



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	
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)

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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

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



Receipts and payments accounts

CC16a

For the period
from

Period start date
01- April- 24

To

Period end date
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 £
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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
	<i>D. Harris</i>	David Harris		03 June 2025