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			
8				
9				
10				
11				
12				
13				
14				
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 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		