Dear Club Secretary,

Unfortunately, the recent news in relation to the COVID pandemic has not been encouraging. As a result, it does not seem sensible to have large-scale bridge competitions live, so the CBAI will (with regret) be moving our national competitions back online for the moment. If your club has already reopened for live bridge, then you should be able to stay open if you wish to provided you can accommodate the playing numbers comfortably and that suitable precautions are being taken; if you haven't reopened yet, then it probably makes sense to leave it now until the new year unless the members are very keen to do it sooner.

I also want to update you on a couple of financial issues within the Association.

Affiliation Fees

Firstly, as a result of feedback from clubs that the current timeline was too tight for some, the CBAI's Finance Committee has decided to extend the early bird discount for a bit longer, so the fee for affiliations will be €10 for those received up to 22 December. Thereafter it will revert to the standard €12.50. If you have already submitted your affiliations, thank you very much; if not, we hope that the extra time will allow you to get your forms, and fees, in before the deadline.

Unfortunately affiliation fees received to date are falling behind even last year's (low) figure. We understand that it is extremely difficult to be in contact with all members, and also that some clubs are not yet active again. However, the CBAI's offices have been fully open since June 2020, and we have all the normal functions to fulfil, and bills to pay. As a result, we need to look at alternative sources of revenue.

We would also reiterate our request that clubs that are doing well from online bridge be reasonable in relation to credits for overpayments from last season; our affiliation fees, which are our main source of revenue, fell substantially last season, and the Association only broke even for the accounting year to end-April because we availed of temporary government wage supports when our offices were closed for business. Some clubs with online activities, on the other hand, have had revenues but little or no costs, and many have made substantial surpluses. If yours is one such, perhaps you'd consider NOT requesting any credit for previous overpayments on the basis that our need is greater than yours at the moment.

CBAI Virtual Club Charges

We introduced a charge for our activities in the ongoing management of the licences, and monies, of the CBAI Virtual Clubs last September. Initially, this fee was set at 5% of the gross BBO revenues. On reflection, this charge does not even

cover the staff time spent on reconciling the monthly BBO revenues and distributing them to the more than 200 virtual clubs on our books.

With online bridge being the prevailing model for the immediate future, and many virtual clubs offering effectively "open" bridge, which has had an impact on total affiliation numbers, the Finance Committee has therefore authorised us to increase the CBAI's virtual club charge to 10% of the gross BBO revenues with effect from 1 January 2022.

If there are any other ideas you have to supplement our affiliation income, we would we delighted to hear them. At one regional Zoom meeting that I attended recently, the point was made that online bridge is a bargain, with the vast majority of clubs charging BB\$3 (just €2.65 at today's exchange rate, which is considerably less than we were used to paying for live bridge), and that it would surely be possible to increase the fee by perhaps a dollar and allocate the increase to the CBAI (although of course we would only get half of it, with BBO taking the rest). If your virtual club could do something like this, we would greatly appreciate it.

And of course, you can support the CBAI Simultaneous Pairs week from 7-11 February - a fun event for your members and a valuable source of funds for the Association. We can accommodate you for the Sims whether you are playing live, online, or a combination of both. I'll be writing to you again early in the New Year to ask you to sign up, so please make every effort to add this to your calendar this season.

I would certainly prefer not to be writing a letter like this so soon into my tenure as CBAI Chief Executive. On the other hand, I am sure you will all agree that the CBAI provides an important, and worthwhile, service, and that it would be a great shame if that service had to be curtailed in any way. So we all need to pull together to try to weather the current storm and emerge on the far side of the pandemic in good shape.

We are of course looking at other fundraising ideas, although none of them will really be feasible until things settle down within the community. If anyone has any ideas of their own, we will be very happy to hear them.

Yours sincerely,

Dermot

Dermot O'Brien Chief Executive Contract Bridge Association of Ireland

