - Golf toilets near Poolside Café \$10K; Others \$4K

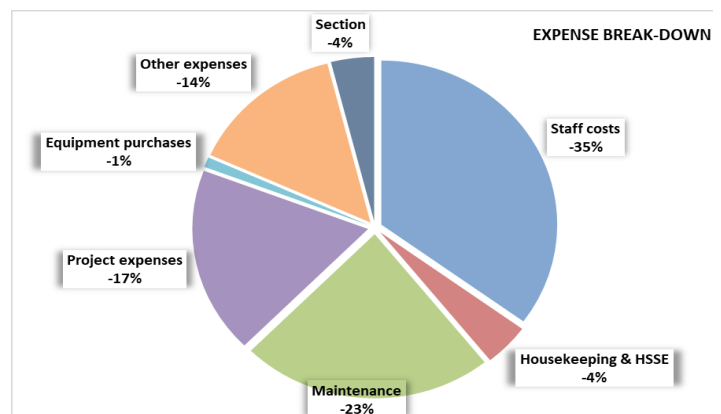
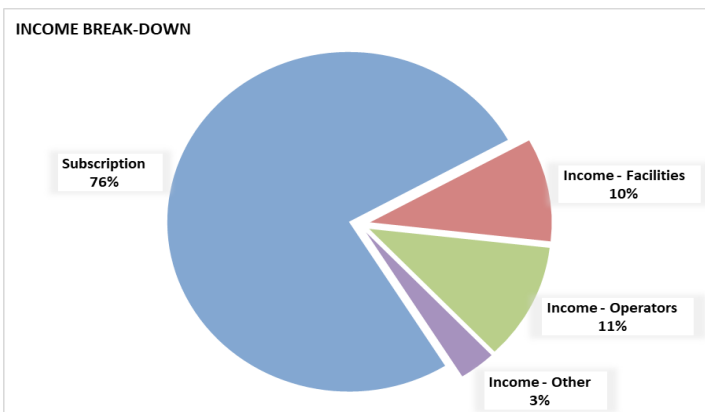


CP queried on Club expenses:

- Emphasis is put to control unbudgeted expenses and strict procedures to get approval from CM CT CP
- Maintenance expenses should be consulted together with MR as well

CDC query on income and expenses breakdown for events:

- To make sure that events break-even and/or are profitable
- PEMM reassured that all events are at no extra cost to the Club and that all events income and expenses are well recorded



Additional comments from MCM:

- Tennis coaches week-long conference in the future should be discussed in advance, as many classes were missed
- PMS to make better use of music facilities and improve on scheduling to reduce long waitlist
- CDC mentioned that dance classes cancelled are usually informed last minute through PDC's Facebook group with no replacement classes. PEMM has informed that email sent by section committee is also usually last minute, leading to unavoidable disappointment

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#2: 2023 Budget Overview by Alper and Wenny

Reviewed a lot of budget items together with MCM, overall no conclusion regarding 2023 budget as more review is required by CP CT CM MR, especially for maintenance and projects.

#3: Membership Figure Update 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

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

November New Members joining with promotion:

- BSP/BLNG/BSM promo +11 new members
- Week Pass promo +2 new members
- BG New Arrival promo +5 new members

#4: Proposal to Increase Club Membership Fees effective 1st January by Janice

	Current Rate	Proposed Increase	Monetary Increase	Percentage Increase
*BSJV – Reduced (SG 5 and below)	B\$75.00	B\$80.00	+ B\$5.00	+ 6.67%
*BSJV – Standard (SG 4 and above)	B\$110.00	B\$115.00	+ B\$5.00	+ 4.55%
Non-BSJV – Reduced (Rank - Garrison, Army & Police, Retirees – golfers , Students, Teachers, Nurses, Mature Dependents)	B\$75.00	B\$85.00	+ B\$10.00	+ 13.33%
	B\$75.00	Or B\$90.00	Or + B\$15.00	+ 20%
Non-BSJV – Reduced (Retirees – non-golfers)	B\$75.00	-	+ B\$0.00	+ 0%
Non-BSJV – Standard	B\$110.00	B\$120.00	B\$10.00	+ 9.10%
	B\$110.00	Or B\$125.00	Or + B\$15.00	+ 13.64%

*BSJV includes: BSP / BLNG (auto deduct from payroll) & BSM / BST / BGC / SDB / STIA (require CFD to sign chits)

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MSL requested for little and/or no increase for retirees as they are a no-income group.

- Majority of retirees use golf facilities and tri-fit only
- Non-golfer retirees are all long-time members, who maintain their membership as an act of customer loyalty
- In 2019 when membership fees were revised, the retiree membership fees had already increased by 75%. If we increase it further by a significant amount, Club membership would offer low value for money for retirees

MCM decision on increase in Club membership fees effective from 1st January 2023:

- BSJV - Reduced approved to increase by B\$5.00
- BSJV - Standard approved to increase by B\$5.00
- Retirees - Reduced approved to increase by B\$5.00
- Non-BSJV - Reduced approved to increase by B\$10.00
- Non-BSJV - Standard approved to increase by B\$10.00

#5: Proposal to Increase Section Membership Fees effective 1st January by Janice

Proposal from Sections:

Section	Current Rate	Proposed Increase effective 01/01/2023
Football Academy	B\$10.00 for 1 st child B\$5.00 for additional child/ren	B\$10.00 per child
Music Lessons	B\$20.25 per 30 mins lesson	B\$21.50 per 30 mins lesson

Proposal from Club (to accommodate budgeted costs to refurbish Jungle House):

	Current Rate	Proposed Increase effective 01/01/2023	Monetary Increase	Percentage Increase
Jungle Tots	B\$8.00 per month	B\$15.00 per month*	+ B\$7.00	+ 87.5%

***increase is not confirmed by section yet (to confirm after 10/12/2022)**

MCM decision on increase in Section membership fees effective from 1st January 2023:

- Football Academy request approved
- Panaga Music Society request approved
- Jungle Tots request approved

Review of KBBC Current Activities and Fees:

Current Activities	Current Rate
Sub Aqua Diving – Try Dives (≥ 14 years old)	B\$65.00 per 2 – 2.5 hours session
Dinghy (≥ 8 years old)	B\$20.00 per month per family
Kayak	B\$3.00 per month per person B\$5.00 per month per family
Fishing Trip	B\$375.00 per trip
River Cruise	B\$150.00 per hour Additional hour +B\$75.00
Water-tubing	B\$150.00 per hour Additional hour +B\$75.00

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#5: Proposal to Increase Section Membership Fees effective 1st January by Janice (continued)

KBBCC's comment: updated fees and plans will be provided by KBBC section soon.

CM query on KBBC Clubhouse: What is the way forward?

- KBBCC suggests to demolish and/or continue to look for any expressions of interest
- CP suggests to walk around KBBC Clubhouse and talk to IFM before confirming on way forward

#6: 2023 Club Events Planning Fifie

Date	Events	Remarks
21st January	New Year Beach Party	
14th February	Valentine's Day	
26th February	Chinese New Year	Depends on Section event
18th March - 19th March	Pool Party	
26th March	Helping Hand Charity	
4th April - 6th April	Laser Tag Class	
7th April	Star Wars	
7th May	Easter Egg Hunt	Depends on Section event
20th May	Hari Raya Open House	
29th May - 2nd June	5 days Camp	
17th June - 18th June	Pool Party	
24th June	Volunteer Appreciation Night	
11th July - 14th July	Summer Camp	
18th July - 21st July	Summer Camp	
25th July - 28th July	Summer Camp	
8th August - 12th August	Summer Camp	
15th August - 18th August	Summer Camp	
26th August	Family Fun Day	
9th September - 10th September	Panaga Summer Festival	
7th October	Breast Cancer Awareness	
28th October	Superheroes Day	
18th November	Adult Obstacle Games	
9th December - 10th December	End Year Pool Party	

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#7: 2023 Section Events Planning Fifie

Date	Events	Organiser
15th January	Music Recital	Panaga Music Society
27th January - 3rd February	Adult Singles Open Tournament	Panaga Club Tennis Section
3rd March - 11th March	Junior Tournament by Age	Panaga Club Tennis Section
25th March	Ramadhan Iftar	Egyptian Community
27th March - 31st March	Junior Tennis Camp	Panaga Club Tennis Section
3rd April - 7th April	Junior Tennis Camp	Panaga Club Tennis Section
6th May	Eid-Elfitri Celebration	Egyptian Community
12th May - 19th May	Adult Doubles Open Tournament	Panaga Club Tennis Section
29th May - 3rd June	Junior Tennis Camp	Panaga Club Tennis Section
9th June - 11th June	Junior Team Tournament	Panaga Club Tennis Section
19th June - 21st June	Adult Team Tournament	Panaga Club Tennis Section
1 Sunday in June / July	Music Recital	Panaga Music Society
24th July - 28th July	Junior Tennis Camp	Panaga Club Tennis Section
31st July - 4th August	Junior Tennis Camp	Panaga Club Tennis Section
21st August - 25th August	Junior Tennis Camp	Panaga Club Tennis Section
15th September - 22nd September	Adult Mixed Doubles Open Tournament	Panaga Club Tennis Section
16th September	Spelling Bee	Nigerian Community
30th September	Mid Autumn Festival	Chinese Community
1st October	NIAC Independence Celebration	Nigerian Community
7th October	Egyptian Day	Egyptian Community
10th November - 18th November	Junior Tournament by Ability	Panaga Club Tennis Section
11th November	Bankole Futsal Cup 2023	Nigerian Community