



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01/01/2025

Period start date To 31/12/2025

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	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:

--	--	--

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		

--	--	--

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

--	--

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			
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--


Other optional information



--





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	

<div></div>		Hitchin Bridge Club				<div></div>		
		Charitable Incorporated Organisation						
		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	

<div><div><div><div></div></div><div><div><div><div></div></div></div></div></div><div><div>Hitchin Bridge Club</div><div>Charitable Incorporated Organisation</div><div>Year ended 31 December 2025</div></div></div>		<div>31/12/25</div>	
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
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
		0	
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
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