

**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

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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

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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.

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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**

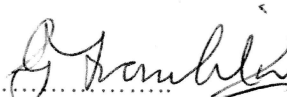
Given the absence of F2F Bridge at the start of the year, no membership fees were collected in October 2020 and free membership was offered to those joining the club. With the future of F2F still in doubt, it was decided to reduce the annual subscription to £10 from October 2021, whilst maintaining table 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	-	2,405.00
	-	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	41.00	2,225.40
	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	229.40
Cash	-	139.00	139.00
Cash at Bank Current Account	5,573.72	1,906.36	1,906.36
Cash at Bank National Savings Account	6,774.98	6,726.55	6,726.55
	<u>12,550.10</u>	<u>9,001.31</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>-</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

## RETTFORD 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