



39th Annual Report

Covering Financial Year ending 30 June 2025

To be presented at the Annual General Meeting
at Virginia Golf Club on Friday 5 December 2025



Brisbane & District Ladies' Golf Association Inc.

ABN: 87 890 552 772 | PO BOX 74, NEW FARM 4005 | Website: bdlga.com.au | Email:
secretary@bdlga.com.au



Office Bearers 2025

President: Renai Ridley
Vice President: Roslyn Englund (from 6 Dec 2024), Judith Griffiths (from 11 July 2025)
District Secretary: Cathy Hindmarsh
District Treasurer: Gillian Di Corleto

Committee 2025

Jacque Giles, Roslyn Englund, Lisa Laney, Roslyn Pickels, Judith Griffiths, Lee Mathieson, Glenda Elson (from 3 Feb 2025)

Golf Queensland Delegate

Renai Ridley

Sub-Committees 2025

Pennants: Lisa Laney (Chair), Lee Mathieson, Jacque Giles
Tournaments: Roslyn Pickels (Chair), Renai Ridley, Roslyn Englund
Juniors: Jacque Giles (Chair), Judith Griffiths

Affiliated Clubs

Ashgrove	Keperra	Riverlakes, Cornubia
Bay Islands	Laidley	Rosewood
Boonah	Lowood	Royal Queensland
Brisbane	McLeod	Sandgate
Brisbane River, Karana Downs	Meadowbrook	Sandy Gallop
Brookwater	Mt Warren Park	Toogoolawah
Bulimba	North Stradbroke Island	Virginia
Carbrook	Nudgee	Wantima
Esk	Oxley	Windaroo
Gailes	Pacific	Wolston Park
Indooroopilly	Pine Rivers [left BDLGA effective 7/11/25 ; transferred to SCBWGA]	Wynnum
Ipswich City	Redcliffe	
Jindalee	Redland Bay	



President's Report



I start off this year with a **big thank you** to all our Delegates, members and clubs for their continued support of our District. We farewell **Pine Rivers Golf Club** women from our District as they have voted to transfer to Sunshine Coast and South Burnett District Golf Association Inc. which was ratified at the recent Golf Queensland AGM held on 7 November 2025. We continue to see a lot of new players attending our events so the news of what BDLGA has to offer is getting out and we hope we can continue to encourage more new and existing players to play on other courses in our District (and beyond) and be part of our BDLGA competition.

Our Tournament participation remained at a fantastic level this year, but the availability and costs of courses remain a real challenge. This is where raffle income and sponsorship play such a key role in keeping the entry fees for our events at a reduced and affordable rate.

Our major sponsor for 2025 was **Tony Hollands Funerals** and the generous support of our events saw some wonderful prizes for our District Foursomes, Championships, Country Day and Order of Medal Final. A big thank you to **Jane Holt & family**, **Golf Central**, and **Noosa Springs Resort** for their continued support as sponsors. New events and our regular formats were well supported and a massive shout out to **Ros Pickels** for her hard work as our new Tournament Chair. It is a skill to make something so chaotic behind the scenes run seamless for the players and she has done a great job this year. Thank you to the rest of the Management Committee and at times our amazing members for your wonderful support at our events. Whether stepping up to speak, present, sell raffle tickets or take photos, it is truly appreciated.

Our talented juniors have had another very busy year with many new players starting to emerge. We also see many ageing out of our juniors and into our senior ranks where we are excited to welcome them. It is wonderful to see many juniors playing in our club Pennant teams, and I know feedback from junior players is extremely positive with the experience they are getting with their inclusion in this competition. Moving into 2026, we are hoping to **reintroduce a junior matchplay tournament** which we hope to fit into their busy schedules.

Our juniors have many competitions on offer from a club, school, GN Junior, state and Australian level which makes attendance at some of our events hard. I would like to thank the parents and guardians of our junior players for their ongoing support in getting our players to lessons, club games, tournaments and for fostering the growth of our future champions. Thank you to **Jacque Giles**, our amazing Junior Chair, for her work in ensuring we keep moving forward in supporting our junior players.

Golf Australia hosted the Queensland District Team Championships at Royal Pines in November. Our talented team of **Jill Thurgood** (captain), **Sandra Croft**, **Helen Sydes**, **Debra Shand**, **Maria McAllister** and **Lindy Shepherd** missed out on the main prize, but they did themselves and us proud! Golf Queensland will review all survey feedback and look to finetune the event for 2026. Our team selection is from our Championship results with the Gross and Nett winners of 3 divisions being offered the team positions. Runners up are the reserves.



The 2026 Pennant season will see a similar version of last year's season but with a few tweaks to make it more efficient. The Pennant workshops held were invaluable and I thank all who participated in those discussions. We will be hosting another Pennant information session prior to the start of the season to help with system onboarding. Thank you to **Lisa Laney** and **Lee Mathieson** for running a fantastic season of Pennants – especially for their first year in the job!

The **Interdistrict Matchplay event** against the SCBWGA was held for the second year with 12 players from BDLGA participating. Over 2 Sundays midyear, the trophy was won by the Sunshine Coast team. We look forward to another challenge in 2026. The team consists of 12 players – 6 handicapped and 6 off the stick matchplay. This let us have a wide selection and ability of players representing our District and it was a great success.

We have had a very big year of getting our administration into line. We have a **new strategic plan prepared for 2026-2030**, updated **Constitution** and **By-Laws**, and many other areas all updated with many thanks to the work of **Cathy Hindmarsh** and our working groups. Thank you all for the amazing work you have done, this work is necessary but perhaps not that glamorous. All this work in the background is the backbone of our District, and we appreciate our members' feedback and support in these areas.

The **Noosa Springs GolfAway** for our third trip was fantastic. Next year looks even better and moving forward Noosa is a great venue although the accommodation limits which were a hindrance this year may be sorted in 2027 with hopefully the construction of new hotel style accommodation starting next year.

As my last year of President with the BDLGA, I would like to thank ALL the Management Committees, Delegates, club representatives, sponsors and players I have had the honour to meet, play and work with over the last 6 years.

We have an incredibly talented group of volunteers moving into the 2026 Management Committee and I know we will be looking forward to a very exciting phase for BDLGA and I thank all our amazing Delegates and members for your continued patience and support of our Management Committee.

I wish you and your families a safe and wonderful end to 2025 and a New Year with awesome golf during 2026.

Renai Ridley
BDLGA President 2025



Tournament Report



We are pleased to announce 2025 was another successful year for the Association, marked by significant member participation in events held across various District clubs. The year started slowly due to inclement weather, which often resulted in golf course closures or restrictions on golf carts. However, as the weather improved, player numbers increased significantly, with many events often reaching full capacity.

We extend our sincere thanks to our generous 2025 sponsors: **Golf Central Brisbane Airport, Jane Holt and family, Noosa Springs Resort**, and our **major sponsor – Tony Hollands Funerals**. Their support, along with the capitation fees and raffle funds, are essential, allowing us to maintain affordable tournament entry fees despite rising green fee costs. We also would like to acknowledge **Golf Genius**. The features provided by their program have significantly reduced the administrative workload for our committee members in managing these events.

Since 1932 our BDLGA Foursomes Championships has been a favourite in our Tournament calendar. A big thank you to Windaroo Golf Club for hosting this year's event which was sponsored by **Tony Hollands Funerals**. With most golf club courses closed due to continual wet weather it was great to have 78 players brave the conditions.

The **2025 Foursomes Champions** were **Amy Kim** and **Kunhwa Shim**, Windaroo / Carbrook Golf Clubs and overall runners up were **Janette Lim** and **Angela Fong**, Brisbane / Royal Queensland Golf Clubs. Division 1 Gross winners were **Jill Thurgood** and **Collette Byrne**, McLeod Golf Club and runners up were **Andrea Davis** and **Alice Szakawski**, Windaroo / Gainsborough Greens Golf Clubs. Division 2 Gross winners were **Gwen Keating** and **Ernestine Woo**, Jindalee / Gales Golf Clubs and runners up were **Lynda Simmonds** and **Penny Mackenzie**, Windaroo Golf Club. Division 1 Nett runners up were **Marie Park** and **Cathy Chung**, Pacific Golf Club and Division 2 Nett runners up were **Rayner Li** and **Ping Liu**, Indooroopilly Golf Club.

The **2025 BDLGA Championships** sponsored by **Tony Hollands Funerals** was a seeded field of 80 players with an 11.00am start which impacted player numbers. Divisions for this event were determined by Golf Queensland to enable players to qualify and represent the BDLGA team in the Queensland Inter-District 3-day Championship at Royal Pines Golf Resort. McLeod Golf Club hosted a wonderful day. Our 2025 champions were:

Champion of Champions	Janie Carroll , Pacific GC (4 under on 70) – Janie was also the Div 1 Nett and Gross winner but can only win one so recorded as Nett Champion
Division 1 Gross winner	Hannah Thomas , Royal Qld GC and runner up Jill Thurgood , McLeod GC
Division 2 Gross winner	Debra Shand , Oxley GC and runner up Anna Peterson , Wynnum GC
Division 3 Gross winner	Maria McAllister , Bulimba GC and runner up Noleen McArkin , McLeod GC
Division 1 Nett winner	Janie Carroll , Pacific GC and runner up Sandra Croft , McLeod GC



Division 2 Nett winner	Helen Sydes , Wynnum GC and runner up Sharon Mott , Oxley GC
Division 3 Nett winner	Lindy Shepherd , Bulimba GC and runner up Cathy Hindmarsh , Bulimba GC
Veteran Champion	Helen Sydes , Wynnum GC
Senior Veteran Champion	Sandra Croft , Mc Leod GC

From this event, a total of 6 players from all divisions (2 per division) qualified as our BDLGA representative team in the Queensland Inter-District 3-day Championships at Royal Pines Golf Resort held from 9 to 11 November 2025 (participation was optional). Our 2025 BDLGA Inter-District team included **Jill Thurgood** (captain) and **Sandra Croft** (Div 1); **Debra Shand** and **Helen Sydes** (Div 2); and **Maria McAllister** and **Lindy Shepherd** (Div 3).

Wide Bay was crowned the overall champions. Our BDLGA team performed very well and earned several honours during the event. Congratulations to the following players:

- **Lindy Shepherd**: Winner of a Nearest the Pin (NTP) on Day 1.
- **Jill Thurgood** (Captain): Winner of Division 1 Gross and a Nearest the Pin (NTP) on Day 2.
- **Helen Sydes**: Winner of a Nearest the Pin (NTP) on Day 3.

We extend our sincere thanks to all players for proudly representing the BDLGA in the 2025 Queensland Inter-District 3-day Championship.

Our first **Blitzer event** at Toogoolawah Golf Club, despite having lower-than-anticipated attendance, was a great success for both the participants and the club! With three of the players tied after the 18th hole – unfortunately **Sandy Gleeson** (Toogoolawah) was eliminated but was acknowledged for her 4th place achievement, a thrilling nearest-the-pin shootout decided the winner. **Anna Peterson** (Wynnum) ultimately secured the closest spot in this inaugural event played on Wednesday, 6 August 2025, narrowly edging out **Marie Voorma** (Laidley), followed by **Judy Noble** (Redlands) in 3rd place.

The BDLGA was especially pleased to learn this event led to an increase in player numbers at Toogoolawah's subsequent ladies' event, with several participants returning.

The **Lady Holt teams** event held at McLeod Golf Club on Friday, 29 August 2025 with 120 players from 23 clubs participating, was another wonderful day of golf. We thank **Jane Holt and family** for their generous sponsorship. The winning team with a score of 136 was **Redland Bay Golf Club** (**Jenny Gorton**, **Jan Fletcher**, Catherine Bradfield and **Jacqueline Brooker**) while second place went to the **Oxley Golf Club team** with 133 points and equal third place was shared between the **RQ Golf Club team** and the **Jane Holt team**.

2025 Country Day at Boonah Golf Club, a Stableford teams' event was capped at a full field of 72 players (18 teams from 13 clubs). **BDLGA** was pleased to be sponsors of this event, providing both morning tea and lunch for all participants. Thank you to the Boonah Golf Club for hosting this fantastic day, and to **Tony Hollands Funerals** for their generous sponsorship of the prizes.

Congratulations to our winning team from **Windaroo Golf Club** – **Penny Mackenzie**, **Tricia Hewitt**, **Daphne Bowden**, and **Lynda Simonds**. The runners-up were the team from **Sandy Gallop Golf Club** – **Ros Englund**, **June Nicholls**, **Aoauli Carrett**, and **Tracey Kosterec**.



Unfortunately, the **Interclub Teams event** was cancelled due to Bulimba Golf Club scheduling significant course maintenance work in the weeks surrounding the planned tournament. As a result, the club could not guarantee course availability, leading to the difficult decision to cancel the 2025 event. Rescheduling was considered however due to upcoming events, this was not possible.

The **Team Stableford Challenge** held at Redland Bay Golf Club on Sunday, 16 November 2025 was another full capacity event capped at 56 players from 9 clubs. Unfortunately, one team withdrew due to flooding concerns related to Boonah area. Despite the unfavourable and wet weather conditions, the participating players performed admirably.

Windaroo Golf Club teams were outstanding performers on the day with their **winning team** including **Annamarie Cash-Tobin, Lynne Morrisey, Narelle Duncan** and **Pam Evans** with a score of 89 winning on a count back, while their **runner up team** included **Lynda Simmonds, Susane Stokes, Penny Mackenzie** and **Trica Hewitt**.

The **Order of Merit (OOM) Final** and **Single Stableford Competition** was held on Monday, 24 November 2026 at Keperra Golf Club. It was a hot and steamy day for golf. We were disappointed only 44 players registered for the Single Stableford Competition. Due to the number of participants, we implemented a change in the competition conditions – the event was a one-tee start with one division and three placegetters. The top 8 OOM players were seeded.

Winners of the Single Stableford Competition were **Dawn Lane** (Redland Bay), runner up **Penny Mackenzie** (Windaroo Lakes), and third was **Anna Peterson** (Wynnum). Our 2026 OOM winner was **Penny Mackenzie** (Windaroo Lakes) with 20 points and runner up with 17 points was **Tricia Hewitt** (Windaroo Lakes). Our major raffle prize draw of a package for four people to the BDLGA Noosa Springs Getaway 2026 was **Christine Courtney** (Pacific).

We have scheduled seven events in the 2026 calendar year. These dates have been selected specifically to avoid conflict with our 2026 Pennants season and other major events including Interdistrict Matchplay, the Noosa Springs Getaway, and the Queensland District Teams Championships.

The BDLGA aims to share the hosting of these events across as many golf courses in our District as possible. However, firstly securing bookings, then at a reasonable cost for our events, is becoming more challenging due to increased golf club patronage and club capacity to earn revenue from social players.

Looking ahead, 2026 is shaping up to be another fantastic year with continued sponsorship from **Tony Hollands Funerals, Jane Holt and family**, and **Golf Central Brisbane Airport**. We are also excited to welcome our new sponsor – **The Village Manly**. We specifically thank **Jill Thurgood** from McLeod Golf Club for her ongoing representation of **Tony Hollands Funerals**, and we look forward to collaborating with **Kath Gilhooley** from **The Village Manly** in administering their substantial sponsorship.

I intend to continue in the role of Tournament Chair for one more year. To ensure a smooth transition, it would be extremely beneficial if someone would join the Management Committee as an Assistant to the Tournament Chair. This would allow them to learn the role and be prepared to take over in 2027.



Brisbane and District Ladies Golf Association
Annual Report for Financial Year Ending 30 June 2025

Please consider volunteering and joining the BDLGA Management Committee. Without our volunteers, we could not run these fantastic golf events.

Wishing you all a safe and Merry Christmas!

Ros Pickels
BDLGA Tournament Chair 2025



Pennant Report



The 2025 Pennant season was scheduled to start in early March 2025 with an extended mid-season break due to school and public holidays, however, this along with continuous wet weather early in the season caused disruptions and cancellations of some matches. Only three matches were cancelled, as alternative dates were not available, while a further 36% of matches were able to be rescheduled to ensure all divisions and zones were awarded a pennant.

The format for the competition was expanded to include **Emerald division** for players with a GA handicap 20-36, expanding the competition to three levels across both Friday and Sunday.

Emerald division consisted of five players while the **Yellow-Diamond** and **Sapphire divisions** continued to have seven players. The maximum GA handicap for Sapphire division was reduced from GA 32 to GA 28 to show the distinction between Sapphire and Emerald divisions.

Across all divisions, **24 of the 37 affiliated clubs** participated in the 2025 Pennant competition, with **over 650 players** registered in Golf Genius. There were a total of **53 teams** participating, including 29 teams in the Friday competition and 24 teams in the Sunday competition.

The Pennant results for the 2025 season were as follows:

	Divisions	Winners	Runners Up	No. of Teams
Friday	Yellow Diamond	Wantima	Indooroopilly	7
	Yellow Diamond OTS	Brisbane	Indooroopilly	
	Sapphire zone 1	Brisbane	Ashgrove	7
	Sapphire zone 2	Royal Queensland	Wynnum	8
	Emerald	Indooroopilly	Wynnum	7
Sunday	Yellow Diamond	Royal Queensland	Nudgee	6
	Yellow Diamond OTS	Nudgee	Royal Queensland	
	Sapphire zone 1	Nudgee	Wolston Park	6
	Sapphire zone 2*	Windaroo / Brookwater	-	6
	Emerald	Windaroo	Oxley	6

*Sunday Sapphire zone 2 had joint winners - Windaroo and Brookwater.

Thank you to all the players, caddies, Pennant Captains and others involved throughout the season especially the host clubs who were able to assist with rescheduling washed out matches.

I hope everyone enjoyed season 2025 and are looking forward to season 2026!

Lisa Laney
BDLGA Pennant Chair 2025



Junior Report



Brisbane and District Ladies Golf Association Inc. (BDLGA) have completed another year of golf with our juniors!

Our first calendar event for juniors – the **2025 Junior Championships** (held in collaboration between Brisbane District Golf Association and BDLGA), was unfortunately cancelled due to difficulties experienced securing dates and a venue. But I can report planning for the 2026 event, usually played in during the second week of the Queensland June/July school holidays has already commenced.

The **Sarah Jane Kenyon** BDLGA representatives for 2025 were **Skyla Taylor** (captain) from Brisbane Golf Club, **Amara Aston** from Mt Warren Park Golf Club, **Cassandre Geens** from Indooroopilly Golf Club, **Abbie Cook** from Virginia Golf Club, **Gemma Oliver** from Wantima Golf Club, **Cayenne Stephens** from Pacific Golf Club, **Hana Chen Wahyudi** from Indooroopilly Golf Club, and **Lilly Dellar** from Brisbane Golf Club (please refer to the photo on the front cover of this Annual Report). The BDLGA secured the win over Sunshine Coast Burnett and District Women's Golf – 51/2 - 21/2 on 7 September 2025 at Woodford Golf Club. As the event was held on Father's Day, it was lovely to see 7 of the 8 players had their dads caddying.



The **2025 BDLGA Junior Jug** team included **Cassandre Geens**, **Anna Chen** and **Amara Aston** with **Skyla Taylor** being our reserve.

The team finished in second place behind Central Qld District. A wonderful effort and they conducted themselves beautifully throughout the Katherine Kirk tournament played at Maroochy River Golf Club over three days in September 2025.

In October and November 2025, we again supported girls' clinics at Pacific Golf Club with 18 girls participating over the six weeks of clinics. These clinics aim to not only teach the game of golf under the tutelage of the two professionals (**Emily Byrne** and **Fabiana Yu**) but forge camaraderie amongst our District girls. We look forward to offering more clinics in 2026.

The latest exciting development is the resurrection of **Junior Girls' Pennants** in 2026 to be played in February and March with a likely eight (8) clubs participating – Brisbane, Indooroopilly, Keperra, Meadowbrook, Nudgee, Pacific, RQ and Virginia all expressing interest.

Thank you for the opportunity to support junior girls' golf alongside the BDLGA Management Committee.

Jacquie Giles

BDLGA Junior Chair 2025



Treasurer's Report



The Brisbane and District Ladies Golf Association Inc. (BDLGA) financial report has been prepared on a cash basis and is based on historical costs, modified, where applicable, by the measurement at fair value of selected non-current assets, financial assets and financial liabilities. These reports reflect the financial position of the BDLGA as of 30 June 2025 with comparison of the previous financial year ending 30 June 2024 and now is fully aligned with Golf Australia.

BDLGA continues to be in a strong financial position with continued support via capitation income from Golf Australia and from our members support for our tournaments. This enables us to further support other initiatives including our junior development programs and interdistrict competitions.

Financial Audit

The 2025 Financial Statements have been prepared and audited by our appointed auditor, Mr Robert Warner from Ferrari Warner, Chartered Accountants (CA). The Financial Statements have been certified by the auditor as being true and correct without qualification.

Profit and Loss

The BDLGA cash assets as of 30 June 2025 total **\$176,831.79** with breakdown as follows:

- Bank of Queensland Account 10607634 (operating account):	\$ 69,014.62
- Bank of Queensland WebSavings 20373642:	\$ 20,362.35
- Bank of Queensland Investment Account 23372056:	<u>\$ 87,454.82</u>
- Total Current Assets:	<u>\$176,831.79</u>

The cash assets include deposits for the Noosa Springs Getaway event in October 2025. The surplus for the year ended 30 June 2025, was \$22,5336.30, with the main sources of income from capitation fees and tournaments. Major expenses for the year were tournament fees.

Financial Statement

I would now like to propose the 2024/25 Financial Statements (from 01 July 2024 to 30 June 2025) as contained in the Annual Report be accepted.

I would also like to propose that Ferrari Warner, Chartered Accountants (CA), continue to audit the BDLGA Financial Reports.

Gillian Di Corleto

BDLGA Treasurer 2025



For the year ended 30 June 2025 - COMMITTEE STATEMENTS

Committee Report

For the year ended 30 June 2025

The Management Committee Members submit the financial accounts of the Brisbane and District Ladies Golf Association Incorporated for the financial year ended 30 June 2024.

Committee Members and Meeting Attendance

From and including the BDLGA Management Committee on 23 February 2024 and four Delegate Meetings, there were 5 meetings of the Brisbane and Districts Ladies Golf Association held for the period 1 July 2024 and 30 June 2025.

The name of the Committee Members, including the number of meetings attended for the period of this report are: Renai Ridley (5), Gillian Di Corleto (5), Jacque Giles (4), Robyn Byrnes (2) resigned as elected to Qld Golf Board, Roslyn England (5), Jan Stapleton (1) resigned, Cathy Hindmarsh (5), Ros Pickels (4), Lisa Laney (5), Judy Griffiths (3), Lee Mathieson (1), Glenda Elson (2).

Principal Activity

The principal activity of the Association during the financial year was for the promotion of Women's Golf for both adults and junior girls.

Significant Changes

None

Operating Result

The profit/loss from ordinary activities for the financial period ended 30 June 2025, after providing for income tax, amounted to \$22,536.30.

Renai Ridley (President)

Ridley
.....
Date: *20/10/2025*

Gillian Di Corleto (Treasurer)

Gillian Di Corleto
.....
Date: *20/10/2025*



STATEMENT BY MEMBERS OF THE COMMITTEE

For the year ended 30 June 2025

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 and Districts Ladies Golf Association Incorporation as at 30 June 2025 and its performance for the year ended on that date.

At the date of this statement, there are reasonable ground to believe that the Brisbane and 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:

Renai Ridley (President)

Ridley
Date: 20/10/2025

Gillian Di Corleto (Treasurer)

Gillian Di Corleto
Date: 20/10/2025



BRISBANE & DISTRICT LADIES GOLF ASSOCIATION INC
STATEMENT BY MEMBERS OF THE COMMITTEE
FOR THE YEAR ENDED 30 JUNE 2025

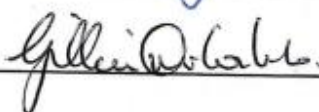
The committee has determined that the association is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies outlined in Note 1 to the financial statements.

In the opinion of the committee the financial report as set out in the statement of income and expenditure, balance sheet and notes thereto:

1. Present a true and fair view of the financial position of **Brisbane & District Ladies Golf Association Inc** as at the **30 June 2025** and its performance for the year ended on that date.
1. At the date of this statement, there are reasonable grounds to believe that Brisbane & District Ladies Golf Association Inc 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:

President 

Treasurer 

Dated this day, 2 September 2025.



**BRISBANE & DISTRICT LADIES GOLF ASSOCIATION INC.
BALANCE SHEET
AS AT 30 JUNE 2025**

MEMBERS FUNDS	2025	2024
Accumulated Funds	153,934.22	141,073.89
Net Surplus / (Deficit)	22,536.30	12,860.33
	<u>\$176,470.52</u>	<u>\$153,934.22</u>
 CURRENT ASSETS		
<u>Cash at Bank</u>		
BOQ 10607638	69,014.62	50,233.27
Web Savings 20373642	20,362.35	20,352.23
BOQ 23372056	87,454.82	83,200.00
	<u>176,831.79</u>	<u>153,785.50</u>
 CURRENT LIABILITIES		
Bas Due	1,206.00	597.00
GST Adjustment	(844.73)	(745.72)
	<u>361.27</u>	<u>(148.72)</u>
 NET ASSETS	<u>\$176,470.52</u>	<u>\$153,934.22</u>

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



**BRISBANE & DISTRICT LADIES GOLF ASSOCIATION INC.
STATEMENT OF INCOME AND EXPENDITURE
FOR THE PERIOD ENDING 30 JUNE 2025**

	2025	2024
INCOME		
B & D Capitation Fee	45,781.09	42,420.27
Bank Interest	4,342.97	3,269.31
Merchandise Income	262.73	97.27
Tournaments	81,689.96	49,469.45
	<u>132,076.75</u>	<u>95,256.30</u>
EXPENDITURE		
Audit Fees	590.91	563.64
Bank Fees	1.53	
Catering	525.00	257.82
Club Assistance		6,999.55
Computer Expenses	6,539.55	3,324.39
Depreciation		165.00
Entertainment		4.62
Gifts & Donations	130.27	
Honoraria	11,550.17	8,495.83
Licence Fees		120.10
Meeting Expense	561.06	885.01
Printing, Stationery & Postage	514.11	459.45
Raffle Prizes	190.37	239.33
Storage Hire	2,263.64	1,761.84
Tournament Expense	78,051.62	54,047.57
Training	990.00	
Trophies, Golf Balls, Engraving & Hat Markers	1,584.55	520.00
Uniforms	2,472.67	620.00
Website	3,575.00	3,931.82
	<u>109,540.45</u>	<u>82,395.97</u>
NET SURPLUS / (DEFICIT)	<u>\$22,536.30</u>	<u>\$12,860.33</u>

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



NOTE 1: STATEMENT OF SIGNIFICANT ACCOUNTING POLICIES

The financial statements are special purpose financial statements 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 statements have been prepared on a cash basis, whereby items are recognised as money is paid or received, as recorded in the records of the Association.

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.

a. 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 recognising revenue.

Interest revenue is recognised using the effective interest rate method.

Grant and donation income is recognised 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 & 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.



ferrari warner

CHARTERED ACCOUNTANTS & BUSINESS ADVISERS
2 September, 2025

The Treasurer
Brisbane & District Ladies Golf Association Inc
PO Box 74
NEWFARM QLD 4005

Dear Management

RE: Management Letter
Audit Period End: 30 June 2025

We would like to take this time to provide you with the following standard processes to ensure you maintain quality internal control practices. You may already have some of these processes in place in your organization and we are not expressing an opinion on the effectiveness of your internal controls.

- Maintain separation of duties;
- Receipting of income;
- Dual Signatories;
- At least monthly reporting;
- Approval of significant expenses;
- Two people present when money is counted;
- Monthly reconciliation of bank accounts;

Should you have any deficiencies in these internal controls, your organisation is at increased risk of fraud or misstatement of accounts.

In the process of completing your audit on the financial report we found that the following areas of control may require attention;

- It is best practice to upload the receipts provided for income received into the Myob file.

If you need assistance in implementing these procedures please feel free to contact us on (07) 3287 3057.

Yours faithfully


Robert Warner
Chartered Accountant



ferrari warner

CHARTERED ACCOUNTANTS & BUSINESS ADVISERS

**INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF
BRISBANE & DISTRICT LADIES GOLF ASSOCIATION INC**

Report on the Audit of the Financial Report

Opinion

We have audited the financial report of Brisbane & District Ladies Golf Association Inc, which comprises the assets and liabilities statements as at 30 June 2025, the income and expenditure statement for the year then ended, and notes to the financial statements, including a summary of significant accounting policies, and the certification by members of the committee.

In our opinion, the accompanying financial report presents fairly, in all material respects, the financial position of Brisbane & District Ladies Golf Association Inc as at 30 June 2025 and its financial performance for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements and the requirements of the Queensland Associations Incorporation Act 1981.

Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of our report. We are independent of the association in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110: *Code of Ethics for Professional Accountants* (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter – Basis of Accounting

We draw attention to Note 1 to the financial report, which describes the basis of accounting. The financial report has been prepared to assist the association to meet the requirements of the Queensland Associations Incorporation Act 1981. As a result, the financial report may not be suitable for another purpose. Our opinion is not modified in respect of this matter.

Responsibilities of the Committee for the Financial Report

The committee is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the Queensland Associations Incorporation Act 1981 and for such internal control 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.

In preparing the financial report, the committee is responsible for assessing the association's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the committee either intends to liquidate the association or to cease operations, or has no realistic alternative but to do so.



Auditor's Responsibilities for the Audit of the Financial Report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.

As part of an audit in accordance with Australian Auditing Standards, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit 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.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the committee.
- Conclude on the appropriateness of the committee's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the association's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the association to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the committee regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.


R L Warner, CA

2 September, 2025

FerrariWarner
Chartered Accountants



Tony Hollands
FUNERALS
(07) 3392 9919

Jane Holt & Family



GOLF CENTRAL
BRISBANE AIRPORT

