



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	
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)

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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 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 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 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

27/05/2024



Receipts and payments accounts

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For the period
from

Period start date
01- April- 23

To

Period end date
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
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		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		