



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From 01/01/2024

Period start date To 31/12/2024

Period end date

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	<b>For the public benefit</b> <b>(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> <b>(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.</b>
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	<b>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.</b> <b>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.</b>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<b>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</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
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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	<b>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.</b>
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><b>During 2024 John Colley and Martin Stickland attended the EBU Directors Course and are now running regular club sessions.</b></p> <p><b>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.</b></p> <p><b>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.</b></p> <p><b>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.</b></p> <p><b>In planning all its activities, the Trustees have considered the guidance issued by the Charity Commission on public benefit.</b></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	<b>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.</b>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<b>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.</b>
Amount of reserves held	Para 1.22	<b>£150000</b>
Reasons for holding zero reserves	Para 1.22	<b>Not applicable</b>
Details of fund materially in deficit	Para 1.24	<b>Not applicable</b>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<b>none</b>

### 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	<b>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.</b>
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	<b>Association Model Constitution</b>
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	<b>CIO (converted from a charitable company 27<sup>th</sup> May 2020)</b>
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	<b>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.</b>

### 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

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]



## 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

25<sup>th</sup> May 2025

Table 1

<div>  <div> <b>Hitchin Bridge Club</b>  <i>Charitable Incorporated Organisation</i>  <b>Year ended 31 December 2024</b> </div>  </div>				
				31/12/23
<b>General Receipts</b>	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
<b>Fundraising Receipts</b>				
	Easyfundraising/Amazon commission		£ 30.13	£ 128
	Sales of surplus equipment		£ 0.00	£ 45
	Other gifts and donations		£ 20.00	£ 43
<b>Bridge School</b>	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
<b>Children in need SIMS donation</b>			£ 496.60	£ 410
<b>Cancer SIMS donation</b>			£ 200.00	
<b>HBA Lukyn donation</b>			£ 180.00	
<b>Anniversary pairs</b>	Receipts	£ 1728.00		
	Expenses	£ 1720.00	£ (8.00)	£231
<b>Expenses</b>				
	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

<div>   </div> <div> <div>Hitchin Bridge Club</div> <div>Charitable Incorporated Organisation</div> <div>Year ended 31 December 2024</div> </div> <div>   </div>			
		31/12/23	
<b>ASSETS</b>			
<b>Restricted Funds</b>			
<b>Note 2</b>	EBED Schools bridge grant	£ 0.00	£ 70
<b>Unrestricted funds</b>			
<b>Note 3</b>	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	
<b>Debtors</b>			
	unpaid table money	£ 1,703.30	£ 3,460
<b>Fixed assets</b>			
<b>Note 1</b>		£ 161,014.16	£ 153,288
<b>Current liabilities</b>			
<b>Creditors</b>			
	Prepaid table money	£ 2,324.10	£ 1388
	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	
		<b>£ 157,787.62</b>	<b>£ 150,419</b>
		£ 0.00	
<b>Represented by</b>			
<b>Restricted funds</b>			
<b>unrestricted funds</b>			
	Balance	£ 0.00	£ 70
	Opening balance	£ 150,418.50	£ 139,102
	Increase for year	£ 7,369.12	£ 11,246
	Closing balance	<b>£ 157,787.62</b>	<b>£ 150,419</b>
<b>Notes</b>			
		<p>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.</p> <p>2 The restricted grant from EBED for Bridge in schools was made in 2017.</p> <p>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.</p>	

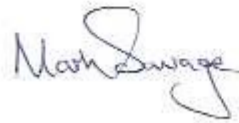
### **Independent examiner's statement**

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 blue ink, appearing to read 'Mark Savage', with a stylized flourish at the end.

Name: Mark Savage

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

Date: 9 March 2025