

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
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

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