

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

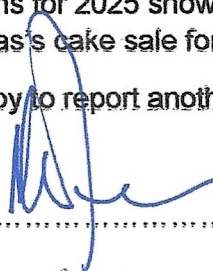
Our overheads only rose by £1,836 in 2025 despite a large increase in the cost of refreshments and smaller increases in wages and rent (which from the mid 2025 is linked to the CPI)

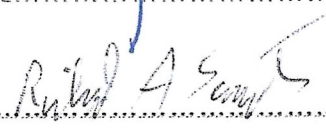
Overall taking account of trading income, gift aid and interest received the club showed a surplus for the year of £5,842 up from £5,431 in 2024.

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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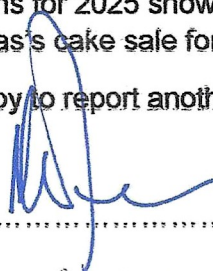
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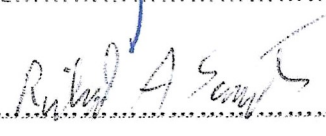
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