



## Trustees' Annual Report for the period

From **01/01/25** To **31/12/25**

Charity name: **The Nottingham Bridge Club**

Charity registration number: **1170537**

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	1) The advancement of amateur sport by promoting the game of bridge for the benefit of the residents of Nottingham and the surrounding area. 2) The provision of facilities for the learning, teaching and playing of bridge for the benefit of the residents of Nottingham and the surrounding area with the object of improving conditions of life
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	In planning our activities for the year, the trustees have kept in mind the Charity Commission's guidance on public benefit at our trustees' meetings. Our focus can be broken down into the following categories: <ul style="list-style-type: none"><li>• Provide regular sessions at which bridge can be played thus promoting the game of bridge</li><li>• Make the club as welcoming and friendly as possible to attract more players. The club provides a destination for bridge players of all abilities, many of whom are elderly. The club therefore is a place in the community for social interaction, as well as allowing for the mental stimulation (and associated medical benefits) that bridge has been shown to provide.</li><li>• Encourage new players through the provision of lessons and other educational initiatives.</li></ul>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Confirmed

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
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Policy on grant making	Para 1.38	NA
Policy on social investment including program related investment	Para 1.38	NA
Contribution made by volunteers	Para 1.38	The CIO is entirely run by volunteers – both those serving as trustees and a large number of people whose contribution perhaps goes un-noticed. The contribution of all volunteers (approx. 40 pax) is greatly appreciated – without their time and effort the CIO would not be able to function and certainly would not be the success it is.
Other		

## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p><b>Face-to-face Play</b></p> <p>We continue to provide 5 face-to-face drives every week. Attendance was largely similar to 2024, with a slight increase in both F2F and Online. As indicated above, the opportunity for social interaction and mental stimulation is greatly appreciated by the membership. We provide partners at our beginner drives so that anyone attending can play.</p> <p>We held two teams of four sessions and one individual session. Some of these were Blue point events designed to attract more experienced players.</p> <p>The number of players transitioning from attending beginner sessions to regular drives is increasing. This has been facilitated by our Wednesday teaching team who mentor and 'buddy' inexperienced players.</p> <p><b>Online Play</b></p> <p>There were slightly more players taking part in our weekly online drive. The online drive continues to be well supported and viable. It allows some members who otherwise would not be able to, to access bridge, and to interact with friends from home. Our online drives enable members who due to infirmity, physical or access issues to play bridge.</p>

		<p>These members would not otherwise be able to enjoy the benefits of playing bridge.</p> <p>Some would welcome a return of a Teams-of-four league. (possibly running F2F during the summer months).</p> <p>We have an estimated 20 members over 80 years of age. (Difficult to be exact). This is an indication of an environment supportive to seniors, and of inclusivity.</p>
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		<p><b>Teaching</b></p> <p>Andrew Scott has continued his beginners' courses, with a full subscription to his two classes. Ever successful, Andrew has decided to take a break from teaching. The course will however continue with a new tutor. The opportunity to experience the game, the club and the people is being developed with Monday afternoon and Wednesday evening sessions being opened up to observers. It is hoped that this will encourage enrolments on the new teaching course. New players can experience bridge, the club and the people whilst waiting for lessons to start.</p> <p>Andrew Scott, Dave Nattrass and others have all provided teaching sessions during the year. The Club provides its facilities free-of-charge for teaching and we acknowledge with thanks the corresponding generosity of our teachers. The club organised Minibridge and Open-day taster sessions both in our premises and at other locations. Both proved popular and successful with interest shown in becoming a learner and a member.</p> <p>Our Wednesday evening supervised play sessions for beginners is our best attended drive. We are indebted to our enthusiastic and dedicated team who have made these sessions such a success. The teaching model they have developed has been widely praised, including by the national association. Players also include those who have attended beginners' classes elsewhere and those returning to bridge after a long period away from the game. As part of player development, the team has been introducing Wednesday evening players into our other drives. A planned new feature is the introduction of a no-fear Wednesday, at which beginners will experience a more 'normal' drive environment. This will smooth the transition to our other drives.</p>
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		<p><b>Financial Position</b></p> <p>Accounts have been prepared in a Receipts and Payments format.</p> <p>Income and expenditure are quite closely in line with that of 2024 with some exceptions Carpark charges returned to normal after the resolution of the issue of security, and the utilities and waste charges were reduced by negotiation with the city council.</p> <p>Car parking issues are in the process of being resolved. We have new gates, which can be locked, the site is clear of debris and squatters. The surface still needs attention and we are liaising with the authority.</p> <p>Roofing work is reflected in the increased repair charges. The work is ongoing and remedial internal repair and decoration will follow in 2026.</p> <p>Training of new Directors was a significant cost in 2025.</p> <p>We have a low annual membership fee (£10) and low table fees (£2.50/session) with 3 free games for newcomers. (This is to encourage new players to move from classroom to card-room)</p> <p>The surplus of Receipts over Payments in 2025 was £3,553, increasing the funds held in our bank accounts by this amount.</p> <p>The council has indicated that they will make a significant increase in car park rent. We may find this difficult to resist given our need for a car park close to the premises for our less physically able members.</p> <p>The available funds at the end of 2026 were £60,892. As well as the building work mentioned above, we are aware of the need to bring the three flats up to EPC C.</p> <p>In 2025 rental from the 3 flats owned by the CIO at 401 Mansfield Road generated a profit of £15,068 after deducting for agency fees, services, maintenance and repairs. Expenses on the flats will increase in 2026 due to the need to upgrade the efficiency ratings and the payment of the 5-yearly selective licence that is levied by Nottingham City Council.</p> <p>The club has continued to be generous in the</p>
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		<p>free provision of refreshments to members at special events. We also passed on table fees from all five of our face-to-face drives in support of the Children in Need simultaneous pairs competitions.</p>
		<p><b>Social</b></p> <p>We continue to enjoy the benefits of the excellent refreshments provided by our catering team. There have been social evenings including meals at a restaurant, and a quiz night.</p> <p>Our bar operates to provide a social setting for our members rather than a revenue stream. The bar committee is responsive to requests for new drinks to be available and couples this with careful and appropriate pricing to ensure a good turnover of stock, while generating a small cash surplus. The club is run for the benefit of its members. The trading surplus on the bar was £609.</p>

**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	

Investment performance against objectives	Para 1.41	
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	No going concern issues. Due to the ongoing rental income from the flats above the bridge-playing premises (supported by reserves), the CIO has sufficient funds to cover its costs.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	As well as holding a healthy reserve, although we anticipate appreciable expenditure in maintenance of the building and redecoration, reserve funds will cover the works.  Reserves are also maintained as a safeguard against tenants who fall into arrears and any necessary refurbishment. Ongoing improvements to the energy efficiency ratings of the flats will be a significant new expenditure in 2026.
Amount of reserves held	Para 1.22	At the end of 2025, there was £60,892 of available funds.
Reasons for holding zero reserves	Para 1.22	Not applicable.
Details of fund materially in deficit	Para 1.24	Not applicable.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None.

## Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The main sources of income are rental income for the flats on the top floors of the CIO's premises and the nominal table money payable for each session.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Where the CIO has surplus funds, there is an investment policy which allows for these funds to be invested on a short term basis, but at minimal/no risk.
A description of the principal	Para 1.46	Participation in Bridge has a steadily

risks facing the charity		decreasing following nationally, and the trustees are actively seeking to attract new entrants to the game. Our open days, minibridge and taster sessions will hopefully prove fruitful.
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Election by members

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

## Reference and Administrative details

Charity name	The Nottingham Bridge Club
Other name the charity uses	
Registered charity number	1170537



Charity's principal address	401 Mansfield Road Nottingham NG5 2DP

**Names of the charity trustees who manage the charity**

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Andrew Scott	President		
Phil Gross	Chairman		
Jean McKee	Secretary		
Paul Goodwin	Treasurer		
Gerard McCormack			
Stefka Samus			
Susanna Hollins			
Marc Gaudart			
David Treharne			
Margaret Litchfield			
David Crowch			
Amanda Knight			
Jonathan Jacobs			

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Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

### Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

**Additional information (optional)**

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address

**Name of chief executive or names of senior staff members (Optional information)**

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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

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## Other optional information

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## Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

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Full name(s)

Philip Frank Gross	Andrew Scott
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Position (eg Secretary,  
Chair, etc)

Chairman	President
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Date

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# THE NOTTINGHAM BRIDGE CLUB – Registered Charity 1170537

## Accounts for the year ended 31 December 2025

Receipts and Payments 2024 and 2025 (rounded to nearest £ for clarity)

<b>Receipts</b>	Note	<b>2025</b>	<b>2024</b>	<b>Payments</b>	Note	<b>2025</b>	<b>2024</b>
Flats (Gross)		£19,875	£18,480	Flats (expenses)		£4,807	£3,565
Bank Interest		£304	£264	Bank Charges		£105	£197
CiN donations		£599	£300	Children In Need		£853	£650
Bar Sales		£2,266	£2,736	Bar stocks		£1,586	£2,169
Subscriptions		£2,370	£2,550	Utilities & Waste		£4,516	£6,199
Face to Face		£13,666	£13,163	EBU UMS		£3,789	£3,511
BBO		£2,122	£2,259	Car Park	2	£4,270	£868
Gift Aid		£385	£313	Insurance & Licences		£2,081	£1,894
Teaching		£510	£803	Cleaning		£4,872	£4,493
Cashless prepaid		£1,633	£2,155	Repairs/ Maintenance	3	£5,829	£1,655
Other (see below)	1	£30	£218	Fixtures & Fittings	4	£2,165	
				Sundries /Other		£1,556	£4,413
				Events & Beverages		£1,534	
				Competitions & training		£1,194	
				Services		£1,049	
<b>Total Receipts</b>		<b>£43,759</b>	<b>£43,240</b>	<b>Total Expenditure</b>		<b>£40,207</b>	<b>£29,614</b>

Notes

1 Loan of dealing machine

Notes

2 Includes Payments relating to 2024

3 Includes £3828 roofing

4 Includes WiFi, Dealing Machine, Projector

## Statement of Assets & Liabilities

	<b>2025</b>	<b>2024</b>
Bank Accounts start of year (1 Jan)	£58,972	£45,166
Receipts during year		
Payments during year		
Surplus	£3,553	£13,806
Subtotal	£3,553	£58,972
Add Uncashed/ uncleared cheques end of year	£0	£0
Less cashless prepayments end of year	£1,633	£2,155
<b>Bank Accounts end of year (31 Dec)</b>	<b>£62,525</b>	<b>£58,972</b>
Available Funds at end of year (31 Dec)	£60,892	£56,818
Other Assets:		
Property at 401 Mansfield Road (insured value)	£1,098,465	£955,187
Fixtures, Fittings and Contents (insured value)	£43,974	£38,563
Bar Stock	£571	£642
Liabilities:		
Prepayments of table fees	£1,633	£2,155
Tenants' deposits held in Northwoods Deposit Scheme (fully managed service by property agents)		
No liability for TNBC – for information only	£1,795	



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

#### Independent Examiner's Report

##### Report to the trustees

Charity Name  
The Nottingham Bridge Club

##### On accounts for the year ended

31<sup>st</sup> December 2025

##### Charity no (if any)

1170537

##### Set out on pages

(remember: to include the page numbers of additional sheets)

##### Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

##### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

*Dave Beaumont*

Date:

9/3/26

Name:

DAVE BEAUMONT

Relevant professional  
qualification(s) or body  
(if any):

Address:

15 Levenshire Ave Nottingham  
NG9 1BS

IER

Oct 2018

### Section B

#### Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CG32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of  
any items that the  
examiner wishes to  
disclose.

IER

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Oct 2018