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

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 Jeffries			
7	Chris Wilkinson			
8				
9				
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13				
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15				
16				
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 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

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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		