

HITCHIN BRIDGE CLUB

England & Wales · Charity number 1140362

Details

Status Registered

Legal form CIO

Registered 2011-02-10

Register [View on the Charity Commission register](#)

Contact

Address 23 West Hill
Hitchin
SG5 2HZ

Phone 01462623447

Email MEE.HITCHIN13@GMAIL.COM

Website <http://www.hitchinbridgeclub.org.uk/>

Activities

Objects: (A) THE ADVANCEMENT OF AMATEUR SPORT BY PROMOTING THE GAME OF BRIDGE FOR THE BENEFIT OF THE RESIDENTS OF HITCHIN AND THE SURROUNDING AREA. (B) THE PROVISION OF FACILITIES FOR THE LEARNING, TEACHING AND PLAYING OF BRIDGE FOR THE BENEFIT OF THE RESIDENTS OF HITCHIN AND THE SURROUNDING AREA WITH THE OBJECT OF IMPROVING CONDITIONS OF LIFE.

Activities: For the public benefit (a) the advancement of amateur sport by promoting the game of bridge for the benefit of the residents of Hitchin and the surrounding area. (b) the provision of facilities for the learning, teaching and playing of bridge for the benefit of the residents of Hitchin and the surrounding area with the object of improving conditions of life.

Classification

- **How:** Provides Services
- **What:** Education/training, Amateur Sport
- **Who:** The General Public/mankind

Geography

- Area of benefit: HITCHIN
- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£36,091	£30,241	-	-
2024-12-31	£34,385	£26,435	-	-
2023-12-31	£36,345	£24,458	-	-
2022-12-31	£33,329	£22,968	-	-
2021-12-31	£33,549	£22,653	-	-

Trustees

Name	Role	Appointed
Christopher Rice		2021-04-11
Dr Mary Alexandra Malcolm CDir		2025-05-22
Elaine Duff BSc.MSc.		2018-03-09
Ian Robert Hume		2026-06-09
MARGARET ELSIE EDDLESTON B.SC.		
ROBERT JOHN GIRVAN BEM		2013-04-07
ROGER ADRIAN PERROTT		

HITCHIN BRIDGE CLUB

England & Wales - Charity number 1140362

Accounts



Trustees' Annual Report for the period

From **01/01/2025**
Period end date

Period start date To **31/12/2025**

Charity name:
Hitchin Bridge Club
Charity registration number:1140362

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	For the public benefit (a) the advancement of amateur sport by promoting the game of bridge for the benefit of the residents of Hitchin and the surrounding area. (b) the provision of facilities for the learning, teaching, and playing of bridge for the benefit of the residents of Hitchin and the surrounding area with the object of improving conditions of life.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The Club organises several weekly sessions of duplicate bridge aimed at all levels of experience, runs annual teaching courses for people wishing to learn to play, refresher workshops for members wanting to improve their skills and has lunchtime classes for primary age children in a local school. The club encourages members to participate in club, county, and national competitions and invites and welcomes members not living locally to participate in online sessions. Members are encouraged to train as directors by attending courses run by the EBU, the fees of which are paid for by the Club.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have had regard to these objects when performing their duties. None of the Trustees receive any remuneration for acting in that capacity. The Club is an affiliated member of the English Bridge Union (the governing body of the sport) and its local county association the Hertfordshire Bridge Association. The club supports and implements their policies and guidance

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	

Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	The club has many volunteers without whom the club would not be so organised and run as well as it does. All unpaid and much valued. Many members raise small donations to club funds through Easy FundRaising.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Social events arranged by the club increased during 2025 with the additional of a Summer Party to the existing social events - the Anniversary Pairs competition at a local golf club, the New Years Party and a wine/cheese evening for the Combridge Salver competition. Numbers playing increased and these events offer an opportunity for socialising and playing with members from other sessions whom they would not normally meet.</p> <p>There is a 50% discount for members on benefits or in full time education on all charges for playing, attending lessons, or participating in competitions.</p> <p>Every year the Club supports Children in Need and the Herts Bridge Association's annual local charity (2025 GRIT Hitchin) and donates its used packs of cards to local community groups. The club also deals sets of boards for another local bridge club.</p> <p>In planning all its activities, the Trustees have considered the guidance issued by the Charity Commission on public benefit.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

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Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The club's financial position is sound despite a very large increase in the rent payable for the hall used for its face to face sessions. The Club pays for members to qualify as directors and subsidises its social events.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The reserves policy of the Trustees has for many years been to build up the financial reserves with the long-term intention of owning/building or renting dedicated premises for the club to give the club more flexibility and opportunities to expand and greater security of tenure. It is becoming extremely unlikely that the club will ever be able to purchase or build dedicated premises but the club will continue to look to adding/extending accommodation to existing community buildings or sharing rental property with other similar groups. Due to the recent rent increase it is doubtful that the reserves will continue to increase as in previous years
Amount of reserves held	Para 1.22	£163000
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	none

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	All the club's funds come from annual membership fees, many of which are gift aided, payment for lessons, participation in regular bridge sessions and competitions and interest on invested reserves.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Reserves are invested in different bonds and banks for security.
A description of the principal risks facing the charity	Para 1.46	None anticipated
Other		

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Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Association Model Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO (converted from a charitable company 27th May 2020)
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	All trustees are elected for a 3-year term. Each year one third of the trustees retires but they can offer themselves for re-election when their term expires. By rotation at the 2025 Richard Jones and Elaine Duff stood down, Richard decided to retire and he was replaced at the AGM by John Havard and Elaine was re-elected. Mary Malcolm took over as Secretary. Richard was awarded life membership of the club.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Hitchin Bridge Club
Other name the charity uses	
Registered charity number	1140362
Charity's principal address	Dane House 23 West Hill Hitchin SG5 2HZ

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Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Margaret Elsie Eddleston	Chairman		
2	Mary Alexandra Malcolm	Secretary		
3	Robert John Girvan	Treasurer		
4	Roger Adrian Perrott			
5	Ealine Duff			
6	Christopher Rice			
7	John Stephen Havard			
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20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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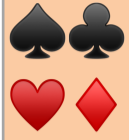
Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Margaret Elsie Eddleston	
Position (eg Secretary, Chair, etc)	Chairman	
Date	23 rd April 2026	

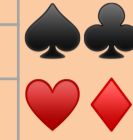
		Hitchin Bridge Club					
		<i>Charitable Incorporated Organisation</i>					
		Year ended 31 December 2025					
				31/12/24			
General Receipts	Members' subscriptions		£	2,060.00	£	1,864.50	
	Gift aid tax refund		£	540.29	£	559.44	
	Table money		£	26,668.20	£	24,709.66	
	Deposit account interest - Redwood		£	2076.79	£	2,530.63	
	Deposit account interest - CC bank		£	1447.19	£	2,380.14	
	Deposit account interest - UTB		£	1145.35	£	71.67	
	Deposit account interest - Lloyds		£	74.37	£	28.51	
	Hire of prepared boards		£	500.00	£	510.00	
			£	34,512.19	£	32,655	
Fundraising Receipts	Easyfundraising/Amazon commission		£	91.29	£	30	
	Other sales, gifts and donations		£	32.00	£	20	
Bridge School	Beginners course	£	4,314.00				
	Teachers/assistants	£	3257.50	£	1,056.50	£	1,443
	Workshops and seminars	£	1,540.00				
	Teachers	£	1140.34	£	399.66	£	237
			£	36,091.64	£	34,385	
Children in need SIMS donation/costs			£	466.60	£	497	
Cancer SIMS donation			£	0.00	£	200	
HBA Lukyn donation			£	132.00	£	180	
Anniversary pairs	Receipts	£	936.00				
	Expenses	£	1033.40	£	97.40	£	(8)
Expenses	fees to BBO	£	447.27			£	1,039
	Fees to Realbridge	£	456.29			£	437
	EBU P2P	£	4,044.38			£	4,518
	Director fees	£	6,980.00			£	6,933
	Rent	£	12,348.00			£	9,864
	HBA/EBU/EBUTA (entry fees etc)	£	30.00			£	0
	Prizes	£	1230.00			£	639
	Website/Scorebridge/internet	£	142.80			£	143
	Insurance	£	74.70			£	75
	Consumables, printing etc	£	191.50			£	239
	Surveyor	£	0.00			£	900
	Refreshments	£	624.20			£	393
	Director training	£	0.00			£	288
	Wessex Youth Bridge	£	0.00			£	150
	New year/Combridge parties	£	1106.19			£	562
	Advertising	£	15.00			£	15
	Bridge Camp	£	75.00			£	0
	Bridgemate repairs	£	557.97			£	0
	Depreciation	£	1063.50			£	0
	Sundry	£	159.10	£	29545.90	£	203
				£	5,849.74	£	7,079



Hitchin Bridge Club

Charitable Incorporated Organisation

Year ended 31 December 2025



31/12/25

ASSETS

Unrestricted funds

Note 3

Bank current account (Lloyds)	£ 331.90	£ 564.55
Bank current account No 2 (Lloyds)	£ 4,086.37	£ 1,481.27
Savings a/c (Lloyds)	£ 6,602.88	£ 20,028.51
Savings a/c (Redwood Bank)	£ 64,423.80	£ 62,347.01
Savings a/cs (CC Bank)	£ 54,630.72	£ 64,817.85
Savings a/c (United Trust Bank)	£ 30,787.02	£ 10,071.67

Debtors

unpaid table money	£ 2,595.50	£ 1,703.30
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Fixed assets

Note 1

New dealer4+ machine	£ 4,254.00	
Less depreciation	£ 1,063.50	£ 3,190.50
	£ 166,648.69	£ 161,014.16

Current liabilities

Creditors

Prepaid table money	£ 2,261.45	£ 2324.10
Realbridge fees (November/December)	£ 80.88	£ 47.29
EBU P2P fees (December)	£ 334.00	£ 278.32
EBU BBO fees (October - December)	£ -	£ 55.44
Directing fees (December)	£ 520.00	£ 480.00
unpaid CIN fees	£ -	£ 41.40
Unpaid prizes	£ -	£ 290.00
Unpaid teacher's fees	£ 105.00	£ 0.00
	£ 3,301.33	

	£163,347.36	£ 157,497.61
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Represented by

unrestricted funds

Opening balance	£ 157,497.62	£ 150,418.50
Increase for year	£ 5,849.74	£ 7,079.12

£ -	£163,347.36	£ 157,497.62
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Notes

1 Old assets include a Dealer 4 dealing machine, printer, laptop, Bridgemate server and handsets, 24 metal bridge. Tables (left in the Church Hall for other users), 3 traditional tables (now for sale), filing cabinet, bidding boxes, sets of duplicate playing boards, tablecloths etc, all depreciated to nil.

2 The new dealing machine (2025) will be depreciated over 4 years.

3 The unrestricted capital funds shown in the accounts are intended to be applied by the club to obtain greater security of tenure by acquiring a dedicated building/space from which to conduct and expand their activities. It remains the policy of the trustees to build up and retain reserves for this purpose when appropriate and possible, to continue to search for any suitable property to buy/ share or lease and to explore opportunities to work with other community groups with similar needs and aspirations.

Independent examiner's statement

I have completed my examination of Hitchin Bridge Club Accounts for the year ending 31 December 2025. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Club as required by section 130 of the Charities Act 2011; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Name: Mark Savage

Address: 21, Cromwell Way, Pirton, Herts SG5 3RD

Date: 24 February 2026

HITCHIN BRIDGE CLUB

England & Wales - Charity number 1140362

Accounts



Trustees' Annual Report for the period

From **01/01/2024**
Period end date

Period start date To **31/12/2024**

Charity name:
Hitchin Bridge Club
Charity registration number:1140362

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	For the public benefit (a) the advancement of amateur sport by promoting the game of bridge for the benefit of the residents of Hitchin and the surrounding area. (b) the provision of facilities for the learning, teaching, and playing of bridge for the benefit of the residents of Hitchin and the surrounding area with the object of improving conditions of life.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The Club organises several weekly sessions of duplicate bridge aimed at all levels of experience, runs annual teaching courses for people wishing to learn to play, refresher workshops for members wanting to improve their skills and has lunchtime classes for primary age children in a local school. The club encourages members to participate in club, county, and national competitions and invites and welcomes members not living locally to participate in online sessions. Members are encouraged to train as directors by attending courses run by the EBU, the fees of which are paid for by the Club.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have had regard to these objects when performing their duties. None of the Trustees receive any remuneration for acting in that capacity. The Club is an affiliated member of the English Bridge Union (the governing body of the sport) and its local county association the Hertfordshire Bridge Association. The club supports and implements their policies and guidance

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	

Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	The club has many volunteers without whom the club would not be so organised and run as well as it does. All unpaid and much valued. Many members raise small donations to club funds through Easy FundRaising.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>During 2024 John Colley and Martin Stickland attended the EBU Directors Course and are now running regular club sessions.</p> <p>Social events arranged by the club increased during 2024 with the Anniversary Pairs competition at a local golf club, the reintroduction of a New Years Party and a wine/cheese evening for the Combridge Salver competition, Numbers playing increased and these events offer an opportunity for socialising and playing with members from other sessions whom they would not normally meet.</p> <p>There is a 50% discount for members on benefits or in full time education on all charges for playing, attending lessons, or participating in competitions.</p> <p>Every year the Club supports Children in Need and the Herts Bridge Association's annual local charity (2024 Mudlarks Hertford)and donates its used packs of cards to local and overseas charities.</p> <p>In planning all its activities, the Trustees have considered the guidance issued by the Charity Commission on public benefit.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

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Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The club's financial position is sound. The Club pays for members to qualify as directors and in the light of the club's reserves the trustees have decided to subsidise some social events.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The reserves policy of the Trustees has for many years been to build up the financial reserves with the long-term intention of owning/building or renting dedicated premises for the club to give the club more flexibility and opportunities to expand and greater security of tenure. During 2024 a small industrial unit came on the market for rent and seemed to hold potential for the club, but agreement could not be reached with the owner. It now seems likely that the club will have to reconsider what options are available and look to adding/extending accommodation to existing community buildings or sharing rental property with other similar groups.
Amount of reserves held	Para 1.22	£150000
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	none

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	All the club's funds come from annual membership fees, many of which are gift aided, payment for lessons, participation in regular bridge sessions and competitions.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

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Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Association Model Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO (converted from a charitable company 27th May 2020)
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	All trustees are elected for a 3-year term. Each year one third of the trustees retires but they can offer themselves for re-election when their term expires. By rotation at the 2024 AGM Robert and Pauline Girvan stood down from the trustee board. Pauline decided not to stand for re-election. Mary Malcolm was proposed by the trustees as a new trustee and she together with Robert Girvan elected unopposed. Pauline was awarded life membership of the club.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Hitchin Bridge Club
Other name the charity uses	
Registered charity number	1140362

Charity's principal address	Dane House 23 West Hill Hitchin SG5 2HZ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Margaret Elsie Eddleston	Chairman		
2	Richard Astley Jones	Secretary		
3	Robert John Girvan	Treasurer		
4	Roger Adrian Perrott			
5	Ealine Duff			
6	Christopher Rice			
7	Mary Alexandra Malcolm			
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Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

M E Eddleston

Full name(s)

Margaret Elsie Eddleston





Position (eg Secretary,
Chair, etc)

Chairman

Date

25th May 2025

Table 1

 		<h1>Hitchin Bridge Club</h1>			 		
		<i>Charitable Incorporated Organisation</i>					
		Year ended 31 December 2024					
					31/12/23		
General Receipts	Members' subscriptions		£	1,864.50	£	2,090.00	
	Gift aid tax refund		£	559.44	£	532.56	
	Table money		£	24,709.66	£	27,142.86	
	Deposit account interest - Redwood		£	2530.63	£	2,617.19	
	Deposit account interest - CC bank		£	2380.14	£	1,748.99	
	Deposit account interest - UTB		£	71.67			
	Deposit account interest - Lloyds		£	28.51			
	Hire of prepared boards		£	510.00	£	510.00	
			£	32,654.55	£	34,642	
Fundraising Receipts							
	Easyfundraising/Amazon commission		£	30.13	£	128	
	Sales of surplus equipment		£	0.00	£	45	
	Other gifts and donations		£	20.00	£	43	
Bridge School	Beginners course	£	4,338.00				
	Teacher's fees	£	2,895.00	£	1,443.00	£	1,189
	Improvers course	£	1,110.00				
	teacher's fees	£	873.00	£	237.00	£	300
			£	34,384.68	£	36,345	
Children in need SIMS donation			£	496.60	£	410	
Cancer SIMS donation			£	200.00			
HBA Lukyn donation			£	180.00			
Anniversary pairs	Receipts	£	1728.00				
	Expenses	£	1720.00	£	(8.00)	£231	
Expenses							
	fees to BBO	£	1,038.55		£	1,372	
	Fees to Realbridge	£	437.04		£	435	
	EBU P2P	£	4,518.42		£	4,166	
	Director fees	£	6,933.43		£	6,620	
	Rent	£	9,864.00		£	9,406	
	HBA/EBU/EBUTA (entry fees etc)	£	0.00		£	172	
	Prizes	£	348.95		£	500	
	Website/Scorebridge/internet	£	142.80		£	139	
	Insurance	£	74.70		£	75	
	Consumables, printing etc	£	238.99		£	330	
	EBU annual fee	£	29.00		£	28	
	Surveyor	£	900.00				
	Refreshments	£	393.20		£	644	
	Director training	£	288.00		£	327	
	Wessex Youth Bridge	£	160.00				
	New year/Combridge parties	£	561.90		£	115	

	Advertising	£	15.00		£	15	
	Sundry	£	202.98	£	26,146.96	£	114
				£	7,369.12	£	11,246



Hitchin Bridge Club

Charitable Incorporated Organisation

Year ended 31 December 2024



31/12/23

ASSETS

Restricted Funds

Note 2

EBED Schools bridge grant	£ 0.00	£ 70
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Unrestricted funds

Note 3

Bank current account (Lloyds)	£ 564.55	£ 6,181
Bank current account No 2 (Lloyds)	£ 1,481.27	£ 11,323
Deposit a/c (Lloyds)	£ 20,028.51	
Savings a/c (Redwood Bank)	£ 62,347.01	£ 79,816
Savings a/cs (CC Bank)	£ 64,817.85	£ 52,438
Savings a/c (United Trust Bank)	£ 10,071.67	

Debtors

unpaid table money	£ 1,703.30	£ 3,460
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Fixed assets

Note 1

£ 161,014.16	£ 153,288
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Current liabilities

Creditors

Prepaid table money	£ 2,324.10	£ 1,388
Realbridge fees (November/December)	£ 47.28	£ 26
EBU P2P fees (November/December)	£ 278.32	£ 300
EBU BBO fees (November/ December)	£ 55.44	£ 116
Directing fees (December)	£ 480.00	£ 440
Unpaid teacher's fees	£ 0.00	£ 600
CIN expenses	£ 41.40	

£ 157,787.62	£ 150,419
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£ 0.00	
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Represented by

Restricted funds

Balance	£ 0.00	£ 70
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unrestricted funds

Opening balance	£ 150,418.50	£ 139,102
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Increase for year	£ 7,369.12	£ 11,246
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£ 157,787.62	£ 150,419
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Notes

1 Assets include a Dealer 4 dealing machine, printer, laptop, Bridgemate server and handsets, 3 traditional tables (now for sale), filing cabinet, bidding boxes, sets of duplicate playing boards, tablecloths etc, all depreciated to nil. Also 24 tables kept in the Our Lady Church Hall and made freely available to other hall users.

2 The restricted grant from EBED for Bridge in schools was made in 2017.

3 The unrestricted capital funds shown in the accounts are intended to be applied by the club to obtain greater security of tenure by acquiring a dedicated building/space from which to conduct and expand their activities. It remains the policy of the trustees to build up and retain reserves for this purpose when appropriate and possible, to continue to search for any suitable property to buy/ share or lease and to explore opportunities to work with other community groups with similar needs and aspirations. One possible site was explored this year, without success.

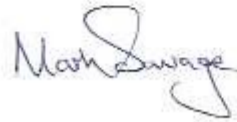
Independent examiner's statement

I have completed my examination of Hitchin Bridge Club Accounts for the year ending 31 December 2024. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Club as required by section 130 of the Charities Act 2011; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

A handwritten signature in black ink that reads "Mark Savage". The signature is written in a cursive style with a large, looped 'M' and 'S'.

Name: Mark Savage

Address: 21, Cromwell Way, Pirton, Herts SG5 3RD

Date: 9 March 2025

HITCHIN BRIDGE CLUB

England & Wales - Charity number 1140362

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 01	Month 01	Year 2023		Day 31	Month 12	Year 2023

Section A

Reference and administration details

Charity name

Hitchin Bridge Club

Other names charity is known by

Registered charity number (if any)

1140362

Dane House

23 West Hill

Hitchin

Postcode

SG5 2HZ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Margaret Elsie Eddleston	Chairman		
2	Richard Astley Jones	Secretary		
3	Robert John Girvan	Treasurer		
4	Roger Adrian Perrott			
5	Christopher Rice			
6	Pauline Girvan			
7	Elaine Duff			
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20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Association Model Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation (converted from a Charitable Company on 27th May 2020).
Trustee selection methods (eg. appointed by, elected by)	All trustees are elected for a 3-year term. Each year one third of the trustees retires but they can offer themselves for re-election when their term expires.
Additional governance issues (Optional information)	By rotation at the 2023 AGM Margaret Eddleston, Christopher Rice and Roger Perrott stood down from the trustee board but offered themselves for re-election and were returned unopposed.
You may choose to include additional information, where relevant, about: <ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity's organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees' consideration of major risks and the system and procedures to manage them. 	The Club is an affiliated member of the English Bridge Union (the governing body of the sport) and of its County Association the Hertfordshire Bridge Association. The club supports and implements their policies.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

For the public benefit

- (a) the advancement of amateur sport by promoting the game of bridge for the benefit of the residents of Hitchin and the surrounding area.
- (b) the provision of facilities for the learning, teaching, and playing of bridge for the benefit of the residents of Hitchin and the surrounding area with the object of improving conditions of life.

The Trustees have had regard to these objects when performing their duties. None of the Trustees receive any remuneration for acting in that capacity.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Club organises several weekly sessions of duplicate bridge aimed at all levels of experience, runs annual teaching courses for people wishing to learn to play, refresher workshops for members wanting to improve their skills and has lunchtime classes for primary age children in a local school.

The club encourages members to participate in club, county, and national competitions and invites and welcomes members not living locally to participate in online sessions.

Members are encouraged to train as directors by attending courses run by the EBU, the fees of which are paid for by the Club. During 2023 2 members – Christopher Rice and Mark Savage attended the EBU Directors Course and are now running regular club sessions.

The club provides a round robin email partner finding service and has an online host rota where members can offer their availability.

The Club has a website, Instagram, Facebook, and X accounts. The club is a member of the Hitchin Forum.

Social events arranged by the club resumed in 2023 with the Anniversary Pairs competition at a local golf club.

There is a 50% discount for members on benefits or in full time education on all charges for playing, attending lessons, or participating in competitions.

Every year the Club supports Children in Need and the Herts Bridge Association's annual local charity and donates its used packs of cards to local and overseas charities.

In planning all its activities, the Trustees have considered the guidance issued by the Charity Commission on public benefit.

Over the last 12 months numbers at most club sessions have held steady or slightly increased but it is taking time for players to come back to f2f bridge after getting used to playing most of their bridge online.

The Trustees would like more members to try the Tuesday evening Real Bridge session. This is not only a friendly event and the nearest thing online to a f2f game but it gives players a chance to partner members who have moved away from the area.

Our Anniversary Pairs held at the Graveley Golf Club was very popular and it seems that there is a greater demand for more social bridge events which attract members from all our normal duplicate sessions. The trustees will address this in 2024 by re starting the New Years Party and introducing a new social format for the Combridge Trophy.

For members who are still hesitant about playing f2f we continue to hold 2 online sessions – Real Bridge on Tuesday evenings and BBO on Friday afternoons.

Online sessions offer the additional benefit of making it possible to keep in regular contact with members who have moved out of the area.

IN 2023 we held 2 Children in Need Sims Pairs and contributed £410 to that charity. The club heats for the HBA charity (Open Door St Albans) raised £168.

Our beginner's class which started in October 2022 ended the year with 24 students who will hopefully go on to join the club when the course ends.

Members are now back in one local school with a lunchtime class for years 5 and 6.

The reserves policy of the Trustees has for many years been to build up the financial reserves with the long-term intention of owning/building or renting dedicated premises for the club to give the club more flexibility and opportunities to expand and greater security of tenure.

Regrettably it has proved impossible to work in partnership with the local authority and it seems very unlikely this will change.

Whilst the pandemic has changed bridge it has also changed the retail and office sectors of the economy. Over time new and different opportunities may present themselves making it sensible for the club to revisit the principle of dedicated or shared facilities again in the future. The club will explore all and every possibility that arises.

The church still intends to rebuild the Scout Hut on part of the current car park site. Their plans have changed, and it is now proposed to construct a smaller modular building which will link to the present kitchen and toilets. Progress is slow but the small committee rooms have now been redecorated. It is also proposed to make some alterations to the main hall although these plans have yet to be finalised.

Additional details of objectives and activities (Optional information) You may choose to include further statements, where relevant, about:

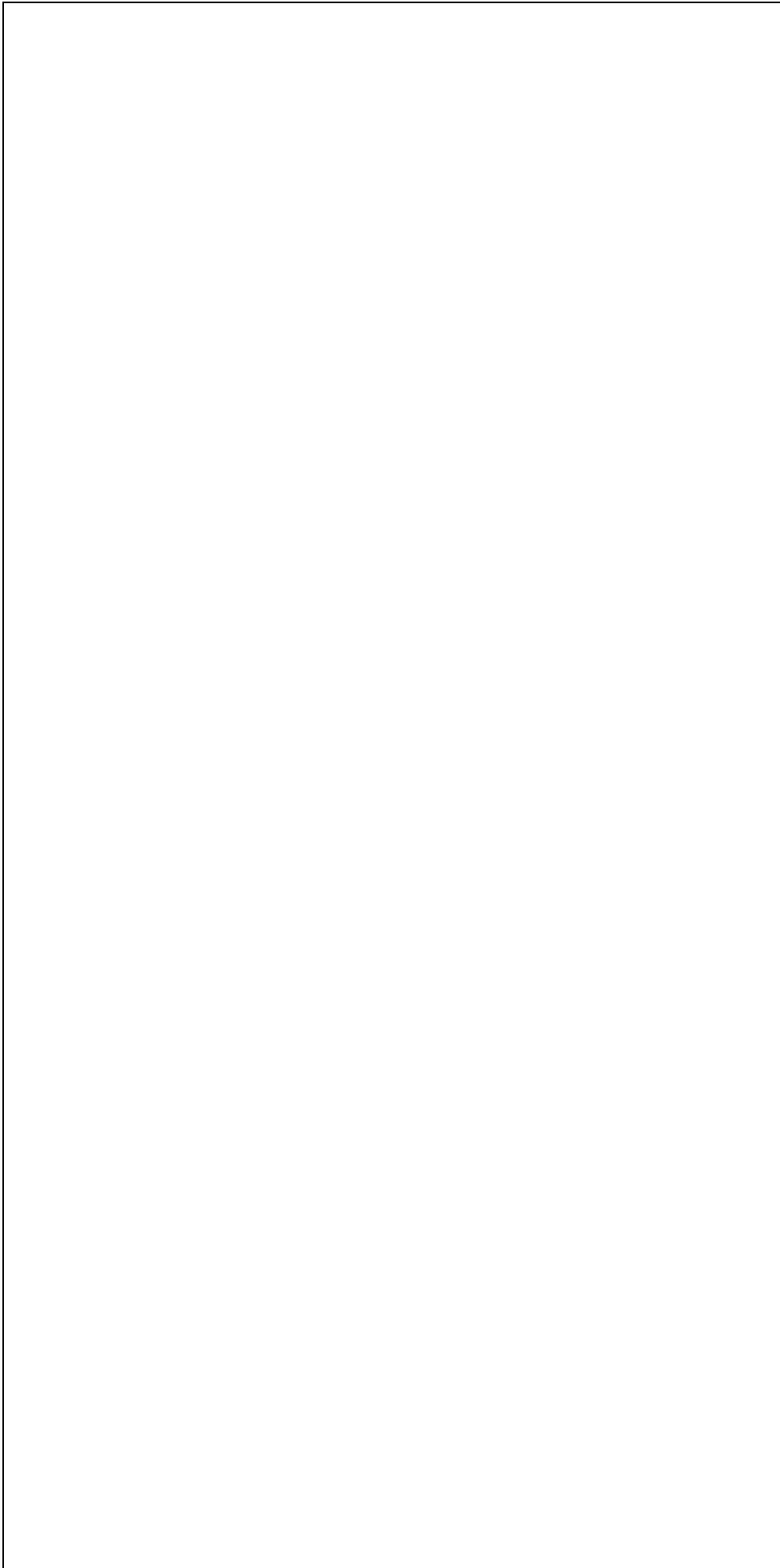
- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

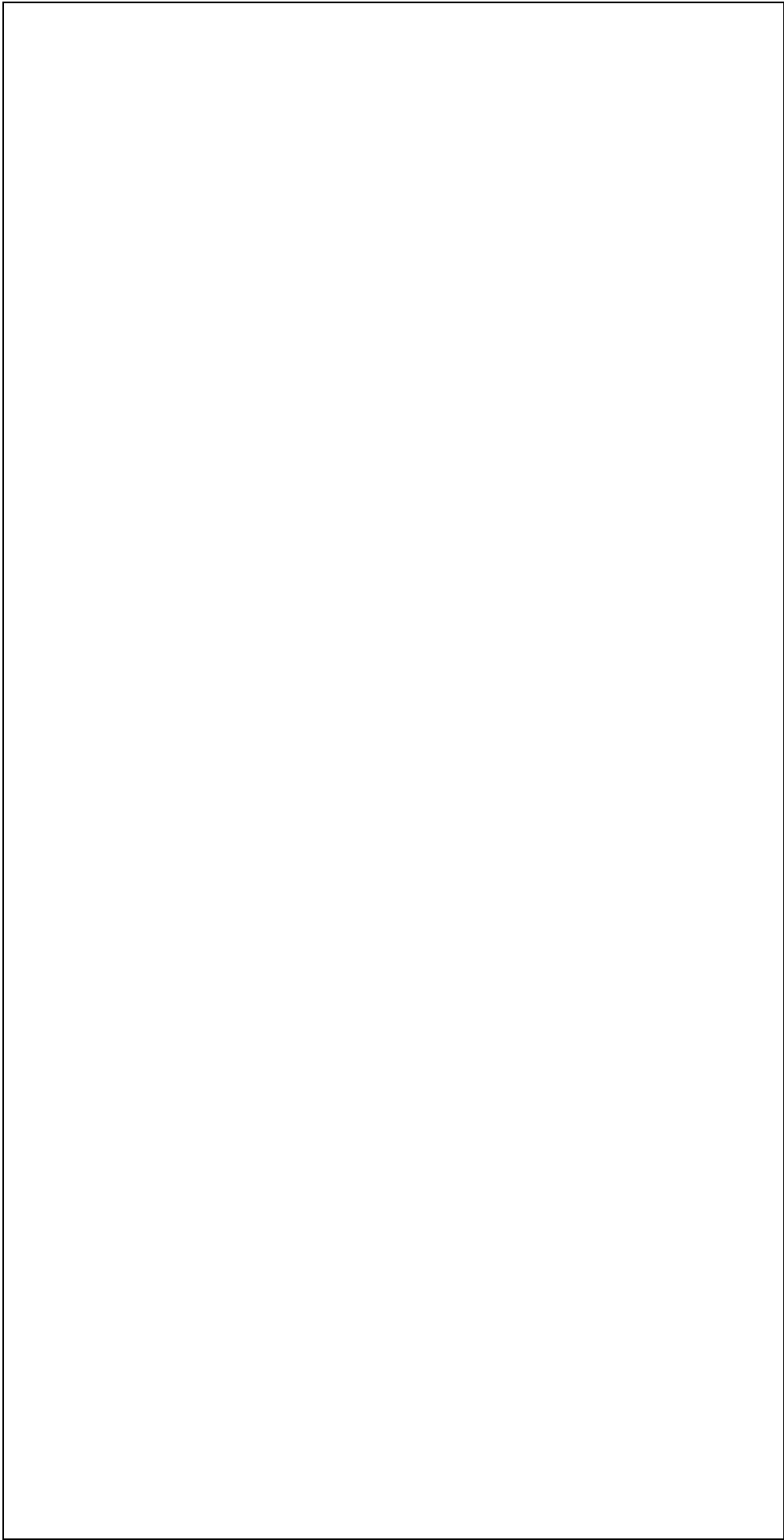
When the new scout hut is completed, it will form the home not only for the uniform groups but for Feed Up Warm Up, the Hitchin Pantry and the local foodbank.

This should free up availability in the main hall and offer the club opportunities for more f2f sessions when demand warrants it. The club and the church have an excellent working relationship which is mutually beneficial.

Section D Achievements and performance

Summary of the main achievements of the charity during the year





Section E Financial review

Brief statement of the charity's policy on reserves

See comments above.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

All the Club's funds come from annual membership subscriptions, many of which are gift aided, payment for lessons, participation in regular bridge sessions and competitions. Some members make additional donations.

Some members raise small sums for the Club through Easy Fundraising when buying personal goods online.

Section F Other optional information

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Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>M E Eddleston</i>	
Full name(s)	Margaret Elsie Eddleston	
Position (eg Secretary, Chair, etc)	Chairman	
Date	5 th May 2024	

Table 1

				31/12/22	
General Receipts					
	Members' subscriptions	£	2,090.00	£	2,240
	Gift aid tax refund	£	532.56	£	515
	Table money	£	27,142.86	£	25,404
	Deposit account interest - Redwood	£	2,617.19	£	1,920
	Deposit account interest - C & C	£	1,748.99	£	436
	Hire of prepared boards	£	510.00	£	490
		£	34,641.60	£	31,005
Fundraising Receipts					
	Easyfundraising/Amazon commission	£	127.51	£	115
	Sales of surplus equipment	£	45.30	£	17
	Other gifts and donations	£	42.50	£	287
Bridge School					
	Beginners course	£	3,492.50		
	Teacher's fees	£	2,304.00	£	1,419
	Refresher course	£	900.00		
	teacher's fees	£	600.00	£	483
		£	36,345.41	£	33,326
Children in need donation					
		£	410.00	£	507
Anniversary pairs					
	Receipts	£	1,360.00		
	Expenses	£	1,590.80	£	230.80
Expenses					
	fees to BBO	£	1,371.55	£	3,733
	Fees to Realbridge	£	435.36	£	497
	EBU P2P	£	4,166.00	£	4,235
	Director fees	£	6,620.00	£	5,740
	Assisted play - teacher's fee	£	-	£	352
	Rent	£	9,406.00	£	6,694
	HBA/EBU/EBUTA (entry fees etc)	£	4.00	£	116
	HBA Marjory Lukyn donation	£	168.00		
	Prizes	£	500.00		
	Website/Scorebridge/internet	£	139.20	£	139
	Insurance	£	74.70	£	75
	Consumables, printing etc	£	330.00	£	145
	EBU annual fee	£	28.00	£	27
	Refreshments	£	644.46	£	262
	Ukraine donation	£	-	£	162
	Director training	£	327.36	£	250
	Advertising	£	15.00	£	15
	Sundry	£	113.79	£	17
		£	11,361.19	£	10,360



Hitchin Bridge Club

Charitable Incorporated Organisation

Year ended 31 December 2023



31/12/22

ASSETS

Restricted Funds

Note 2	EBED Schools bridge grant	£	70.32	£	70
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Unrestricted funds

Note 3	Bank current account (Lloyds)	£	6,180.63	£	3,049
	Bank current account No 2 (Lloyds)	£	11,322.51	£	9,164
	Savings account (Redwood Bank)	£	79,816.38	£	87,199
	Savings Bank (CC Bank)	£	52,437.71	£	40,689

Debtors

	unpaid table money	£	3,460.40	£	1,538
	Prepaid new year party expenses	£	115.00	£	186

Fixed assets

Note 1		£	-	£	0
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		£	153,402.95	£	141,895
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Current liabilities

Creditors

	Prepaid table money	£	1,387.60	£	1740
	Realbridge fees (November/December)	£	25.92	£	78
	EBU P2P fees (December)	£	299.52	£	645
	EBU BBO fees (December)	£	116.41	£	260
	Directing fees (December)	£	440.00		
	Unpaid Teacher's fee	£	600.00		

£	150,533.50	£	139,172
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Represented by

Restricted funds

		£	70.32	£	70
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unrestricted funds

Opening balance		£	139,101.99	£	128,740
Increase for year		£	11,361.19	£	10,362

£	150,533.50	£	139,172
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Notes

1 Assets include a Dealer 4 dealing machine, printer, laptop, Bridgemate server and handsets, 3 traditional tables (now for sale), filing cabinet, bidding boxes, sets of duplicate playing boards, tablecloths etc, all depreciated to nil. Also 24 tables kept in the Our Lady Church Hall and made freely available to other hall users.

2 The restricted grant from EBED for Bridge in schools was made in 2017.

3 The unrestricted capital funds shown in the accounts are intended to be applied by the club to obtain greater security of tenure by acquiring a dedicated building/space from which to conduct and expand their activities. It remains the policy of the trustees to build up and retain reserves for this purpose when appropriate and possible, to continue to search for any suitable property to buy/share or lease and to explore opportunities to work with other community groups with similar needs and aspirations.

Independent examiner's statement

I have completed my examination of Hitchin Bridge Club Accounts for the year ending 31 December 2023. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Club as required by section 130 of the Charities Act 2011; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Name: Mark Savage

Address: 21, Cromwell Way, Pirton, Herts SG5 3RD

Date: 10 February 2024

HITCHIN BRIDGE CLUB

England & Wales - Charity number 1140362

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 01	Month 01	Year 2022		Day 31	Month 12	Year 2022

Section A

Reference and administration details

Charity name

Hitchin Bridge Club

Other names charity is known by

Registered charity number (if any)

1140362

Dane House

23 West Hill

Hitchin

Postcode

SG5 2HZ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Margaret Elsie Eddleston	Chairman		
2	Richard Astley Jones	Secretary		
3	Robert John Girvan	Treasurer		
4	Roger Adrian Perrott			
5	Christopher Rice			
6	Pauline Girvan			
7	Elaine Duff			
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Association Model Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation (converted from a Charitable Company on 27th May 2020).
Trustee selection methods (eg. appointed by, elected by)	All trustees are elected for a 3 year term. Each year one third of the trustees retires but they can offer themselves for re-election when their term expires.
Additional governance issues (Optional information)	By rotation at the 2022 AGM Richard Jones and Elaine Duff stood down from the trustee board but offered themselves for re-election and were returned unopposed.
You may choose to include additional information, where relevant, about: <ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity's organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees' consideration of major risks and the system and procedures to manage them. 	The Club is an affiliated member of the English Bridge Union (the governing body of the sport) and of its County Association the Hertfordshire Bridge Association. The club supports and implements their policies.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

For the public benefit

- (a) the advancement of amateur sport by promoting the game of bridge for the benefit of the residents of Hitchin and the surrounding area.
- (b) the provision of facilities for the learning, teaching, and playing of bridge for the benefit of the residents of Hitchin and the surrounding area with the object of improving conditions of life.

The Trustees have had regard to these objects when performing their duties. None of the Trustees receive any remuneration for acting in that capacity.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Club organises several weekly sessions of duplicate bridge aimed at all levels of experience, runs annual teaching courses for people wishing to learn to play, refresher workshops for members wanting to improve their skills and has lunchtime classes for primary age children in a local school.

The club encourages members to participate in club, county, and national competitions and invites and welcomes members not living locally to participate in online sessions.

Members are encouraged to train as directors by attending courses run by the EBU, the fees of which are paid for by the Club.

The club provides a round robin email partner finding service.

The Club has a website, Instagram, Facebook, and Twitter accounts. The club is a member of the Hitchin Forum.

The club arranges social events for members,

There is a 50% discount for members on benefits or in full time education on all charges for playing, attending lessons, or participating in competitions.

Every year the Club supports Children in Need and the Herts Bridge Association's annual local charity and donates its used packs of cards to local and overseas charities.

In planning all its activities, the Trustees have considered the guidance issued by the Charity Commission on public benefit.

We have now been back to f2f bridge for a full year and fortunately as all Covid restrictions were lifted it is beginning to look like normal club bridge.

Our initial Monday afternoon and Thursday evenings f2f have been augmented by introducing both Tuesday and Wednesday afternoon sessions.

Because of other use of the church hall on Wednesday this session is shorter, generally playing only 18/21 boards and attractive to members wanting to get back to f2f bridge and graduates from our 21/22 beginner's course.

Numbers are growing slowly at all sessions but we have yet to get back to pre- Covid levels.

For members who are still hesitant about playing f2f we continue to hold 2 online sessions – Real Bridge on Tuesday evenings and BBO on Friday afternoons.

Online sessions offer the additional benefit of making it possible to keep in regular contact with members who have moved out of the area.

We held 2 Children in Need Sims Pairs and contributed £532 to that charity. The club heats for the HBA charity (Herts Welcomes Refugees) raised £168 whilst the special Sims for Ukraine in April raised £162.

Our beginner's class which started in October 2022 ended the year with 14 students who will hopefully go on to join the club when the course ends.

Members are now back in one local school with a lunchtime class for years 5 and 6.

The reserves policy of the Trustees has for many years been to build up the financial reserves with the long-term intention of owning/building or renting dedicated premises for the club.

Regrettably it has proved impossible to work in partnership with the local authority and it seems very unlikely this will change.

Whilst the pandemic has changed bridge it has also changed the retail and office sectors of the economy. Over time new and different opportunities may present themselves making it sensible for the club to revisit the principle of dedicated or shared facilities again in the future. The club will explore all and every possibility that arises.

The church still intends to rebuild the Scout Hut on part of the current car park site. Their plans have changed, and it is now proposed to construct a smaller modular building which will link to the present kitchen and toilets. Progress is slow but the small committee rooms have now been redecorated. It is also proposed to make some alterations to the main hall although these plans have yet to be finalised.

When the new scout hut is completed, it will form the home not only for the uniform groups but for Feed Up Warm Up, the Hitchin Pantry and the local foodbank.

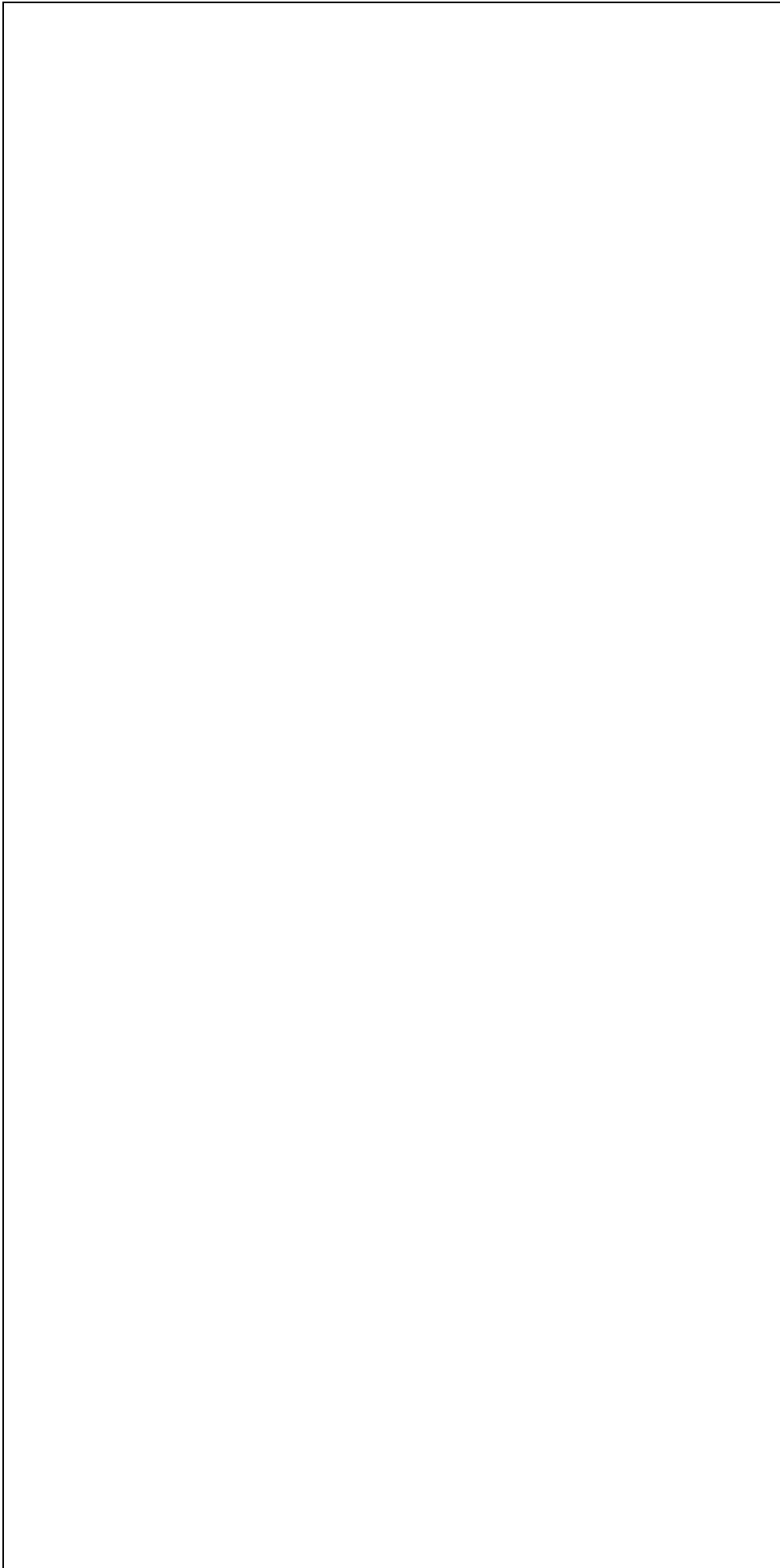
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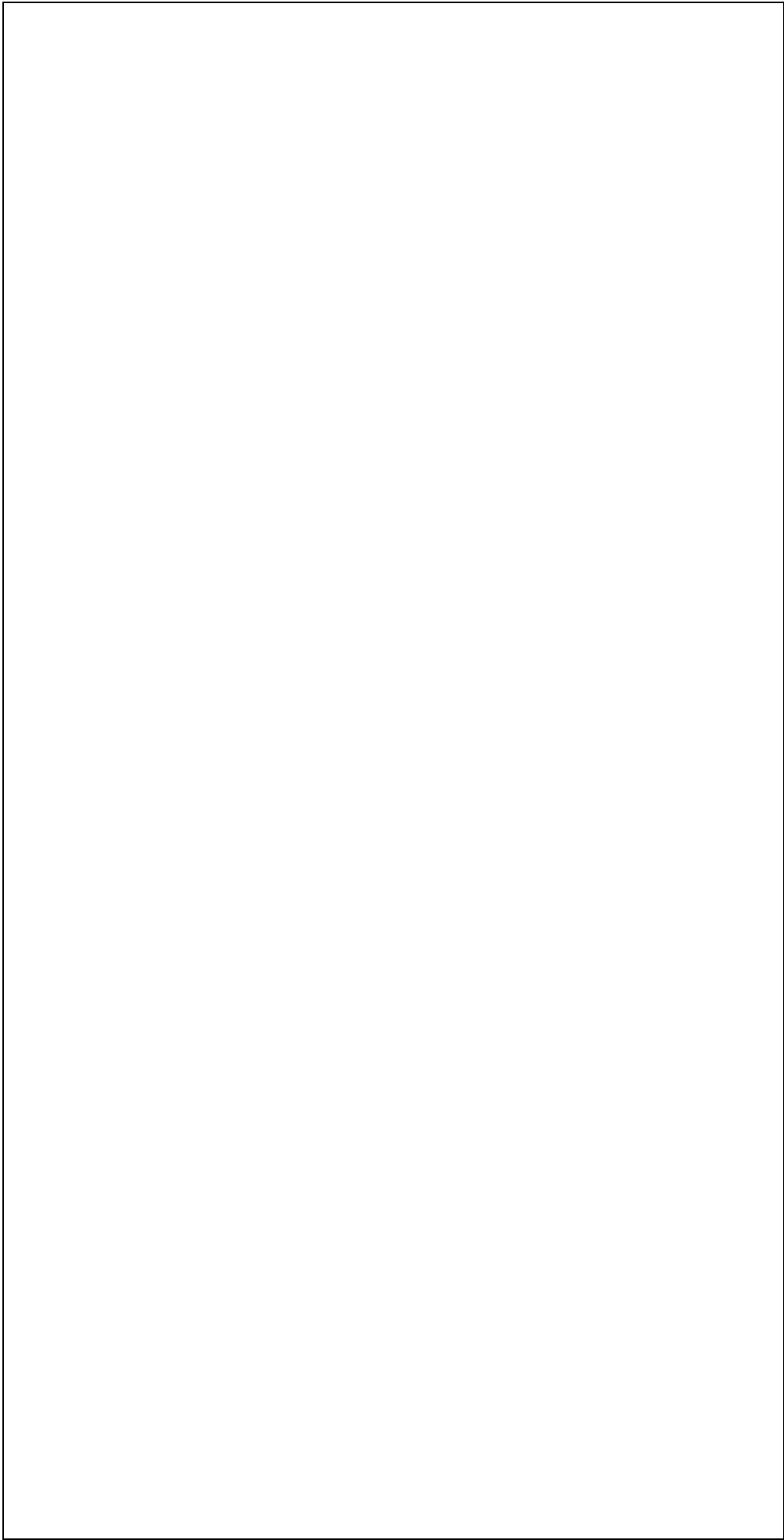
- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

This should free up availability in the main hall and offer the club opportunities for more f2f sessions when demand warrants it. The club and the church have an excellent working relationship which is mutually beneficial.

Section D Achievements and performance

Summary of the main achievements of the charity during the year





Section E Financial review

Brief statement of the charity's policy on reserves

See comments above.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

All the Club's funds come from annual membership subscriptions, many of which are gift aided, payment for lessons, participation in regular bridge sessions and competitions. Some members make additional donations.

Some members raise small sums for the Club through Easy Fundraising when buying personal goods online.

Section F Other optional information

--

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>M E Eddleston</i>	
Full name(s)	Margaret Elsie Eddleston	
Position (eg Secretary, Chair, etc)	Chairman	
Date	18th May 2023	



Hitchin Bridge Club

Charitable Incorporated Organisation

Year ended 31 December 2022



31/12/21

ASSETS

Restricted Funds

Note 2

EBED Schools bridge grant £ 70.32 £ 70.32

Unrestricted funds

Bank current account (Lloyds) £ 3,049.06 £ 7,681.23

Bank current account No 2 (Lloyds) £ 9,164.00 £ 6,232.50

Note 3

Savings account (Redwood Bank) £ 87,199.19 £ 85,279.19

Savings Bank (CC Bank) £ 40,688.72 £ 30,402.68

Debtors

unpaid table money £ 1,538.05 £ 1,119.00

Prepaid rent £ 186.00

Fixed assets

Note 1

£141,895.34 £130,784.92

Current liabilities

Creditors

Prepaid table money £ 1,740.10 £ -

Realbridge fees (November/December) £ 78.00 £ 98.88

EBU P2P fees (November/December) £ 644.92 £ 373.56

EBU BBO fees (October - December) £ 260.01 £ 435.20

Directing fees (December) £ 600.00

Teaching fees £ - £ 466.55

£139,172.31 £128,810.73

£ -

Represented by

Restricted funds

£ 70.32 £ 70.32

unrestricted funds

Opening balance £128,740.41 £117,844.34

Increase for year £ 10,361.58 £ 10,896.07

£139,172.31 £128,810.73

Notes

1 Assets include a Dealer 4 dealing machine, printer, laptop, Bridgemate server and handsets, 3 traditional tables (now for sale), filing cabinet, bidding boxes, sets of duplicate playing boards, tablecloths etc, all depreciated to nil. Also 24 tables kept in the hall and made freely available to other hall users.

2 The restricted grant from EBED for Bridge in schools was made in 2017.

3 The unrestricted capital funds shown in the accounts are intended to be applied by the club to obtain greater security of tenure by acquiring a dedicated building/space from which to conduct and expand their activities. It remains the policy of the trustees to build up and retain reserves for this purpose when appropriate and possible, to continue to search for any suitable property to buy/ share or lease and to explore opportunities to work with other community groups with similar needs and aspirations.



Hitchin Bridge Club

Charitable Incorporated Organisation

Year ended 31 December 2022



31/12/21

General Receipts	Members' subscriptions	£ 2,240.00	£ 1,093.00
	Gift aid tax refund	£ 515.43	£ 526.21
	Table money	£ 25,404.95	£ 10,240.52
	BBO fees returned by EBU (2021)	£ -	£ 20,055.53
	Deposit account interest	£ 2,356.04	£ 624.30
	Hire of prepared boards	£ 490.00	£ 150.00
		<u>£ 31,006.42</u>	<u>£ 32,689.56</u>
Fundraising Receipts	Easyfundraising/Amazon commission	£ 115.80	£ 42.69
	Sales of surplus equipment	£ 17.00	£ 30.01
	Other gifts and donations	£ 287.00	£ 146.50
Bridge School	Beginners course	£ 4,260.00	£ 2,040.00
	Teacher's fees	£ 2,840.13	£ 1,419.87
	Refresher course	£ 1,450.00	-£ 1,400.01
	teacher's fees	£ 966.66	£ 483.34
		<u>£ 33,329.43</u>	<u>£ 33,548.75</u>
Children in need donation		£ 507.00	£ 169.00
Expenses	Hospice donation	£ -	£ 4,600.00
	fees to BBO	£ 3,733.57	£ 1,491.41
	Fees to Realbridge	£ 497.28	£ 511.88
	EBU P2P	£ 4,235.28	£ 6,549.84
	Director fees	£ 5,740.00	£ 7,744.00
	Assisted play - teacher's fee	£ 352.00	
	Rent	£ 6,694.00	£ 490.00
	HBA/EBU/EBUTA (entry fees etc)	£ 116.00	£ 132.00
	Prizes	£ -	£ 200.00
	Website/Scorebridge/internet	£ 139.20	£ 139.20
	Insurance	£ 74.70	£ 74.70
	Consumables, printing etc	£ 145.89	£ 303.79
	EBU annual fee	£ 27.00	£ 27.00
	Equipment maintenance	£ -	£ -
	Refreshments	£ 262.13	£ -
	Ukraine donation	£ 162.00	
	Director training	£ 250.00	
		£ -	
	Advertising	£ 15.00	£ 15.00
	Sundry	£ 16.80	£ 204.86
		<u>£ 22,967.85</u>	<u>£ 204.86</u>
		<u>£ 10,361.58</u>	<u>£ 10,896.07</u>

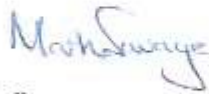
Independent examiner's statement

I have completed my examination of Hitchin Bridge Club Accounts for the year ending 31 December 2022. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Club as required by section 130 of the Charities Act 2011; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Name: Mark Savage

Address: 21, Cromwell Way, Pilton, Herts SG5 3RD

Date: 17 February 2023

HITCHIN BRIDGE CLUB

England & Wales - Charity number 1140362

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 01	Month 01	Year 2021		Day 31	Month 12	Year 2021

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Dane House	
23 West Hill	
Hitchin	
Postcode	SG5 2HZ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Margaret Elsie Eddleston	Chairman		
2	Richard Astley Jones	Secretary		
3	Robert John Girvan	Treasurer		
4	Roger Adrian Perrott			
5	Christopher Rice			
6	Pauline Girvan			
7	Elaine Duff			
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Association Model Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation (converted from a Charitable Company on 27th May 2020).
Trustee selection methods (eg. appointed by, elected by)	All trustees are elected for a 3 year term. Each year one third of the trustees retires but they can offer themselves for re-election when their term expires.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Club is an affiliated member of the English Bridge Union (the governing body of the sport) and of its County Association the Hertfordshire Bridge Association.
The club supports and implements their policies.

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

For the public benefit

- (a) the advancement of amateur sport by promoting the game of bridge for the benefit of the residents of Hitchin and the surrounding area.
- (b) the provision of facilities for the learning, teaching, and playing of bridge for the benefit of the residents of Hitchin and the surrounding area with the object of improving conditions of life.

The Trustees have had regard to these objects when performing their duties. None of the Trustees receive any remuneration for acting in that capacity.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Club organises several weekly sessions of duplicate bridge aimed at all levels of experience, runs annual teaching courses for people wishing to learn to play, refresher workshops for members wanting to improve their skills and has lunchtime classes for primary age children in 2 local schools.

Open competitions are organised to bring in players from outside the local area and the club encourages members to participate in club, county, and national competitions.

Members are encouraged to train as teachers or directors by attending courses run by the EBU, the fees of which are paid for by the Club.

The club provides a round robin email partner finding service.

The Club promotes the sport and the classes for beginners by taking part in community open days and has a regular yearly gazebo in the market square. The Club has a website, Facebook, and Twitter accounts. The club is a member of the Hitchin Forum.

The club arranges social events for members,

There is a 50% discount for members on benefits or in full time education on all charges for playing, attending lessons, or participating in competitions.

Every year the Club supports Children in Need and the Herts Bridge Association's annual local charity, collects stamps for the Orkney Lifeboats and donates its used packs of cards to local and overseas charities.

In planning all its activities, the Trustees have considered the guidance issued by the Charity Commission on public benefit.

Some of the normal activities and events were affected and cancelled for part of 2021 due to the continuing restrictions caused by Covid 19.

Covid19 continued to affect the activities of the club in 2021 with many sessions still being held online using both BBO and Real Bridge platforms. Covid has also influenced membership with numbers dropping from approx. 269 to 210 members.

Fortunately, by October f2f bridge was able to resume in the church hall on Monday afternoons and Thursday evenings with sessions intended for all levels of experience and catering for both working and retired members. Numbers attending are less than pre Covid but it is hoped that with time and growing confidence this will improve.

Other sessions remain online and in addition, a member continues to run an occasional zoom morning game for small groups of players who want to continue learning and improving. She also regularly phones members particularly those living alone for a friendly chat and to check on their wellbeing.

Our online session to raise funds for the Letchworth Garden House Hospice ended with the return to f2f but not before it had raised a further £4600 bringing the total raised during bridge in lockdown to £8400.

Holding 2 Sims heats for Children in Need in November also raised £169.

One of the most pleasing aspects of the return to f2f bridge was the reintroduction of our yearly beginner's course. The demand when these started in October was amazing with over 30 players joining the course.

The way bridge is played has been changed by the pandemic and the club believes that for the foreseeable future it will hold sessions both f2f and online. This has the advantage of being able to play with members, previous partners, friends, and relatives who live in all parts of the country.

The cashless payments system introduced in 2020 has bedded in well with only a few initial teething problems. This has reduced cash handling, counting, banking and is more hygienic than receiving payments in cash.

The reserves policy of the Trustees has for many years been to build up the financial reserves with the long-term intention of owning/building or renting dedicated premises for the club.

However, the approach to NHDC in 2020 about the possibility of leasing a piece of land (underused recreational land adjacent to the Cadwell Lane football pitch) on which the club could construct a permanent home proved wishful thinking and that project has been completely abandoned.

Whilst the pandemic has changed bridge it has also changed the retail and office sectors of the economy as well. Over time new and different opportunities may present themselves making it sensible for the club to revisit the principle of dedicated or shared facilities again in the future.

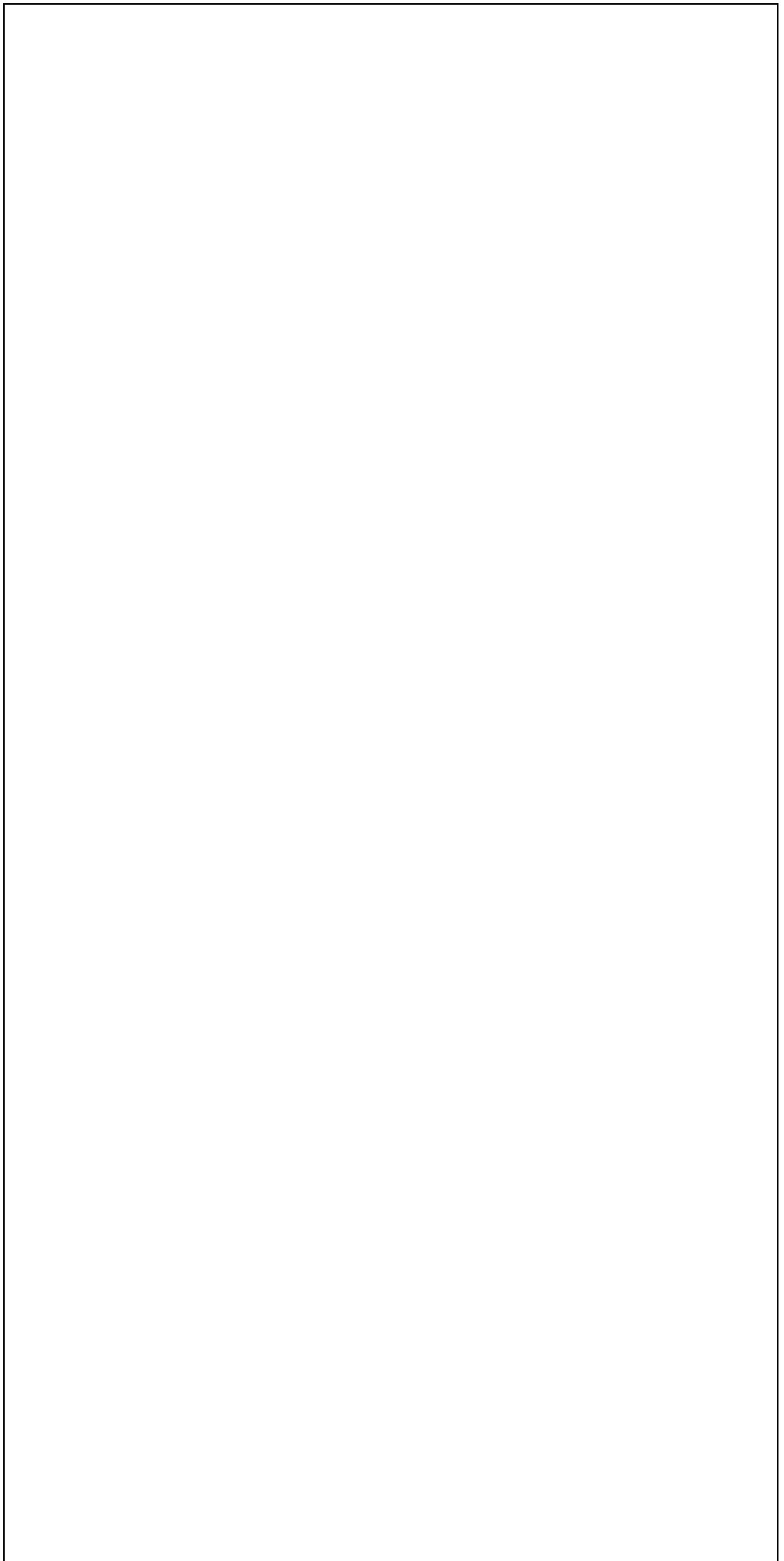
Additional details of objectives and activities (Optional information) You may choose to include further statements, where relevant, about:

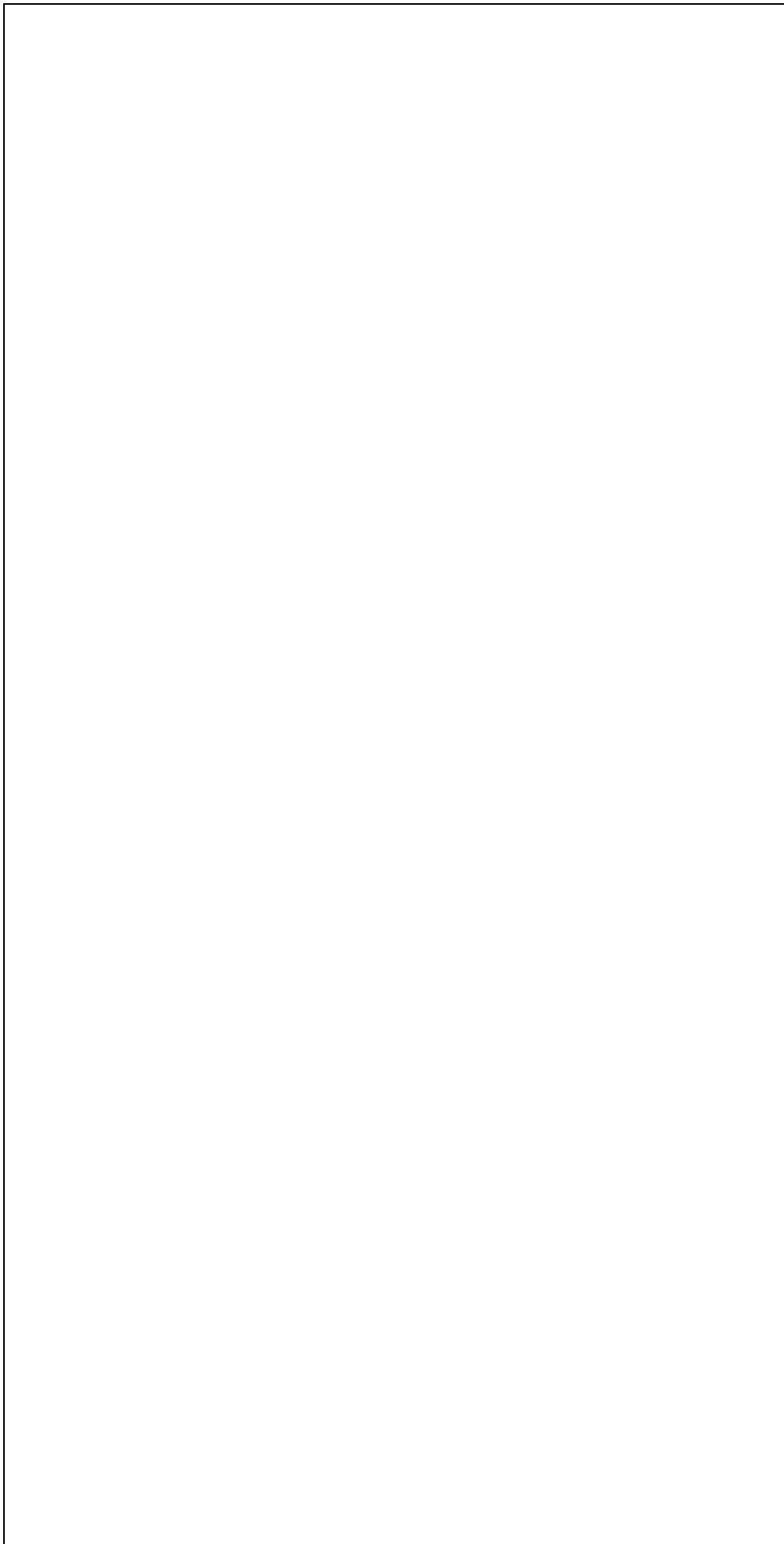
- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The church still intends to rebuild the Scout Hut on part of the current car park site. Their plans have changed, and they now propose to construct a smaller modular building which will link to the present kitchen and toilets. There will also be alterations to the main hall to provide more flexible space and a revamp of the small committee rooms. This should free up availability in the main hall and offer the club opportunities for more f2f sessions when demand warrants it. The club will cooperate closely with the church on their plans and has offered to try to find a solution to the difficulties in respect of car parking availability.

Section D Achievements and performance

Summary of the main achievements of the charity during the year





Section E Financial review

Brief statement of the charity's policy on reserves

See comments above.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

All of the Club's funds come from annual membership subscriptions, many of which are gift aided, payment for lessons, participation in regular bridge sessions and competitions. Some members make additional donations.

Some members raise small sums for the Club through Easy Fundraising and Amazon Smile when buying personal goods online.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>M E Eddleston</i>	
Full name(s)	Margaret Elsie Eddleston	
Position (eg Secretary, Chair, etc)	Chairman	
Date	22 nd May 2022	



Hitchin Bridge Club

Charitable Incorporated Organisation
year ended 31 December 2021



Takings				31/12/2020
	members' subscriptions	£	1,090.00	£ 1,462.50
	gift aid tax refund	£	526.21	£ 619.00
	table money	£	10,243.52	£ 6,987.50
	direct fees for RealBridge/"free" BBO sessions	£	-	£ 249.00
	BBO fees returned by EBU	£	20,055.53	£ 16,298.64
	supervised play sessions	£	-	£ 308.00
	bank payment reversed (compensation)	£	-	£ 27.69
	deposit account interest	£	624.30	£ 1,479.31
	hire of tables & prepared boards	£	150.00	£ 180.00
		£	32,689.56	£ 27,611.64
Fundraising				
	easyfundraising.com receipt	£	42.69	£ 114.71
	Surplus sales	£	30.01	
	other gifts and donations	£	146.50	£ 2,103.50
		£	219.20	£ 2,103.50
Anniversary Pairs	(Free session - expenses only)			-£ 112.56
Rising Stars				£ 205.62
School	pupils' fees (beginners & refreshers)	£	2,040.00	
	teachers' fees	£	1,400.01	£ 580.00
			£ 639.99	£ 640.00
Refresher Course			£ -	£ 640.00
Workshops			£ -	£ 46.00
		£	33,548.75	£31,188.91
Children in Need	donation	£	169.00	£ 407.78
General Expenses				
	rent	£	490.00	£ 4,055.00
	Hospice donation	£	4,600.00	£ 3,800.00
	Fees to BBO	£	1,491.41	£ 150.22
	Fees to Realbridge	£	511.88	£ 28.00
	Director fees	£	7,744.00	£ 5,420.00
	insurance	£	74.70	£ 74.70
	bridge consumables, printing etc	£	303.79	£ 178.51
	EBU annual fee	£	27.00	£ -
	EBU P2P	£	6,549.84	£ 5,210.46
	HBA/EBU/EBUTA(entry fees, etc)	£	132.00	£ 201.00
	Prizes	£	200.00	£ 167.81
	web site/scorebridge/internet	£	139.20	£ 97.20
	dealing machine/computer maintenance	£	-	£ 550.00
	refreshments	£	-	£ 291.16
	advertising	£	15.00	£ 15.00
	January party	£	-	£ 228.84
	sundry	£	204.86	£ 108.80
		£	22,652.68	£ 10,204.43
Surplus for period		£	10,896.07	£10,204.43



Hitchin Bridge Club



Charitable Incorporated Organisation

Balance Sheet as at 31 December 2021

ASSETS		31/12/2020	
RESTRICTED FUNDS			
Note 2	EBED schools bridge grant	£ 70.32	£ 70.32
UNRESTRICTED FUNDS			
	Current bank account (Lloyds)	£ 7,681.23	£ 11,490.68
	Current bank account no 2 (Lloyds)	£ 6,232.50	£ 0.00
	Savings bank account (Redwood Bank)	£ 85,279.19	£ 85,003.32
	Savings bank account (CC Bank)	£ 30,402.68	£ 20,054.25
DEBTORS			
Note 3	Unpaid table money	£ 1801.50	£ 52.00
	Unpaid BBO fees		£ 2,602.77
FIXED ASSETS			
note 1			
		£ 131,467.42	£ 119,273.34
CURRENT LIABILITIES			
Note 3	Prepaid table money	£ 682.50	
	creditors (December Pay to Play)	£ 373.56	£ 1,312.08
	Realbridge fees	£ 98.88	£ 21.60
	BBO fees	£ 435.20	£ 25.00
	Teaching fees	£ 466.55	
	Directing fees	£ 600.00	
	closing balance	£ 128,810.73	£ 117,914.66
Represented by			
	Restricted funds (note 2)	£ 70.32	£ 70.32
	Unrestricted funds		
	Opening balance	£ 117,844.34	£ 107639.91
	Increase for this year	£ 10,896.07	£ 10204.43
	Closing balance	£ 128,740.41	£ 117844.34
	Total funds	£ 128,810.73	£ 117914.66

NOTES

- Assets include Dealer 4 dealing machine, printer, Bridgemate server and handsets, 6 traditional tables, filing cabinet, bidding boxes, cloths, sets of duplicate playing boards, etc, all depreciated to Nil. The 24 "new" tables are kept in the church hall, and made freely available to other hall users. The new Lenovo laptop has been treated as a current asset.
- The restricted grant from EBED for Bridge in schools in 2017 has an unspent balance of £70.32.
- Some members paid in advance for playing sessions. Others pay in arrears for sessions paid in the previous month. These figures come from the new Bridgeweb's attendance module.

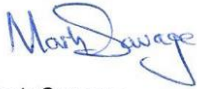
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Signed:



Name: Mark Savage

Address: 21, Cromwell Way, Pirton, Herts SG5 3RD

Date: 26 February 2022