

# RETFORD BRIDGE CLUB

England & Wales · Charity number 1166225

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2016-03-29

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 8 Mattersey Road  
Sutton  
Retford  
DN22 8PW

**Phone** 01777705085

## Activities

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

**Activities:** Bridge Club operating teaching and playing facilities in Retford Notts.

## Classification

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- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, Amateur Sport, Recreation
- **Who:** Elderly/old People, People With Disabilities, The General Public/mankind

## Geography

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- Nottinghamshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£5,168	£4,634	-	-
2024-09-30	£6,175	£4,278	-	-
2023-09-30	£6,454	£4,590	-	-
2022-09-30	£6,454	£4,590	-	-
2021-09-30	£4,850	£3,060	-	-

## Trustees

Name	Role	Appointed
<b>John Rolph</b>	Chair	2023-02-02
DAVID GARSIDE		2019-01-24
IAN MAXWELL		2019-01-24
Julia Staniforth		2017-01-26
Keith Abel		2018-01-25
Roger Stock		2022-01-27
SANDY FULTON		2017-01-17
Tessa Rolph		2018-01-25

**RETFORD BRIDGE CLUB**

England & Wales - Charity number 1166225

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# Accounts

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**Retford Bridge Club**  
**Registered Charity 1166225**

**Report of the Trustees**  
**For The Year Ended 30 September 2025**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1166225

**Registered office**

8 Mattersey Road  
Sutton-cum-Lound  
Retford  
Notts DN22 8PW

**Trustees**

<b>Name + Office</b>	<b>Elected</b>	<b>Current status</b>
Keith Abel (Secretary)	2018	Re-elected Jan 2024
Sandy Fulton	2017	Chair 2017- 2023 Re-elected Jan 2023
David Garside	2019	Co-opted July 2018, re-elected Jan 2024
Ian Maxwell	2019	Co-opted July 2018, re-elected Jan 2022 and 2025
John Rolph (Chair)	2020	Elected Chair Jan 2023
Tessa Rolph	2018	Re-elected Jan 2024
Julia Staniforth	2019	Co-opted July 2018, re-elected Jan 2022 and 2025
Roger Stock (Treasurer)	2022	Co-opted Nov 2021, re-elected Jan 2025

**Independent Examiner**

Mr A Meakin  
Rivers Edge  
London Road  
Retford  
Notts  
DN22 7JG

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its Governing Document, a Model Constitution for a Bridge Club incorporated as a CIO affiliated to the English Bridge Union and Nottinghamshire County Bridge Association

**Recruitment and appointment of new trustees**

Elected trustees are fully responsible for the Club whose day to day activities are run by a committee comprising mostly of all the Trustees.

Vacancies for trustees are advertised amongst all members with elections voted upon at the Annual General Meeting.

All trustees give their time voluntarily and receive no remuneration or other benefits.

**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees have identified no major risks in the year. Club events are held in premises rented from the Local Authority and the Club observes their rules. Club assets and members and Trustees liabilities are covered by Insurance arranged through English Bridge Union organised policy.

**Retford Bridge Club**  
**Registered Charity 1166225**

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**Report of the Trustees**  
**For The Year Ended 30 September 2025**

## **OBJECTIVES AND ACTIVITIES**

### **Objectives and aims**

To advance the education of the general public in bridge in particular by:

- (a) Promoting the game of bridge for the benefit of the residents of Retford and the surrounding area.
- (b) The provision of facilities for the learning, teaching and playing of bridge for the benefit of the residents of Retford and the surrounding area with the object of improving their conditions of life.
- (c) Advancement of amateur sport by promoting the game of Bridge by providing a venue for bridge players competing in a social competitive environment to learn and improve their skills at the game.

### **Activities**

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

The Club organizes two weekly evening sessions (Tuesday hybrid and Thursday RealBridge), which are open to players of all standards. It supports a qualified teacher and holds a weekly Wednesday Afternoon Session (RealBridge) for less experienced players in particular. The aim is to encourage, teach and enhance skills of inexperienced players and new members and to provide further training for experienced players, all of which will improve their conditions of life.

Members of the club support the Bassetlaw Hospice by making donations at one or more annual fundraising events. Used playing cards are regularly donated to a cancer charity. With the advent of RealBridge the club has participated in online bridge events for other national charities such as Children in Need, with members encouraged to make online donations and table fees suspended for the session(s) in question.

The Club has supported one or more teams of 8 players in the Nottinghamshire County Bridge Association league and some smaller teams of 4 in the Nottinghamshire County and English Bridge Union National competitions.

## **ACHIEVEMENT AND PERFORMANCE**

The Club's ninth year as a Registered Charity was a successful one under the Chairship of John Rolph with assistance from Sandy Fulton, who was elected Vice Chair at the January 2024 AGM.

Having established RealBridge for three weekly sessions following Covid and recruited new members from different parts of the country, we continued to attract new members from different areas. Former Busbridge members continue to pay regularly online on Tuesday and feel settled within the club. Our club membership remained around 95. The hybrid format on a Tuesday night continues to work well with 3-4 tables playing face to face. RealBridge numbers have sometimes been low but we have maintained around 6-7 tables on average in the hybrid format.

Our Wednesday afternoon and Thursday evening RealBridge sessions have been improved by joining forces with other clubs. On a Wednesday afternoon we run combined sessions with North Cray Bridge Club and on a Thursday night with members from Allendale Bridge Club, where the standard of play is a little higher than at Retford. In addition there has been a Friday afternoon collaboration with Keyworth Bridge Club, which has involved a small number of online pairs. All these alliances have been achieved in a spirit of friendly co-operation and appear to be working to the mutual benefit of all concerned. Joanne King served

**Retford Bridge Club**  
**Registered Charity 1166225**

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**Report of the Trustees**  
**For The Year Ended 30 September 2025**

on the RBC Committee to represent players who are not based in the local area, but sadly resigned from this position and club membership in September.

We continue to promote F2F Bridge wherever possible and have run two Sunday afternoon social events, the first to accommodate our AGM and the second to raise funds for the local hospice as in previous years. Our AGM was less well attended than we might have liked, but we invited members from neighbouring clubs to join us for our August charity event and achieved 8+ tables. Trophies were awarded at the AGM in January as usual. In September Doncaster Bridge Club invited us to take part in a friendly team-of-eight match at their club premises and we were delighted to win the match by a narrow margin. This initiative could well be a regular event in future.

Retford Bridge Club is a keen supporter of the EBU's attitude to '*good behaviour at the bridge table*'. We now have a Safeguarding Officer (Steve Mulligan) to whom problems and concerns can be reported. We are very grateful to Steve for volunteering to take this on.

We are also grateful to Sandy Fulton for continuing his online teaching sessions. His lessons facilitate the introduction of new potential members and this has been helped by the Wednesday afternoon Improvers session. We are aware of our failure over the years to recruit young members, and for this reason we organised a card playing activity in the local museum for families in August 2025. This proved to be popular and participants coped with a range of games, culminating in whist. We would like to repeat this and hopefully introduce a very simple form of Bridge.

The club re-entered a team for the Nottinghamshire Teams of Eight competition this year and gained promotion from the lower division to the higher one. We continue to push for RealBridge to be the default format with some success.

The club has a number of teams for both dealing and scoring. Any member interested in either teaching or directing is encouraged to approach a trustee or member of the committee. Training is available.

The club has a website, which is well maintained and has appropriate links to the EBU and NCBA. Many thanks should go to Dr Ian Maxwell for his ongoing work on this and his on-going efforts to improve the presentation and content. All details are available for current and prospective members and visitors. All club duplicate results can be found there, with details of all club competitions.

## **FINANCIAL REVIEW**

Following registration as a Charity the club has reclaimed Gift aid on membership fees where possible. As a result of reducing our membership fees the amount of Gift Aid claimed has reduced and will continue to do so as we try to encourage people to play Bridge by keeping any charges to a minimum.

The club has registered a small surplus of income over expenditure. Details are set out in the Accounts. We have not purchased any new equipment and should be mindful that equipment is getting older and will not last forever.

We have supported a number of subsidised Face2Face events and tried to encourage both new people to play Bridge and also support players who have not played at the club for a while to join us.

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**Retford Bridge Club**  
**Registered Charity 1166225**

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**Report of the Trustees**  
**For The Year Ended 30 September 2025**

**Reserves**

The Club usually budgets for break-even figures for income/expenditure and this has been achieved with a small surplus mainly as a result of our online activities. Reserves are sufficient to cover any costs of replacing IT equipment, or the Club's Dealing Machine, should that become necessary.

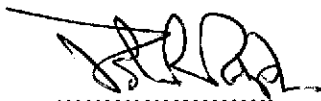
**Membership Fees and Table money**

Our budgeting has been helped by Bassetlaw District Council's decision to allow us a Senior Citizens' rate for the hire of the Centre. This makes relatively small sessions still financially viable. In the light of our recent small surpluses, we have maintained the charge for RealBridge sessions to £1.20 from October 2025 and maintained the annual subscription at £5. Our fees compare very favourably with those of other clubs and provide good value for money for our members.

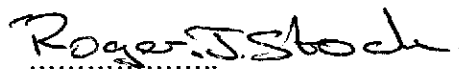
We offered two free afternoons of social bridge during the year (see above) and this was greatly appreciated. We are committed to using surplus funds to promote Bridge playing locally whenever we can.

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

Signed on behalf of the charity's trustees



.....  
John Rolph  
Chair



.....  
Roger Stock  
Treasurer

4<sup>th</sup> March 2026

**RETFORD BRIDGE CLUB**

**FINANCIAL STATEMENT  
FOR YEAR ENDING 30 SEPTEMBER 2025**

**Mr A MEAKIN  
Accountant**

**BALANCE SHEET AS AT 30 SEPTEMBER 2025**

	NOTE	2025	2024
1 FIXED ASSETS	1	7.00	258.87
<b>CURRENT ASSETS</b>			
Other Debtors		51.00	58.50
Cash at Bank Current Account		1,365.62	3,522.24
Cambridge and Counties Bank		15,000.00	15,000.00
NatWest 35 day notice account		3,069.52	-
		<u>19,486.14</u>	<u>18,580.74</u>
<b>CURRENT LIABILITIES</b>			
RealBridge prepayments by players	2	778.95	730.50
Unbilled Pay to Play fees		241.00	235.69
Unbilled RealBridge fees		109.44	68.88
Membership fees received in advance	2	80.00	55.00
		<u>1,209.39</u>	<u>1,090.07</u>
Net Current Assets		<u>18,276.75</u>	<u>17,490.67</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u><u>18,283.75</u></u>	<u><u>17,749.54</u></u>
<b>ACCUMULATED FUNDS</b>			
Retained Profit as at 1 October 2024		17,749.53	15,852.49
Surplus(Deficit) for the year		534.22	1,897.04
Retained Profit as at 30 September 2025		<u><u>18,283.75</u></u>	<u><u>17,749.53</u></u>

**ACCOUNTANTS REPORT**

I have examined the club books and records and in my opinion the above accounts give a true and fair view of the state affairs at the club at 30 September 2025 and of the Excess of Income for that year end.

  
**Mr A Meakin****Accountant****16<sup>th</sup> October 2025**

**RETFORD BRIDGE CLUB**

**INCOME AND EXPENDITURE ACCOUNT**

**FOR THE YEAR ENDED 30 SEPTEMBER 2025**

<b>INCOME</b>	<b>2025</b>	<b>2024</b>
RealBridge and Hallcroft games	3,361.61	4,371.50
Membership Fees	435.00	950.00
Allendale merged sessions	235.40	91.50
Cambs & Counties Bank Interest	756.16	441.20
Tea/Coffee income	70.00	108.15
Gift Aid Refund from HMRC	61.49	155.22
AGM raffle in aid of Retford Hospice	116.00	-
North Cray and Wilmington sessions	30.00	10.80
NatWest 35 Day notice Interest	69.52	-
Donations	33.20	47.00
	<u>5,168.38</u>	<u>6,175.37</u>
<b>EXPENDITURE</b>		
Room Hire Tuesday Face to Face	840.80	779.20
Stationery	188.00	-
Winter League of Eight	-	34.00
Depreciation	251.87	251.87
Sundry Expenses	41.00	77.89
Insurance & EBU Affiliation	104.70	103.70
IT Running Expenses (Including Bridgewebs and Scorebridge)	149.28	141.46
Pay 2 Play	1,458.79	1,315.55
RealBridge fees	1,072.32	1,078.08
Social Event/AGM	275.00	393.38
Retford Hospice from AGM raffle	136.00	-
Gratuities	60.00	60.00
North Cray and Wilmington shared sessions	56.40	43.20
	<u>4,634.16</u>	<u>4,278.33</u>
<b>NET SURPLUS FOR THE YEAR</b>	<u><u>534.22</u></u>	<u><u>1,897.04</u></u>

## RETFORD BRIDGE CLUB

### BALANCE SHEET AS AT 30 SEPTEMBER 2025

#### Note 1

#### FIXED ASSETS

	WDV B/F	ADDITIONS IN YEAR	DEPN FOR YEAR	WDV C/F
Filing Cabinet	2.25		1.25	1.00
Dealing Machine	59.25		58.25	1.00
Bridge Tables	36.87		35.87	1.00
Board Sets	3.75		2.75	1.00
Bridge Pads	74.25		73.25	1.00
Printer	10.50		9.50	1.00
Laptop	72.00		71.00	1.00
	<u>258.87</u>	<u>0.00</u>	<u>251.87</u>	<u>7.00</u>

Depreciation is calculated to wright off the cost of the assets, less residual value, over their useful life as follows:

All asset – 25% straight line (4 years)

The depreciation method used for future asset purchases will be decided by the committee on a case by case basis.

#### Note 2

#### PAYMENTS RECEIVED IN ADVANCE

Most players have deposited funds in advance of future sessions, totalling £778.95. (2024: £730.50.)

This will reduce the amount they have to pay in 2025/26

Membership fees paid in advance received this year £80 (2024:£55)

**RETFORD BRIDGE CLUB**

England & Wales - Charity number 1166225

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# Accounts

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**Retford Bridge Club**  
**Registered Charity 1166225**

**Report of the Trustees**  
**For The Year Ended 30 September 2024**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1166225

**Registered office**

8 Mattersey Road  
Sutton-cum-Lound  
Retford  
Notts DN22 8PW

**Trustees**

<b>Name + Office</b>	<b>Elected</b>	<b>Current status</b>
Keith Abel (Secretary)	2018	Re-elected Jan 2024
Sandy Fulton	2017	Chair 2017- 2023 Re-elected Jan 2023
David Garside	2019	Co-opted July 2018, re-elected Jan 2024
Ian Maxwell	2019	Co-opted July 2018, re-elected Jan 2022
John Rolph (Chair)	2020	Elected Chair Jan 2023
Tessa Rolph	2018	Re-elected Jan 2024
Julia Staniforth	2019	Co-opted July 2018, re-elected Jan 2022
Roger Stock (Treasurer)	2022	Co-opted Nov 2021

**Independent Examiner**

Harrison Shipley  
Chartered Certified Accountants  
35 Potter Street  
Worksop  
Nottinghamshire S80 2AE

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its Governing Document, a Model Constitution for a Bridge Club incorporated as a CIO affiliated to the English Bridge Union and Nottinghamshire County Bridge Association

**Recruitment and appointment of new trustees**

Elected trustees are fully responsible for the Club whose day to day activities are run by a committee comprising mostly of all the Trustees.

Vacancies for trustees are advertised amongst all members with elections voted upon at the Annual General Meeting.

All trustees give their time voluntarily and receive no remuneration or other benefits.

**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees have identified no major risks in the year. Club events are held in premises rented from the Local Authority and the Club observes their rules. Club assets and members and Trustees liabilities are covered by Insurance arranged through English Bridge Union organised policy.

**Retford Bridge Club**  
**Registered Charity 1166225**

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**Report of the Trustees**  
**For The Year Ended 30 September 2024**

## **OBJECTIVES AND ACTIVITIES**

### **Objectives and aims**

To advance the education of the general public in bridge in particular by:

- (a) Promoting the game of bridge for the benefit of the residents of Retford and the surrounding area.
- (b) The provision of facilities for the learning, teaching and playing of bridge for the benefit of the residents of Retford and the surrounding area with the object of improving their conditions of life.
- (c) Advancement of amateur sport by promoting the game of Bridge by providing a venue for bridge players competing in a social competitive environment to learn and improve their skills at the game.

### **Activities**

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

The Club organizes two weekly evening sessions (Tuesday hybrid and Thursday Realbridge), which are open to players of all standards. It supports a qualified teacher and holds a weekly Wednesday Afternoon Session (Realbridge) for less experienced players in particular. The aim is to encourage, teach and enhance skills of inexperienced players and new members and to provide further training for experienced players, all of which will improve their conditions of life.

Members of the club support the Bassetlaw Hospice by making donations at one or more annual fundraising events. Used playing cards are regularly donated to a cancer charity. With the advent of Realbridge the club has participated in online bridge events for other national charities such as Children in Need, with members encouraged to make online donations and table fees suspended for the session(s) in question.

The Club has supported one or more teams of 8 players in the Nottinghamshire County Bridge Association league and some smaller teams of 4 in the Nottinghamshire County and English Bridge Union National competitions.

## **ACHIEVEMENT AND PERFORMANCE**

The Club's eighth year as a Registered Charity was a successful one under the Chairship of John Rolph with assistance from Sandy Fulton, who was elected Vice Chair at the January 2024 AGM.

Having established Realbridge for three weekly sessions following Covid and recruited new members from different parts of the country, we continued to attract new members from different areas. At the beginning of the year 9 members of the former Busbridge Club in Surrey elected to join the club and have played online regularly on a Tuesday night. This brought our club membership to 95 and was very welcome as the hybrid format on a Tuesday night meant that Realbridge numbers were often low. As a result we maintain around 8-9 tables in the hybrid format.

Numbers at our Wednesday afternoon and Thursday evening Realbridge sessions have been improved by joining forces with other clubs during the year. On a Wednesday afternoon we run combined sessions with North Cray Bridge Club and on a Thursday night we have begun playing with members from Allendale Bridge Club, where the standard of play is a little higher than at Retford. All these alliances have been achieved in a spirit of friendly co-operation and appear to be working to the mutual benefit of all concerned. We are grateful to Joanne King who has agreed to being co-opted onto the RBC Committee to represent players who are not based in the local area.

**Retford Bridge Club**  
**Registered Charity 1166225**

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**Report of the Trustees**  
**For The Year Ended 30 September 2024**

We continue to promote F2F Bridge wherever possible and have run two Sunday afternoon social events, the first to accommodate our AGM and the second to raise funds for the local hospice as in previous years. Sadly both were less well attended than we might have liked, and the amount raised for Bassetlaw Hospice was around £200 as opposed to £400 in the recent past. Trophies were awarded at the AGM in January as usual.

Retford Bridge Club is a keen supporter of the EBU's attitude to '*good behaviour at the bridge table*'. We now have a Safeguarding Officer (Steve Mulligan) to whom problems and concerns can be reported. We are very grateful to Steve for volunteering to take this on.

We are also grateful to Sandy Fulton for continuing his online teaching sessions, in spite of his move away from Bassetlaw. His lessons facilitate the introduction of new potential members and this has been helped by the Wednesday afternoon Improvers session.

The club did not enter a team for the Nottinghamshire Teams of Eight competition this year. Many players have expressed their dissatisfaction with the choice of formats, F2F or BBO, although one or two teams agreed to play on Realbridge. The club feels that Realbridge is a far superior platform, but other clubs in Notts have largely not embraced it as yet. Our views on the subject have been shared with the NCBA. In spite of this it was decided that we should re-enter a team for 2024-5 and matches have begun to take place again. We had to drop to the Second Division but hope to be promoted in future.

The club has a number of teams for both dealing and scoring. Any member interested in either teaching or directing is encouraged to approach a trustee or member of the committee. Training is available.

The club has a website, which is well maintained and has appropriate links to the EBU and NCBA. Many thanks should go to Dr Ian Maxwell for his ongoing work on this and his on-going efforts to improve the presentation and content. All details are available for current and prospective members and visitors. All club duplicate results can be found there, with details of all club competitions.

We were saddened to learn of the sudden death of Keith Seiles, a long serving member of Retford Bridge Club. Keith played regularly at the club up to the Pandemic and was a valued team member in the Nottinghamshire Teams of Eight competition. He then played regularly online up to his death.

## **FINANCIAL REVIEW**

Following registration as a Charity the club has reclaimed Gift aid on membership fees where possible. As a result of reducing our membership fees the amount of Gift Aid claimed has reduced and will continue to do so as we try to encourage people to play Bridge by keeping any charges to a minimum.

The club has registered a surplus of income over expenditure. Details are set out in the Accounts. This continues to be due to the popularity of the Realbridge sessions and we have continued to keep our table fees in both formats as low as possible at £1.50, as well as reducing our Membership fee from £20 to £10. The Face to Face sessions at Hallcroft are running on a break even basis.

We have not purchased any new equipment and should be mindful that equipment is getting older and will not last forever.

We have supported a number of subsidised Face2Face events and tried to encourage both new people to play Bridge and also support players who have not played at the club for a while to join us.

**Retford Bridge Club  
Registered Charity 1166225**

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**Report of the Trustees  
For The Year Ended 30 September 2024**

**Reserves**

The Club usually budgets for break-even figures for income/expenditure and this has been achieved with a small surplus mainly as a result of our online activities. Reserves are sufficient to cover any costs of replacing IT equipment, or the Club's Dealing Machine, should that become necessary.

**Membership Fees and Table money**

Our budgeting has been helped by Bassetlaw District Council's decision to allow us a Senior Citizens' rate for the hire of the Centre. This makes relatively small sessions still financially viable. In the light of our recent small surpluses, we have lowered the charge for Realbridge sessions to £1.20 from October 2024 and reduced the annual subscription to £5. Our fees compare very favourably with those of other clubs and provide good value for money for our members.


We offered two free afternoons of social bridge during the year (see above) and this was greatly appreciated. We are committed to using surplus funds to promote Bridge playing locally whenever we can.

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

Signed on behalf of the charity's trustees



.....  
John Rolph  
Chair



.....  
Roger Stock  
Treasurer

**RETFORD BRIDGE CLUB**

RETFORD BRIDGE CLUB  
 INCOME AND EXPENDITURE ACCOUNT  
 FOR THE YEAR ENDED 30 SEPTEMBER 2024

2023	2024	INCOME
4,557.00	4,371.50	Refreshments and Halfpenny games
652.00	652.00	Membership Fees
-	91.50	Archie's award seasons
30.29	-	National Savings
-	441.20	Cambridge & Counties Bank
88.50	108.12	Tea/Coffee income
146.08	122.22	Gift Aid returned from HMRC
59.00	-	Children in Need
400.00	-	Joyce Irving Rose Bowl Trophy Competition
-	10.80	Not Day and Wilmington shared seasons
24.00	47.00	Gratuities
<u>6,197.87</u>	<u>6,175.32</u>	

**FINANCIAL STATEMENTS  
 FOR YEAR ENDED 30 SEPTEMBER 2024**

2023	2024	EXPENDITURE
814.40	774.20	Room Hire Tuesday tea to F&C
87.00	-	Stationery
2.00	-	Treasurer's Expenses
-	24.00	winter league of 4/10/24
270.88	221.87	Organisation
25.00	71.89	Swamp Expenses
102.70	103.70	Insurance & ERM Allocation
127.12	141.48	IT running Expenses (including Biddings and Scoreboards)
12.38	-	Match Expenses
1,200.88	1,312.52	Pay 2 Play
1,144.80	1,073.08	Refreshments Fees
59.00	-	Children in Need
400.00	383.26	Spot E-entAGM
-	60.00	Gratuities
-	43.20	Not Day and Wilmington shared seasons
<u>4,300.82</u>	<u>4,278.70</u>	
<u>1,898.62</u>	<u>1,887.04</u>	Net Surplus For Year

**W MILLIGAN FCCA  
 35 POTTER STREET  
 WORKSOP  
 NOTTS  
 S80 2AE**

**RETFORD BRIDGE CLUB****INCOME AND EXPENDITURE ACCOUNT****FOR THE YEAR ENDED 30 SEPTEMBER 2024**

<b>INCOME</b>	<b>2024</b>	<b>2023</b>
RealBridge and Hallcroft games	4,371.50	4,557.00
Membership Fees	950.00	885.00
Allendale merged sessions	91.50	-
National Savings	-	30.29
Cambridge & Counties Bank	441.20	-
Tea/Coffee Income	108.15	68.50
Gift Aid Refund from HMRC	155.22	145.08
Children in Need	-	59.00
Joyce Irving Rose Bowl Trophy Competition	-	430.60
Nort Cray and Wilmington shared sessions	10.80	-
Donations	47.00	24.00
	<u>6,175.37</u>	<u>6,199.47</u>
<b>EXPENDITURE</b>		
Room Hire Tuesday face to Face	779.20	814.40
Stationery	-	87.00
Treasurer's Expenses	-	3.00
winter league of Eight	34.00	-
Depreciation	251.87	270.88
Sundry Expenses	77.89	25.00
Insurance & EBU Affiliation	103.70	102.70
IT running Expenses (Including Bridgewebs and Scorebridge)	141.46	127.12
Match Expenses	-	15.36
Pay 2 Play	1,315.55	1,280.96
RealBridge Fees	1,078.08	1,144.80
Children in Need	-	59.00
Social Event/AGM	393.38	430.60
Gratuities	60.00	-
Nort Day and Wilmington shared sessions	43.20	-
	<u>4,278.33</u>	<u>4,360.82</u>
<b>Net Surplus For Year</b>	<u><u>£1,897.04</u></u>	<u><u>£1,838.65</u></u>

**RETFORD BRIDGE CLUB**

**BALANCE SHEET AS AT 30 SEPTEMBER 2024**

	NOTE	2024	2023
<b><u>FIXED ASSETS</u></b>		258.87	510.74
<b><u>CURRENT ASSETS</u></b>			
Other Debtors		58.50	12.00
Prepayments		-	79.00
Cash at Bank - Current Account		3,522.24	5,112.89
Cash at Bank - Cambridge & Counties		15,000.00	11,000.00
		<u>18,580.74</u>	<u>16,203.89</u>
<b><u>CURRENT LIABILITIES</u></b>			
Payments received in Advance	2	730.50	611.50
Unbilled Pay to Play fees		235.69	183.92
Unbilled RealBridge fees		68.88	66.72
Membership Fees received in advance	2	55.00	-
		<u>1,090.07</u>	<u>862.14</u>
<b><u>Net Current Assets</u></b>		<u>17,490.67</u>	<u>15,341.75</u>
<b>Total Assets Less Current Liabilities</b>		<u><u>£17,749.54</u></u>	<u><u>£15,852.49</u></u>
<b><u>ACCUMULATED FUNDS</u></b>			
Retained Profits as at 1 October 2023		15,852.49	14,013.84
Surplus/(Deficit) for Year		1,897.04	1,838.65
Retained Profits as at 30 September 2024		<u><u>£17,749.53</u></u>	<u><u>£15,852.49</u></u>

**ACCOUNTANTS REPORT**

We have examined the clubs books and records and in our opinion the above accounts give a true and fair view of the state affairs at the club at 30 September 2024 and of the Excess of Income for the year then ended.

**MR W MILLIGAN FCCA**  
**35 POTTER STREET**  
**WORKSOP**  
**NOTTS**  
**S80 2AE**

Dated : 30 December 2024

**RETFORD BRIDGE CLUB**

RETFORD BRIDGE CLUB

**NOTES TO THE ACCOUNTS AS AT 30 SEPTEMBER 2024**

**1. FIXED ASSETS**

	2024	2023	NOTE	
	WDV B/F	ADDITIONS IN YEAR	DEPN FOR YEAR	WDV C/F
Filing Cabinet	3.50		1.25	2.25
Dealing Machines	117.50		58.25	59.25
Bridge Tables	72.74	58.80	35.87	36.87
Board Sets	6.50	-	2.75	3.75
Bridge Pads	147.50	3,822.24	73.25	74.25
Printer	20.00	18,000.00	9.50	10.50
Laptop	143.00	18,000.00	71.00	72.00
	<u>510.74</u>	<u>0.00</u>	<u>251.87</u>	<u>258.87</u>

Depreciation is calculated to write off the cost of the assets, less residual value, over their useful life as follows:

All assets - 25% straight line (4 years)

The depreciation method used for future asset purchases will be decided by the committee on a case by case basis.

**2. PAYMENTS RECEIVED IN ADVANCE**

Most players have deposited funds in advance of future sessions, totalling £730.50. (2023 £611.50)  
This will reduce the amount they have to pay in 2024/25

Membership fees in advance received this year £55.00 (2023: £0)

ACCUMULATED FUNDS	
Retained Profits as at 1 October 2023	18,032.43
Surplus/Deficit for Year	1,827.04
Retained Profits as at 30 September 2024	19,859.47

**ACCOUNTANTS REPORT**

We have examined the clubs books and records and in our opinion the above accounts give a true and fair view of the state affairs at the club at 30 September 2024 and of the Excess of Income for the year then ended.

MRS W MILLIGAN FROD  
38 POTTER STREET  
WORKSOP  
NOTTS  
S80 2AE

Dated: 30 December 2024

**RETFORD BRIDGE CLUB**

England & Wales - Charity number 1166225

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# Accounts

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**Retford Bridge Club**  
**Registered Charity 1166225**

**Report of the Trustees**  
**For The Year Ended 30 September 2023**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**  
1166225

**Registered office**  
8 Mattersy Road  
Sutton-cum-Lound  
Retford  
Notts DN22 8PW

**Trustees**

<b>Name + Office</b>	<b>Elected</b>	<b>Current status</b>
Keith Abel (Secretary)	2018	Re-elected Jan 2021
Sandy Fulton	2017	Chair 2017- 2023 Re-elected Jan 2023
David Garside	2019	Co-opted July 2018, re-elected Jan 2022
Ian Maxwell	2019	Co-opted July 2018, re-elected Jan 2022
John Rolph (Chair)	2020	Elected Chair Jan 2023
Tessa Rolph	2018	Re-elected Jan 2021
Julia Staniforth	2019	Co-opted July 2018, re-elected Jan 2022
Roger Stock (Treasurer)	2022	Co-opted Nov 2021

**Independent Examiner**

Harrison Shipley  
Chartered Certified Accountants  
35 Potter Street  
Worksop  
Nottinghamshire S80 2AE

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its Governing Document, a Model Constitution for a Bridge Club incorporated as a CIO affiliated to the English Bridge Union and Nottinghamshire County Bridge Association

**Recruitment and appointment of new trustees**

Elected trustees are fully responsible for the Club whose day to day activities are run by a committee comprising mostly of all the Trustees.

Vacancies for trustees are advertised amongst all members with elections voted upon at the Annual General Meeting.

All trustees give their time voluntarily and receive no remuneration or other benefits.

**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees have identified no major risks in the year. Club events are held in premises rented from the Local Authority and the Club observes their rules. Club assets and members and Trustees liabilities are covered by Insurance arranged through English Bridge Union organised policy.

**Retford Bridge Club**  
**Registered Charity 1166225**

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**Report of the Trustees**  
**For The Year Ended 30 September 2023**

## **OBJECTIVES AND ACTIVITIES**

### **Objectives and aims**

To advance the education of the general public in bridge in particular by:

- (a) Promoting the game of bridge for the benefit of the residents of Retford and the surrounding area.
- (b) The provision of facilities for the learning, teaching and playing of bridge for the benefit of the residents of Retford and the surrounding area with the object of improving their conditions of life.
- (c) Advancement of amateur sport by promoting the game of Bridge by providing a venue for bridge players competing in a social competitive environment to learn and improve their skills at the game.

### **Activities**

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

The Club organizes two weekly evening sessions (Tuesday hybrid and Thursday Realbridge), which are open to players of all standards. It supports a qualified teacher and holds a weekly Wednesday Afternoon Session (Realbridge) for less experienced players in particular. The aim is to encourage, teach and enhance skills of inexperienced players and new members and to provide further training for experienced players, all of which will improve their conditions of life.

Members of the club support the Bassetlaw Hospice by making donations at one or more annual fundraising events. Used playing cards are regularly donated to a cancer charity. With the advent of Realbridge the club has participated in online bridge events for other national charities such as Children in Need, with members encouraged to make online donations and table fees suspended for the session(s) in question.

The Club has supported one or more team of 8 players in the Nottinghamshire County Bridge Association league and some smaller teams of 4 in the Nottinghamshire County and English Bridge Union National competitions.

## **ACHIEVEMENT AND PERFORMANCE**

The Club's seventh year as a Registered Charity was a successful one as it continued to re-establish itself and find a new identity following the Coronavirus Pandemic. John Rolph has taken on the role of Chair very ably, with assistance from Sandy Fulton, who has agreed to become Vice Chair subject to the approval of the membership at the January 2024 AGM.

Having established Realbridge for three weekly sessions following Covid and recruited new members from different parts of the country, we continued to attract new members from different areas. Unsurprisingly some new members left us, as their own clubs returned to F2F Bridge, but in spite of this our membership remained strong at 88 members.

The Tuesday night hybrid session, which began in October 2021, continues to regularly attract 8-9 tables in total across both formats, with three or four tables on average at Hallcroft. The merging of scores has caused some unhappiness and we may have lost some members as a result of it. However we remain committed to support the F2F game. A Sunday afternoon social event in April 2023 was well attended, and £430.50 was raised on behalf of the Bassetlaw Hospice. Further such events will be planned for 2024, including the AGM on Friday 5<sup>th</sup> January.

**Retford Bridge Club**  
**Registered Charity 1166225**

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**Report of the Trustees**  
**For The Year Ended 30 September 2023**

We are grateful to Sandy Fulton for continuing his online teaching sessions, in spite of his move away from Bassetlaw. His lessons facilitate the introduction of new potential members and this has been helped by the Wednesday afternoon Improvers session.

The club entered one team for the Nottinghamshire Teams of Eight competition. Many players were discouraged by the choice of formats, F2F or BBO, although one or two teams did agree to play on Realbridge. The club feels that Realbridge is a far superior platform, but other clubs in Notts have largely not embraced it as yet. The Retford team were eventually placed third behind Gambit and Aldercliffe despite a poor start to the season. As a result it was decided that the club would not enter a team for the 2023-4 competition, since so few members wanted to play on formats other than Realbridge. Our views on the subject have been shared with the NCBA.

Trophies were awarded at the AGM in January as planned and it was good to see new members sharing in the trophy awards. Sandy Fulton was awarded Honorary Life Membership of the club in recognition of many years' distinguished service as Chair of the club.

The club has a number of teams for both dealing and scoring. Any member interested in either teaching or directing is encouraged to approach a trustee or member of the committee. Training is available.

The club has a website, which is well maintained and has appropriate links to the EBU and NCBA. Many thanks should go to Dr Ian Maxwell for his ongoing work on this and his on-going efforts to improve the presentation and content. All details are available for current and prospective members and visitors. All club duplicate results can be found there, with details of all club competitions.

We were saddened to learn of the death of Gerald Bailey, a long serving member of Worksop Bridge Club who joined us online during the Pandemic. Gerald was housebound as a result of a debilitating health condition but played regularly at the club in spite of his deteriorating health. He managed to win three trophies in 2021 and 2022 and made a lot of new friends.

## **FINANCIAL REVIEW**

Following registration as a Charity the club has reclaimed Tax annually on membership. Collection of Membership subscriptions resumed for 2021/22 and gift aid has been claimed on the £10 annual fee where possible.

The club has registered a surplus of income and expenditure. Details are set out in the Accounts. This continues to be due to the popularity of the Realbridge sessions and we have continued to keep our table fees in both formats as low as possible at £1.50, as well as reducing our Membership fee from £20 to £10. The Face to Face sessions at Hallcroft are running on a break even basis.

Stationery costs have been minimal as all club activities have been online. We have not purchased any new equipment and should be mindful that equipment is getting older and will not last forever.

Many thanks to Roger Stock who has continued to grow into the role of Treasurer with great efficiency and assurance and is helping the club plan its future with his budget forecasts for the coming year.

## **Reserves**

The Club usually budgets for break-even figures for income/expenditure and this has been achieved mainly as a result of our online activities. Reserves are sufficient to cover any costs of replacing IT equipment, or the Club's Dealing Machine, should that become necessary.

**Retford Bridge Club  
Registered Charity 1166225**

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**Report of the Trustees  
For The Year Ended 30 September 2023**

**Membership Fees and Table money**

Our budgeting has been helped by Bassetlaw District Council's decision to allow us a Senior Citizens' rate for the hire of the Centre. This makes relatively small sessions still financially viable. The charge for Realbridge sessions is £1.50 which allows us to make a modest surplus from these sessions once Realbridge fees and EBU Pay2Play fees have been paid. Our fees compare very favourably with those of other clubs and provide good value for money for our members.

We offered one free afternoon of social bridge during the year and this was greatly appreciated. We are committed to using surplus funds to promote Bridge playing locally whenever we can.

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

Signed on behalf of the charity's trustees



.....  
John Rolph  
Chair

5.01.2024



.....  
Roger Stock  
Treasurer

5<sup>th</sup> January 2024

**RETFORD BRIDGE CLUB**

England & Wales - Charity number 1166225

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# Accounts

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**Retford Bridge Club**  
**Registered Charity 1166225**

**Report of the Trustees**  
**For The Year Ended 30 September 2022**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**  
1166225

**Registered office**  
8 Mattersey Road  
Sutton-cum-Lound  
Retford  
Notts DN22 8PW

**Trustees**

<b>Name + Office</b>	<b>Elected</b>	<b>Current status</b>
Mr K Abel (Secretary)	2018	Re-elected Jan 2021
Mr G Franklin (Treasurer)	2017	Re-elected Jan 2020, resigned Nov 2021
Mr J A Fulton (Chair)	2017	Re-elected Jan 2020
Mr D Garside	2019	Co-opted July 2018, re-elected Jan 2022
Dr I Maxwell	2019	Co-opted July 2018, re-elected Jan 2022
Mr J Rolph	2020	Elected Jan 2020
Mrs T Rolph	2018	Re-elected Jan 2021
Ms J Staniforth	2019	Co-opted July 2018, re-elected Jan 2022
Mr R Stock (Treasurer)	2022	Co-opted Nov 2021

**Independent Examiner**

Harrison Shipley  
Chartered Certified Accountants  
35 Potter Street  
Worksop  
Nottinghamshire S80 2AE

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its Governing Document, a Model Constitution for a Bridge Club incorporated as a CIO affiliated to the English Bridge Union and Nottinghamshire County Bridge Association. During the year it was discovered that the existing Governing Document did not clearly identify the length of term of "Trustees who were not Officers of the Club" who were reappointed at the first Annual Meeting after their election as Trustees. This was rectified as a temporary measure by their co-option as Trustees by the validly elected Trustees in July 2018 pending formal election of new terms of Office of Ordinary Trustees at the Annual General Meeting in January 2019 - at which date the formal change in the Constitution (approved by the Charity Commission) was proposed and accepted and the Trustees formally elected.

**Recruitment and appointment of new trustees**

Elected trustees are fully responsible for the Club whose day to day activities are run by a committee comprising mostly of all the Trustees.

Vacancies for trustees are advertised amongst all members with elections voted upon at the Annual General Meeting.

All trustees give their time voluntarily and receive no remuneration or other benefits.

**Retford Bridge Club**  
**Registered Charity 1166225**

2

**Report of the Trustees**  
**For The Year Ended 30 September 2022**

**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees have identified no major risks in the year. Club events are held in premises rented from the Local Authority and the Club observes their rules. Club assets and members and Trustees liabilities are covered by Insurance arranged through English Bridge Union organised policy.

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

To advance the education of the general public in bridge in particular by:

- (a) Promoting the game of bridge for the benefit of the residents of Retford and the surrounding area.
- (b) The provision of facilities for the learning, teaching and playing of bridge for the benefit of the residents of Retford and the surrounding area with the object of improving their conditions of life.
- (c) Advancement of amateur sport by promoting the game of Bridge by providing a venue for bridge players competing in a social competitive environment to learn and improve their skills at the game.

**Activities**

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

The Club organizes two weekly evening sessions (Tuesday hybrid and Thursday Realbridge), which are open to players of all standards. It supports a qualified teacher and holds a weekly Wednesday Afternoon Session (Realbridge) for less experienced players in particular. The aim is to encourage, teach and enhance skills of inexperienced players and new members and to provide further training for experienced players, all of which will improve their conditions of life.

Members of the club support the Bassetlaw Hospice by making donations at one or more annual fundraising events. Used playing cards are regularly donated to a cancer charity. With the advent of Realbridge the club has participated in online bridge events for other national charities such as Children in Need, with members encouraged to make online donations and table fees suspended for the session(s) in question.

The Club supports one or more team of 8 players in the Nottinghamshire County Bridge Association league and some smaller teams of 4 in the Nottinghamshire County and English Bridge Union National competitions.

**ACHIEVEMENT AND PERFORMANCE**

The Club's sixth year as a Registered Charity was a successful one although entirely shaped by the need to re-establish itself and find a new identity following the Coronavirus Pandemic.

Having established Realbridge for three weekly sessions and recruited around 25 new members from different parts of the country during 2020-21, we were unsure if these new members would be prepared to pay the annual subscription fee of £10 in October 2021 to remain as part of the club. It turned out that most were very willing to do so and further new members joined us throughout the year, swelling our membership to around 95 members. Attempts to re-establish F2F Bridge at Hallcroft Community Centre had stalled in September 2021 due to continued concern about the prevalence of the virus, much to the disappointment of a small group of members, who did not wish to play online.

**Retford Bridge Club**  
**Registered Charity 1166225**

3

**Report of the Trustees**  
**For The Year Ended 30 September 2022**

At the beginning of October David Garside offered to set up a Tuesday evening F2F session by invitation only. The aim was to get a minimum of six pairs for each session, preferably eight or even ten. This session would take place alongside the Realbridge session with all players playing the same hands and scores from the two formats merged the next day. This hybrid session began later in October 2021 and has regularly attracted 8-9 tables in total across both formats. The merging of scores has occasionally produced both delight and disgruntlement, but it generally works well and players generally understand the rationale behind it.

Following a well attended and successful social bridge afternoon in July 2022, it was decided in September 2022 to suspend the hybrid session on the last Tuesday of the month in order to encourage local players to return to the F2F format. This experiment will be reviewed at the AGM in January 2023. The club remains committed to the principle of using both formats but recognizes that F2F sessions with small numbers are neither highly rewarding and fulfilling nor economically viable, in spite of a rental reduction at Hallcroft CC because of the age profile of the club membership.

We are grateful to Sandy Fulton for continuing his teaching sessions. His lessons facilitate the introduction of new potential members and this has been helped by the Wednesday afternoon Improvers session. Online bridge tuition has been particularly useful and Mr Fulton has used this with his students. We were delighted to welcome our first Junior member this year and the introduction of tuition at Worksop College could attract further members in future. Mike Coggles has decided to take no further new students but continues to teach a small number of learners. He was thanked for his many years of inspirational teaching, which has introduced Bridge to many new players and also helped many Improvers, who have gone on to become active club members.

The club was able to hold its regular charity event in support of Bassetlaw Hospice on Tuesday 8th March across both formats and £415 was raised. Some members played in a national online event in November to raise money for Children in Need, and Retford BC was one of the most generous donors. A similar event in aid of the Ukraine Emergency Fund was run shortly after this but was again well supported. Similar opportunities will no doubt arise in future.

The annual Retford Swiss Teams Open competition did not take place due to the pandemic. The club entered one team for the Nottinghamshire Teams of Eight competition. Many players were discouraged by the choice of formats, F2F or BBO, although one or two teams did agree to play on Realbridge. The club feels that Realbridge would be a far superior platform, but other clubs in Notts have largely not embraced it as yet. The Retford team were eventually placed second behind Gambit despite a poor start to the season.

Trophies were awarded at the AGM in January as planned and it was good to see new members sharing in the trophy awards. Gerry Franklin (Treasurer) and Alan Jillott (Secretary) were awarded Honorary Life Membership of the club in recognition of many years' distinguished service on the Committee.

The club has a number of teams for both dealing and scoring and new members have been trained and integrated into the Scoring team. Any member interested in either teaching or directing is encouraged to approach a trustee or member of the committee. Training is available.

The club has a website, which is well maintained and has appropriate links to the EBU and NCBA. Many thanks should go to Dr Ian Maxwell for his ongoing work on this and his efforts to improve the presentation and content. All details are available for current and prospective members and visitors. All club duplicate results can be found there, with details of all club competitions.

An Obituaries section has recently been added. It was with great sadness that many members attended the funeral of Chris Fulton on 1<sup>st</sup> November. Chris played regularly for many years in spite of ill health and partnered Sandy in the Teams of Eight competition on occasions. We are very grateful to Sandy for his strong leadership during this very difficult year and to John Rolph who deputised for him on occasions.

**Retford Bridge Club**  
**Registered Charity 1166225**

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**Report of the Trustees**  
**For The Year Ended 30 September 2022**

**FINANCIAL REVIEW**

Following registration as a Charity the club has reclaimed Tax annually on membership. Collection of Membership subscriptions resumed for 2021/22 and gift aid was claimed on the £10 annual fee where possible.

The club has registered a surplus of £1864.82 in terms of income and expenditure. This was due to the popularity of the Realbridge sessions and we have continued to keep our table fees in both formats as low as possible at £1.50, as well as reducing our Membership fee from £20 to £10. Face to Face sessions have of course resumed at Hallcroft and the sessions are running at a small but manageable loss.

Stationary costs have been minimal as all club activities have been online. We have not purchased any new equipment and should be mindful that equipment is getting older and will not last forever.

Many thanks to Roger Stock who has taken on the role of Treasurer with great efficiency and assurance and is helping the club plan its future with his budget forecasts for the coming year.

**Reserves**

The Club usually budgets for break-even figures for income/expenditure and this has been achieved mainly as a result of our online activities.

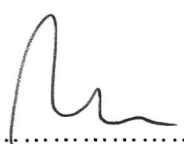
**Membership Fees and Table money**

Our budgeting has been helped by Bassetlaw District Council's decision to allow us a Senior Citizens' rate for the hire of the Centre. This makes relatively small sessions still more or less financially viable. The charge for Realbridge sessions is £1.50 which allows us to make a modest profit from these sessions once Realbridge fees and EBU Pay2Play fees have been paid. We decided to reduce the F2F table fees from £2 to £1.50 to achieve parity across both formats. These fees compare very favourably with those of other clubs and provide good value for money for our members.

As a gesture of good will to members who have stayed loyal to the club through the Covid period and beyond, we offered a free afternoon of social bridge in July and this was greatly appreciated. We will repeat this experiment at a suitable date in the future.


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

Signed on behalf of the charity's trustees

  
.....  
John Alexander Fulton  
Chair

7/2/23



  
.....  
Roger Stock  
Treasurer

22nd 3rd 2023

**RETFORD BRIDGE CLUB**

**FINANCIAL STATEMENTS  
FOR YEAR ENDED 30 SEPTEMBER 2022**

**HARRISON SHIPLEY  
CHARTERED CERTIFIED ACCOUNTANTS  
35 POTTER STREET  
WORKSOP  
NOTTS  
S80 2AE**

**RETFORD BRIDGE CLUB****INCOME AND EXPENDITURE ACCOUNT****FOR THE YEAR ENDED 30 SEPTEMBER 2022**

<b>INCOME</b>	<b>2022</b>	<b>2021</b>
RealBridge and Hallcroft games	5,345.00	4,422.90
Membership Fees	930.00	-
National Savings	0.68	48.43
Tea/Coffee Income	3.00	-
Gift Aid Refund from HMRC	147.84	305.08
Bridgewebs Refund	-	60.00
Donations	27.80	13.50
	<u>6,454.32</u>	<u>4,849.91</u>
<b>EXPENDITURE</b>		
Room Hire - Tuesday Hallcroft	726.00	41.00
Stationery	8.00	-
Secretary's Expenses	19.56	13.02
Treasurer's Expenses	9.58	-
League of Eight Affiliation	64.00	-
Depreciation	257.88	318.30
Sundry Expenses	185.12	65.46
Insurance & EBU Affiliation	101.70	101.70
Computer Expenses	36.00	-
Match Expenses	15.36	-
Pay 2 Play	1,412.16	1,185.20
RealBridge Fees	1,380.00	1,231.12
RealBridge Support	-	44.20
Bridgewebs Licence	60.00	60.00
Social Event	314.14	-
	<u>4,589.50</u>	<u>3,060.00</u>
<b>Net Surplus For Year</b>	<u><u>£1,864.82</u></u>	<u><u>£1,789.91</u></u>

**RETFORD BRIDGE CLUB****BALANCE SHEET AS AT 30 SEPTEMBER 2022**

	NOTE	2022	2021
<u>FIXED ASSETS</u>	1	781.62	1,039.50
<u>CURRENT ASSETS</u>			
Other Debtors		16.00	13.00
Prepayments		-	188.40
Cash		-	-
Cash at Bank Current Account		7,777.68	5,573.72
Cash at Bank National Savings Account		6,775.66	6,774.98
		<u>14,569.34</u>	<u>12,550.10</u>
<u>CURRENT LIABILITIES</u>			
Payments received in Advance	2	1,022.00	1,110.50
Accruals		315.12	330.08
		<u>1,337.12</u>	<u>1,440.58</u>
<u>Net Current Assets</u>		<u>13,232.22</u>	<u>11,109.52</u>
Total Assets Less Current Liabilities		<u>£14,013.84</u>	<u>£12,149.02</u>
<u>ACCUMULATED FUNDS</u>			
Retained Profits as at 1 October 2021		12,149.02	10,359.11
Surplus/(Deficit) for Year		1,864.82	1,789.91
Retained Profits as at 30 September 2022		<u>£14,013.84</u>	<u>£12,149.02</u>

**ACCOUNTANTS REPORT**

We have examined the clubs books and records and in our opinion the above accounts give a true and fair view of the state affairs at the club at 30 September 2022 and of the Excess of Income for the year then ended.

**HARRISON SHIPLEY**  
**CHARTERED CERTIFIED ACCOUNTANTS**  
**35 POTTER STREET**  
**WORKSOP**  
**NOTTS**  
**S80 2AE**

Dated : 3 November 2022

RETFORD BRIDGE CLUB

NOTES TO THE ACCOUNTS AS AT 30 SEPTEMBER 2022

**1. FIXED ASSETS**

	WDV B/F	ADDITIONS IN YEAR	DEPN FOR YEAR	WDV C/F
Filing Cabinet	6.00		1.25	4.75
Dealing Machines	234.00		58.25	175.75
Bridge Tables	144.50		35.88	108.62
Board Sets	12.00		2.75	9.25
Bridge Pads	294.00		73.25	220.75
Printer	39.00		9.50	29.50
Printer	25.00		6.00	19.00
Laptop	285.00		71.00	214.00
	<u>1,039.50</u>	<u>0.00</u>	<u>257.88</u>	<u>781.62</u>

Assets were previously depreciated at 15% each year, by the reducing balance method. The committee agreed on 24 February 2022 to change to the straight line method.

Depreciation is now calculated to write off the cost of each asset, less residual value of £1, over its useful life as follows:

All assets - 25% straight line (4 years)

The depreciation method used for future asset purchases will be decided by the committee on a case by case basis.

**2. PAYMENTS RECEIVED IN ADVANCE**

Most players have deposited funds in advance of future sessions, totalling £712.00 (2021: £720.50) This will reduce the amount they have to pay in 2022/23

A number of members have paid their membership fees in advance, totalling £310.00 (2021: £390.00)

*Michael* 7/2/2023.

*Roger J. Stock* 22<sup>nd</sup>/3<sup>rd</sup>/2023

**RETFORD BRIDGE CLUB**

England & Wales - Charity number 1166225

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# Accounts

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**Retford Bridge Club**  
**Registered Charity 1166225**

**Report of the Trustees**  
**For The Year Ended 30 September 2021**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1166225

**Registered office**

8 Mattersey Road  
Sutton-cum-Lound  
Retford  
Notts DN22 8PW

**Trustees**

<b>Name + Office</b>	<b>Elected</b>	<b>Current status</b>
Mr K Abel (Secretary)	2018	Re-elected Jan 2021
Mr G Franklin (Treasurer)	2017	Re-elected Jan 2020
Mr J A Fulton (Chair)	2017	Re-elected Jan 2020
Mr D Garside	2019	Co-opted July 2018, elected Jan 2019
Dr I Maxwell	2019	Co-opted July 2018, elected Jan 2019
Mr J Rolph	2020	Elected Jan 2020
Mrs T Rolph	2018	Re-elected Jan 2021
Ms J Staniforth	2019	Co-opted July 2018, elected Jan 2019

**Independent Examiner**

Harrison Shipley  
Chartered Certified Accountants  
35 Potter Street  
Worksop  
Nottinghamshire S80 2AE

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its Governing Document, a Model Constitution for a Bridge Club incorporated as a CIO affiliated to the English Bridge Union and Nottinghamshire County Bridge Association. During the year it was discovered that the existing Governing Document did not clearly identify the length of term of "Trustees who were not Officers of the Club" who were reappointed at the first Annual Meeting after their election as Trustees. This was rectified as a temporary measure by their co-option as Trustees by the validly elected Trustees in July 2018 pending formal election of new terms of Office of Ordinary Trustees at the Annual General Meeting in January 2019 - at which date the formal change in the Constitution (approved by the Charity Commission) was proposed and accepted and the Trustees formally elected.

**Recruitment and appointment of new trustees**

Elected trustees are fully responsible for the Club whose day to day activities are run by a committee comprising mostly of all the Trustees.

Vacancies for trustees are advertised amongst all members with elections voted upon at the Annual General Meeting.

All trustees give their time voluntarily and receive no remuneration or other benefits.

**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure

**Retford Bridge Club**  
**Registered Charity 1166225**

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**Report of the Trustees**  
**For The Year Ended 30 September 2021**

appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees have identified no major risks in the year. Club events are held in premises rented from the Local Authority and the Club observes their rules. Club assets and members and Trustees liabilities are covered by Insurance arranged through English Bridge Union organised policy.

## **OBJECTIVES AND ACTIVITIES**

### **Objectives and aims**

To advance the education of the general public in bridge in particular by:

- (a) Promoting the game of bridge for the benefit of the residents of Retford and the surrounding area.
- (b) The provision of facilities for the learning, teaching and playing of bridge for the benefit of the residents of Retford and the surrounding area with the object of improving their conditions of life.
- (c) Advancement of amateur sport by promoting the game of Bridge by providing a venue for bridge players competing in a social competitive environment to learn and improve their skills at the game.

### **Activities**

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

The Club organizes two weekly evening sessions (Tuesday and Thursday), which are open to players of all standards. It supports two qualified teachers and holds a weekly Wednesday Afternoon Session for less experienced players in particular. The aim is to encourage, teach and enhance skills of inexperienced players and new members and to provide further training for experienced players, all of which will improve their conditions of life.

Members of the club support the Bassetlaw Hospice by making donations at two annual fundraising evenings. Used playing cards are regularly donated to a cancer charity.

The Club supports three teams of 8 players in the Nottinghamshire County Bridge Association leagues and some smaller teams of 4 in the Nottinghamshire County and English Bridge Union National competitions.

## **ACHIEVEMENT AND PERFORMANCE**

The Club's fifth year as a Registered Charity was a successful one although entirely shaped by the Coronavirus Pandemic.

The Funbridge sessions introduced at the beginning of the pandemic continued during the early part of the year, whilst a small group of members began to play Realbridge with the Exeter Bridge Club, which was one of the clubs developing this online platform. Messrs Fulton, Rolph, Garside and Stock took part in Realbridge training sessions to familiarize themselves with the technology and the process of directing Realbridge sessions. With the support of Dr Ian Maxwell and Malcolm Boyack of Exeter BC, the club was able to begin running its own Realbridge sessions from late November.

After Christmas the take up of Realbridge grew rapidly, attracting up to 9 tables per session, and it was decided to run three sessions a week at the usual times. A significant percentage of the club membership began to play on Realbridge and players from other local clubs and different parts of the country began to join us. This enabled us to recruit more than 25 new members, who were offered free membership until the end of September 2021, with the hope that they would pay the annual subscription for 2021-22. The

**Retford Bridge Club**  
**Registered Charity 1166225**

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**Report of the Trustees**  
**For The Year Ended 30 September 2021**

Funbridge sessions were gradually phased out as interest switched to Realbridge.

As the country moved out of lockdown, with the roll-out of the vaccination programme, the Committee began to explore the possibility of a return to F2F bridge at Hallcroft Community Centre. Health and Safety guidelines were drawn up with help from the EBU and the members were consulted about re-opening in July 2021. Around 15 members were willing to return to F2F sessions, including a number of members who had not been able to engage with Realbridge for a variety of reasons. Four sessions were planned on Tuesday evenings in September but after two sessions with disappointing attendance, these were cancelled because other members were also concerned about the loss of the Tuesday Realbridge session. With Tuesday Realbridge re-instated, there remained the possibility of running parallel sessions with F2F players attending by invitation only. Theoretically it would be possible to play the same hands and merge the results.

The success of Realbridge suggests that online bridge is quite likely to be a regular feature of the club's life in future and there is certainly the feeling that the Wednesday afternoon Improvers session should remain online. It remains to be seen whether the club will return to two F2F evening sessions, when infection levels fall to much lower levels and confidence in the vaccine staving off serious illness is established. We are pleased to report that we have not lost any members through Covid-19, in spite of the age profile of our membership. However we were very saddened to lose one of our youngest members in August after a long and courageous battle against cancer.

We are grateful to Messrs Coggles and Fulton for continuing their teaching sessions. Their lessons facilitate the introduction of new potential members and this has been helped by the Wednesday afternoon Improvers session. Online bridge tuition has been particularly useful and Mr Fulton has used this with his students.

The club was unable to hold its regular charity events in support of Bassetlaw Hospice although some members played in a national online event in November to raise money for Children in Need. Similar opportunities will no doubt arise in future.

The annual Retford Swiss Teams Open competition did not take place due to the pandemic. The club's Nottinghamshire league teams were unable to compete again in the Teams of Eight competition, as this did not run during the winter months. For 2021-22 this competition will be completed online using BBO and the club has felt able to enter one team only. It was felt that Realbridge would be a far superior platform, but other clubs in Notts have largely not embraced it as yet.

No trophies were awarded at the AGM in January, but the usual competitions were re-launched in January and results compiled in the usual fashion, so that awards can be made in January 2022.

The club has a number of teams for both dealing and scoring and new members have been trained and integrated into the Scoring team. Any member interested in either teaching or directing is encouraged to approach a trustee or member of the committee. Training is available.

The club has a website, which is well maintained and has appropriate links to the EBU and NCBA. Many thanks should go to Dr Ian Maxwell for his ongoing work on this and his efforts to improve the presentation and content. All details are available for current and prospective members and visitors. All club duplicate results can be found there, with details of all club competitions. An Obituaries section has recently been added.

## **FINANCIAL REVIEW**

Following registration as a Charity the club has reclaimed Tax annually on membership. This will not be the case for 2020/21 as no subscriptions were collected, as it was agreed that membership subscriptions would not be collected in October 2020. Collection of Membership subscriptions will resume for 2021/22 however the subscription has been cut to £10 and £5 for any member under 26.

**Retford Bridge Club  
Registered Charity 1166225**

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**Report of the Trustees  
For The Year Ended 30 September 2021**

The club has registered a surplus of £1789.91 in terms of income and expenditure. This was due to the Club setting up session on Realbridge. These sessions have proved to be popular, with over 3000 attendances. Face to Face sessions have resumed at Hallcroft; the numbers are still low and the sessions are running at a small loss.

Stationary costs have been minimal as all club activities have been online. We have not purchased any new equipment and should be mindful that equipment is getting older and will not last forever. The fixed asset register was reviewed during the year and it was decided that a number of old items which could not be readily identified should be written off. Accordingly, the depreciation charge for the year is higher than normal.

The Nottinghamshire County Bridge Association did not run a winter league and as a result we did not enter any teams. The League will resume in 2021/22 however this will all be online.

### **Reserves**


The Club usually budgets for break-even figures for income/expenditure and this has been achieved mainly as a result of our online activities.

### **Membership Fees and Table money**

Given the absence of F2F Bridge at the start of the year, no membership fees were collected in October 2020 and free membership was offered to those joining the club. With the future of F2F still in doubt, it was decided to reduce the annual subscription to £10 from October 2021, whilst maintaining table money at £2 for F2F sessions when they resumed. Our budgeting has been helped by Bassetlaw District Council's decision to allow us a Senior Citizens' rate for the hire of the Centre. This makes relatively small sessions still financially viable. The charge for Realbridge sessions is £1.50 which allows us to make a modest profit from these sessions once Realbridge fees and EBU Pay2Play fees have been paid. These fees compare very favourably with those of other clubs and provide good value for money for our members.

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

Signed on behalf of the charity's trustees



.....  
John Alexander Fulton  
Chair



.....  
Gerald Franklin  
Treasurer

**RETFORD BRIDGE CLUB**

**FINANCIAL STATEMENTS  
FOR YEAR ENDED 30 SEPTEMBER 2021**

**HARRISON SHIPLEY  
CHARTERED CERTIFIED ACCOUNTANTS  
35 POTTER STREET  
WORKSOP  
NOTTS  
S80 2AE**

**RETFORD BRIDGE CLUB****INCOME AND EXPENDITURE ACCOUNT****FOR THE YEAR ENDED 30 SEPTEMBER 2021**

<b>INCOME</b>	<b>2021</b>	<b>2020</b>
Table Fees - Wednesday Ordsall	-	390.00
Table Fees - Wednesday Hallcroft	-	144.00
Table Fees - Tuesday/Thursday Hallcroft	-	<u>2,405.00</u>
	-	2,939.00
RealBridge	4,422.90	-
Membership Fees	-	1,360.00
National Savings	48.43	53.39
Net Coffee Profit	-	93.40
Match Fees	-	416.00
Gift Aid Refund from HMRC	305.08	-
Bridgewebs Refund	60.00	-
Donations	13.50	-
	<u>4,849.91</u>	<u>4,861.79</u>
<b>EXPENDITURE</b>		
Room Fees - Wednesday Ordsall	-	390.00
Room Fees - Wednesday Hallcroft	-	76.80
Room Fees - Tuesday/Thursday Hallcroft	<u>41.00</u>	<u>2,225.40</u>
	41.00	2,692.20
Stationery	-	66.85
Secretary's Expenses	13.02	12.33
League of Eight Affiliation	-	60.00
Depreciation	318.30	241.00
Sundry Expenses	65.46	23.20
Insurance	101.70	74.70
Computer Expenses	-	156.01
Match Expenses	-	431.20
Gratuities	-	20.00
Pay 2 Play	1,185.20	563.00
Wednesday Night Deficit	-	2.50
RealBridge Fees	1,231.12	-
RealBridge Support	44.20	-
Bridgewebs Licence	60.00	-
	<u>3,060.00</u>	<u>4,342.99</u>
<b>Net Surplus For Year</b>	<u><u>£1,789.91</u></u>	<u><u>£518.80</u></u>

**RETFORD BRIDGE CLUB****BALANCE SHEET AS AT 30 SEPTEMBER 2021**

	NOTE	2021	2020
<u>FIXED ASSETS</u>	1	1,039.50	1,357.80
<u>CURRENT ASSETS</u>			
Other Debtors		13.00	-
Prepayments		188.40	229.40
Cash		-	139.00
Cash at Bank Current Account		5,573.72	1,906.36
Cash at Bank National Savings Account		6,774.98	6,726.55
		<u>12,550.10</u>	<u>9,001.31</u>
<u>CURRENT LIABILITIES</u>			
Payments received in Advance	2	1,110.50	-
Accruals		330.08	-
		<u>1,440.58</u>	<u>-</u>
<u>Net Current Assets</u>		<u>11,109.52</u>	<u>9,001.31</u>
Total Assets Less Current Liabilities		<u>£12,149.02</u>	<u>£10,359.11</u>
<u>ACCUMULATED FUNDS</u>			
Retained Profits as at 1 October 2020		10,359.11	9,840.31
Surplus/(Deficit) for Year		1,789.91	518.80
Retained Profits as at 30 September 2021		<u>£12,149.02</u>	<u>£10,359.11</u>

**ACCOUNTANTS REPORT**

We have examined the clubs books and records and in our opinion the above accounts give a true and fair view of the state affairs at the club at 30 September 2021 and of the Excess of Income for the year then ended.

**HARRISON SHIPLEY  
CHARTERED CERTIFIED ACCOUNTANTS  
35 POTTER STREET  
WORKSOP  
NOTTS  
S80 2AE**

Dated : 19 November 2021

## RETFORD BRIDGE CLUB

### NOTES TO THE ACCOUNTS AS AT 30 SEPTEMBER 2021

#### 1. FIXED ASSETS

	WDV B/F	ADDITIONS IN YEAR	DEPN FOR YEAR	WDV C/F
Filing Cabinet	7.00		1.00	6.00
Dealing Machines	275.00		41.00	234.00
Bridge Tables	169.80		25.30	144.50
Board Sets	15.00		3.00	12.00
Bridge Pads	346.00		52.00	294.00
Printer	46.00		7.00	39.00
Printer	29.00		4.00	25.00
Computer and equipment	135.00		135.00	0.00
Laptop	335.00		50.00	285.00
	<u>1,357.80</u>	<u>0.00</u>	<u>318.30</u>	<u>1,039.50</u>

Assets are normally depreciated at 15% each year by reducing balance

The fixed asset register was reviewed during the year and it was decided that a number of old items which could not be readily identified, should be written off.

Accordingly, the depreciation charge for the year is higher than normal.

#### 2. PAYMENTS RECEIVED IN ADVANCE

Most players have deposited funds in advance of future sessions, totalling £720.50 (2020: £Nil)

This will reduce the amount they have to pay in 2021/22

A number of members have paid their membership fees in advance, totalling £390 (2020: £Nil)

There were no membership fees payable for the year 2020/21