

**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**

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

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	

Mark Dunkley appointed 13 August 2018

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**

York Bridge Club  
The Green  
Acomb  
York YO26 5FG

Michael W Sturge FCA  
23 Lucombe Way  
York YO32 4DS

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

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 31<sup>st</sup> 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 30<sup>th</sup> 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**

	<b>Note</b>	<b>2025 £</b>	<b>2024 £</b>
<b>INCOMING RESOURCES FROM OPERATIONS</b>			
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
<b>TOTAL INCOMING RESOURCES FROM OPERATIONS</b>		<b>86,003</b>	<b>62,430</b>
<b>RESOURCES EXPENDED ON OPERATIONS</b>			
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
<b>TOTAL RESOURCES EXPENDED ON OPERATIONS</b>		<b>45,573</b>	<b>32,751</b>
<b>NET INCOMING RESOURCES FROM OPERATIONS</b>		<b>40,430</b>	<b>29,679</b>
<b>LESS: NON-CASH CHARGES</b>			

- 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>
<b>TOTAL NET INCOMING RESOURCES</b>	23,587	15,579
<b>REVENUE FUNDS BROUGHT FORWARD FROM 1 APRIL</b>	712,780	697,201
<b>TOTAL FUNDS CARRIED FORWARD ON 31 MARCH</b>	<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	£	£	£	£
<b>Tangible Fixed Assets</b>	<b>5</b>				
Long leasehold Property		742,960		742,960	
Additions		0		0	
Less: accumulated amortisation		-44,577		-29,718	
			698,383		713,242
<b>Furniture &amp; Fixtures</b>					
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
<b>Intangible Assets</b>					
Lease Premium - Acomb Sports Club		25,000		25,000	
Less: accumulated amortisation	<b>6</b>	-1,500		-1,000	
			23,500		24,000
<b>Total Fixed Assets</b>			729,547		742,012
<b>Current Assets</b>					
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	
<b>Less: Current Liabilities</b>					
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	
<b>Net Current Assets</b>			39,665		31,126
Less: Creditors due over 1 Year:-					
Loans from members	<b>7</b>		-24,750		-52,763
<b>Net Assets</b>			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 12<sup>th</sup> 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	£
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.