

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

Name + Office	Elected	Current status
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.

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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



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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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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.

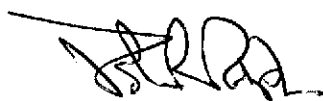
Membership Fees and Table money

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

4th 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
CURRENT ASSETS			
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>
CURRENT LIABILITIES			
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>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>18,283.75</u>	<u>17,749.54</u>
ACCUMULATED FUNDS			
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>18,283.75</u>	<u>17,749.53</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****16th October 2025**

RETFORD BRIDGE CLUB**INCOME AND EXPENDITURE ACCOUNT****FOR THE YEAR ENDED 30 SEPTEMBER 2025**

INCOME	2025	2024
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>
EXPENDITURE		
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>
NET SURPLUS FOR THE YEAR	<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 write 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)