

# Minutes of Club AGM 2021

Held in the Clubhouse and via Zoom

4th December 2021

6:00 p.m.

## **Attendance in Clubhouse;**

Mairead Sunderland, David Colley, Bernard Byrne, Steven Redmond, Irene Poole, Harry Poole, Pat Roche, Jerry O'Riordan, Colin Sunderland, Elaine Murphy, Vincent Kearney, Jim French, Mary Osborne, Paul Dobey, Mona Moynihan, Ann Morgan, John Morgan, Stuart White, Pat Walters, Eileen Cullen, John Creagh, Gerry McGrath, Mary Cooper, Michael Carty, Seamus Kennelly, Paddy Donohoe, Tom Foster, Kieran O'Donovan, Alan Gray, John Fitzgerald, Pat Noonan, Patsy Asple, Kieran Murphy, Declan O'Toole, Adrian Copeland, Seamus O'Donohoe, John Sheridan, Paul Doran, Terry Noone, Noel Ivanoff, Cathal O'Donohoe, Keith Reid, Donal O'Keeffe, Keith Palaka,

## **Online Attendance:**

Phil Clancy, Brona Dore, Janet Ryder, Marian Sinnott, Norma O'Neil, Maeve Duke, Imelda Trankner, Frances Swords, Miriam Brew, Ann Codd, Andrea Godkin, Denise Kavanagh, Louann Stafford, Bronagh Stafford, Derek Hayden, Gary Sheehan, Cliff Forsyth, Conor Flynn, Martin Macdonnell, Laura Funge, Eileen Moriarty, Paul McDonald, Pat O'Shea, Pat Kenny, Karl Caulfield, Paddy Dore, Pat Walsh, Iris Checkett, Cecilia O'Riordan.

## **Apologies:**

Brian Kenny, Frances Sinnott, Sara Killeen, Paddy Dore, Brona Dore, Karl Caulfield, Gay Gahan, Catherine Quinn, Marion Siggins, Paddy Stack, Stephen O'Brien, Diarmuid Swords, Kate Sheehan, Brendan Sheehan, Gaye Creagh, Annie McMahon. Mary Cleere.

Chairperson/Mr Captain Vincent Kearney opened the meeting. He welcomed everybody with a special welcome to our two new captains Adrian Copeland and Mary Cooper. He requested permission to record the meeting and the recording to be destroyed when the minutes were typed. Permission granted by the floor.

To our online attendees, if you are having difficulty with the chat function and wish to ask a question or make a comment please ring the club on 0539425166 ext 3 where Mairead will take your question or comments and pass them to the floor

There was a minute's silence out of respect to our departed members and friends.

Minutes of the 2020 AGM were circulated prior to the meeting, and there were no matters outstanding.

Minutes proposed by Adrian Copeland and seconded by Stuart White.

Chairperson Vincent then called on the Honorary Secretary Mary to read her report.

## Honorary Secretary's Report 2021

It is my pleasure to report to you on some of the work of the Executive Committee 2021, in this, the 85th year of Courtown Golf Club.

The year started off with the full closure of the course and clubhouse for almost four months due to the Coronavirus pandemic, resulting in the layoff of all bar and office staff. This was a difficult time for all concerned, members, staff and contractors. The Greens staff under the guidance of James Timmins continued their work whilst observing all covid regulations, and I think you will all agree that when the course did open on April 26th it was in magnificent shape.

You, the members, showed great loyalty and forbearance with the extended closure and the full timesheets upon reopening showed your enthusiasm for the game of golf and the return of some semblance of normality. Strict protocols were in place which made it difficult to organise competitions and some of our annual fixtures such as the Drive-In took on a new look..... Thankfully the course remained open and with the further lifting of restrictions the clubhouse and restaurant were able to open with outdoor bar and restaurant services the order of the day. We welcomed back our bar and catering staff, and our caterers did a great job on the Barbeque where their burgers went down very well with members and visitors alike. Our bar staff did stellar work in serving drinks from the Bar in the new patio area. Many thanks to the volunteers who worked hard on the patio to make this much used facility available to the club. The purchase of a marquee was an added bonus to the club for outdoor bar and catering purposes.

All that said, we were glad to return to indoor dining and bar services and the bar and catering staff did an admirable job in collecting the required names and contact numbers and adhering to the government guidelines. We are in the lucky position of having Mossel Bay Catering with Ian and Siobhan at the helm and the standard of food that they provide. We wish them continued success. Mary Cleere and Keith are the friendly faces in the bar and we would like to thank Darragh, Sofi and Saul for their time with us and wish them well in their new ventures. Our renovated former "Green Room" now The Coffee Dock has turned out well and is a quiet, bright space for that post golf drink, pint, coffee or snack.

Our treasurer Paul Dobey was charged with the club finances and he will outline the financial situation in his report. Thank you to Paul for his management of the club finances.

The office staff were laid off during the pandemic and sincere thanks to our manager David Colley who was always a phone call away when we needed to ask questions (sometimes in a panic) and is more than helpful on a daily basis. We were delighted to have David and Gillian return to the office in April, and Mairead started work with us in August following a period of volunteer work there. May I take this opportunity to thank Gillian who left in July and our office volunteers President Jim, Gay Gahan, Brid Lillis and Kieran Murphy.

This year saw the introduction of the Clubnet system. This system is like a one stop shop that looks after all the bookings, invoicing, emails, website, epos systems and information. This replaces the many other separate systems we had and will be both cost effective and time management efficient in the long run. By now you will all be familiar with the Clubnet app which you use to book your golf. Thank you for your patience while this changeover was ongoing. As with any new system there is bound to be a glitch here and there as we familiarise ourselves with it. A new more efficient telephone system was also installed this year along with new computers and screens.

On the facilities side, we saw the roof repaired and the installation of a new generator. A new air compressor was also installed. A plan has been drawn up for the future maintenance and refurbishment of the clubhouse depending on finances.

The Greens committee were hard at work from early in the year, and the committee and staff continued to work tirelessly on our greatest asset, the course. New machinery including a drag mat, fertiliser spreader, bunker rake and greens brush, compact tractor, a verti-drain and some smaller items of machinery were purchased. A 5 year replacement plan was put in place depending on finances. New buggies were ordered early in the year and 4 more are ordered for next year. There was a meeting with the buggy owners in June, and a plan was agreed to extend the use of buggies throughout the Winter months. The full benefit of this plan may take a few years. There was also a commitment to resurface the buggy yard.

Membership saw an upturn in new member applications this year with 122 new applicants including Full, U35, Pavilion, Overseas and Students. We had 48 resignations. This is a positive sign for the future of the club.

The Junior section has been a terrific success and there was a waiting list for coaching. Vice Captains Adrian and Mary and their Junior Committee and Paul Morris worked hard over the Summer with the Juniors, organising coaching and competitions for the various age groups and abilities. "The Juniors of today are the members of the future." Thank you to you all. Our Junior Captains Taylor and Bethany did us proud this year. Good luck to you both as you head into the exam years.

The Governance committee had a heavy workload with the drawing up of the new constitution. The 2021 constitution was put to the members at an E.G.M. in October and got unanimous approval. The new rules will apply from 4th December 2021 and a copy of them may be found on our website.

Competitions and Teams went ahead this year after a late start due to the pandemic. A sincere thank you to our very generous sponsors of both the Ladies and Men's competitions, and to all our card checkers and Handicap Secretaries who had the task of coming to grips with the new WHS. Our teams didn't fare well this year, but hopefully 2022 may see some silverware. As usual we say thank you to our club professionals Paul Morris, James Roche and Martin Darcy. Always helpful and accommodating to both members and visitors.

The Bungalow Project was a project which thanks to the vision of our Captain Vincent and our club professionals Paul and James has come to fruition. The installation of a Trackman Simulator will be a great asset and facility for the club, especially during the dark wet days of the Winter months. Lessons may also be held indoors when weather conditions are not favourable. Many thanks to all who contributed to this project by pre-buying hours.

The transformation of the bungalow was made possible by the many volunteers who worked tirelessly on getting it ready.

I cannot mention all of our volunteers individually, but your help on the course, on the flower beds, in the bungalow, the patio area, the office and around the club has quite simply been invaluable. Your skills and talents were very much appreciated by us all and a huge thank you to you all.

The Executive Committee held 14 meetings during the year, with the earlier monthly meetings held on-line. Much planning was done during the enforced closure to ensure the smooth reopening in April.

The committee took on the following roles;

Bar and Catering- Eileen Cullen, Practice Area and Development-Pat Donnellan, Governance- Paul McDonald, Sponsorship- Laura Funge, Greens -Seamus O Donohoe, Facilities- Pat Roche. Juniors- Adrian Copeland and Mary Cooper.

Well done to you all for the time and work you have put in.

We have come through another challenging year on many fronts, especially with Covid 19. This committee had the benefit of the covid experience of last year's committee, so we were somewhat prepared.

There are many challenges and opportunities for the club to grow and rebuild our membership numbers, attract visitors and guests. We can only look forward with optimism by working together to further develop the club and its facilities to ensure that Courtown Golf Club remains the premier club in the region.

I would like to express my thanks and appreciation to our Presidents Jim and Mona, our Captains Vincent and Ann and the Executive Committee. It has been an honour working alongside you all.

I would also like to wish the incoming officers and committees all the best for 2022.

Best wishes to you all for good health in the future.

Yours in golf

Mary Osborne

Honorary Secretary

Chairperson Vincent then called on the Honorary Treasurer Paul to read his report.

### **Treasurer's Report**

**Paul Dobey**

**Honorary Treasurer**

It has been both a great pleasure and challenge to act as the Treasurer of Courtown Golf Club for 2020 and 2021.

Firstly, I would like to thank all the members of the Executive Committee, the Men's Committee and the Ladies Committee for all their support on financial matters during the year.

I would also like to express a special Thank You to all our Sponsors.

I would also like to thank James Timmins and all our course employees, David Colley and our office and bar staff who played an essential part in supporting the club and contributing to our financial result in what was another very challenging year.

I would also like to thank our Trustees whom we met during the year to discuss finance and other matters. The advice and support offered by the Trustees is greatly appreciated.

I would like to thank the many volunteers who contribute to the smooth running of Courtown whether it's on committees, on the course, in the office or in other ways. A very special Thank You to all of the Volunteers on the Bungalow project this year.

This volunteer activity has developed a great asset for Courtown and has saved the Club tens of thousands of Euros.

Finally I would like to thank all the past officers , members and employees that have contributed to making Courtown Golf Club what it is today.

I would now like to turn to the body of my treasurer's report for 2021.

### **Covid 19**

Covid 19 has had an enormous impact on the members and employees of Courtown Golf Club over the last two years. It has given rise to significant restrictions in members ability to enjoy the club's facilities and the club's employees have been severely impacted through layoffs or short working hours.

Covid19 has also had a significant impact on the finances of the club including very significant reductions in it's golfing revenues and the need to cut costs.

While Covid 19 has had a negative impact on the health and wellbeing of the members and staff of the Club the financial position of the Club has improved significantly in the last two years due to the following factors:

Firstly, the Club benefited from the fantastic support of its members who paid full year subscriptions, but were only able to access the club's facilities for part of each of the last two years. Secondly, we attracted a large cohort of new members to the club in each 2020 (42 new members) 2021 (114 new members). This was due to the increased popularity of golf and a thoughtful membership drive focused on attracting new members that we expect will stay with the club for the longer term.

The Club has benefited from very generous government supports in 2020 and again in 2021, and benefited from Golf Ireland grants in each of 2020 and 2021. The club is most grateful for these supports and has deployed these funds to invest in course maintenance, course machinery and other essential infrastructure replacement. These investments enhance the long- term resilience of the club for the benefit of current members and increases the attractiveness of the Club to new members.

The Executive Committee of the Club implemented drastic cost measures immediately when the Covid crisis emerged in March 2020 and has had a razor-sharp focus on all the club's costs throughout 2020 and 2021.

Finally, the club has benefitted from the very generous support of our members who participated in sponsorship, fundraising activities and volunteered for work on committees, in the office, on the course and for the Bungalow project.

On behalf of the Executive Committee, I would like to thank our members, employees , contractors, volunteers and suppliers for your support at what has been a very challenging and uncertain time for the Club. The significantly improved financial position of the club over the last two years is a testimony to that support.

### **Result for the year.**

The net profit for the year was €187,554 against a profit in the prior year of €21,993. The profit before depreciation was €286,810 in 2021 against a profit before depreciation of €125,289 in 2020.

This means that the club has generated a positive cash flow from operations in the last two years of €412,099 which has been deployed to pay down substantially all the club's debt, invest in the club's infrastructure and build up cash reserves to strengthen the financial resilience of the club and give the club options for future investment and development.

The positive swing of €165,561 in the 2021 result compared to the 2020 result reflects increased revenues of €126,362 and reduced costs of €49,113 and reduced social prepayment retained of €8,914.

### **Revenues**

The increase in revenues of €125,362 in 2021 includes an increase in green fees of €27,030 and sundry receipts of €45,869. The sundry receipts includes a number of one-off items such as the Golf Ireland grant of €20,000, County Council grants of €4,657 and an insurance claim of €13,022 in respect of equipment destroyed by a lightning strike in 2020, which was received in 2021.

The bar traded at a surplus of €16,330 in 2021 (after the benefit of the wage subsidies of €18,076 and a small business grant of €4,000) which compared to a loss of €2,380 in 2020. This is a good result considering Covid 19 restrictions.

Member's subscriptions increased by €50,964 on the prior year and this is the second year in a row that we have seen a healthy increase in subscriptions. The club lost 48 members and welcomed 114 new adult members to the club in 2021.

The club ended the year with 793 adult members which is a step closer to our estimate of optimal membership capacity of between 850 and 900 full members. The club also has a vibrant junior section which is very active in the summer months. This is an important investment in the future.

### **Expenditure**

The club's expenditure for 2021 was €49,113 less than 2020 which in turn was €172,154 less than the club's expenditure in 2019. This means that the cost savings of €221,000 were achieved in 2021 compared to 2019.

The reduction in expenditure includes the favourable impact of government subsidies of €€24,959 in 2021 and €48,890 in 2020. The remaining reductions in expenditure arose due to course closure, less competitions, staff layoffs and other cost action taken during the year.

While some of these cost savings will continue into next year this overall level of cost reduction will not be possible in future years when the course is open, government supports are no longer available and member services are restored to the required standard.

Indeed, I believe that the club should achieve a break-even position next year if the club facilities are open to members for the full year next year and there are no grants or government grants available.

### **Grants and Government Supports**

The club has benefited from grants and other government supports in 2021 amounting to €71,692 and in 2020 amounting to €63,318. These supports for 2021 included the government wage subsidy of €43,035, and restart grants and small business grants of €8,657 and a Golf Ireland grant of €20,000. Our members are grateful for these supports.

### **Financial Position at year end**

The cash balance on 30th September 2021 was €463,933. This was offset by outstanding trade creditors and leasing liabilities of €234,724 giving a net positive position of €229,209. This compares

favourably with a cash balance of €124,656 on 30th September 2020 which in turn was offset by trade creditors and leasing liabilities of €150,592 giving a net negative position of €25,936.

### **Members Subscriptions and Social Prepayment**

At the 2020 AGM the Chairperson expressed confidence that the continued focus on revenue growth and costs optimization measures would mean that a further increase in the membership subscriptions for 2022 could be avoided.

I am delighted to inform members that the 2021 Executive Committee achieved the required revenue growth and cost optimisation measures to avoid a subscription increase for 2022.

While future increases in subscriptions will depend on many factors and will be considered by future executive committees and by members at future AGM's, I believe that a combined focus on revenue growth and costs optimization measures in the coming year, will mean that an increase in the subscriptions in 2023 can also be avoided.

In addition, I am delighted to inform members that the utilisation period for both the 2020 and the 2021 social prepayment has been extended to 30th September 2022.

### **Capital Investment**

A multiyear machinery replacement plan was developed during the year and is being implemented. Further details of our capital investment program are set out in the notes to the accounts.

Capital expenditure incurred in 2021 was €143,660 compared to €43,613 in the prior year. As of 19th November 2021, the club also had commitments to purchase additional machinery amounting to €198,513.

While the club is now in a very healthy financial position, it will require careful stewardship to maintain this position into the future.

Before I close, I would just like to say that you have a fantastic nominee before you for Treasurer for 2022.

Looking to the future, the next step on the financial journey for Courtown Golf Club is to strengthen its systems and internal controls and increase the use of technology. The Club needs to eliminate antiquated, inefficient and expensive manual processes and have a more technology-based interface with members. This will be required to meet the expectations of our younger and future members. For example, I also believe that now is the time that we should move towards an electronic competition purse.

I wish our next Treasurer all the very best in grappling with these thorny issues and I know he will be successful in this endeavour.

### **Accounts Approval Process**

The treasurer's report and the accounts were considered in some detail by the Executive in November and the accounts have been subject to audit by M&E Doyle and Associates, Chartered Accountants and Statutory Auditors.

It is my pleasure to recommend the accounts for the year ended 30th September 2021 for your acceptance.

I would now like to open it up to members for questions.

Kieran O'Donovan

Kieran complimented the Treasure on his financial report and asked where the optimum membership number of 900 came from? Treasurer replied that this was a long range planning estimate and felt that between 850 and 900 full members was about right.

Chairperson Vincent thanked Paul for his strong stewardship and asked for a proposer and seconder for the finance report.

Proposed by Eileen Cullen, Seconded by Terry Noone.

### **Motions 1.**

It is proposed to change Clause 22 Subscriptions of the Club Constitution from;

#### **22 Subscriptions**

i) “ The Club Secretary shall post on the Club Notice Board, a list of all members, indicating their handicap and whether or not their current subscriptions have been paid. Any member whose annual subscription is not paid prior to the last day of January in any calendar year, shall cease to be a member on that date, but the Management Committee may, by a vote of three quarters of the members present, suspend or nullify the application of this Rule to any member on reasonable cause being shown. For the purpose of this Rule, in particular, and these Rules generally, the term “subscriptions” shall include all levies and other sums payable by members as decided by any AGM or EGM of the Club.

ii) All subscriptions are due on or before the 31<sup>st</sup> day of January each year, together with all other monies due to the Club for the previous year.

iii) The annual subscription for all classes of membership and the entrance fee shall be fixed at each AGM. All subscriptions are payable in advance on or before 31<sup>st</sup> day of January in each year.

iv) Should the Club, through insolvency or otherwise, go into liquidation or cease to exist as a Club, and should the assets of the Club be insufficient to discharge its liabilities, then all persons who are or were members for a period of thirty six months prior to such insolvency, liquidation or cessation of existence shall be liable for an additional years subscription over and above the subscription for the year current, during which the Club shall go into liquidation or cease to exist as a Club and the Trustees of the Club at the time of liquidation shall be entitled to recover from each member such additional years subscription.”



**To the following;**

- i) All subscriptions are due on or before the 31st day of January each year, together with all other monies due to the Club for the previous year.
  
- ii) Any member whose annual subscription is not paid on or before the 31st day of January in any calendar year, shall be deemed to continue to be a member, until such time that he/she is informed in writing by the committee, that he/she is no longer a member by virtue of such non-payment of their subscription and shall only cease to be a member as of the date of such notification. For the purpose of this Rule, in particular, and these Rules generally, the term “subscriptions” shall include all levies and other sums payable by members as decided by any AGM or EGM of the Club.
  
- iii) The annual subscription for all classes of membership and the entrance fee shall be fixed at each AGM.
  
- iv) Should the Club, through insolvency or otherwise, go into liquidation or cease to exist as a Club, and should the assets of the Club be insufficient to discharge its liabilities, then all persons who are, or were members for a period of thirty six months prior to such insolvency, liquidation or cessation of existence shall be liable for an additional years subscription over and above the subscription for the year current, during which the Club shall go into liquidation or cease to exist as a Club and the Trustees of the Club at the time of liquidation shall be entitled to recover from each such additional years subscription.

Proposer; Vincent Kearney                      Seconder: Mary Osborne

**Explanatory Note**

The Constitution states that “any member whose annual subscription is not paid prior to the last day of January in any calendar year, shall cease to be a member on that date”. This clause does not take into account the many members who pay their annual subscription by direct debit or Golf Club Subs. By paying this way they are contracted to pay their annual subscription, and therefore, are deemed to be members, unless they resign or fail to pay their direct debit or Golf Club Subs. A full list of members and their handicaps is available on Mastersscoreboard, which may be accessed by the Clubnet app.

It was highlighted in a recent court case when a judge ruled that because a person hadn't paid the full subscription by January 31st, he was no longer deemed a member, even though he had partially paid.

We have sought advice from Golf Ireland on this topic and have subsequently got legal advice on the matter.

This was unanimously carried.

**Motion 2**

It is proposed to change the following;

Rules of Membership 19.2 (ii)

- ii) An Ordinary member may propose or second only two new applicants for membership in any year.

to

ii) An Ordinary member may propose or second only four new applicants for membership in any year.

Proposer; Jim French    Seconded; Vincent Kearney

As we no longer have very long waiting lists, being enabled to propose or second four new applicants seems a more reasonable and suitable approach for these times.

This was unanimously carried.

#### **A.O.B.**

The Minutes of the recent EGM were circulated prior to the meeting and Chairperson Vincent called for a proposer and seconder

Proposed by Adrian Copeland    Seconded by Donal O’Keeffe.

#### **Locker Charge**

In line with the current charges of €25 p.a. for buggy space and €10 p.a. for trolley space, a charge of €20 p.a. will apply for locker rental. A reconciliation of both locker rooms was carried out over the summer months and 82 lockers were released, many of which are again in use. The office controls the issuing of new lockers. However, it is recognised that some members may have purchased their lockers more than 20 years ago and this charge will not apply to those members, on completion of a form. “Inherited lockers” will be liable for this charge. Pat Walters asked, were there any locker records? The answer is the records are quite poor. There were no comments from the floor about this matter.

#### **Pace of Play**

Chairperson Vincent

Pace of play has become an issue and has been brought to my attention on a number of occasions. I am happy that the various committees endeavour to improve things, but I require a mandate from the floor so that if we do hit a few speed bumps along the way, we can cite that it is the wish of members and not a few egos on committee that are going off on a crusade. Culture of letting and asking to go through, we can’t all move at the same pace as the fastest player and we must recognise that a single figure player will typically take a shot less per hole than a high handicapper, limit the no. of societies on a day, set up course easier when societies are here, 3 balls in the morning, winter league issue. These are all things we can look at to improve the pace of play, but we have to be sensitive to players and recognise that not everyone can go at the same pace.

Pat Walters said that we all have to enter the computer going out and enter our score on completion of the round, and this may help to identify slow players. It was approved by the floor that committees may tackle this problem.

Chairperson Vincent said the Nominations Committee had been formed. The committee members are: Michael Carty, Patsy Asple, Kate Sheehan, Denise Kavanagh and Alan Gray.

Pat Walters said that the club buggies for hire were in a poor state with torn seats. This will be looked into.

#### **Election of President.**

President Jim French said that following a change to the constitution, 2022 would see the first Club President. He proposed Noel McCartan, Lady President Mona Moynihan seconded his proposal. As Noel was unable to attend the AGM Jim read a letter from him.

Dear Fellow Members

I am sorry I cannot attend in person to express my delight at being asked to be President of Courtown Golf Club for 2022. I am very grateful to Jim for giving me the opportunity I look forward to being the Club's first non-binary President! Whilst I can reassure the Mens section that I will continue to be a full blooded male that you know and love, I am confident the ladies will develop my feminine side that I know is just bursting to get out!!.

I am particularly looking forward to the array of gifts that will come my way on the Ladies President's Prize Day and for the miserable performance of the men on their equivalent.

Best wishes to Captain's Adrian and Mary, and here's to a great year in 2022 on and off the course.

Noel McCartan

Chairperson Vincent then called on Hon. Sec. Mary to call out the Nominations for Management Committee 2022

Chairperson: Vincent Kearney (1 year term)	A. Copeland Jim French
Honorary Treasurer: Terry Noone (2 year term)	Paul Dobby Vincent Kearney
Honorary Secretary: Mary Osborne (2 year term)	Ann Morgan Jim French
Committee Members	
Eileen Cullen (1 year term)	Ann Morgan Mary nCooper
Seamus O'Donohoe (2 year term)	Eileen Cullen A.Copeland
Martin Macdonnell (2 year term)	Vincent Kearney M. Osborne
Laura Funge (2 year term)	Mary Cooper S.O'Donohoe
Pat Roche (1 year term)	M. Osborne Vincent Kearney

As there were no other nominations the candidates were deemed to be elected

Note: Mr Captain Adrian Copeland and Lady Captain Mary Cooper were elected at their respective AGM's and will also sit on the Management Committee.

#### **Chairperson Vincent**

For my own part I must say that I enjoyed the year. It was very busy, but I was struck by the many volunteers who through giving of their time and expertise are an intangible asset of the club and pretty much invaluable. The visibility of the people working on the bungalow put them very much in focus, but let's not forget the volunteers who work on the course, the volunteers who maintain the flower beds, the volunteers who work in the office and of course remembering that all committees and subcommittees are volunteers also and do untold work in the background. To those who have served their time and are stepping down this year, many thanks. I thank you, the committees thank you and the membership thanks you. You make Courtown Golf Club what it is today.

The meeting concluded at 6:45p.m.

Signed:

Proposer;

Secunder:

Date;