

**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.

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**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.

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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.

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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.

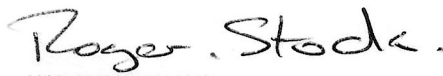
We offered two free afternoons of social bridge during the year (see above) and this was greatly appreciated. We are committed to using surplus funds to promote Bridge playing locally whenever we can.

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

RETTFORD BRIDGE CLUB

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

INCOME		
2024	2023	
4,371.50	4,557.00	Realbridge and Hallow games
950.00	950.00	Membership Fees
01.50	-	Average merged seasons
-	30.28	Refund Savings
441.50	-	Grants & Donations Bank
108.15	88.50	Tea/Coffee Income
159.25	145.08	Gift Aid Refund from HMRC
-	59.00	Children in Need
-	430.80	Joyce Living Rose Bowl Trophy Competition
10.80	-	Hot Day and Wilmington shared sessions
47.00	24.00	Gratuities
6,175.35	6,199.58	
EXPENDITURE		
2024	2023	
179.50	814.40	Room Hire Tuesday 10 to 12.30
-	87.00	Stationery
-	3.00	Treasurer's Expenses
34.00	-	Winter League of Eight
281.87	270.88	Organisation
77.89	26.00	Stand Expenses
103.70	102.70	Insurance & EBU Affiliation
141.40	127.12	IT running Expenses (including Biddgewicks and Goodbridge)
-	12.38	Match Expenses
1,316.55	1,280.88	Pay 2 Play
1,079.08	1,144.80	Realbridge Fees
-	59.00	Children in Need
383.36	430.80	Realbridge AGM
60.00	-	Gratuities
43.20	-	Hot Day and Wilmington shared sessions
4,378.70	4,360.92	
17,897.04	17,838.53	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>

# RETTFORD BRIDGE CLUB

## BALANCE SHEET AS AT 30 SEPTEMBER 2024

	NOTE	2024	2023
<b>FIXED ASSETS</b>		258.87	510.74
<b>CURRENT ASSETS</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>CURRENT LIABILITIES</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>Net Current Assets</b>		<u>17,490.67</u>	<u>15,341.75</u>
<b>Total Assets Less Current Liabilities</b>		<u>£17,749.54</u>	<u>£15,852.49</u>
<b>ACCUMULATED FUNDS</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>£17,749.53</u>	<u>£15,852.49</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



# RETTFORD BRIDGE CLUB

## NOTES TO THE ACCOUNTS AS AT 30 SEPTEMBER 2024

### 1. FIXED ASSETS

	WDV'S 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		35.87	36.87
Board Sets	6.50		2.75	3.75
Bridge Pads	147.50		73.25	74.25
Printer	20.00		9.50	10.50
Laptop	143.00		71.00	72.00
	510.74	0.00	251.87	258.87

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)

	Retained Profits as at 1 October 2023	18,032.40	14,013.84
	Surplus/(Deficit) for Year	1,887.04	1,838.02
	Retained Profits as at 30 September 2024	19,919.44	15,851.86

ACCOUNTANTS REPORT

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

MR W MILLIGAN FCA  
35 POTTER STREET  
WORKSOP  
NOTTS  
S80 2AE

Dated: 30 December 2024