

BATH BRIDGE CLUB

England & Wales · Charity number 1150133

Details

Status Registered

Legal form Other

Registered 2012-12-11

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

Contact

Address 6 Christchurch Road
Bradford-On-Avon
BA15 1TB

Phone 01225866591

Email BATHBRIDGECLUB@GMAIL.COM

Website www.bathbridgeclub.org

Activities

Objects: 1) FOR THE PUBLIC BENEFIT, THE ADVANCEMENT OF AMATEUR SPORT BY PROMOTING THE GAME OF BRIDGE FOR THE BENEFIT OF THE RESIDENTS OF BATH AND THE SURROUNDING AREA; AND2) THE PROVISION OF FACILITIES FOR THE LEARNING, TEACHING AND PLAYING OF CONTRACT BRIDGE IN ACCORDANCE WITH THE RULES OF THE ENGLISH BRIDGE UNION, FOR THE BENEFIT OF THE RESIDENTS OF BATH AND THE SURROUNDING AREA WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE

Activities: Organised bridge including programmed sessions for social, competition and teaching during the week at Oldfield Old Boys Rugby Club, Shaft Road, Bath BA2 7HP. We also run online events and education for our members. See website bathbridgeclub.org

Classification

- **How:** Provides Services, Acts As An Umbrella Or Resource Body
- **What:** Recreation
- **Who:** Elderly/old People, The General Public/mankind

Geography

- **Area of benefit:** LOCAL
- Bath And North East Somerset
- Wiltshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£58,233	£52,391	-	-
2024-12-31	£55,109	£49,693	-	-
2023-12-31	£49,141	£43,062	-	-
2022-12-31	£35,062	£28,681	-	-
2021-12-31	£15,096	£15,120	-	-
2020-12-31	£32,004	£28,510	-	-

Trustees

Name	Role	Appointed
Paul Laurence Cooper		2022-03-16
Susan Jane Hutchinson		2026-03-18

BATH BRIDGE CLUB

England & Wales - Charity number 1150133

Accounts

BATH BRIDGE CLUB

Chair's Report 2025

Looking back on 2025, my thoughts are that it has been a year of steady consolidation and moderate growth. We are a modest-sized club renting premises with a table limit of 14, and yet we are in the top 30 nationally in our number of player sessions. Additionally, most of our bridge is face-to-face, which makes us a very socially-minded club as well. This is only possible because a large number of people volunteer their time and skills.

Our teaching programme is another area where we punch above our weight. The teaching is led by Stuart Bridge, with the assistance of a good number of helpers, most of whom are trained bridge teachers themselves. Two of our volunteers took the EBU teaching training course in 2025 and more will be coming through in 2026. I especially want to thank Tina Cottee, who has now stepped down from her teaching role after four years working alongside Stuart to set up the programme and is now living in warmer climes.

But what happens when the lessons are complete? How can we help our students transition to our 'proper' club sessions? Some pathways are already in place: we have two assisted play sessions, one of which is split into two levels, as well as one weekly 'gentle' session on RealBridge and one 'relaxed' face-to-face session. And we're currently exploring other possibilities, which include *Funbridge*, mentoring/partnering players in relaxed sessions, Chicago-style bridge and support for students to improve their skills by playing together in their homes.

All of this is the most important aspect of our club as it is our future. Out of 420 members nearly a quarter are home-grown from our classes – an impressive achievement.

We are working with the rugby club to improve the drainage and surface of the car park nearest to the clubhouse, which gets all the runoff of rain and mud. This should be resolved by the Spring. We have reported that the cost of extending the premises was too high to make it viable, so we will need to live within our current footprint. We will continue to work with the rugby club to improve the premises, but we must remember we are not owners.

You'll all be aware that we've been experiencing problems with our current scoring system. We're now investigating a switch to the latest *Bridgemate* system, which also makes use of tablets with touch-screens. If this is

shown to work satisfactorily, we are likely to make the switch in the next month or two.

I was very proud of our membership who raised £1000 in a week in December for the *Bath Street Kitchen*. Many thanks to Judith Thomas for providing the cakes and for her work with the charity. We hope to run similar fund-raising events in 2026.

We have a good set of rules and processes for Health & Safety and Safeguarding. Following a recent incident we have refined our medical incident procedures to ensure directors know how to deal with a medical problem. Our steward Neil has also taken first-aid training.

Huge thanks go to Marion, who is standing down as Secretary after several stints in the role. She has done an immense amount for the club and it won't be easy to replace her. I think it will take several of you to step up. I feel I must also mention Neil. While he is paid, he does so much more than is in the job spec - and guess who buys the biscuits? He is another that would be difficult to replace.

And finally, thanks to all our volunteers for their contributions to the club during 2025 and to all our members who turn up every week to fill our tables.

Trevor Purches, Chair

March 2026

Treasurer's Report 2025

2025 was a year of financial consolidation and a steady growth in member numbers.

Some key 2025 figures:

- **Membership:** 424 up from 399 in 2024 (327 auto enrolled, 27 new members, 70 students)
- **Players:** F2F 10,480 up from 8,870 in 2024 (including 1,816 Assisted Play). Online showed a steady decline 1,630 down from 1,890 in 2024 and 2,127 in 2023. Our new Real Bridge attracted 260 players from the second half of the year. Our Assisted Play sessions and daytime bridge greatly contributed to our growth in attendance.
- **Teaching** has continued to be a major success for the club, and the Assisted Play sessions have been a phenomenal success. Hopefully they will continue to encourage members to move on through to daytime and evening club sessions
- Chris Jones ran a series of seminars in 2025, the income of these is included in Assisted Play

We claimed £1,160 in Gift Aid from HMRC

Our investments for 2025 were as follows

- £30,000 1year bond with Cambridge and Counties Bank paying 4.25% (producing £1,606 interest)
- £25,000 3-year bond with United Trust Bank paying 5.01% (producing £1,252 interest)
- £20,000 in 40-day notice account with United Trust Bank paying 3.67% (producing £746 interest)

As Interest rates are declining, and the 3 year and 1 year bonds end during the summer of 2026, the 40-day notice account has just been moved to a 3-year bond paying 4.11% interest (without a penalty for moving it). We have a further £25,000 in our current account

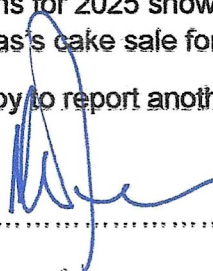
Our overheads only rose by £1,836 in 2025 despite a large increase in the cost of refreshments and smaller increases in wages and rent (which from the mid 2025 is linked to the CPI)

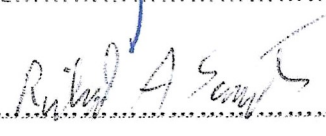
Overall taking account of trading income, gift aid and interest received the club showed a surplus for the year of £5,842 up from £5,431 in 2024.

We have just completed our second year of automatically collecting the club's annual subscription, which has once again worked well, although it did involve me responding to 83 email enquiries. I also note that members seem to be reducing the value of the payments made into their player accounts – the system is not meant to be a pay as you go and small regular payments involve a lot more work - £20 minimum please, if possible

Our charitable donations for 2025 show another decline to £1,067.00, but this doesn't include the £816 raised by Judith Thomas's cake sale for Bath Street Kitchen (the club added £250 to her brilliant effort)

Overall, I am very happy to report another great year for Bath Bridge Club

Treasurer Signature..........(Paul Cooper) 28/4/26.....(date)

Auditors Signature..........(Richard Samter) 23-4-26.....(date)

Bath Bridge Club Accounts
Summary Jan 1 to Dec 31st

Income		2025	2024
		£	£
Table Money			
F2F		31,157.00	31,638.00
BBO		4,242.00	4,061.00
Real Bridge		492.50	575.00
Guests		321.00	437.50
		36,212.50	36,711.50
Teaching			
Monday, Wed & Thurs (net)		7,389.88	6,346.00
Assisted Play (Monday)		2,055.00	320.00
Assisted Play (Wednesday)		2,511.00	1,857.00
		11,955.88	8,523.00
Subscriptions			
Subscriptions		5,260.00	4,970.00
		5,260.00	4,970.00
Trading Income		53,428.38	50,204.50
Other Income			
Investment Interest (1yr 4.25% C&C)		1,606.71	1,504.11
Investment Interest (3 yr Bond 5.01% UTB)		1,252.20	1,252.20
Investment Interest (40 day UTB)		746.03	
Donation		39.00	180.00
Gift Aid		1,160.11	1,948.29
Adjustments		1.30	36.37
		4,805.35	4,920.97
Total Income		58,233.73	55,125.47

Expenditure		2025	2024
		£	£
Playing Costs			
UMS		4,450.09	4,140.29
BBO		1,421.49	1,246.18
Real Bridge		276.96	273.36
Directors Fees		1,276.00	1,124.00
		7,424.54	6,783.83
Costs			
EBU Insurance		221.99	221.99
EBU Fees		30.00	29.00
Rent		14,900.00	14,400.00
Wages		23,343.58	21,498.20
Equipment		742.85	1,388.00
Refreshments		2,811.15	2,299.19
Training		437.60	892.64
Competition fees		240.00	90.00
Misc		1,171.87	1,244.11
		43,899.04	42,063.13
Charity Donations			
Ecats			773.40
EBU Charity		510.80	
Retiring Members & Bath Street Kitchen		557.00	73.50
		1,067.80	846.90
Total Costs		52,391.38	49,693.86
Total Revenue		58,233.73	55,125.47
Net Surplus		5,842.35	5,431.61

Movement of Funds		2025	2024
		£	£
Opening Bank Balance		17,289.26	33,547.80
less opening player floats	-	10,419.75	10,605.79
Cambridge & Counties			
Repaid (Reinvested)		31,504.11	30,000.00
United Trust Bank (3yr Bond)			
Repaid		25,000.00	25,000.00
United Trust Bank (40 day)		20,000.00	
Repaid			
		83,373.62	77,942.01
Closing Bank Balance		19,876.87	17,289.26
Closing Payer Floats	-	9,517.75	10,419.75
Cambridge & Counties (1 year bond)		33,110.82	31,504.11
United Trust Bank (3 year bond)		25,000.00	25,000.00
United Trust Bank (40 day account)		20,746.03	20,000.00
		89,215.97	83,373.62

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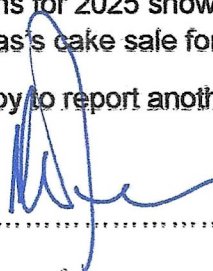
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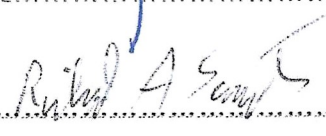
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BATH BRIDGE CLUB

England & Wales - Charity number 1150133

Accounts

Bath Bridge Club AGM 2025

Chair's Report

I hope you have enjoyed another year of bridge both at the club and in county and national events, not forgetting online and other social forms of bridge. There are events at county level for all tastes – so why not give them a try? I think I can say at all levels Bath BC is doing well. From the brilliant teaching, practice and advancing sessions such as Assisted Play, through our various social sessions to the new Open Pairs on Friday, all our events are progressing well. We are bucking the trend: face-to-face daytime bridge is popular and it provides a great social activity for our members.

As well as the more experienced old hands, we have a new band of enthusiastic directors to run our events. To assist the dedicated work of Stuart Bridge and Tina Cottee there's another band of helpers who provide advice at teaching and practice sessions. Chris Jones continues with the increasingly popular assisted play sessions - again with a different band of helpers. He then finds time to keep the information on the website up to date and send out those informative newsletters. Thanks to them all.

The new scoring hardware has eventually resolved the scoring equipment delays. And we're just about keeping up with the new names that need to be added to the database. The system still has a few glitches and I still can't find a couple of names that I know I added - apologies for that.

This year David Jacklin has revamped our annual prizes, including Best Overall Open player and Top 20, the Best Club player to include social and relaxed events and the Top 20 highest average. The rules for most improved player are now based on NGS. A new trophy has been donated by the mother of Paul Keightley, a bright young player who tragically lost his life a few years ago. We are delighted that she will present the new Paul Keightley Trophy at the AGM.

Paul Cooper, who manages our accounts, tells me he processes 10,000 transactions every year and each of our 400 personal members' accounts. Huge thanks, Paul. He is well supported by Susie Gall, who keeps all the membership records updated including the scores of new members we gain each year. And we mustn't overlook all the work that Marion Loudoun takes on - way beyond the basic remit of Secretary.

Further thanks to our committee members who are willing to continue and those who are stepping down. Stepping down are Richard Samter, who has been our Deputy Chair and Chief Club TD; and Irene Greener, who represented the interest of social and relaxed players and looked after the interests of our steward, Neil. This year the committee included two members, Wendy Powney and Andy Martland, who had recently graduated from the teaching classes. It was refreshing to get their input on club life.

We have raised a lot of money for charities through Simultaneous Pairs and events involving food and drink. Many thanks to Chris Jones and Judith Thomas for organising charity events and preparing food. We had a good set of Christmas events, organised mainly by Audrey, with directors adding to the fun. If you have any ideas for adding to the festivities next year please let the committee know, although you may get asked to help run things! We have pared back on the number of Simultaneous Pairs events and intend to only run a couple in 2025 as we feel there is little added value for players and a significant proportion of the extra revenue goes on the organiser's administration and on VAT. So we think we can raise more for the charities closer to home, such as Dorothy House, by running our own events.

You will see a proposal to look at the feasibility of extending the premises. Yes, it would be Rugby Club owned, but we feel Shaft Road is our home and want to make it as suitable as possible. Please give this due consideration. I am grateful for the business, planning and legal input from Stuart Bridge and Jacqui Smart on this venture. We have a good proportion of the funds to progress this.

Our table money rate has not increased for some eight years. This year we are seeking agreement from you at the AGM that we could increase it at some point in the coming year if the committee deem it necessary. It is easier to have permission from the AGM now rather than waiting until next year or holding an extra General Meeting.

I am proud that Bath BC is a club that covers all levels of play, is a welcoming environment for members and visitors and we have policies in place to help us look after each other. We should all aim to be on our best bridge behaviour and to be tolerant when some of us show our occasional idiosyncrasies. It is your club, where you can please offer your help. Thank you.

That's it from me. See you at the AGM.

Trevor Purches

January 2025

Treasurer's Report 2024

2024 saw a considerable improvement in our overall offering to members and some growth in numbers.

Some key 2024 figures:

- Membership: 399 up from 368 in 2023 (300 auto enrolled, 42 new members, 57 students)
- Players: F2F 8,870 up from 8,067 in 2023 (including Assisted Play). Online 1,890 down from 2,127 in 2023. We continue to see a steady growth in daytime attendance at the expense of online and evening sessions.
- Teaching continues to go from strength to strength with the offer now including formal teaching sessions and two weekly Assisted Play sessions.
- We did not run seminars in 2024 but are hoping to arrange some for 2025.

Our 2024 trading income rose by £1,023 (table money, teaching & subs). So for 2024 our income (not including interest and gift aid) just covered our expenditure with a surplus of £512 In terms of investments we have:

- £30,000 one year bond with Cambridge and Counties Bank paying 5%
- £25,000 3 year bond with United Trust Bank paying 5.01%
- £20,000 in 40 day notice account with United Trust Bank paying 4.10% gross

These investments produced £2,756 interest this year

I am pleased to report that I finally managed to claim gift aid for both 2023 (£705.50) and 2024 (£1242.79) during 2024.

Our overheads rose by £7,471 in 2024. Largely because of increases in rent and wages

Overall taking account of trading income, gift aid and interest the club showed a surplus for the year of £5,415

The 'new' system for collecting our annual subscriptions seems to be working well - reducing the workload for Susie, our membership secretary, and me as Treasurer. Our player float remains constant at £10,419.75 at the end of 2024 (£10,605.78 in 2023).

In my 2023 report I stated, 'it cannot be long before we need to consider some serious capital expenditure'. If we are considering the possibility of an extension to the club building then this is even more pressing. The time may have arrived when we need to look at options including increasing table money and/or the annual subscription.

Our accounts show a decline in charity donations to just £846.90, but do not show the £1,300 raised by the Charity Bridge day organised and run by Chris Jones or the £362 raised by Judith Thomas's cake sale for Bath Street Kitchen.

It is not normal for the Treasurer to single out any individual, but our Chair, Trevor Purches, is one the clubs unsung heroes and deserves special mention. Trevor works tirelessly for the club and puts in more hours for the club than I suspect any of us realise.

Treasurer Signature.....(Paul Cooper) 14/3/25.....(date)

Auditors Signature.....(Martyn Tranter) 14.3.25.....(date)

Bath Bridge Club Accounts

Summary Jan 1 to Dec 31st

Income

2024

2023

Table Money	£	£
F2F	31,638.00	29,406.50
BBO	4,061.00	5,653.50
Real Bridge	575.00	774.00
Guests	437.50	
	36,711.50	35,834.00
Teaching		
Monday, Wed & Thurs (net)	6,346.00	7,473.83
Assisted Play (Monday)	320.00	
Assisted Play (Wednesday)	1,857.00	1,123.00
Seminars		425.00
	8,523.00	9,021.83
Subscriptions		
Subscriptions	4,970.00	4,325.00
	4,970.00	4,325.00
Trading Income	50,204.50	49,180.83
Other Income		
Investment Interest (C&C)	1,504.11	
Investment Interest (UTB)	1,252.20	
Donation	180.00	
Gift Aid	1,948.29	
	20.37	
Adjustments		39.53
	4,904.97	39.53
Total Income	55,109.47	49,141.30
Expenditure	2024	2023

UMS	4,140.29	3,899.04
BBO	1246.1825	1,741.20
Real Bridge	273.36	442.40
Directors Fees	1,124.00	1,086.00

6,783.83

7,168.64 Costs

EBU Insurance	221.99	221.99
EBU Fees	29.00	28.00
Rent	14,400.00	12,600.00
Wages	21,498.20	17,726.61
Equipment	1,388.00	622.29
Refreshments	2,299.19	2,351.44
Training	892.64	
NICKO fees	90.00	86.00
Misc	1,244.11	955.62

42,063.13

34,591.95

Charity Donations

Ecats	773.40	1,137.00
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846.90

1,301.50

Total Costs	49,693.86	43,062.09
Total Revenue	55,109.47	49,141.30

Net Surplus	5,415.61	6,079.21
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Movement of Funds

2024

2023

Retiring Members	73.50	164.50
	83,357.62	77,942.01
Cash Movement (Net Surplus)	5,415.61	6,079.21
	£	£
Opening Bank Balance	33,547.80	26,252.80
less opening player floats Cambridge & Counties	-10,605.79	5,390.00
Repaid (Reinvested)	30,000.00	
United Trust Bank		
Repaid	25,000.00	
RedWood Bank 1year Bond		
Repaid	-	50,000.00
Interest	-	1,000.00
	77,942.01	71,862.80
Closing Bank Balance	17,273.26	33,547.80
Cambridge & Counties (1 year bond)	31,504.11	30,000.00
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Our 2024 trading income rose by £1,023 (table money, teaching & subs). So for 2024 our income (not including interest and gift aid) just covered our expenditure with a surplus of £512 In terms of investments we have:

- £30,000 one year bond with Cambridge and Counties Bank paying 5%
- £25,000 3 year bond with United Trust Bank paying 5.01%
- £20,000 in 40 day notice account with United Trust Bank paying 4.10% gross

These investments produced £2,756 interest this year

I am pleased to report that I finally managed to claim gift aid for both 2023 (£705.50) and 2024 (£1242.79) during 2024.

Our overheads rose by £7,471 in 2024. Largely because of increases in rent and wages

Overall taking account of trading income, gift aid and interest the club showed a surplus for the year of £5,415

The 'new' system for collecting our annual subscriptions seems to be working well - reducing the workload for Susie, our membership secretary, and me as Treasurer. Our player float remains constant at £10,419.75 at the end of 2024 (£10,605.78 in 2023).

In my 2023 report I stated, 'it cannot be long before we need to consider some serious capital expenditure'. If we are considering the possibility of an extension to the club building then this is even more pressing. The time may have arrived when we need to look at options including increasing table money and/or the annual subscription.

Our accounts show a decline in charity donations to just £846.90, but do not show the £1,300 raised by the Charity Bridge day organised and run by Chris Jones or the £362 raised by Judith Thomas's cake sale for Bath Street Kitchen.

It is not normal for the Treasurer to single out any individual, but our Chair, Trevor Purches, is one the clubs unsung heroes and deserves special mention. Trevor works tirelessly for the club and puts in more hours for the club than I suspect any of us realise.

Treasurer Signature.....(Paul Cooper) 14/3/25.....(date)

Auditors Signature.....(Martyn Tranter) 14-3-25.....(date)

Bath Bridge Club Accounts

Summary Jan 1 to Dec 31st

Income

2024

2023

Table Money	£	£
F2F	31,638.00	29,406.50
BBO	4,061.00	5,653.50
Real Bridge	575.00	774.00
Guests	437.50	
	36,711.50	35,834.00
Teaching		
Monday, Wed & Thurs (net)	6,346.00	7,473.83
Assisted Play (Monday)	320.00	
Assisted Play (Wednesday)	1,857.00	1,123.00
Seminars		425.00
	8,523.00	9,021.83
Subscriptions		
Subscriptions	4,970.00	4,325.00
	4,970.00	4,325.00
Trading Income	50,204.50	49,180.83
Other Income		
Investment Interest (C&C)	1,504.11	
Investment Interest (UTB)	1,252.20	
Donation	180.00	
Gift Aid	1,948.29	
	20.37	
Adjustments		39.53
	4,904.97	39.53
Total Income	55,109.47	49,141.30
Expenditure	2024	2023

UMS	4,140.29	3,899.04
BBO	1246.1825	1,741.20
Real Bridge	273.36	442.40
Directors Fees	1,124.00	1,086.00

6,783.83

7,168.64 Costs

EBU Insurance	221.99	221.99
EBU Fees	29.00	28.00
Rent	14,400.00	12,600.00
Wages	21,498.20	17,726.61
Equipment	1,388.00	622.29
Refreshments	2,299.19	2,351.44
Training	892.64	
NICKO fees	90.00	86.00
Misc	1,244.11	955.62

42,063.13

34,591.95

Charity Donations

Ecats	773.40	1,137.00
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846.90

1,301.50

Total Costs	49,693.86	43,062.09
Total Revenue	55,109.47	49,141.30

Net Surplus	5,415.61	6,079.21
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Movement of Funds

2024

2023

Retiring Members	73.50	164.50
	83,357.62	77,942.01
Cash Movement (Net Surplus)	5,415.61	6,079.21
	£	£
Opening Bank Balance	33,547.80	26,252.80
less opening player floats Cambridge & Counties	-10,605.79	5,390.00
Repaid (Reinvested)	30,000.00	
United Trust Bank		
Repaid	25,000.00	
RedWood Bank 1year Bond		
Repaid	-	50,000.00
Interest	-	1,000.00
	77,942.01	71,862.80
Closing Bank Balance	17,273.26	33,547.80
Cambridge & Counties (1 year bond)	31,504.11	30,000.00
United Trust Bank (3 year bond)	25,000.00	25,000.00
United Trust Bank (40 day account)	20,000.00	
Closing Payer Floats	-10,419.75	10,605.79

BATH BRIDGE CLUB

England & Wales - Charity number 1150133

Accounts

Bath Bridge Club

Chair's Report

Trying to identify the major aspects of club life and summarise 2023 into my first chairman's report for Bath Bridge Club is a bit of a challenge. Much has changed in the three long years since Covid made its cruel presence felt. We have recovered to a new era with a mixed programme. I believe the club is flourishing in many ways but is still facing some challenges.

The club administration has been revamped, with a major update of our Rules to reflect the online and cashless era. I am grateful for the work of our secretary, Marion, and new treasurer, new Paul, to make this happen - it has been a lot of work. We have also had to sort out our membership records. Many members had been left on our books while we waited to see who returned and who had moved on. The membership database now reflects those who play face-to-face or online club bridge. Thanks to membership secretary Susie for working hard on this.

We have also produced a safeguarding policy to help to protect the more vulnerable in our midst. While we don't have children and young persons, we do have vulnerable adults, through mental or physical frailty or illness. They can be affected by people's actions intentional or otherwise. There will be a link to the policy on the website, with contact details for the safeguarding and welfare officer, Liz Butler. Our directors will receive some guidelines of what to look out for and what action to take. The policy will be reviewed annually. Concerns should be referred to Liz or a committee member.

We now have 368 members, of whom 44 are students in their 1st or 2nd year of training led by Stuart and Tina. 18 have graduated from our teaching programme and many now play regularly at the club. It is good to know that around 20% of our membership are new bridge players forming the future of the club. There is a more detailed statement from our teachers Stuart and Tina further down in this report. As you will see, there is a lot going on. Our Assisted Play sessions, led by Chris, are now reaching six or more tables. Some play only this session while others also play in social or relaxed sessions. It is a very friendly, positive session.

Face-to-face numbers have steadily risen over the year. Daytime bridge is increasingly popular and giving us a headache over exceeding safe number limits (14½ tables). Thank you for observing the protocols in place to manage this limit. We do explore expansion options and have funds in reserve to realise them, but increasing capacity is difficult when we rent the premises.

Evening bridge numbers are improving but haven't returned to anywhere near pre-Covid levels.

While RealBridge is popular with students and for competitions it has not taken off for mainstream members. At present we won't pursue this platform further.

I am happy to be able to report that several members are training to be directors to help ease the burden on our existing team. Many thanks to Richard for organising the training. We have tried to train new scorers to cover for Neil when he takes leave, although this is proving more difficult to achieve.

On the technology front we have concerns about the performance and reliability of our scoring system. A lot of effort has been put into stabilising the system. Lack of technical insight into how the various parts of the software interact is limiting progress, and we are now hoping to use the services of a consultant to help. We could still do with a technical lead and assistants to help manage the system from within our membership – don't be shy!

As tenants of the rugby club, we can use the premises only from Monday lunchtime to Friday lunchtime, and are also constrained by the size of the room. This gives rise to the question of what

direction to we should take moving forward. Are we content with what we currently do or should we seek to improve our offering and if so in what direction?

- I would like to hold a further more advanced session but we have failed to achieve this so far.
- Is there demand for a further social offering?
- What would encourage more players to come in the evening, eg improved carpark lighting?

On your behalf I offer many thanks to the retiring committee, most of whom are standing for re-election, and a huge thanks to the work of our steward Neil for all the work he does to help the club run smoothly.

Our students

In the last 12 months our first group of 20 students completed the two year EBED course. 15 of the graduates now play in Bath Bridge Club Sessions. They have also formed three teams and take part in the Wiltshire Novice Teams league. Three of the graduates have trained to be RealBridge session managers and now self-manage the Gentle Pairs on RealBridge and one has trained to be a Club Scorer. The Graduates also occasionally help out with the Beginners RealBridge Practice sessions.

We have been running an Improvers session on Monday afternoons that has a mixture of revision topics and new topics to help these players continue to improve their game. These sessions are also open to any members of the Club who find the topic of interest.

Of our second cohort of students, 12 have continued with the course for the second year. Six of this group have already started to play in Gentle Pairs between terms and will soon be in the position to attend other club sessions. They have also formed a Novice Team for the Wilts league.

We plan to continue with the Improver sessions and Novice Teams league to give them the same opportunities once they have completed the course. Finally we have a large group of 28 first year students on Thursday afternoons who are halfway through the first year of the Course. Hopefully many of them will continue into Year 2 in September.

Tina and Stuart would like to thank everyone, there is a list of 15 - you know who you are - who have helped us run these lessons and the online Real Bridge sessions with the students.

Back to me ...

And we must of course reciprocate by thanking Tina and Stuart for all they do for the club.

Sriram has been a stalwart of the club for many years and a director, scorer and committee member. He was a key part of the team that got us going on online bridge and the return to face-to-face bridge during Covid. He has decided to relocate to Ireland. We wish him and his family well. Thank you, Sriram.

Trevor

February 2024

Treasurer's Report 2023

When Paul Hatvany retired as treasurer in late March 2023, I did not appreciate just how much work he did for the club, and how his automated systems require a huge amount of manual inputs. I do now! Thankyou Paul you have been a hard act to follow.

First some key indicators:

- **Membership:** 368 including 62 students
- **Players:** F2F 7,219 up from 5,289 in 2022 and online 2,127 down from 2,958 in 2022, and a further 848 players came to Assisted Play. We still have not managed to achieve our pre covid levels of 12,000. We continue to see a steady growth in daytime attendance at the expense of online and evening sessions.
- Teaching continues to go from strength to strength with the offer now including formal teaching sessions, seminars and weekly Assisted Play. These activities are not only bringing new people to bridge but also making a significant contribution to the club's coffers.

The £50,000 one year bond investment made in 2022 produced a healthy £1,000 of interest in 2023. The original £50,000 has been reinvested in two bonds: a £30,000 one year bond with Cambridge and Counties Bank paying 5% and £25,000 in a 3 year bond with United Trust Bank paying 5.01%.

For 2024 annual subscriptions we introduced a new payment system and thank you all for embracing the change so willingly. Hopefully it will make life simpler for us in future years. In terms of these accounts the balance of players' floats (£10,605) includes approximately £4,500 of 2024 subs paid in advance.

Paul Hatvany warned me that claiming Gift Aid is, for some reason, inexplicably difficult. It certainly is and to date I have failed. I shall continue in my efforts to claim for 2023 and 2024 and HMRC willing these will be forthcoming before next year's AGM.

Our overheads have risen sharply, and will need to be monitored carefully:

- Rent up 28%
- Wages up 15%, which reflects the additional hours done by Neil and inflation!
- Refreshments up 20%, reflecting the increase in table numbers!
- Miscellaneous expenses (including leaving gifts, xmas parties and licences for bridgetabs and bridgewebs) up 38%.

In terms of future planning, it cannot be long before we need to consider some serious capital expenditure, but we have sufficient funds to meet these demands

Indeed, to end on a positive note, I am happy to report that the club finances are in a very healthy position with a £6,000.00 operating surplus for 2023.

Treasurer Signature.....(Paul Cooper) 10/3/24.....(date)

Auditors Signature.....(Chris Chatfield) 5/3/24.....(date)

Bath Bridge Club Accounts

Year Ended 31st December 2023

Income		2023
Table Money		£
F2F		29,406.50
BBO		5,653.50
Real Bridge		774.00
Assisted Play		1,123.00
		<u>36,957.00</u>
Teaching		
Monday, Wed & Thurs (net		7,473.83
Seminars		425.00
		<u>7,898.83</u>
Subscriptions		4,325.00
Adjustments		- 39.53
		<u>4,285.47</u>
Total Income		49,141.30

Expenditure		2023
Playing Fees		£
EBU UMS		3,899.04
BBO		1,741.20
Real Bridge		442.40
Directors Fees		1,086.00
		<u>7,168.64</u>
Costs		
EBU Insurance		221.99
EBU Fees		28.00
Rent		12,600.00
Wages (Inc Pension & NIC)		17,726.61
Equipment		622.29
Refreshments		2,351.44
NICKO fees		86.00
Misc		955.62
		<u>34,591.95</u>
Charity Donations		
Ecats		1,137.00
Retiring Members		164.50
		<u>1,301.50</u>
Total Costs		43,062.09
Total Revenue		49,141.30
Net Surplus		<u>6,079.21</u>

Movement of Funds		2023
Opening Bank Balance		£
less opening player floats		- 5,390.00
RedWood Bank 1year Bond		
Repaid		50,000.00
Interest		1,000.00
		<u>71,862.80</u>
Closing Bank Balance		33,547.80
Cambridge & Counties		30,000.00
United Trust Bank		25,000.00
Closing Payer Floats		- 10,605.79
		<u>77,942.01</u>
Cash Movement (Net Surplus)		6,079.21

Treasurer's Report 2023

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Bath Bridge Club Accounts

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Cash Movement (Net Surplus)		6,079.21

BATH BRIDGE CLUB

England & Wales - Charity number 1150133

Accounts

Chair's Report for 2022

After the devastating effects of the pandemic, 2022 was for Bath Bridge Club a year of recuperation and consolidation. It seems strange now to remember that lockdown restrictions only finally ended in June 2021. Since then, the club has worked hard to re-establish itself adapting to what seem to be some long-lasting changes in the habits and playing preferences of our members.

We now run 5 face-to-face sessions, 2 online sessions and 3 teaching sessions at the club each week – that's 4 more than in 2021 and 7 more than when we moved from Twerton. We had over 3000 attendees playing competitive bridge at the club in 2022. We have just under 300 paid-up members. We initiated teaching seminars at the end of 2022 and have just announced four more for February and March 2023. All of this takes a huge commitment from our scorers, directors and teachers – thank you all.

Our biggest success over the year has been the provision of a structured Bridge course for beginners at the club. Stuart Bridge and Tina Cottee, our teachers, started their second beginners' course and a follow-on course in September 2022. We now have two teaching groups on Mondays with a follow-up online session on Wednesdays. These students are the future and the life blood of the club. They fulfill a key objective for our Charities Commission status and, as reported by our treasurer, in doing so add significantly to the club's coffers. We owe an enormous debt to Tina and Stuart who work tirelessly to make this fantastic new offer such a success. I would also like to thank the volunteers who have supported the teaching programme.

To enhance the teaching programme Trevor Purches and Chris Jones run an extremely successful Assisted Play session on a Wednesday. Thanks to both.

None of this happens without some key backroom people:

Firstly, someone that all club members know - Neil Purches - without whom the club would struggle to operate. Initially employed to open and close the club and move furniture to and from the store room, he now does so much more - the refreshments, duplimating and, more often than not, scoring and posting results. All this he does with a willing heart and a cheeky smile. Thank you, Neil, we could not do without you.

Secondly, someone most of you do not know: Pat Bunton – the chair of Oldfield Old Boys Rugby Club. During and post-Covid, Pat has been both generous and understanding in his willingness to support our club as we have slowly rebuilt table numbers, offering a very reasonable reduction in our rent and carrying the not inconsiderable fuel bill increases without complaint. Thank you, Pat, we very much appreciate your support.

And now to our committee. How would we function without the dedication and hard work of these volunteers who give freely of their time and have to put up with me as well? Thank you all.

I'd like to take the liberty of picking out three committee members for particular thanks and recognition. I pretty much strong-armed Marion Loudoun to take over again as secretary last year and she has been a fantastic support to me and the club. Trevor Purches has been on the committee for some time now and has worked tirelessly for the benefit of the club and members – he has taken on so many jobs that I don't know where to start. Thank you, Trevor.

Chris Jones, in addition to all his other roles, has taken responsibility to produce a monthly email with updates and information about the club. He also spends large amounts of time maintaining our excellent website – I do love the Hand of the Week – thank you so much Chris.

Finally, our one committee member standing down this year - Paul Hatvany. You all know Paul – he is the man that reminds you constantly that you owe the club money or informs you of your balance in your personal account. Paul, with the help of Richard Turner, moved our payments system 'into the twenty-first century' and has maintained it completely on his own. But, more significantly, he has kept a tight control on club finances over some very challenging times with the result that this year we have actually seen our reserves increase. Paul also moved some of our reserves to the Redwood Bank, and so ensured that these reserves are earning us some interest. We are very sad to see you go as Treasurer Paul and are enormously grateful for your dedication and hard work. Thank you.

Finally, can I thank all our members who have supported the club during 2022. Numbers at face-to-face sessions are gradually improving but with over a 100 paid up members still not participating in any of the club offerings I am certain that there is significant scope for getting more people back. Clearly lots of us 'found' online bridge during the pandemic and liked it. But nothing quite replaces the social and competitive atmosphere of a full bridge club session and two, three or four tables simply does not seem to cut it. While it is great to have lots of new students coming through, without lively and well-attended sessions for them to continue their bridge journey, it may be pointless! So please keep coming back to our 'live' sessions and encourage your partners and friends to return too. If you have ideas of how to make our club even better during 2023 please contact me or any committee member.

Paul Cooper

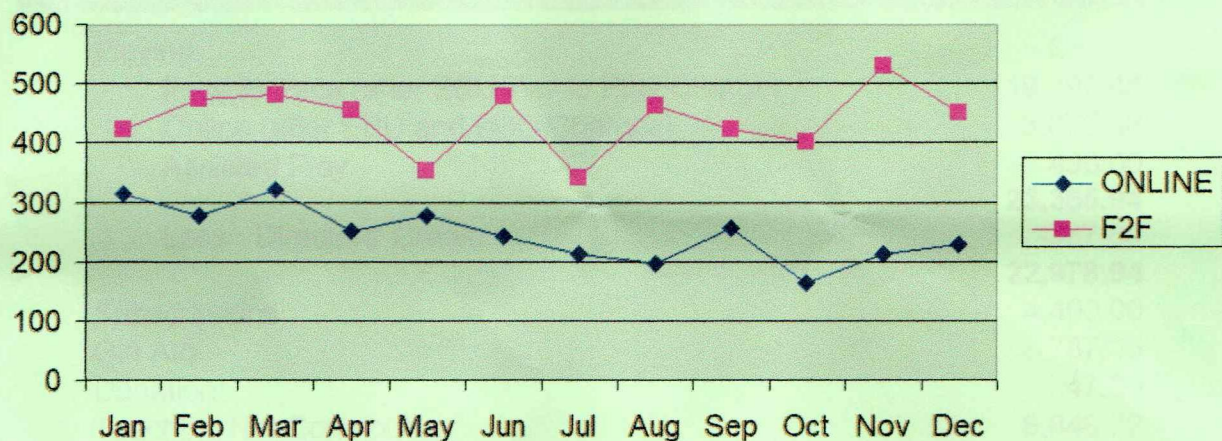
Chair BBC

bathBCchair@gmail.com



TREASURER'S ANNUAL REPORT FOR BATH BRIDGE CLUB - 2022

Our monthly F2F and Online numbers during 2022 are best shown in the following graph:



During the year there were 2,958 online players and 5,289 F2F players. This compares with the 12,000 annual player appearances pre-covid.

So whilst our playing income during 2022 is considerably beneath our pre-covid level, this reduction in income has been largely offset by the huge effort made to recruit and teach new students. The resultant profit contribution from this teaching has turned what would have been a small loss for the club into a significant profit.

The **Teaching Net Contribution** as shown in the Accounts is arrived at as follows:

	£	£
Teaching Fees		15,939.00
Text Books	1,394.00	
Teacher Training	125.00	
Real Bridge	233.28	
Teacher's Pay	7,338.00	9,090.28
		6,848.72

The **Miscellaneous expenditure** of **£689.81** shown in the Accounts includes Nicko entries £126, Committee leaving presents £162, Bridgewebs Subscription £167, Bridgetab Licences £118 and various minor items.

To summarise, we have emerged from the covid years with our reserves intact and a small ongoing monthly surplus of income over expenditure.

Prepared by Paul Hatvany

Reviewed / Audited by Chris Chatfield

C. Chatfield

Bath Bridge Club Accounts

Year Ended 31st December 2022

Income

Playing:	£
Face to Face (after EBU Pay to Play Charge)	19,197.46
Online (after EBU and BBO Charges)	3,678.48
Assisted Play	490.00
	23,365.94
Less - Directors' Credits	-387.00
	22,978.94
Subscriptions	4,400.00
Gift Aid	787.35
Donations	47.50
Teaching Net Contribution	6,848.72
Total	35,062.51

Expenditure

EBU Insurance	221.99
Fees	27.00
Rent - Rugby Club	9,778.62
Club Caretaker	15,411.73
Equipment (Scoring, Tablets, Screens etc)	556.87
Refreshments	1,995.77
Miscellaneous	689.81
Total	28,681.79

Surplus/Deficit during year

6,380.72

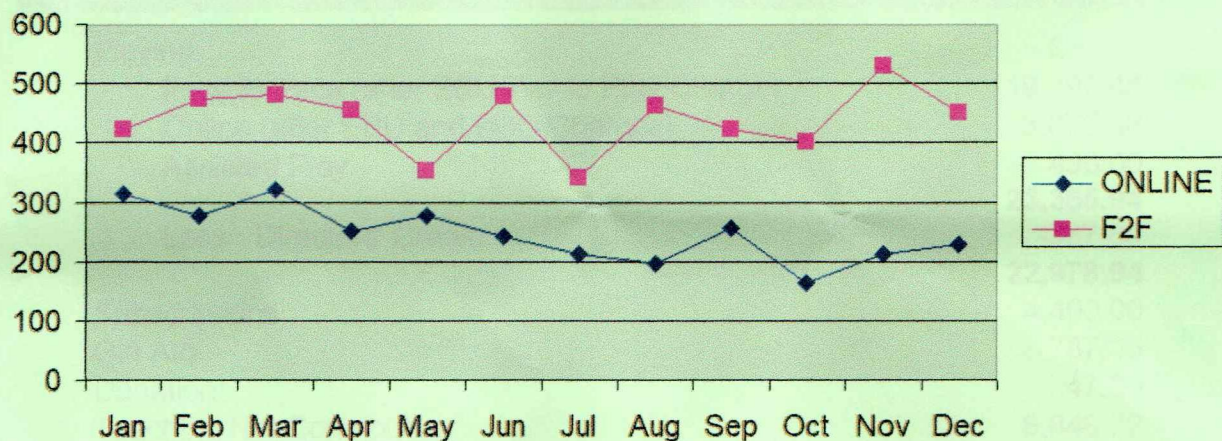
	£
Opening Bank Balance	66,489.58
Less - Opening Playing Floats	-4,708.00
Adjusted Bank Balance at start of year	61,781.58
Redwood Bank One Year Savings	50,000.00
Closing Bank Balance	26,252.80
Less - Closing Playing Floats	-5,390.50
- Student Fees received for 2023	-2,700.00
TRUE WORTH at end of year	68,162.30

Surplus/Deficit during year

6,380.72

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	£
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Adjusted Bank Balance at start of year	61,781.58
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Closing Bank Balance	26,252.80
Less - Closing Playing Floats	-5,390.50
- Student Fees received for 2023	-2,700.00
TRUE WORTH at end of year	68,162.30

Surplus/Deficit during year

6,380.72