

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

Name + Office	Elected	Current status
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.

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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.

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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 1st 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.

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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.

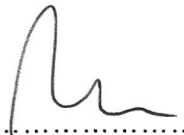
Membership Fees and Table money


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.

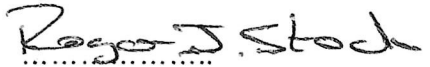
As a gesture of good will to members who have stayed loyal to the club through the Covid period and beyond, we offered a free afternoon of social bridge in July and this was greatly appreciated. We will repeat this experiment at a suitable date in the future.

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**

INCOME	2022	2021
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>
EXPENDITURE		
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>
Net Surplus For Year	<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
		<u> </u>	<u> </u>
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 22nd/3rd/2023