

THE YORK BRIDGE CLUB

England & Wales · Charity number 1146300

Details

Status Registered

Legal form Charitable company

Company number [07912972](#)

Registered 2012-03-08

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

Contact

Address York Bridge Club
The Green
Acomb
York
England
YO26 5FG

Phone 01904 622178

Email sgregory@theyorkbridgeclub.com

Website www.yorkbridgeclub.com

Activities

Objects: THE CHARITY'S OBJECTS ("OBJECTS") ARE SPECIFICALLY RESTRICTED TO THE FOLLOWING:FOR THE PUBLIC BENEFIT:(A) THE ADVANCEMENT OF AMATEUR SPORT BY PROMOTING THE GAME OF BRIDGE FOR THE BENEFIT OF THE RESIDENTS OF YORK AND THE SURROUNDING AREA.(B) THE PROVISION OF FACILITIES FOR THE LEARNING, TEACHING AND PLAYING OF BRIDGE FOR THE BENEFIT OF THE RESIDENTS OF YORK AND THE SURROUNDING AREA WITH THE OBJECT OF IMPROVING CONDITIONS OF LIFE.

Activities: The charity's activities are focused on the (a) the advancement of amateur sport by promoting the game of bridge for the benefit of the residents of York and the surrounding area.(b) the provision of facilities for the learning, teaching and playing of bridge for the benefit of the residents of York and the surrounding area.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Recreation
- **Who:** Elderly/old People, The General Public/mankind

Geography

- City Of York

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£86,003	£45,573	-	-
2024-03-31	£63,137	£33,458	-	-
2023-03-31	£83,459	£29,498	-	-
2022-03-31	£64,231	£32,202	-	-
2021-03-31	£141,279	£12,117	-	-

Trustees

Name	Role	Appointed
Sally Gregory	Chair	2020-08-04
Jonathan Latham		2024-07-30
Judy Baines		2024-07-30
Michael Langton Waller		2024-07-30
PHILIP JAMES GODFREY		2012-01-30
Philip Priestly Ashton		2024-07-30

THE YORK BRIDGE CLUB

England & Wales - Charity number 1146300

Accounts

THE YORK BRIDGE CLUB

Company Registration No. 07912972
Registered Charity No. 1146300

THE YORK BRIDGE CLUB

Trustees' Report and Financial Statements

Year ended 31 March 2025

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

Contents

LEGAL AND ADMINISTRATIVE DETAILS.....	3
TRUSTEES' REPORT.....	4
INDEPENDENT EXAMINER'S REPORT.....	6
STATEMENT OF FINANCIAL ACTIVITIES.....	7
BALANCE SHEET AT 31 MARCH 2025.....	9
NOTES TO THE FINANCIAL STATEMENTS.....	11

LEGAL AND ADMINISTRATIVE DETAILS

TRUSTEES

Trustees who served during the year ended 31 March 2023 and up to the date of this report:

Martin Bayne	appointed 17 July 2018	Retired 30 September 2024
Azizah Clayton	appointed 4 August 2020	
Philip Godfrey	appointed 17 January 2012	
Sally Gregory, Chair	appointed 4 August 2020	
Stuart Kay	appointed 17 January 2012	Retired 30 November 2024
Michael Waller	appointed 30 July 2024	
Philip Ashton	appointed 30 July 2024	
Jonathan Latham	appointed 30 July 2024	
Judith Baines	appointed 30 July 2024	

COMPANY SECRETARY

Mark Dunkley appointed 13 August 2018

MANAGEMENT COMMITTEE

Members who served during the year and up to the date of this report:

Robin Loft, Chair; Andrew Merrison; Judy Baines, Jonathan Sanders, Mike Barnard, Andrew Barnes, Ruth Mattingly-Turner, Lynda Baker.

COMPANY REGISTRATION NUMBER: 07912972

REGISTERED CHARITY NUMBER: 1146300

REGISTERED OFFICE

York Bridge Club
The Green
Acomb
York YO26 5FG

INDEPENDENT EXAMINER

Michael W Sturge FCA
23 Lucombe Way
York YO32 4DS

BANKERS

Barclays Bank plc
1,2&3 Parliament Street
York YO1 1XD

SOLICITORS

Rollits LLP
Forsyth House
Alpha Court
Monks Cross Drive
Huntington
York YO32 9WN

TRUSTEES' REPORT

2024/5 has been another year of consolidation and growth. Our membership figures continued to increase and on 31st March stood at 355 (a 12% increase on the previous year).

In accordance with our planned succession program, this year saw the recruitment of four new Trustees, Philip Ashton, Judy Baines, Jonathan Latham and Michael Waller who all assumed posts on 30th July 2024. After a short transition period, two of our long-standing Trustees retired (Martin Bayne in September 2024 and Stuart Kay in November 2024). Further Trustee(s) are also due to retire in the coming year.

The recruitment of our new Trustees has enabled us to refresh our vision and longer-term plans for the club and to commence the development of a new 5-year strategy to underpin the future development of the club in the furtherance of our charitable aims.

The financial environment continues to be challenging with large price increases in consumables and ongoing maintenance costs. The Trustees' prudent decisions on the loan restructuring last year have allowed us to manage these pressures within budgets. Similarly, our reserving policies and our forward-looking capital planning have additionally allowed us to invest in further improvements to the existing facilities that increase the accessibility and enjoyment of the facilities (e.g. the provision of acoustic dampening to improve the hearing experience for those with impaired hearing).

In accordance with our agreed repayment policy, we have continued with the loan repayments and have now repaid a total of £88.2k of which £28k was in this financial year. The amount remaining to be repaid now stands at £24.8k. All remaining loans continue to be provided by generous member offers on interest free terms.

To meet our charitable aims, we have continued to build on links with the local community and Councillors and have hosted events at the Acomb Explore and at 'The Place' as well as our own drop-in open days. This has been further supported by the social events at the club that have encouraged members and visitors. We expect to continue to build on these foundations in the coming year by taking bridge to communities in the areas that have not previously had the opportunity to participate with the aim of increasing social interactions and reducing isolation.

Within the bridge community, we continue to widen our scope both in running external events (seminars and external competitions) and in sharing our knowledge and experiences with other clubs in the area. In September we were part of the inaugural Andrew Robson three club Yorkshire tour that saw over 100 participants at each of the three venues (including York). This is in direct support of our teaching charitable aims.

Similarly, in February we hosted a National qualifying competition for the England Teltscher Trophy team. We took the opportunity this provided to learn how to use software to broadcast the games to an external audience and to use this within the club to provide an open house learning environment for any bridge players to come and learn from experts thus widening the promotion of bridge activities in the area. We hope to host more such events in the coming year.

Our teachers have provided a wide breadth of learning opportunities and have actively encouraged the integration of newer, less experienced players into our bridge community. The range of teaching that we now provide is larger than it has ever been and the success of this is evidenced by the numbers of new and existing players partaking in these courses and the numbers now venturing into

a playing environment for the first time. This is a great credit to all the teachers, and I thank them all for their hard work and ideas.

In building our learners pathway we have ensured a good foundation for maintaining and building the club membership, introducing new players to the game and looking to make bridge accessible for all: a foundation of our charitable remit.

There are a lot of volunteers who give their time generously to support the activities of the club and I would like to record my thanks to them all, their help and support is very much appreciated. I would also particularly like to thank all the club committee members and the retiring chair Robin Loft, who have strived to deliver the excellent day-to-day operations at the club that enable us to provide the broad range of activities we do.

Finally, I would like to record my thanks to Stuart Kay & Martin Bayne who were key advocates in the vision of the Trustees to invest in our new premises. They have been untiring in their support for the development of the club throughout their tenures as trustees.

The ongoing success of our club depends on its members, both in supporting, playing, and learning with the club but also in promoting and sharing their experiences with others, encouraging them to come and try.

Sally Gregory
Chair of Trustees
29th April 2025

INDEPENDENT EXAMINER'S REPORT

I report on the accounts of The York Bridge Club for the year to 31 March 2025 set out on Pages 7 to 12.

Responsibilities and basis of report

As the Charity's Trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that, in any respect:

- The accounting records were not kept in accordance with Section 130 of the Charities Act; or
- The accounts did not accord with the accounting records; or
- The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulation 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no 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.

12th May 2025

Michael W Sturge FCA
23 Lucombe Way
York
YO32 4DS

THE YORK BRIDGE CLUB

STATEMENT OF FINANCIAL ACTIVITIES

1 APRIL 2024 TO 31 MARCH 2025

	Note	2025 £	2024 £
INCOMING RESOURCES FROM OPERATIONS			
Membership Subscriptions		10,447	9,765
Gift Aid Recoverable		1,831	1,557
Grants received		1,190	-
Table money		49,673	47,987
Donations		2,239	913
Teaching - course income	4	6,622	-
- other teaching income	4	10,007	-
Room Hire/External Events		2,864	1,691
Club Events		837	185
Interest on short term deposits		293	-
Other income - Electric Charge Point		-	332
TOTAL INCOMING RESOURCES FROM OPERATIONS		86,003	62,430
RESOURCES EXPENDED ON OPERATIONS			
Charitable Activities:			
Loan interest and bank charges		137	1,971
Insurances		3,216	2,949
Utilities		4,516	5,007
Repairs and maintenance		1,311	793
Housekeeping and cleaning		7,893	3,513
Refreshments		2,386	1,852
EBU (re table money)		5,399	4,971
Stationery and printing		232	113
New and replacement equipment		4,491	5,697
Competition fees and sundries		659	732
Service contracts and subscriptions		1,383	995
Teacher/Training Courses		498	583
Teaching - other costs	4	6,745	-
Acomb Sports Club		3,150	2,553
Professional fees		3,324	957
Miscellaneous Expenses		233	65
TOTAL RESOURCES EXPENDED ON OPERATIONS		45,573	32,751
NET INCOMING RESOURCES FROM OPERATIONS		40,430	29,679
LESS: NON-CASH CHARGES			

- Leasehold Amortisation	14,859	14,859
- Depreciation of fixed assets	984	596
- ASC leasehold amortisation	500	500
- ASC Grounds Reserve	500	500
- Loan repayment Reserve	-	(2,355)
- Total	<u>16,843</u>	<u>14,100</u>
TOTAL NET INCOMING RESOURCES	23,587	15,579
REVENUE FUNDS BROUGHT FORWARD FROM 1 APRIL	712,780	697,201
TOTAL FUNDS CARRIED FORWARD ON 31 MARCH	<u><u>736,367</u></u>	<u><u>712,780</u></u>

THE YORK BRIDGE CLUB

BALANCE SHEET AT 31 MARCH 2025

		31 March 2025		31 March 2024	
	Note	£	£	£	£
Tangible Fixed Assets	5				
Long leasehold Property		742,960		742,960	
Additions		0		0	
Less: accumulated amortisation		-44,577		-29,718	
			698,383		713,242
Furniture & Fixtures					
Balance at 1 April		16,675		16,675	
Additions at cost		3,878		0	
		20,553		16,675	
Less: accumulated depreciation		-12,889		-11,905	
			7,664		4,770
Intangible Assets					
Lease Premium - Acomb Sports Club		25,000		25,000	
Less: accumulated amortisation	6	-1,500		-1,000	
			23,500		24,000
Total Fixed Assets			729,547		742,012
Current Assets					
Cash at Bank:					
Short term deposit		5,000		0	
Members money		18,869		14,679	
Current account		32,299		31,105	
Debtors		7,143		6,787	
			63,311		52,571
Less: Current Liabilities					
Member Subscriptions paid in advance		150		105	
Accounts Payable		749		3,776	
HMRC VAT payable		3,005		1,995	
Table money on account		18,869		14,679	
Sponsorship		825		850	
Sundry Creditor		48		40	
		23,646		21,445	
Net Current Assets			39,665		31,126
Less: Creditors due over 1 Year:-					
Loans from members	7		-24,750		-52,763
Net Assets			744,462		720,375

Represented by:

Revenue Reserves at 1 April 2024	712,780	697,201
Add: net income for the year	<u>23,587</u>	<u>15,579</u>
	736,367	712,780
Add: Loan Repayment Reserve Released	<u>6,595</u>	<u>0</u>
Revenue Reserves at 31 March 2025	742,962	712,780
Loan Repayment Reserve	0	6,595
ASC Grounds Reserve	<u>1,500</u>	<u>1,000</u>
	<u>744,462</u>	<u>720,375</u>

For the year ending 31 March 2025 the company was entitled to exemption from audit under Section 477 of the Companies Act.

The members have not required the company to obtain an audit in accordance with Section 476 of the Companies Act.

The Directors (Trustees) acknowledge their responsibilities for:

(i) ensuring the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and

(ii) preparing financial statements which give a true and fair view of the state of affairs of the company at the end of each financial year and its profit and loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with special provisions of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standards for smaller Entities (effective April 2008).

These financial statements were approved by the Board of Trustees on 12th May 2025 and signed on its behalf by:

Sally Gregory

Philip Godfrey

Chair

Trustee

NOTES TO THE FINANCIAL STATEMENTS

Notes to the Accounts for the year ended 31 March 2025

1 The York Bridge Club

The York Bridge Club was registered as a charity by the Charity Commission on 8 March 2012. It is a company limited by guarantee and is registered at Companies House (registration number 07912972).

2 Basis of preparation

The accounts have been prepared on the basis of historic costs in accordance with Accounting and Reporting by Charities - Statement of Recommended Practice, applicable accounting standards, and with the Companies Act 2006.

The charity has taken advantage of the exemption in Financial Reporting Standard No. 1 from the requirement to produce a cashflow statement on the grounds that it is a small charity.

3 Accounting Policies

Fixed Assets

Expenditure on fixed assets up to £2,500 is charged to the statement of Financial Activities in the year that it is incurred.

Depreciation

Furniture and Fixtures are depreciated over 10 years, a full year's depreciation is charged in the year of acquisition.

Equipment is depreciated over 4 years.

Loan Repayment Reserve

This has been released to revenue reserves as it is no longer required.

ASC Grounds Reserve

Under an agreement with Acomb Sports Club (ASC), we are setting up a reserve to provide for major upkeep and maintenance projects.

4 Teaching income and other costs

The figures for the prior year were included net in table money.

5 Tangible Fixed Assets

Long leasehold Property

The leasehold property is stated at cost. Total costs include the cost of construction of the clubhouse at Acomb Green, together with related costs, including professional fees, insurance and utilities connection costs.

The property was completed and brought into use at 31 March 2022. The trustees have adopted a policy of amortising the building over a 50 year period. A full year's amortisation has been charged in these accounts.

Furniture & Fixtures

Furniture costing £5,962 acquired in 22/23 is depreciated over 10 years.

Fixtures costing £3,878 acquired in 24/25 is depreciated over 10 years.

6 Intangible Assets
Lease Premium

The club signed a 199 year lease in December 2020 with Acomb Sports Club, to purchase land on which to build its new clubhouse.

A lease premium of £25,000 has been paid. It is being amortised over a 50 year period. A full year's amortisation has been charged in these accounts.

7 Loans from members

Loans totalling £113,000 were taken out in order to help finance the new clubhouse.

All remaining loans are interest free.

Balance at 1 April 2024	<u>£</u>
Long term loans	52,763
Less: Repayments during the year	
Long term loans	<u>(28,013)</u>
Balance at 31 March 2025	<u>24,750</u>

Loans outstanding include 1 from Trustees totalling £2,750 and 3 from other members.

8 Company Limited by Guarantee

The company is limited by Guarantee, having no share capital. Each member is liable to contribute a sum not exceeding £1 in the event of the company being wound up while there are members or within one year thereafter.

The company has adopted a Reserves Policy which ensures that it maintains sufficient cash

9 balances to meet up to 9 months running costs.

THE YORK BRIDGE CLUB

England & Wales - Charity number 1146300

Accounts

THE YORK BRIDGE CLUB

Company Registration No. 07912972
Registered Charity No. 1146300

THE YORK BRIDGE CLUB

Trustees' Report and Financial Statements

Year ended 31 March 2024

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

Contents

LEGAL AND ADMINISTRATIVE DETAILS	3
TRUSTEES' REPORT	4
INDEPENDENT EXAMINER'S REPORT	6
STATEMENT OF FINANCIAL ACTIVITIES	7
BALANCE SHEET	8
NOTES TO THE FINANCIAL STATEMENTS	10

LEGAL AND ADMINISTRATIVE DETAILS

TRUSTEES

Trustees who served during the year ended 31 March 2024 and up to the date of this report:

Martin Bayne	appointed 17 July 2018
Azizah Clayton	appointed 4 August 2020
Philip Godfrey	appointed 17 January 2012
Sally Gregory, Chair	appointed 4 August 2020
Stuart Kay	appointed 17 January 2012

COMPANY SECRETARY

Mark Dunkley appointed 13th March 2018

MANAGEMENT COMMITTEE

Members who served during the year and up to the date of this report:

Robin Loft, Chair; David Kerr; Andrew Merrison; Judy Baines; Ruth Mattingly; Lynda Baker

COMPANY REGISTRATION NUMBER: 07912972

REGISTERED CHARITY NUMBER: 1146300

REGISTERED OFFICE

York Bridge Club
The Green
Acomb
York YO26 5FG

INDEPENDENT EXAMINER

Michael W Sturge FCA
23 Lucombe Way
York YO32 4DS

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Barclays Bank plc
1,2&3 Parliament Street
York YO1 1XD

SOLICITORS

Rollits LLP
Forsyth House
Alpha Court
Monks Cross Drive
Huntington
York YO32 9WN

TRUSTEES' REPORT

2023/4 has proved to be a successful year for the club. Our decision to stop running all online bridge and teaching has continued to prove effective. Membership numbers are continuing to grow and have now surpassed 300 with our successful integrated teaching pathway and provision of mentoring support proving a success at bringing new and returning learners into the club playing sessions.

Whilst there have been substantial financial pressures on expenses, and in particular, the costs of utilities such as electricity, the restructuring of the outstanding loans has meant that we have been able to control these costs to remain within budgets. In the current year, we have completed the further restructuring of £20,000 of long-term loans replacing interest bearing loans with interest free loans and we have repaid a further sum of £36,737 leaving outstanding loans (as at 30th April) of £52,763.

The Trustees have agreed a slight revision to the reserves and loan repayment policies to ensure the timely repayment of the remaining loans and the provision of a longer-term maintenance fund for future capital spends. Whilst our policy continues to make allowance for repayment of outstanding loans over the next 8 years, we anticipate earlier repayment provided current successes are maintained.

To meet our charitable aims, we have continued to build on links with the local community and Councillors and have hosted events at the Acomb Explore as well as our own drop-in open days. This has been further supported by the social events at the club that have encouraged members and visitors. We expect to continue to build on these foundations in the coming year taking bridge to communities in the areas that have not previously had the opportunity to partake with the aim of increasing social interactions and reducing isolation.

Within the bridge community, we continue to widen our scope both in running external events (seminars and external competitions) and in sharing our knowledge and experiences with other clubs in the area. We have recently agreed a three-way tie up with local clubs to jointly promote, for the benefit of all players in the area and beyond, the visit of a national bridge teacher. This is in direct support of our teaching charitable aims.

Our teachers have provided a wide breadth of learning opportunities and have actively encouraged the integration of newer, less experienced players into our bridge community. We hope to build our ~~learners pathway further to ensure a good foundation for maintaining and building the club~~ membership, introducing new players to the game and looking to make bridge accessible for all: a foundation of our charitable remit. This aim is similarly reflected in our ambition to widen youth participation in the game with its known benefits to strategic and mental agility. Our youth academy has achieved some good successes this year and our approach to teaching for this younger age group is achieving recognition from our county youth liaison.

In the coming year, we anticipate one or more of our Trustees retiring from their role as part of natural turnover. In preparation for this, we have commenced the process to recruit suitable replacements. We expect new Trustee(s) to be in place before the retirement of any existing Trustees, with a suitable handover period to aid the smooth transition. To those Trustee(s) who intend stepping down, I would like to express my sincere thanks.

I would also like to thank all those people who have freely given their time to help with so many of the supporting activities and work that is required to keep our club running (there are far too many to name individually but you are all very much appreciated). As always, the success of our club depends on its members, both in supporting, playing, and learning with the club but also in promoting and sharing your experiences with others, encouraging them to come and try.

In the coming year, we are looking to refresh the vision and ambition of the charity to achieve more and to build on our successes to date. There is much that we should be proud of having achieved this year and much more that we hope to achieve in the coming one. We will continue to build on the exciting opportunities our new club allows.

Sally Gregory
Chair of Trustees
3rd May 2024

INDEPENDENT EXAMINER'S REPORT

I report on the accounts of The York Bridge Club for the year to 31 March 2024, which are set out on pages 7 to 11.

Responsibilities and basis of report

As the charity's Trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that, in any material respect:

- The accounting records were not kept in accordance with section 130 of the Charities Act; or
- The accounts did not accord with the accounting records; or
- The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no 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.



Michael W Sturge FCA
23 Lucombe Way
York YO32 4DS

10th June 2024

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR 1 APRIL 2023 TO 31 MARCH 2024

	2024 £	2023 £
INCOMING RESOURCES FROM OPERATIONS		
Membership Subscriptions	9,765	6,468
Gift Aid Recoverable	1,557	2,893
Table money	48,879	42,514
Donations	913	30,727
Room Hire/External Events	1,691	637
Other income - Electric Charge Point	332	220
TOTAL INCOMING RESOURCES FROM OPERATIONS	<u>63,137</u>	<u>83,459</u>
RESOURCES EXPENDED ON OPERATIONS		
Charitable Activities:		
Loan interest and bank charges	1,971	3,402
Insurances	2,949	2,681
Utilities	5,007	3,505
Repairs and maintenance	793	46
Housekeeping and cleaning	3,513	3,584
Refreshments	1,852	1,410
EBU (re table money)	4,971	4,671
Stationery and printing	113	247
New and replacement equipment	5,697	4,974
Competition fees and sundries	732	503
Club Events	707	199
Service contracts and subscriptions	995	717
Teacher/Training Courses	583	548
Acomb Sports Club	2,553	2,361
Professional fees	957	650
Miscellaneous Expenses	65	
TOTAL RESOURCES EXPENDED ON OPERATIONS	<u>33,458</u>	<u>29,498</u>
NET INCOMING RESOURCES FROM OPERATIONS	<u>29,679</u>	<u>53,961</u>
LESS: NON-CASH CHARGES		
- Leasehold Amortisation	14,859	14,859
- Depreciation of fixed assets	596	596
- ASC leasehold amortisation	500	500
- ASC Grounds Reserve	500	500
- Loan repayment Reserve	(2,355)	8,950
- Total	<u>14,100</u>	<u>25,405</u>
TOTAL NET INCOMING RESOURCES	15,579	28,556
REVENUE FUNDS BROUGHT FORWARD FROM 1 APRIL	697,201	668,645
TOTAL FUNDS CARRIED FORWARD ON 31 MARCH	<u>712,780</u>	<u>697,201</u>

Note 7

BALANCE SHEET

AT 31 MARCH 2024

	Note	31 March 2024		31 March 2023	
		£	£	£	£
Tangible Fixed Assets	4				
Long leasehold Property		742,960		732,218	
Additions		0		10,742	
Less: accumulated amortisation		<u>-29,718</u>		<u>-14,859</u>	
			713,242		728,101
Furniture & Equipment	6	16,675		16,675	
Less: accumulated depreciation		<u>-11,905</u>		<u>-11,309</u>	
			4,770		5,366
Intangible Assets					
Lease Premium - Acomb Sports Club		25,000		25,000	
Less: accumulated amortisation	5	<u>-1,000</u>		<u>-500</u>	
			24,000		24,500
Total Fixed Assets			742,012		757,967
Current Assets					
Cash at Bank:					
Members money		14,679		8,932	
Current account		31,105		33,485	
Debtors		<u>6,787</u>		<u>5,367</u>	
			52,571		47,784
Less: Current Liabilities					
Member Subscriptions paid in advance		105		245	
Accounts Payable		3,776		2,996	
HMRC VAT payable		1,995		-3,573	
Table money on account		14,679		8,932	
Sponsorship		850		1,000	
Sundry Creditor		<u>40</u>		<u>0</u>	
		21,445		9,600	
Net Current Assets			31,126		38,184
Less: Creditors due over 1 Year:-					
Loans from members	7		-52,763		-89,500
Net Assets			<u>720,375</u>		<u>706,651</u>

Represented by:

Revenue Reserves at 1 April 2023	697,201	668,645
Add: net income for the year	<u>15,579</u>	<u>28,556</u>
Revenue Reserves at 31 March 2024	712,780	697,201
Loan Repayment Reserve	6,595	8,950
ASC Grounds Reserve	<u>1,000</u>	<u>500</u>
	<u>720,375</u>	<u>706,651</u>

For the year ending 31 March 2024 the company was entitled to exemption from audit under Section 477 of the Companies Act.

The members have not required the company to obtain an audit in accordance with Section 476 of the Companies Act.

The Directors (Trustees) acknowledge their responsibilities for:

(i) ensuring the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and

(ii) preparing financial statements which give a true and fair view of the state of affairs of the company at the end of each financial year and its profit and loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with special provisions of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standards for smaller Entities (effective April 2008).

These financial statements were approved by the Board of Trustees on 10th June 2024 and signed on its behalf by:



Sally Gregory
Chair



Philip Godfrey
Trustee

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1 The York Bridge Club

The York Bridge Club was registered as a charity by the Charity Commission on 8 March 2012. It is a company limited by guarantee and is registered at Companies House (registration number 07912972).

2 Basis of preparation

The accounts have been prepared on the basis of historic costs in accordance with Accounting and Reporting by Charities - Statement of Recommended Practice, applicable accounting standards, and with the Companies Act 2006.

The charity has taken advantage of the exemption in Financial Reporting Standard No. 1 from the requirement to produce a cashflow statement on the grounds that it is a small charity.

3 Accounting Policies

Fixed Assets

Expenditure on fixed assets up to £2,500 is charged to the statement of Financial Activities in the year that it is incurred.

Depreciation

Furniture and Fittings are being depreciated over 10 years and Equipment over 4 years.

Loan Repayment Reserve

This is being set up over a 10 year period to repay the members loans commencing on 1 April 2022.

ASC Grounds Reserve

Under an agreement with Acomb Sports Club (ASC), we are setting up a reserve to provide for major upkeep and maintenance projects.

4 Tangible Fixed Assets

Long leasehold Property

The leasehold property is stated at cost. Total costs include the cost of construction of the clubhouse at Acomb Green, together with related costs, including professional fees, insurance and utilities connection costs.

The property was completed and brought into use at 31 March 2022. The trustees have adopted a policy of amortising the building over a 50 year period. A full year's amortisation has been charged in these accounts.

5 Intangible Assets

Lease Premium

The club signed a 199 year lease in December 2020 with Acomb Sports Club, to purchase land on which to build its new clubhouse. A lease premium of £25,000 has been paid. It is being amortised over a 50 year period. A full year's amortisation has been charged in these accounts.

6 Furniture and Equipment

Furniture and equipment totalling £10,713 is fully written off. Furniture costing a total of £5,962 was purchased for the new clubhouse, and is being depreciated over 10 years, commencing 1 April 2022, in accordance with the established accounting policy.

7 Loans from members

Loans totalling £113,000 were taken out in order to help finance the new clubhouse. Interest is paid quarterly in arrears at 2% above the prevailing Bank of England base rate.

Balance at 1 April 2023	£	£
Long term loans	89,500	
Add: 3 further long term loans made during the year	<u>20,000</u>	109,500
Less: Repayments during the year		
Long term loans		<u>(56,737)</u>
Balance at 31 March 2024		<u>52,763</u>

The additional long-term loans taken out in the year are interest-free. The loans repaid in the year were interest bearing, and therefore the total loans at the end of the year are all interest-free.

Loans outstanding include 3 from Trustees totalling £20,175 and 4 from other members.

The reserve at 31 March 2024 is a figure of £6,595 which shows in these accounts.

The amount of the reserve will be updated each year in light of any further loan repayments.

8 Company Limited by Guarantee

The company is limited by Guarantee, having no share capital. Each member is liable to contribute a sum not exceeding £1 in the event of the company being wound up while there are members or within one year thereafter.

The company has adopted a Reserves Policy which ensures that it maintains sufficient cash

9 balances to meet up to 9 months running costs.

THE YORK BRIDGE CLUB

England & Wales - Charity number 1146300

Accounts

THE YORK BRIDGE CLUB

Company Registration No. 07912972
Registered Charity No. 1146300

THE YORK BRIDGE CLUB

Trustees' Report and Financial Statements

Year ended 31 March 2023

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

Contents

LEGAL AND ADMINISTRATIVE DETAILS	3
TRUSTEES' REPORT	4
INDEPENDENT EXAMINER'S REPORT	6
STATEMENT OF FINANCIAL ACTIVITIES	7
BALANCE SHEET	8
NOTES TO THE FINANCIAL STATEMENTS.....	10

LEGAL AND ADMINISTRATIVE DETAILS

TRUSTEES

Trustees who served during the year ended 31 March 2023 and up to the date of this report:

Martin Bayne	appointed 17 July 2018
Azizah Clayton	appointed 4 August 2020
Philip Godfrey	appointed 17 January 2012
Sally Gregory, Chair	appointed 4 August 2020
Stuart Kay	appointed 17 January 2012

COMPANY SECRETARY

Mark Dunkley appointed 4 August 2020

MANAGEMENT COMMITTEE

Members who served during the year and up to the date of this report:

Gill Rickard, Chair; Robin Loft, Deputy Chair; Piers Percival; David Kerr; Andrew Merrison; Judy Baines.

COMPANY REGISTRATION NUMBER: 07912972

REGISTERED CHARITY NUMBER: 1146300

REGISTERED OFFICE

York Bridge Club
The Green
Acomb
York YO26 5FG

INDEPENDENT EXAMINER

Michael W Sturge FCA
23 Lucombe Way
York YO32 4DS

BANKERS

Barclays Bank plc
1,2&3 Parliament Street
York YO1 1XD

SOLICITORS

Rollits LLP
Forsyth House
Alpha Court
Monks Cross Drive
Huntington
York YO32 9WN

TRUSTEES' REPORT

2022/23 saw the club occupying its new premises at Acomb against the uncertainty of members' desire to return to face-to-face bridge after the covid lockdowns. The Trustees took the difficult decision to stop all online play and teaching as we opened our premises and concentrated on returning to face-to-face play and learning.

Significant effort was put in to building confidence and trust in returning to play and to support this, the first month of the year was offered to members to play for free. After modest beginnings, it quickly became apparent that members enjoyed the interactions with others and word spread so that numbers playing increased. As the year has progressed, it is pleasing to report that our club membership is now higher than pre-covid levels and our table numbers, whilst not completely back on track, are improving and are the envy of many other clubs.

Gill Rickard, who has been Club Chairman for the last 6+ years has decided to stand down in the coming year and I would like to thank her for the huge amount of work and dedication to supporting the club she has put in over that time.

At the end of March 2023, the final retention payment was made to the builders. We are very pleased to confirm that the work was completed within our budget and, that some of the contingency money we had reserved, was not required. The new club building has already received a prestigious York Design Award for Sustainability based on its environmental credentials. These credentials were central to the ethos of the development and it is good to see this recognised more widely.

With the economic climate a matter of concern and with interest rates rising substantially during the year, the Trustees have acted to mitigate the effects of this as far as possible by restructuring our long-term loans to take advantage of new interest free loan offers. Unused contingency monies from the build project allowed us to commence the repayment of member loans and, this year, we have fully repaid all the medium-term loans and made some small repayments on long term loans. At the end of the year, the amount of loans outstanding (all of which are long-term) stands at £89,500 of which £25,000 is now non-interest bearing. Our reserving policy makes allowance for repayment of all outstanding loans over the next 10 years. However, it is our intention to continue our repayment prioritisation provided finances allow and to concentrate on repayment of interest-bearing loans ahead of those that are interest free.

The opening of our new premises has provided a number of opportunities for us to host external events boosting both our visibility in the bridge community and our finances. We are restricted by our planning permission on what we can do but this year we have hosted: The Yorkshire Congress, the Waddington Cup final, the Yorkshire Pairs, an EBED teacher training course and a Tournament Director training course. These events have all helped to advance the game of bridge in and around the York area.

In addition to the existing bridge community, this year we have attended City-wide community events with the aim of raising the profile of the club and highlighting the benefits of bridge for

wellbeing and mental health and reducing isolation. Our open day attracted a number of new learners and visitors and gave us links into new communities that we hope to build on in the coming year.

In teaching, we took the decision to move away from online teaching preferring the more hands on and interactive approach of face-to-face teaching. We hope to build our learners pathway further to ensure a good foundation for maintaining and building the club membership, introducing new players to the game and looking to make bridge accessible for all. A foundation of our charitable remit. This aim is similarly reflected in our ambition to widen youth participation in the game with its known benefits to strategic and mental agility. With several of our school buddies stepping down, we have been unable, with the limited resources we now have, to re-start our schools' programme and have instead, established a new Youth Academy that is a key part of this ambition.

I would like to thank all those people who have freely given their time to help with so many of the supporting activities and work that is required to keep our club running (there are far too many to name individually but you are all appreciated). As always, the success of our club depends on its members, both in supporting, playing, and learning with the club but also in promoting and sharing your experiences with others encouraging them to come and try.

As we move into a new post-covid era, there is much that we should be proud of having achieved this year and much more that we hope to achieve in the coming one. We will continue to build on the exciting opportunities our new club allows.

And finally, I would like to express my sincere thanks to Stuart Kay who stepped back as the Chair of Trustees. It has been a daunting task to take over from someone so experienced, capable, and well respected in the bridge club and the wider bridge and local community. Stuart's support and advice has been invaluable to me as I step into this new role, and the honorary membership that was conferred on him this year was well deserved.

Sally Gregory
Chair of Trustees
13 June 2023

INDEPENDENT EXAMINER'S REPORT

I report on the accounts of The York Bridge Club for the year to 31 March 2023 set out on Pages 7 to 10.

Responsibilities and basis of report

As the Charity's Trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that, in any respect:

- The accounting records were not kept in accordance with Section 130 of the Charities Act; or
- The accounts did not accord with the accounting records; or
- The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulation 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no 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.

15 June 2023

Michael W Sturge FCA
23 Lucombe Way
York
YO32 4DS

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR

1 APRIL 2022 TO 31 MARCH 2023

	2023	2022
	£	£
INCOMING RESOURCES FROM OPERATIONS		
Membership Subscriptions	6,468	5,346
Gift Aid Recoverable	2,893	10,330
Table Money	42,514	34,849
Donations	30,727	5,328
Grants Received	-	8,200
Room Hire / External Events	637	178
Other income – Electric Charge Point	220	-
TOTAL INCOMING RESOURCES FROM OPERATIONS	<u>83,459</u>	<u>64,231</u>
RESOURCES EXPENDED ON OPERATIONS		
Charitable Activities:		
Loan interest and bank charges	3,402	1,791
Insurances	2,681	2,282
Utilities	3,505	3,749
Rent (Holgate Road)	-	2,000
Repairs and maintenance	46	842
Housekeeping	4,994	2,640
EBU (re table money)	4,671	8,229
Stationary and printing	247	455
New and replacement equipment	4,974	8,924
Competition fees and sundries	503	347
Club Events	199	-
Service contracts and subscriptions	1,265	-
Acomb Sports Club	2,361	-
Professional fees	650	943
TOTAL RESOURCES EXPENDED ON OPERATIONS	<u>29,498</u>	<u>32,202</u>
NET INCOMING RESOURCES FROM OPERATIONS	<u>53,961</u>	<u>32,029</u>
TRANSFERS		
- Leasehold Amortisation	14,859	-
- Depreciation of fixed assets	596	-
- ASC leasehold amortisation	500	-
- ASC Grounds Reserve	500	-
- Loan repayment Reserve	8,950	-
- Total	<u>25,405</u>	<u>-</u>
NET RESOURCES AFTER TRANSFERS	28,556	32,029
REVENUE FUNDS BROUGHT FORWARD FROM 1 APRIL	668,645	636,616
TOTAL FUNDS CARRIED FORWARD ON 31 MARCH	<u>697,201</u>	<u>668,645</u>

BALANCE SHEET AT 31 MARCH 2023

	Note	31 March 2023		31 March 2022	
		£	£	£	£
Tangible Fixed Assets	4				
Long leasehold Property		732,218		723,218	
Additions		10,742		9,000	
Less: accumulated amortisation		<u>-14,859</u>		<u>0</u>	
			728,101		732,218
Furniture & Equipment	6	16,675		16,675	
Less: accumulated depreciation		<u>-11,309</u>		<u>-10,713</u>	
			5,366		5,962
Intangible Assets					
Lease Premium – Acomb Sports Club		25,000		25,000	
Less: accumulated amortisation	5	<u>-500</u>		<u>0</u>	
			24,500		25,000
Total Fixed Assets			<u>757,967</u>		<u>763,180</u>
Current Assets					
Cash at Bank:					
Members money		8,932		6,209	
Current account		33,485		47,951	
HMRC VAT recoverable	7	3,573		4,661	
Debtors		<u>5,367</u>		<u>2,510</u>	
			51,357		61,331
Less: Current Liabilities					
New Build Retention		0		28,427	
Member Subscriptions paid in advance		245		0	
Accounts Payable		2,996		7,230	
Table Money on account		8,932		6,209	
Sponsorship		1,000		1,000	
Loans from members	8	<u>0</u>		<u>2,444</u>	
			13,173		45,310
Net Current Assets			38,184		16,021
Less: Creditors due over 1 Year:-					
Loans from members	9		-89,500		-110,556
			<u>706,651</u>		<u>668,645</u>
Net Assets					
Represented by:					
Revenue Reserves at 1 April 2022			668,645		636,616
Loan Repayment Reserve			8,950		0
ASC Grounds Reserve			500		0
Add: Income for the year			<u>28,556</u>		<u>32,029</u>
			<u>706,651</u>		<u>668,645</u>

For the year ending 31 March 2023 the company was entitled to exemption from audit under Section 477 of the Companies Act.

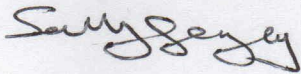
The members have not required the company to obtain an audit in accordance with Section 476 of the Companies Act.

The Directors (Trustees) acknowledge their responsibilities for:

- (i) Ensuring the company keeps account records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (ii) Preparing financial statements which give a true and fair view of the state of affairs of the company at the end of each financial year and its profit and loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

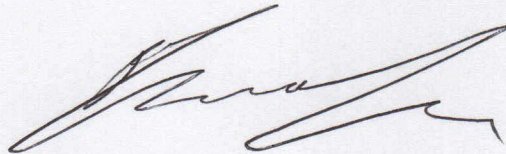
The financial statements have been prepared in accordance with special provisions of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standards for smaller Entities (effective April 2008).

These financial statements were approved by the Board of Trustees on 9 June 2003 and signed on its behalf by:



Sally Gregory

Chair



Philip Godfrey

Trustee

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

1. The York Bridge Club

The York Bridge Club was registered as a charity by the Charity Commission on 8 March 2012. It is a company limited by guarantee and is registered at Companies House (registration number 07912972).

2. Basis of preparation

The accounts have been prepared on the basis of historic costs in accordance with Accounting and Reporting by Charities – Statement of Recommended Practice, applicable accounting standards, and with the Companies Act 2006. The charity has taken advantage of the exemption in Financial Reporting Standard No. 1 from the requirement to produce a cashflow statement on the grounds that it is a small charity.

3. Accounting Policies**Fixed Assets**

Expenditure on fixed assets up to £2,500 is charged to the statement of Financial Activities in the year that it is incurred.

Depreciation

Furniture and Fittings are being depreciated over 10 years and Equipment over 4 years.

Loan Repayment Reserve

This is being set up over a 10 year period to repay the members loans commencing on 1 April 2022.

ASC Grounds Reserve

Under an agreement with Acomb Sports Club (ASC), we are setting up a reserve to provide for major upkeep and maintenance projects.

4. Tangible Fixed Assets**Long leasehold Property**

The leasehold property is stated at cost. Total costs include the cost of construction of the clubhouse at Acomb Green, together with related costs, including professional fees, insurance and utilities connection costs. The property was completed and brought into use at 31 March 2022. The trustees have adopted a policy of amortising the building over a 50 year period. A full year's amortisation has been charged in these accounts.

5. Intangible Assets**Lease Premium**

The club signed a 199 year lease in December 2020 with Acomb Sports Club to purchase land on which to build its new clubhouse. A lease premium of £25,000 has been paid. It is being amortised over a 50 year period. A full year's amortisation has been charged in these accounts.

6. Furniture and Equipment

Furniture and equipment totalling £10,713 is fully written off. Furniture costing a total of £5,962 was purchased for the new clubhouse and is being depreciated over 10 years, commencing 1 April 2022, in accordance with established accounting policy.

7. Current Assets – VAT Recoverable

The Club registered for VAT at 1 June 2020.

Expenses are shown net of VAT, the amount shown as a debtor represents VAT recoverable from HMRC.

8. Loans from members

Loans totalling £113,000 were taken out in order to help finance the new clubhouse. Interest is paid quarterly in arrears at 2% above the prevailing Bank of England base rate. Loans outstanding include 3 from Trustees and 2 from connected parties, totalling £30,000 on the same terms.

Balance at 1 April 2022		
Long term loans	91,000	
Short term loans	<u>22,000</u>	113,000
Add: 3 further long term loans made during the year		20,000
Less: Repayments during the year		
Long term loans	(21,500)	
Short term loans	<u>(22,000)</u>	(43,500)
Balance at 31 March 2023		<u>89,500</u>

9. Company Limited by Guarantee

The company is limited by Guarantee, having no share capital. Each member is liable to contribute a sum not exceeding £1 in the event of the company being wound up while there are members or within one year thereafter.

10. Reserves Policy

The company has adopted a Reserves Policy which ensures that it maintains sufficient cash balances to meet up to 9 months running costs.

THE YORK BRIDGE CLUB

England & Wales - Charity number 1146300

Accounts

THE YORK BRIDGE CLUB

Company Registration No. 07912972
Registered Charity No. 1146300

THE YORK BRIDGE CLUB

Trustees' Report and Financial Statements

Year ended 31 March 2022

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

Contents

LEGAL AND ADMINISTRATIVE DETAILS	3
TRUSTEES' REPORT	4
INDEPENDENT EXAMINER'S REPORT	6
STATEMENT OF FINANCIAL ACTIVITIES	7
BALANCE SHEET	8
NOTES TO THE FINANCIAL STATEMENTS.....	9

LEGAL AND ADMINISTRATIVE DETAILS

TRUSTEES

Trustees who served during the year ended 31 March 2022 and up to the date of this report:

Martin Bayne	appointed 17 July 2018
Azizah Clayton	appointed 4 August 2020
Mark Dunkley, Company Secretary	appointed 4 August 2020, resigned as Trustee 23 May 2022
Philip Godfrey	appointed 17 January 2012
Sally Gregory	appointed 4 August 2020
Stuart Kay, Chairman	appointed 17 January 2012

MANAGEMENT COMMITTEE

Members who served during the year and up to the date of this report:

Gill Rickard, Chair; David Moore, Barry O'Connor, Piers Percival, James Carpenter, Ted Patten, Judy Baines.

COMPANY REGISTRATION NUMBER: 07912972

REGISTERED CHARITY NUMBER: 1146300

REGISTERED OFFICE

York Bridge Club
The Green
Acomb
York YO26 5FG

INDEPENDENT EXAMINER

Michael W Sturge FCA
23 Luscombe Way
York YO32 4DS

BANKERS

Barclays Bank plc
1,2&3 Parliament Street
York YO1 1XD

SOLICITORS

Rollits LLP
Forsyth House
Alpha Court
Monks Cross Drive
Huntington
York YO32 9WN

TRUSTEES' REPORT

2021/2022 was a particularly challenging year for the Charity but ultimately very successful. The year started under lockdown but finished with the opening of our new purpose build premises at The Green Acomb. The successful culmination of a search for new suitable premises which started around 10 years ago.

The major event of the year was the completion and occupation of our new environmentally and disabled friendly premises. During the build stage of the project there were significant challenges due to the shortage of materials and other supply issues most of which were beyond our control and regrettably the project took around six months longer than the original plan. However due to continuing tight project planning it was finally completed in March 2022 when we took over the building from the builders. The costs of the project were kept well within the budget parameters and much of the internal contingency we held was not required. The Trustees are convinced that they obtained value for money in very difficult circumstances. The building is purpose build for the playing of bridge and the Trustees are certain that it will provide our members with the best playing conditions possible. I would particularly like to thank two of our Trustees, Martin Bayne and Sally Gregory who shouldered the bulk of this work and ensured that the building was delivered to the right standard and without any major cost overruns. To enable us to reclaim all the VAT paid on the building work we had to register for VAT. This means that all future income for the foreseeable future will be liable to VAT. Due to the generosity of our members the Charity was able to finance the new build and is in a reasonably sound financial position, but we are carrying loans from members in excess of £110,000 which will have to be repaid over the next ten to fifteen years. I would like to thank all members who generously made donations or provided loans to help finance the new build.

Lockdown and the wider effects of Covid had a detrimental effect on the cohesion of the Charity. We were unable to use our old premises for a substantial part of the year and relied on an online club which we had set up in the previous year. This was especially important for the viability of the Charity and fulfilled our objective to provide for the playing of bridge in York and the surrounding areas. While most of the members played online for at least part of the year there was a significant minority who did not participate at all although they remained members. As the Covid restrictions eased we commenced face to face bridge at the old club but in the main these sessions were very poorly attended so we continued with online bridge to ensure that there was a platform for those who wanted to continue to play online. However the numbers of online players reduced as the year progressed and consequently we began to reduce the number of sessions offered.

Teaching was predominately online with quite good attendances, and this generated a significant number of new members. However, by the end of the year only a small number had felt confident enough to join the club sessions either online or at the Club. I would like to thank the new teaching team for their enthusiasm and professionalism.

I would like to thank those members who have helped in the running of the Club over the year. There are too many to mention individually but I would especially like to thank Gill Rickard for working so hard in support of the club. The Club can only function with the help of volunteers, there are many jobs to do, and I would urge those members who can help to come forward.

Due to Covid there was no teaching at schools during the year. However, we were delighted a bridge club has been set up at York University. To encourage youth bridge, we have decided that in addition to waiving annual subs for youth members we will also for the time being waive table money for all members who are under twenty-six and in full time education.

Looking to the year 2022/23 the charity is in a strong position to move forward. Membership is higher than before Covid and we have the 'best' playing conditions in Yorkshire, but the major challenge is to get members back to playing bridge face to face at the Club. This is a problem facing all bridge clubs and it will take time to build confidence. Numbers playing at our sessions are less than pre-Covid and thus the Trustees will have to focus on both getting both new members but also encouraging more of the existing members to play at the Club.

With the construction of the new build behind us we can look confidently to the future. All our members are also now members of the Acomb Sports Club and can use their facilities. We hope to build a strong relationship with the Sports Club which will enable both of us to prosper in the future. I would like to thank all those who have worked hard on behalf of the Charity and to thank all members who have supported us throughout the most challenging year. The future success of the Charity depends on the members playing at the new premises.

Stuart Kay
Chairman and Trustee
11 July 2022

INDEPENDENT EXAMINER'S REPORT

I report on the accounts of The York Bridge Club for the year to 31 March 2022 set out on Pages 7 to 10.

Responsibilities and basis of report

As the Charity's Trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that, in any respect:

- The accounting records were not kept in accordance with Section 130 of the Charities Act; or
- The accounts did not accord with the accounting records; or
- The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulation 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no 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.

11 July 2022

Michael W Sturge FCA
23 Lucombe Way
York
YO32 4DS

Michael W. Sturge

THE YORK BRIDGE CLUB
(Registered Charity Number 1146300, Company Number 07912972)

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR
1 APRIL 2021 TO 31 MARCH 2022

	2022	2021
	£	£
INCOMING RESOURCES FROM OPERATIONS		
Membership Subscriptions	5,346	5,821
Gift Aid Recoverable	10,330	14,032
Table money (net of BBO fee)	34,849	11,486
Donations	5,328	88,670
Grants Received	8,200	21,270
Other income	178	-
TOTAL INCOMING RESOURCES FROM OPERATIONS	<u>64,231</u>	<u>141,279</u>
RESOURCES EXPENDED ON OPERATIONS		
Charitable Activities:		
Loan interest and bank charges	1,791	643
Insurances	2,282	1,707
Utilities	3,749	2,813
Rent (Holgate Road)	2,000	-
Repairs and maintenance	842	1,056
Housekeeping	2,640	1,680
EBU (re table money)	8,229	2,791
Stationery and printing	455	-
New and replacement equipment	8,924	-
Competition fees and sundries	347	-384
Professional fees	943	1,811
TOTAL RESOURCES EXPENDED ON OPERATIONS	<u>32,202</u>	<u>12,117</u>
NET INCOMING RESOURCES FROM OPERATIONS	32,029	129,162
PROFIT FROM THE SALE OF HOLGATE ROAD	-	153,000
TRANSFER FROM REVALUATION RESERVE	-	130,000
TRANSFER FROM PROPERTY FUND	-	60,000
REVENUE FUNDS BROUGHT FORWARD FROM 1 APRIL	636,616	164,454
TOTAL FUNDS CARRIED FORWARD ON 31 MARCH	<u><u>668,645</u></u>	<u><u>636,616</u></u>

THE YORK BRIDGE CLUB
(Registered Charity Number 1146300, Company Number 07912972)

BALANCE SHEET AT 31 MARCH 2022

	Note	31 March 2022		31 March 2021	
		£	£	£	£
Tangible Fixed Assets	4				
Long leasehold Property		723,218		-	
Furniture & Equipment	6	16,675		-	
Less: accumulated depreciation		<u>-10,713</u>		<u>-</u>	
			729,180		-
Intangible Assets					
Lease Premium - Acomb Sports Club	5	<u>25,000</u>			
			25,000		15,000
Total Fixed Assets			<u>754,180</u>		<u>15,000</u>
Current Assets					
Cash at Bank:					
Members money		6,209		-	
Current account		47,951		446,508	
HMRC VAT recoverable	7	4,661		30,179	
Debtors		2,510		12,441	
Construction Work in progress		-		154,903	
		<u>61,331</u>		<u>644,031</u>	
Less: Current Liabilities					
Barclays Bounce Back Loan	8	-		10,000	
New Build Retention	9	19,427		11,326	
Creditors		7,230		1,089	
Table money on account		6,209		-	
Sponsorship		1,000		-	
Loans from members	10	<u>2,444</u>		<u>-</u>	
		<u>36,310</u>		<u>22,415</u>	
Net Current Assets			25,021		621,616
Less: Creditors due over 1 Year:-					
Loans from members	10		-110,556		-
			<u>668,645</u>		<u>636,616</u>
Net Assets					
Represented by:					
Revenue Reserves at 1 April 2021			636,616		507,454
Add: Income for the year			<u>32,029</u>		<u>129,162</u>
Revenue Reserves at 31 March 2022			<u>668,645</u>		<u>636,616</u>

For the year ending 31 March 2022 the company was entitled to exemption from audit under Section 477 of the Companies Act.

The members have not required the company to obtain an audit in accordance with Section 476 of the Companies Act.

The Directors (Trustees) acknowledge their responsibilities for:

- (i) ensuring the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the company at the end of each financial year and its profit and loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with special provisions of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standards for smaller Entities (effective April 2008).

These financial statements were approved by the Board of Trustees on 11 July 2022 and signed on its behalf by:

S I Kay

Stuart Kay
Chair

Phil Godfrey

Philip Godfrey
Trustee

THE YORK BRIDGE CLUB
(Registered Charity Number 1146300, Company Number 07912972)

Notes to the Accounts for the year ended 31 March 2022

1 The York Bridge Club

The York Bridge Club was registered as a charity by the Charity Commission on 8 March 2012. It is a company limited by guarantee and is registered at Companies House (registration number 07912972).

2 Basis of preparation

The accounts have been prepared on the basis of historic costs in accordance with Accounting and Reporting by Charities - Statement of Recommended Practice, applicable accounting standards, and with the Companies Act 2006. The charity has taken advantage of the exemption in Financial Reporting Standard No. 1 from the requirement to produce a cashflow statement on the grounds that it is a small charity.

3 Accounting Policies

Fixed Assets

Expenditure on fixed assets up to £2,500 is charged to the statement of Financial Activities in the year that it is incurred.

Depreciation

Furniture and Fittings are being depreciated over 10 years and Equipment over 4 years.

4 Tangible Fixed Assets

Long leasehold Property

The leasehold property is stated at cost. Total costs include the cost of construction of the clubhouse at Acomb Green, together with related costs, including professional fees, insurance and utilities connection costs.

The property was completed and brought into use at the year end. The trustees intend to adopt a policy of amortising the building over a 50 year period. The lease premium paid to Acomb Sports Club will be amortised over a similar period.

5 Intangible Assets

Lease Premium

The club signed a 199 year lease in December 2020 with Acomb Sports Club, to purchase land on which to build its new clubhouse. The total premium payable is £25,000, of which £20,000 was paid as at 31 March 2022 and the £5,000 is payable in December 2022, shown as a current liability.

6 Furniture and Equipment

Furniture and equipment totalling £10,713 is fully written off. Furniture costing a total of £5,962 was purchased for the new clubhouse, and will be depreciated over 10 years, commencing 1 April 2022, in accordance with the established accounting policy.

7 Current Assets - VAT Recoverable

The Club registered for VAT at 1 June 2020.

Expenses are shown net of VAT, the amount shown as a debtor represents VAT recoverable from HMRC.

8 Current Liabilities - Bounce Back Loan

The Barclays Bounce Back Loan was repaid in October 2021.

9 Current Liabilities - New Build Retention

The construction contract provides for the club to retain a % from each stage payment until completion of the building works. The amount of £19,428 represents the remaining balance of the amount retained from stage payments up to 31 March 2022.

10 Loans from members

Loans totalling £113,000 were taken out in order to help finance the new clubhouse. The loans have varying repayment dates, and the amounts payable in the year to 31 March 2023 (£2,444) are shown as a current liability.

Interest is paid quarterly in arrears at 2% above (for long-term loans) and 1.5% above (for medium-term loans) the prevailing Bank of England base rate. Loans outstanding include 3 from Trustees and 2 from connected parties, totalling £40,000 on the same terms.

THE YORK BRIDGE CLUB
(Registered Charity Number 1146300, Company Number 07912972)

Notes to the Accounts for the year ended 31 March 2022

11 Company Limited by Guarantee

The company is limited by Guarantee, having no share capital. Each member is liable to contribute a sum not exceeding £1 in the event of the company being wound up while there are members or within one year thereafter.

12 Reserves Policy

The company has adopted a Reserves Policy which ensures that it maintains sufficient cash balances to meet up to 9 months running costs.

Signature: 

Email: pgodfrey@theyorkbridgeclub.com

Signature: 
S I Kay (Jul 26, 2022 23:04 GMT+1)

Email: skay@theyorkbridgeclub.com

Signature: 
Michael W. Sturge (Jul 27, 2022 09:15 GMT+1)

Email: michaelsturge@hotmail.co.uk











TYBC Trustees Report and Financial Statements 2022

Final Audit Report

2022-07-27

Created:	2022-07-26
By:	Phil Godfrey (pgodfrey@theyorkbridgeclub.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAZLqSk7KCWw2vng_57obABsrBS3Lst0Ex

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Signature Date: 2022-07-26 - 6:01:36 PM GMT - Time Source: server
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2022-07-26 - 6:01:38 PM GMT
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2022-07-26 - 10:04:13 PM GMT
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2022-07-26 - 10:04:40 PM GMT
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2022-07-27 - 8:11:27 AM GMT
-  Signer michaelsturge@hotmail.co.uk entered name at signing as Michael W. Sturge
2022-07-27 - 8:15:09 AM GMT
-  Document e-signed by Michael W. Sturge (michaelsturge@hotmail.co.uk)
Signature Date: 2022-07-27 - 8:15:11 AM GMT - Time Source: server

✔ Agreement completed.

2022-07-27 - 8:15:11 AM GMT

THE YORK BRIDGE CLUB

England & Wales - Charity number 1146300

Accounts

THE YORK BRIDGE CLUB

Company Registration No. 07912972
Registered Charity No. 1146300

THE YORK BRIDGE CLUB

Trustees' Report and Financial Statements

Year ended 31 March 2021

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

Contents

LEGAL AND ADMINISTRATIVE DETAILS	3
TRUSTEES' REPORT.....	4
INDEPENDENT EXAMINER'S REPORT.....	5
STATEMENT OF FINANCIAL ACTIVITIES	6
BALANCE SHEET	7
NOTES TO THE FINANCIAL STATEMENTS.....	8

LEGAL AND ADMINISTRATIVE DETAILS

TRUSTEES

Trustees who served during the year ended 31 March 2021 and up to the date of this report:

Martin Baynes	appointed 17 July 2018
Azizah Clayton	appointed 4 August 2020
Mark Dunkley, Company Secretary	appointed 4 August 2020
Philip Godfrey	appointed 17 January 2012
Sally Gregory	appointed 4 August 2020
Stuart Kay, Chairman	appointed 17 January 2012
Keith Sowerbutts	appointed 17 January 2012 to 19 July 2020

MANAGEMENT COMMITTEE

Members who served during the year and up to the date of this report:

Gill Rickard, Chair

COMPANY REGISTRATION NUMBER: 07912972

REGISTERED CHARITY NUMBER: 1146300

REGISTERED OFFICE

York Bridge Centre
152-154 Holgate Road
York
North Yorkshire YO24 4DQ

INDEPENDENT EXAMINER

Michael W Sturge FCA
23 Lucombe Way
York YO32 4DS

BANKERS

Barclays Bank plc
1,2&3 Parliament Street
York YO1 1XD

SOLICITORS

Rollits LLP
Forsyth House
Alpha Court
Monks Cross Drive
Huntington
York YO32 9WN

TRUSTEES' REPORT

I am delighted to report that despite a number of challenges The York Bridge Club has prospered during the year and our long-term aim of finding new premises has been successful. The Club can look forward to an exciting future.

I would first of all like to welcome three new Trustees; Azizah Clayton, Mark Dunkley and Sally Gregory. Together with the three existing Trustees they form a strong Trustee Board which gives me great confidence for the future of the Charity.

I am sad to report the death of one of our original Trustees Keith Sowerbutts. Keith was instrumental in setting up the charity in 2011 and served as our finance director up until his death. Just before Keith passed, he was appointed Honorary Life President of the Club to recognise his contribution over many years.

Due to the Covid 19 pandemic 2020-2021 was a challenging and eventful year for the Charity but by end of the year it was in a strong position to move forward. As the Club was closed for the whole year there was no on-site teaching or face to face bridge played. However, to ensure that bridge continued in the York area we moved online, initially on a social basis but later in the year we set up an online club. Our members were very supportive and by the end of the year we had as many tables playing online as we had previously face to face. Towards the end of the year, we supported the Yorkshire Contract Bridge Association online teaching initiative and have had consequently a good flow of students. Nearly all our existing members renewed their membership and we entered 2021-2022 with a growing membership. The Trustees are very appreciative of the support of our members.

The major event has been the sale of our premises on Holgate Road and the commencement of the construction of a new purpose-built clubhouse. We had been looking for new premises for many years and finally we found a suitable location in the grounds of the Acomb Sports Club. In December 2020 we sold and leased back the Holgate Road premises and immediately started building the new clubhouse. We will leave Holgate Road as soon as the new clubhouse is completed later this year.

Throughout the year we have received a number of grants from City of York Council to support us through the various lockdowns and taken out a bounce back loan. We have been able to finance the new build from the sale of Holgate Road, the release of our building reserve and some generous member donations plus some member loans.

The success of the Club is due to both the support of our members during these difficult times and the amount of work from our Trustees, Gill Rickard, the management committee and the many other members who have given freely of their time to help the Club. Thank you all.

Stuart Kay
Chairman and Trustee
27 May 2021

INDEPENDENT EXAMINER'S REPORT

I report on the accounts of The York Bridge Club for the year to 31 March 2021 as set out on pages 6 – 9.

Responsibilities and basis of report

As the Charity's Trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that, in any respect:

- The accounting records were not kept in accordance with Section 130 of the Charities Act; or
- The accounts did not accord with the accounting records; or
- The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulation 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no 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.

27 May 2021

Michael W Sturge FCA
23 Lucombe Way
York
YO32 4DS

Michael W Sturge
Michael W Sturge (Aug 16, 2021 16:01 GMT+1)

THE YORK BRIDGE CLUB
(Registered Charity Number 1146300, Company Number 07912972)

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR
1 APRIL 2020 TO 31 MARCH 2021

	2021	2020
	£	£
INCOMING RESOURCES FROM OPERATIONS		
Membership Subscriptions	5,821	5,832
Gift Aid Recoverable	14,032	3,753
Table money	11,486	40,684
Refreshments	-	319
Donations	88,670	10,619
Grants Received	21,270	0
Other income	-	5,223
TOTAL INCOMING RESOURCES FROM OPERATIONS	141,279	66,430
RESOURCES EXPENDED ON OPERATIONS		
Charitable Activities:		
Loan interest	643	1,146
Insurances	1,707	1,236
Utilities	2,813	3,355
Rates	-	336
Repairs and maintenance	1,056	262
Housekeeping	1,680	4,444
Refreshments	155	1,362
EBU Pay to Play	2,791	4,780
Stationery	-	885
New Equipment	-	2,038
Others	(539)	2,836
Professional fees	1,811	26,315
Property Fund	-	15,000
TOTAL RESOURCES EXPENDED ON OPERATIONS	12,117	63,995
NET INCOMING RESOURCES FROM OPERATIONS	129,162	2,435
PROFIT FROM THE SALE OF HOLGATE ROAD	Note 4 153,000	-
RESOURCES EXPENDED ON NEW BUILD PROJECT	Note 7 154,903	
Transferred to Construction Work in Progress	<u>(154,903)</u>	-
TRANSFER FROM REVALUATION RESERVE	130,000	-
TRANSFER FROM PROPERTY FUND	60,000	-
REVENUE FUNDS BROUGHT FORWARD FROM 1 APRIL 2020	164,454	162,019
TOTAL FUNDS CARRIED FORWARD ON 31 MARCH	636,616	164,454

THE YORK BRIDGE CLUB
(Registered Charity Number 1146300, Company Number 07912972)

BALANCE SHEET AT 31 MARCH 2021

	Note	31 March 2021		31 March 2020	
		£	£	£	£
Tangible Fixed Assets	4				
Freehold Property		0		275,000	
Furniture & Equipment		0		0	
			0	275,000	
Intangible Assets					
Lease Premium - Acomb Sports Club	5	15,000		0	
Total Fixed Assets			15,000	275,000	
Current Assets					
Bank & Cash		446,508		102,192	
HMRC VAT recoverable	6	30,179		0	
Debtors		12,441		3,628	
Bar Stock		0		155	
Construction Work in progress	7	154,903		0	
		644,031		105,975	
Less: Current Liabilities					
Barclays Bounce Back Loan	8	-10,000		0	
New Build Retention	9	-11,326		0	
Creditors		-739		-3,650	
Subscriptions paid in advance		-350		-325	
		-22,415		-3,975	
Net Current Assets			621,616		102,000
Less: Creditors due over 1 Year	10		0		(22,546)
Net Assets			<u>636,616</u>		<u>354,454</u>
Represented by:					
Revaluation Reserve			0		130,000
Property Reserve			0		60,000
Revenue Reserves	11		636,616		164,454
			<u>636,616</u>		<u>354,454</u>

For the year ending 31 March 2021 the company was entitled to exemption from audit under Section 477 of the Companies Act. The members have not required the company to obtain an audit in accordance with Section 476 of the Companies Act.

The Directors (Trustees) acknowledge their responsibilities for:

- (i) ensuring the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the company at the end of each financial year and its profit and loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with special provisions of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standards for smaller Entities (effective April 2008).

These financial statements were approved by the Board of Trustees on 27 May 2021 and signed on its behalf by:

Stuart Kay
Chair

Philip Godfrey
Trustee

S/Kay
SI Kay (Aug 15, 2021 17:14 GMT+1)



THE YORK BRIDGE CLUB
(Registered Charity Number 1146300, Company Number 07912972)

Notes to the Accounts for the year ended 31 March 2021

1 The York Bridge Club

The York Bridge Club was registered as a charity by the Charity Commission on 8 March 2012. It is a company limited by guarantee and is registered at Companies House (registration number 07912972).

2 Basis of preparation

The accounts have been prepared on the basis of historic costs in accordance with Accounting and Reporting by Charities - Statement of Recommended Practice, applicable accounting standards, and with the Companies Act 2006. The charity has taken advantage of the exemption in Financial Reporting Standard No. 1 from the requirement to produce a cashflow statement on the grounds that it is a small charity.

3 Accounting Policies

Fixed Assets

Expenditure on fixed assets up to £2,500 is charged to the statement of Financial Activities in the year that it is incurred.

Depreciation

Freehold property is not depreciated.

Furniture and Fittings are being depreciated over 10 years and Equipment over 4 years.

4 Tangible Fixed Assets

	£	2020 £
Cost of Freehold Property, Holgate Road	<u>£</u>	<u>£</u>
At 1 April 2020	275,000	275,000
Depreciation	0	0
Sale price	-428,000	
Profit on sale of Property	153,000	
Profit transferred to Retained Earnings	-153,000	
Net book value at 31 March 2021	<u>0</u>	<u>275,000</u>

Furniture and equipment at cost of £10,713 (2020 - £10,713) is fully depreciated.

5 Intangible Assets

The lease premium, £15,000, relates to the club signing a lease for land at the Acomb Sports Club, where the new clubhouse is to be built. The club has a commitment to pay two further instalments of £5,000 each in December 2021 and 2022. The lease, signed on 24 December 2020, is for 199 years at a peppercorn rent.

6 Current Assets - VAT Recoverable

The Club registered for VAT at 1 June 2020.

Expenses are shown net of VAT, the amount shown as a debtor represents VAT recoverable from HMRC.

7 Current Assets - Construction Work in Progress, New Build Project

The Club has contracted to spend £650,000 (excluding VAT) to construct a new clubhouse. At 31 March, the Club has incurred £154,903 of this amount which is included in Construction Work in Progress to date; this is shown as a current asset and will be transferred to fixed assets when the building contract is complete. The £154,903 total is made up as follows:

- EK Build Construction Costs - £116,655
- Architect's Fees - £25,147
- Insurances - £2,149
- Professional Services - £10,427
- Utility Costs - £525

The Club has a Capital Commitment for the unpaid balance of the contract with EK Build, £533,345 (excl VAT).

The Club has agreements with a number of members who will make loans sufficient to cover the total costs of the building project not already covered by the existing reserves.

8 Current Liabilities - Bounce Back Loan

The Barclays Bounce Back Loan is expected to be repaid in the second half of the year ending 31 March 2022.

9 Current Liabilities - New Build Retention

The construction contract (see Note 7) provides for the club to retain a % from each stage payment until completion of the building works. The amount of £11,326 represents the amount retained from stage payments up to 31 March 2021.

10 Creditors due over 1 year

Barclays loan outstanding at 1 April 2020	25,686
Repaid in full in the year	<u>-25,686</u>
Outstanding at 31 March 2021	<u>0</u>

11 Movement on Reserves

	£	£
Revaluation Reserve at 1 April 2020	130,000	
Less: Transfer to Retained Earnings at 31 March 2021	<u>-130,000</u>	
The reserve was realised on the sale of the club's property in Holgate Road.		-
Property Fund at 1 April 2020	60,000	
Less: Transfer to Retained Earnings at 31 March 2021	<u>-60,000</u>	
The reserve has been transferred as the purpose of the fund, to contribute to the new clubhouse, is now being realised and the financial resources are being spent.		-
Revenue Reserves		
At 1 April 2020	164,454	
Add: Total Net Incoming Resources for the year ended 31 March 2021	129,162	
Profit from the sale of Holgate Road	<u>153,000</u>	
Sub-total	446,616	
Transfer from Revaluation Reserve	130,000	
Transfer from Property Fund	<u>60,000</u>	
Total Reserves at 31 March 2021.		<u>636,616</u>

12 Company Limited by Guarantee

The company is limited by Guarantee, having no share capital. Each member is liable to contribute a sum not exceeding £1 in the event of the company being wound up while there are members or within one year thereafter.

13 Reserving Policy

The company has adopted a Reserves Policy which ensures that it maintains sufficient funds to replace vital equipment, allow for inflation on regular expenses, allow for a fall in income, and maintain the premises in good order.









TYBC Trustees Report and Financial Statements 2021

Final Audit Report

2021-08-16

Created:	2021-08-15
By:	Phil Godfrey (pgodfrey@theyorkbridgeclub.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAJyQRoKcB-PyqU3mrLFZGwPdxxxBwasWP

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2021-08-16 - 5:01:32 PM GMT