KENDAL BRIDGE CLUB

England & Wales · Charity number 1151223

Details

Status	Registered
Legal form	CIO
Registered	2013-03-13
Register	View on the Charity Commission register

Contact

Address	Abbot Hall Social Centre Dowkers Lane Kendal Cumbria LA9 4DN
Phone	01539 295064
Email	harrison.tandj@yahoo.co.uk
Website	http://www.bridgewebs.com/kendal/

Activities

Objects: FOR THE PUBLIC BENEFIT(1)THE ADVANCEMENT OF AMATEUR SPORT BY PROMOTING THE GAME OF BRIDGE FOR THE BENEFIT OF THE RESIDENTS OF KENDAL AND THE SURROUNDING AREA;(2)THE PROVISION OF FACILITIES FOR THE LEARNING, TEACHING AND PLAYING OF BRIDGE FOR THE BENEFIT OF THE RESIDENTS OF KENDAL AND THE SURROUNDING AREA WITH THE OBJECT OF IMPROVING CONDITIONS OF LIFE.

Activities: Playing brdge and encouraging the development of bridge playing in the Kendal area

Classification

- **How:** Provides Services
- **What:** Education/training, Amateur Sport, Recreation
- **Who:** The General Public/mankind

Geography

- Cumbria

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Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£19,309	£19,177	-	-
2024-03-31	£16,259	£14,683	-	-
2023-03-31	£17,266	£15,689	-	-
2022-03-31	£23,370	£18,293	-	-
2021-03-31	£9,406	£8,306	-	-

Trustees

Name	Role	Appointed
Andrew Peill	Chair	2021-09-06
Chris Wilkinson		2017-06-15
David Mark Harris		2023-05-29
Janice Mitchell		2021-09-06
Kenneth John Orford		2023-05-29
Richard Harry Brazier		2015-05-21
Timothy Martin Harrison		2019-06-06

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KENDAL BRIDGE CLUB

England & Wales - Charity number 1151223

Accounts

Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	April	2024	To	31	March	2025

Section A Reference and administration details

Charity name	Kendal Bridge Club
Other names charity is known by	
Registered charity number (if any)	1151223
Charity's principal address	Dowker Lane
	Kendal
	Cumbria
	Postcode LA9 4DN

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Andrew Peill	Chairman		
2	Tim Harrison	Secretary		
3	David Harris	Treasurer		
4	Richard Brazier			
5	Chris Wilkinson			
6	Janice Mitchell			
7	Ken Orford		Until 20/12/2024	
8	John Sellar		From 01/01/2025	
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	**Constitution**
How the charity is constituted (eg. trust, association, company)	**Charitable Incorporated Organisation**
Trustee selection methods (eg. appointed by, elected by)	**Elected at Annual General Meeting of members.** **Appointed by Trustees if vacancies arise during the year.**

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Trustees consider that there are no significant risks facing the Charity at this time.

Policies have been reviewed.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	**The advancement of amateur sport by promoting the game of Bridge for the benefit of the residents of Kendal and the surrounding area.**

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The provision of facilities for the learning, teaching and playing of Bridge for the benefit of the residents of Kendal and the surrounding area.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

1. **The advancement of amateur sport by promoting the game of Bridge for the benefit pf the residents of Kendal and the surrounding area.**
2. **The provision of facilities for the learning, teaching and playing of Bridge for the benefit of the residents of Kendal and the surrounding area.**

We do not make grants.

Monies are held in two bank accounts to minimise default risks.

All the work is carried out by volunteers without whom the Charity could not function.

Summary of the main achievements of the charity during the year

The club is still running in the same manner as in the previous year to 31 March 2024. However, there are some matters worthy of special mention:

1.There has been a slight drop in the number of club members from 198 in the previous year to 194 in the current year. We do not consider this to be a serious matter. It should be noted that a number of our members are also members of other bridge clubs.

2. We reported last year that the whole of the clubs finances and both table money and money for charity events had been substantially improved. This has now been in place for almost 2 years and is working extremely well.

3. Bridge is played at our club on a regular basis there being 4 main sessions and an average of 30 full tables per week. In addition, we hold classes for beginners and from time to time arrange some matches against other clubs in the area.

4. We therefore consider the club to be in a healthy position, both financially and in terms of support from members. We are however always on the lookout for new members of any standard.

Section E Financial review

Brief statement of the charity's policy on reserves	**Our reserves policy requires us to hold a reserve of £20,000 to meet ongoing Club requirements, with the rest held to meet our obligations to maintain our new extension to the premises.** **Receipts are held in two bank accounts to minimise default risks.**
Details of any funds materially in deficit	

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about: • the charity's principal sources of funds (including any fundraising); • how expenditure has supported the key objectives of the charity; • investment policy and objectives including any ethical investment policy adopted.	**Monies are collected through annual subscriptions and individual 'table money' charged for each face-to-face and online session provided by the Club.** **The main items of expenditure were fees to the English Bridge Union and to providers of online Bridge facilities that the Club has used. In addition, there was expenditure on equipment to support the Club's activities, tuition and refreshments.**

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	**Andrew Peill**	
Full name(s)		
Position (eg Secretary, Chair, etc)	**Chairman**	
Date	**02 June 2025**	

CHARITY COMMISSION FOR ENGLAND AND WALES

Kendal Bridge Club | 1151223

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	01- April- 24		31-Mar-25

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Table Money	13,960			13,960	12,273
Subscriptions	1,550			1,550	1,485
Members' Donations to other charities	626			626	942
Gift Aid				-	-
Social Events	1,200			1,200	1,095
Seminar Fees	704			704	201
Bank Interest	784			784	155
Other	485			485	108
AR)	19,309	-	-	19,309	16,259
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	19,309	-	-	19,309	16,259
A3 Payments					
EBU , BBO and Real Bridge	4,479	-	-	4,479	4,395
Computer Costs	216	-	-	216	405
Competitions	338	-	-	338	258
Refreshments	3,426	-	-	3,426	3,373
Social Events	2,331	-	-	2,331	2,014
Premises		-	-	-	-
Education	3,242		-	3,242	-
Members' Donations to other charities	626	-	-	626	1,029
Maintenance & Rent	3,628	-	-	3,628	2,207
Stationery and Postage	167			167	61
Tuition				-	220
Insurance	265			265	264
Bridge Supplies	169			169	-
Presents & Prizes	290			290	457
				-	-
sub total	19,177	-		19,177	14,683
A4 Asset and investment purchases, (see table)					
Loan Repaid				-	-
				-	-
Sub total	19,177			19,177	14,683
Total payments	19,177			19,177	14,683
Net of receipts/(payments)	132		-	132	1,576
A5 Transfers between funds			-	-	-
A6 Cash funds last year end	35,125		-	35,125	33,549
Cash funds this year end	35,257	-	-	35,257	35,125

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £

B1 Cash funds	Instant access bank Account	9,342		-
	60 Day notice account	25,784	-	-
	Petty cash	131	-	-
	Total cash funds	35,257	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds	**Restricted funds**	**Endowment funds**
	Details	**to nearest £**	**to nearest £**	**to nearest £**
B2 Other monetary assets		-	-	-
	Details	**Fund to which asset belongs**	**Cost (optional)**	**Current value (optional)**
B3 Investment assets			-	-
	Details	**Fund to which asset belongs**	**Cost (optional)**	**Current value (optional)**
B4 Assets retained for the charity's own use	**Bridge equipment including bridgemates, computers/printer, a duplimating machine, playing cards, bidding boxes and card tables/cloths.**	**Unrestricted**	-	-
			-	-
	Details	**Fund to which liability relates**	**Amount due (optional)**	**When due (optional)**
B5 Liabilities	Members' credit balances	Unrestricted	**1,384**	**on demand**
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name		Date of approval
	D.Harris	**David Harris**		03 June 2025

KENDAL BRIDGE CLUB

England & Wales - Charity number 1151223

Accounts

Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	April	2023	To	31	March	2024

Section A Reference and administration details

Charity name	Kendal Bridge Club
Other names charity is known by	
Registered charity number (if any)	1151223
Charity's principal address	Dowker Lane
	Kendal
	Cumbria
	Postcode LA9 4DN

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Andrew Peill	Chairman		
2	Tim Harrison	Secretary		
3	David Harris	Treasurer	From 29/05/2023	
4	Richard Brazier			
5	Chris Wilkinson			
6	Janice Mitchell			
7	Ken Orford		From 29/05/2023	
8	Alan Anderson		Until 29/05/2023	
9	Steve Douglas		Until 31/12/2023	
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20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	**Constitution**
How the charity is constituted (eg. trust, association, company)	**Charitable Incorporated Organisation**
Trustee selection methods (eg. appointed by, elected by)	**Elected at Annual General Meeting of members.** **Appointed by Trustees if vacancies arise during the year.**

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Trustees consider that there are no significant risks facing the Charity at this time.

Policies have been reviewed.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	**The advancement of amateur sport by promoting the game of Bridge for the benefit of the residents of Kendal and the surrounding area.**

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)	**The provision of facilities for the learning, teaching and playing of Bridge for the benefit of the residents of Kendal and the surrounding area.**

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about: • policy on grantmaking; • policy programme related investment; • contribution made by volunteers.	**1. The advancement of amateur sport by promoting the game of Bridge for the benefit pf the residents of Kendal and the surrounding area.** **2. The provision of facilities for the learning, teaching and playing of Bridge for the benefit of the residents of Kendal and the surrounding area.** **We do not make grants.** **Monies are held in two bank accounts to minimise default risks.** **All the work is carried out by volunteers without whom the Charity could not function.**

Summary of the main achievements of the charity during the year

Kendal Bridge Club continues to be popular both in terms of total members and those regularly playing. The number of EBU enrolled members is now 198 – up 21 on last year's figures – and there is an average of approximately 27 tables per week, spread over 5 sessions. The increase in numbers has been partly due to covid having less of an impact on the membership, in addition to which there has been considerable effort put into teaching on Thursday mornings by some of the better club players. Many of the players who are new to the game of bridge have in fact now joined the club and play regularly.

The club is therefore in a sound position both in terms of its finances and its membership numbers especially when compared with other clubs in the surrounding area. There is, none the less, no question of complacency as the trustees understand that a number of Kendal members are also members of other clubs. We are however fortunate that our club premises are large enough to accommodate a number of additional tables should the need arise.

Section E Financial review

Brief statement of the charity's policy on reserves	**Our reserves policy requires us to hold a reserve of £20,000 to meet ongoing Club requirements, with the rest held to met our obligations to maintain our new extension to the premises.** **Receipts are held in two bank accounts to minimise default risks.**
Details of any funds materially in deficit	

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about: • the charity's principal sources of funds (including any fundraising); • how expenditure has supported the key objectives of the charity; • investment policy and objectives including any ethical investment policy adopted.	**Monies are collected through annual subscriptions and individual 'table money' charged for each face-to-face and online session provided by the Club.** **The main items of expenditure were fees to the English Bridge Union and to providers of online Bridge facilities that the Club has used. In addition, there was expenditure on equipment to support the Club's activities, tuition and refreshments.**

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	**Andrew Peill**	
Full name(s)		
Position (eg Secretary, Chair, etc)	**Chairman**	
Date	**27/05/2024**	

CHARITY COMMISSION FOR ENGLAND AND WALES

Kendal Bridge Club | 1151223

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	01- April- 23		31-Mar-24

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Table Money	12,273			12,273	13,307
Subscriptions	1,485			1,485	1,395
Members' Donations to other charities	942			942	
Gift Aid				-	
Social Events	1,095			1,095	1,020
Seminar Fees	201			201	1,392
Bank Interest	155			155	50
Other	108			108	102
AR)	16,259	-	-	16,259	17,266
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	16,259	-	-	16,259	17,266
A3 Payments					
EBU , BBO and Real Bridge	4,395	-	-	4,395	5,379
Computer Costs	405	-	-	405	248
Competitions	258	-	-	258	252
Refreshments	3,373	-	-	3,373	1,037
Social Events	2,014	-	-	2,014	2,726
Premises		-	-	-	
Education			-	-	274
Members' Donations to other charities	1,029	-	-	1,029	960
Maintenance & Rent	2,207	-	-	2,207	3,361
Stationery and Postage	61			61	45
Tuition	220			220	660
Insurance	264			264	264
Bridge Supplies				-	245
Presents & Prizes	457			457	238
				-	
sub total	14,683	-		14,683	15,689
A4 Asset and investment purchases, (see table)					
Loan Repaid				-	
				-	
Sub total	14,683			14,683	15,689
Total payments	14,683			14,683	15,689
Net of receipts/(payments)	1,576		-	1,576	1,577
A5 Transfers between funds			-	-	-
A6 Cash funds last year end	33,549		-	33,549	31,972
Cash funds this year end	35,125	-	-	35,125	33,549

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds	Restricted funds	Endowment funds

		to nearest £	to nearest £	to nearest £
B1 Cash funds	Instant access bank Accounts	10,101		-
	60 Day notice account	25,000	-	-
	Petty cash	24	-	-
	Total cash funds	35,125	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds	**Restricted funds**	**Endowment funds**
	Details	**to nearest £**	**to nearest £**	**to nearest £**
B2 Other monetary assets		-	-	-
	Details	**Fund to which asset belongs**	**Cost (optional)**	**Current value (optional)**
B3 Investment assets			-	-
	Details	**Fund to which asset belongs**	**Cost (optional)**	**Current value (optional)**
B4 Assets retained for the charity's own use	**Bridge equipment including bridgemates, computers/printer, a duplimating machine, playing cards, bidding boxes and card tables/cloths.**	**Unrestricted**	-	-
			-	-
	Details	**Fund to which liability relates**	**Amount due (optional)**	**When due (optional)**
B5 Liabilities	Maintenance	Unrestricted	2,000	April-2024
	Members' credit balances	Unrestricted	939	on demand
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name		Date of approval
		David Harris		

KENDAL BRIDGE CLUB

England & Wales - Charity number 1151223

Accounts

Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	April	2022	To	31	March	2023

Section A Reference and administration details

Charity name	Kendal Bridge Club
Other names charity is known by	
Registered charity number (if any)	1151223
Charity's principal address	Dowkers Lane
	Kendal
	Cumbria
	Postcode LA9 4DN

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Andrew Peill	Chairman		
2	Tim Harrison	Secretary		
3	Steve Douglas	Treasurer		
4	Alan Anderson			
5	Richard Brazier			
6	Chris Wilkinson			
7	Janice Mitchell			
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	**Constitution**
How the charity is constituted (eg. trust, association, company)	**Charitable Incorporated Organisation**
Trustee selection methods (eg. appointed by, elected by)	**Elected at the Annual General Meeting of members.** **Appointed by Trustees if vacancies arise during the year.**

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Trustees consider that there are no significant risks facing the Charity at this time.

Policies have been reviewed.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	**The advancement of amateur sport by promoting the game of Bridge for the benefit of the residents of Kendal and the surrounding area.**

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)	**The provision of facilities for the learning, teaching and playing of Bridge for the benefit of the residents of Kendal and the surrounding area.**

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about: • policy on grantmaking; • policy programme related investment; • contribution made by volunteers.	**1. The advancement of amateur sport by promoting the game of Bridge for the benefit of the residents of Kendal and the surrounding area.** **2. The provision of facilities for the learning, teaching and playing of Bridge for the benefit of the residents of Kendal and the surrounding area.** **We do not make grants.** **Monies are held in two bank accounts to minimise default risks.** **All the work has been carried out by volunteers without whom the Charity could not function.**

Summary of the main achievements of the charity during the year

In the last year there have been a number of changes in the way the Club has been run and although individually they have been relatively minor, collectively they have made for a significant change.

1. **The general recovery from covid has resulted in fairly good number returning to face-to-face play although many members still prefer to play online. An average week is now 25 tables spread over 4 sessions. Since covid some members have not returned to the Club although the total membership remains buoyant at 177.**
2. **The collection of table money has been streamlined which has helped the administration considerably. In addition we have switched to online banking accounts which has similarly reduced the workload involved.**
3. **The Club, therefore, is currently in good health both financially and socially compared with other local clubs. Although more active members would be welcome, it is encouraging to see that there is a very popular Beginners Bridge group having lessons on a Thursday morning, successful teaching being one of our key objectives.**

Section E Financial review

Brief statement of the charity's policy on reserves	**Our reserves policy requires us to hold a reserve of £20,000 to meet ongoing Club requirements, with the rest held to meet our obligations to maintain our new extension of the premises.** **Receipts are held in two bank accounts to minimise default risks.**
Details of any funds materially in deficit	

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about: • the charity's principal sources of funds (including any fundraising); • how expenditure has supported the key objectives of the charity; • investment policy and objectives including any ethical investment policy adopted.	**Monies are collected through annual subscriptions and individual 'table money' charged for each face-to-face and online session provided by the Club.** **The main items of expenditure were fees to the English Bridge Union and to the providers of online Bridge facilities that the Club has used. In addition, there was expenditure on equipment to support the Club's activities, tuition and refreshments.**

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	**Andrew Peill**	
Full name(s)		
Position (eg Secretary, Chair, etc)	**Chairman**	

Date	**24/05/2023**

CHARITY COMMISSION FOR ENGLAND AND WALES

Kendal Bridge Club | 1151223

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	01- April- 22		31-Mar-23

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Table Money	13,307	-	-	13,307	13,713
Subscriptions	1,395	-	-	1,395	1,475
Donations and Grants	-		-	-	14
Gift Aid			-	-	-
Social Events	1,020	-	-	1,020	-
Seminar Fees	1,392	-	-	1,392	-
Bank Interest	50		-	50	25
Other	102	-	-	102	8,143
AR)	17,266	-	-	17,266	23,370
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	17,266	-	-	17,266	23,370
A3 Payments					
EBU , BBO and Real Bridge	5,379	-	-	5,379	6,219
Computer Costs	248	-	-	248	102
Competitions	252	-	-	252	297
Refreshments	1,037	-	-	1,037	45
Social Events	2,726	-	-	2,726	-
Premises	-	-	-	-	8,000
Education	274		-	274	-
Donations and Grants	960	-	-	960	694
Maintenance & Rent	3,361	-	-	3,361	2,410
Stationery and Postage	45			45	122
Tuition	660			660	140
Insurance	264			264	264
Bridge Supplies	245			245	-
Presents & Prizes	238			238	-
				-	
sub total	15,689	-		15,689	18,293
A4 Asset and investment purchases, (see table)					
Loan Repaid				-	
				-	
Sub total	15,689			15,689	18,293
Total payments	15,689			15,689	18,293
Net of receipts/(payments)	1,577		-	1,577	5,077
A5 Transfers between funds			-	-	-
A6 Cash funds last year end	31,972		-	31,972	26,895
Cash funds this year end	33,549	-	-	33,549	31,972

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds	Restricted funds	Endowment funds

		to nearest £	to nearest £	to nearest £
B1 Cash funds	Instant access bank Accounts	33,549		-
		-	-	-
		-	-	-
	Total cash funds	33,549	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds	**Restricted funds**	**Endowment funds**
	Details	to nearest £	to nearest £	to nearest £
B2 Other monetary assets		-	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	**Bridge equipment including bridgemates, computers/printer, a duplimating machine, playing cards, bidding boxes and card tables/cloths.**	Unrestricted	-	-
			-	-
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name		Date of approval
		Steve Douglas		

KENDAL BRIDGE CLUB

England & Wales - Charity number 1151223

Accounts

Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	April	2021	To	31	March	2022

Section A Reference and administration details

Charity name	Kendal Bridge Club
Other names charity is known by	
Registered charity number (if any)	1151223
Charity's principal address	Dowkers Lane
	Kendal
	Cumbria
	Postcode LA9 4DN

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Bill Thomson	Chairman		
2	Tim Harrison	Secretary		
3	Robert Boyd	Treasurer		
4	Alan Anderson			
5	Richard Brazier			
6	Peter Jeffreys		01/04/2021 – 06/09/2021	
7	Chris Wilkinson			
8	Andrew Peill		From 06/09/2021	
9	Janice Mitchell		From 06/09/2021	
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17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	**Constitution**
How the charity is constituted (eg. trust, association, company)	**Charitable Incorporated Organisation**
Trustee selection methods (eg. appointed by, elected by)	**Elected at the Annual General Meeting of members.** **Appointed by Trustees if vacancies arise during the year.**

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Trustees consider that there are no significant risks facing the Charity at this time.

Policies have been reviewed.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	**The advancement of amateur sport by promoting the game of Bridge for the benefit of the residents of Kendal and the surrounding area.**

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)	**The provision of facilities for the learning, teaching and playing of Bridge for the benefit of the residents of Kendal and the surrounding area.**

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about: • policy on grantmaking; • policy programme related investment; • contribution made by volunteers.	**1. The advancement of amateur sport by promoting the game of Bridge for the benefit of the residents of Kendal and the surrounding area.** **2. The provision of facilities for the learning, teaching and playing of Bridge for the benefit of the residents of Kendal and the surrounding area.** **We do not make grants.** **Monies are held in two bank accounts to minimise default risks.** **All the work has been carried out by volunteers without whom the Charity could not function.**

Summary of the main achievements of the charity during the year

In planning our activities for the year, we kept in mind the Charity Commission's guidance on public benefit at our Trustees meetings. The main emphasis is on providing facilities to play bridge on four sessions per week. On-line bridge for members has been put in place to allow our members to play from home in members-only events. Our one hundred and seventy members are of all abilities and cover a wide age range.

Because of our on-line competitions a number of ex-members who have left the area rejoined to become involved again. Members of other clubs in the area joined us to take advantage of our set-up. Some members (about 1/3) did not take part in the on-line events, and although their return to the tables, when Face-to-Face bridge became available again, has been supported and encouraged, attendance is low.

We are still running on-line sessions, since some members are unwilling to return to F2F, or have become comfortable playing on-line.

Face-to-Face matches with other clubs will be restarted when it becomes possible.
Bridge teaching has been resumed with 2 classes now being run. One of them will be moving on to the Tuesday session.

Many members have done so much work in running the on-line system and F2F club events very efficiently. Dedication and teamwork is well demonstrated by a large number of members delivering a slick, impressive system for the club.

Section E Financial review

Brief statement of the charity's policy on reserves	**Our reserves policy requires us to hold a reserve of £10,000 to meet ongoing Club requirements, with the rest held to meet our obligations to maintain our new extension of the premises.** **Receipts are held in two bank accounts to minimise default risks.**
Details of any funds materially in deficit	

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about: • the charity's principal sources of funds (including any fundraising); • how expenditure has supported the key objectives of the charity; • investment policy and objectives including any ethical investment policy adopted.	**Collection of annual membership subscriptions was restored in spring 2022 after we began to use our premises for face-to-face bridge. Individual 'table money' was charged for each face-to-face and online session provided by the Club.** **The main items of expenditure were fees to the English Bridge Union and to the providers of online Bridge facilities that the Club has used, Bridge Base Online and RealBridge.**

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	**Bill Thomson**	
Full name(s)	**William Barclay Thomson**	
Position (eg Secretary, Chair, etc)	**Chairman**	

Date	**11/05/2022**

KENDAL BRIDGE CLUB

England & Wales - Charity number 1151223

Accounts

Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	April	2020	To	31	March	2021

Section A Reference and administration details

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Other names charity is known by	
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	Kendal
	Cumbria
	Postcode LA9 4DN

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	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Trustee selection methods (eg. appointed by, elected by)	**Elected at the Annual General Meeting of members.** **Appointed by Trustees if vacancies arise during the year.**

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Trustees consider that there are no significant risks facing the Charity at this time.

Policies have been reviewed.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	**The advancement of amateur sport by promoting the game of Bridge for the benefit of the residents of Kendal and the surrounding area.**

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)	**The provision of facilities for the learning, teaching and playing of Bridge for the benefit of the residents of Kendal and the surrounding area.**

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about: • policy on grantmaking; • policy programme related investment; • contribution made by volunteers.	**1. The advancement of amateur sport by promoting the game of Bridge for the benefit of the residents of Kendal and the surrounding area.** **2. The provision of facilities for the learning, teaching and playing of Bridge for the benefit of the residents of Kendal and the surrounding area.** **We do not make grants.** **Monies are held in two bank accounts to minimise default risks.** **All the work has been carried out by volunteers without whom the Charity could not function.**

Summary of the main achievements of the charity during the year

In planning our activities for the year, we kept in mind the Charity Commission's guidance on public benefit at our Trustees meetings.

The main emphasis is on providing facilities to play bridge on four sessions per week. On-line bridge for members has been put in place to allow our members to play from home in members-only events. Our two hundred members are of all abilities and cover a wide age range. Because of our on-line competitions a number of ex-members who have left the area have rejoined to become involved again. Members of other clubs in the area have joined us to take advantage of or set-up. We have also allowed members of other clubs to take part in our "Relaxed Bridge" events without being charged for membership.

Some members (about 1/3) have not taken part in the on-line events, and their return to the tables, when Face-to-Face bridge becomes available again, will need to be supported and encouraged.
How to return to "normal" is being developed, with trial session(s) to be run. Members will need to be shown that the procedures are Covid secure. It may be necessary to continue running some on-line sessions after the pandemic is over.

Matches with other clubs and links with social occasions have not been possible during the COVID pandemic, but will be restarted when it becomes possible again.

Bridge cannot be taught to beginners currently but, again, will be re-introduced as soon as possible.

All members are very grateful for the many people who have done so much work (and learning) in setting up the on-line system and running the club events very efficiently. Impressive teamwork has been well demonstrated by a large number of people to deliver a slick, impressive system for the club.

Section E Financial review

Brief statement of the charity's policy on reserves	**Our reserves policy requires us to hold a reserve of £10,000 to meet ongoing Club requirements, with the rest held to meet our obligations to maintain our new extension of the premises.** **Receipts are held in two bank accounts to minimise default risks.**
Details of any funds materially in deficit	

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about: • the charity's principal sources of funds (including any fundraising); • how expenditure has supported the key objectives of the charity; • investment policy and objectives including any ethical investment policy adopted.	**The annual membership subscriptions were not collected during 2020-2021 since we could not use our premises. There was a joining fee for new members. Individual 'table money' was charged for each online session provided by the Club.** **The main items of expenditure were fees to the English Bridge Union and to the providers of online Bridge facilities that the Club has used, Bridge Base Online and RealBridge.**

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	**Bill Thomson**	
Full name(s)	**William Barclay Thomson**	
Position (eg Secretary, Chair, etc)	**Chairman**	

Date	**02/09/2021**

CHARITY COMMISSION FOR ENGLAND AND WALES

Kendal Bridge Club | 1151223

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	01- April- 20		31-Mar-21

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Table Money	7,884	-	-	7,884	12,249
Subscriptions	105	-	-	105	1,570
Donations and Grants	1,195		-	1,195	45,250
Gift Aid			-	-	11,486
Social Events		-	-	-	1,575
Seminar Fees		-	-	-	568
Bank Interest	81		-	81	127
Other	141	-	-	141	36
AR)	9,406	-	-	9,406	72,861
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	9,406	-	-	9,406	72,861
A3 Payments					
EBU , BBO and Real Bridge	4,790	-	-	4,790	2,723
Computer Costs	72	-	-	72	1,001
Competitions	274	-	-	274	436
Refreshments		-	-		3,811
Social Events		-	-		1,412
New Premises			-		3,796
Donations and Grants	1,888	-	-	1,888	698
Maintenance & Rent	1,018	-	-	1,018	2,675
Stationery and Postage					334
Tuition					120
Insurance	264			264	138
				-	
sub total	8,306	-		8,306	17,144
A4 Asset and investment purchases, (see table)					
Loan Repaid				-	66,000
				-	
Sub total	8,306			8,306	83,144
Total payments	8,306			8,306	83,144
Net of receipts/(payments)	1,100		-	1,100	- 10,283
A5 Transfers between funds			-	-	-
A6 Cash funds last year end	25,794		-	25,794	36,077
Cash funds this year end	26,894	-	-	26,894	25,794

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Instant access bank Accounts	26,894		-

		-	-	-
		-	-	-
	Total cash funds	**26,894**	**-**	**-**
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds	**Restricted funds**	**Endowment funds**
	Details	**to nearest £**	**to nearest £**	**to nearest £**
B2 Other monetary assets		-	-	-
	Details	**Fund to which asset belongs**	**Cost (optional)**	**Current value (optional)**
B3 Investment assets			-	-
	Details	**Fund to which asset belongs**	**Cost (optional)**	**Current value (optional)**
B4 Assets retained for the charity's own use	**Bridge equipment including bridgemates, computers/printer, a duplimating machine, playing cards, bidding boxes and card tables/cloths.**	**Unrestricted**	-	-
			-	-
	Details	**Fund to which liability relates**	**Amount due (optional)**	**When due (optional)**
B5 Liabilities			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name		Date of approval
		Robert Boyd		
		Bill Thomson		