

Wearside Bridge Club AGM

**Tuesday 29th July 2025 to start at 6.15 pm at 17
Park Place West**

Agenda

- Apologies for absence
- Matters arising from the minutes of the AGM held on 2nd July 2024
- Officer's Reports
- Approval of Accounts
- Membership Fees for 2026-27
- Election of Officers
- Any Other Business.

Chairman's Report 2025

- A massive thank you is to be extended to Chris Patrick for all the time spent and enthusiasm shown in his role as Secretary. He has kept members informed about all matters pertaining to the Club and has carried out his duties and more with great credit.
- Thanks are also due to Rosemary Wallace for her efforts in balancing the club's accounts. This is a most important and difficult task. The committee had to appoint a new independent examiner (Paul Binding) to verify the Club's accounts.
- Teaching lessons continue on Tuesday and Friday mornings as well as Thursday evenings and I would encourage all members to advertise these as much as possible. A lot of hard work and effort has been put into the preparation for these lessons and I'm sure all members would like to thank Rosemary Wallace, Alan Wallace, Chris Patrick and Tony Watson for volunteering to carry out these teaching roles.
- Graham Cox has been extremely helpful with many aspects of the Club. His presentations on various aspects of bridge bidding are well attended and very informative. As well as hosting the Friday afternoon bridge sessions he organises the Inter Club Teams and represents the Club on the NEBA committee. Let us not forget the running of the Thursday online bridge as well as organising the Online Bridge League.
- Thanks to Richard Spargo for his unceasing help with many repairs. His continues to be an important and vital contribution.
- Thanks to all the Directors: Graham Cox, Richard Spargo, Phil Leaf, George Farnan, Tony Watson and Alan Wallace.as well as those members who regularly deal the boards. Without them there would be no bridge.
- Many thanks to Irene Whitfield for volunteering to help in finding partners.
- June Ainslie, Anne Forster, Ann Urwin, and Norma Robinson have made sure the Club is kept clean and tidy as well as supplying us with milk and (too many) biscuits. Anne organised a memorable Christmas party with some great moments. Thanks also to Michael Wainwright for all his bartending work on Club evenings.
- Brian Dakers has been working on many matters pertaining to improvements to the Club and his help has been invaluable.
- Of course, there wouldn't be a club without the members who regularly support us and I hope the Club continues to meet its objectives in the future.
- Finally, Tony Watson is stepping down from the committee and I can only thank him for his enthusiasm and wholehearted contribution over many years. He assures me that he will continue to help in the coming years and I'm sure we are all relieved to hear that.

Allan Davies

Secretary's Report 2025

Acknowledgements and Thank Yous

In his report Allan has acknowledged the enormous contributions from many members to the various aspects of the Club's activities. I wholeheartedly agree with all he has written and I want to add my appreciation and grateful thanks to all those mentioned in his report. I want to record my thanks to Allan for the contribution in time, energy and experience he gives towards the running of the Club.

Membership, Recruitment and Teaching

Membership has increased gradually in the past year and currently stands at 109 members.

Recruitment of new members is essential for the long-term survival of the Club and another advertisement has been placed on a roundabout in Sunderland. The club has completed teaching the first year of a course for complete beginners and lessons for this group are continuing on Tuesday mornings and Thursday evenings. Lessons by Allan Davies are also continuing on Tuesday and Friday mornings. All members are encouraged to spread the word about these various teaching activities, as word of mouth remains one of the most effective advertising methods.

In March, George Farnan and I started lessons on Thursday mornings for members in established pairs who want to continue advancing in their bridge knowledge and skills.

Competitions

All the Club's trophy competitions were completed last year, along with the Quarterly Pairs and Teams events, and the results for all these competitions are on the Club website. The Wearside Online League organised by Graham Cox returned during the Winter months and was enjoyed by all who took part.

In the latest season of Inter-Club matches, the Club's two teams generally performed below par, with the A team being relegated from the top Division and the B team finishing in the lower half of Division C.

Wearside players have continued to support the various NEBA competitions throughout the last year, with victory for Graham Cox and Alleyn Erskine in the Swiss Pairs and high finishes achieved by other members in the Chronicle Cup Final and Kempson Vase competitions.

Sophie Morris won a bronze medal as part of England's Under 16 team in the European Youth Team Championships in July last year and has been selected for the same team to play in the World Youth Team Championships in Italy in July.

75th Anniversary

The club celebrated its 75th Anniversary last year with a week of bridge events coinciding with the EBU's Bridge It's A Big Deal week in September to promote the game and raise money for Cancer Research. Over £1000 was raised by the club towards the EBU's national target of £60,000 (more than twice this amount was actually raised). The week concluded with a dinner and an evening of bridge at the club attended by over 50 members.

Chris Patrick

Treasurer's Report 2025

The club is financially sound at the moment. The independent accountant was Paul Binding and a signed copy of the verified accounts has been obtained. These are shown below and a more detailed financial statement can be obtained at the Club or on the Charity Commission's website after the AGM.

Rosemary Wallace

Wearside Bridge Club CIO

Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

	31.03.25	31.03.24
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	17,949	16,509
Gift Aid	8,489	-
<u>Membership subscriptions</u>	2,184	2,127
	28,622	18,636
Charitable activities		
Teaching	1,263	-
Table money	3,321	3,449
Virtual club	4,023	4,829
Teacher training	190	-
Chronicle cup	150	-
<u>Other income</u>	109	-
	9,056	8,278
Investment income		
Deposit account interest	3,931	1,046
Total incoming resources	41,609	27,960
EXPENDITURE		
Charitable activities		
Teaching expenses	352	380
Council tax and water	512	660
Light and heat	3,357	2,890
Insurance	1,355	1,209
Property repairs	2,326	1,390
Tree removal	3,204	-
Repairs and renewals	348	2,184
Signs and engraving	252	442
Telephone	356	727
Printing, postage and stationery	624	-
Advertising	156	3,000
Subscriptions	6,259	5,760
Alcohol licence	70	70
Charity donation	1,543	296
Cleaning and gardening	2,756	3,402
Sundry expenses	4,262	1,587
Bank charges	301	316
<u>Depreciation of equipment</u>	550	-
	28,583	24,313

Wearside Bridge Club CIO

**Statement of Financial Position
At 31 March 2025**

	Notes	Unrestricted fund £	Restricted funds £	31.03.25 Total funds £	31.03.24 Total funds £
FIXED ASSETS					
Tangible assets	9	2,365	-	2,365	1,142
CURRENT ASSETS					
Stock		170	-	170	135
Debtors	10	9,388	-	9,388	-
Cash at bank and in hand		73,961	-	73,961	71,122
83,519			-	83,519	71,257
CREDITORS					
Amounts falling due within one year	11	(1,752)	-	(1,752)	(513)
NET CURRENT ASSETS		81,767	-	81,767	70,744
TOTAL ASSETS LESS CURRENT LIABILITIES		84,132	-	84,132	71,886
NET ASSETS		84,132	-	84,132	71,886
FUNDS					
Unrestricted funds	12	84,132		71,886	
Restricted funds		-		-	
TOTAL FUNDS		84,132		71,886	

NOMINATIONS FOR THE ELECTION OF OFFICERS

TUESDAY 29th JULY 2025 at 6.15 pm

The officers of the club are: Chairperson, Secretary and Treasurer. The club Chairperson must retire after three years in office whilst other club officers retire annually but are available for re-election.

Club Officers 2025-26

Chairman Allan Davies

Secretary Christopher Patrick

Treasurer Rosemary Wallace

Other trustees (also known as the Committee)

These need to be re-elected:

Graham Cox – club captain

Brian Dakers

George Farnan

Alan Wallace

Joan Dawson

Yvonne Thompson

There is a vacancy for a new Committee member with the retirement of Tony Watson and Tracey Miller has been nominated and is available for election.

Nominations for any posts must be proposed and seconded in writing by members. The nominee must have agreed to the proposal.

All nominations must be received by the Secretary at least fourteen days before the AGM (the closing date will be 15th July 2025).

Any motions or resolutions must be received by the Secretary at least fourteen days before the AGM (the closing date will be 15th July 2025)

The Club Trustees are:

Graham Cox

Alan Wallace

George Farnan

Brian Dakers

Christopher Patrick

Rosemary Wallace

Yvonne Thompson

REGISTERED CHARITY NUMBER: 1171826

Report of the Trustees and Unaudited Financial Statements
for the Year Ended 31 March 2025
for
Wearside Bridge Club CIO

Prepared By:-

P Binding
Chartered Certified Accountant
23 Barnes View
Sunderland
Tyne & Wear
SR4 7PZ

Wearside Bridge Club CIO

Contents of the Financial Statements
for the Year Ended 31 March 2025

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Wearside Bridge Club CIO
Report of the Trustees
for the Year Ended 31 March 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the charity are:

- the advancement of amateur sport by promoting the game of bridge for the benefit of the residents of Sunderland and the surrounding area; and
- the provision of facilities for the learning, teaching and playing of bridge for the benefit of the residents of Sunderland and the surrounding area with the object of improving conditions of life.

Significant activities

The charity organised a bridge holiday and celebration to mark its 75th year. A bridge session is organised every Friday afternoon for those members without a partner. Teaching sessions are provided every Tuesday morning, Thursday evening and Friday morning

Public benefit

The trustees have complied with the duty in section 17(5) of the 2011 Charities Act to have due regard to guidance published by the Charity Commission on public benefit in deciding what activities the charity should undertake.

ACHIEVEMENT AND PERFORMANCE

Charitable activities and Fundraising Activities

The charity provides bridge six days a week throughout the year. An on line event is held on a Thursday evening every week.

The charity relies upon donations from members and these totalled £17949 for 2024/25. (£16509:2023/2024)

Donations income is supplemented by claiming gift aid on this source of funds.

Wearside Bridge Club CIO
Report of the Trustees
for the Year Ended 31 March 2025

FINANCIAL REVIEW

Principal funding sources

The charity's main sources of income are donations from members, Gift Aid and membership subscriptions. As shown in page 16 of the financial statements.

Investment policy and objectives

The charity currently holds all of its funds on either current account or deposit account depending upon the expected timing of financial commitments.

Results for the year

The financial performance of the charity in the year under review is summarised in the Statement of Financial Activities at page 6. The charity received total income of £41,609 (2024: £27,960) and had total expenditure of £29,363 (2024: £24,433) leaving net income of £12,246 (2024: £3,527). The main components of total income of £41,609 (2024: £27,960) are donations and gift aid of £26,438 (2024: £16,509), virtual clubs of £4,023 (2024: £4,829) and table money of £3,321 (2024: £3,449). The main components of total expenditure of £29,363 (2024: £24,433) are subscriptions of £6,259 (2024: £5,760), light and heat of £3,357 (2024: £2,890) and tree removal costs of £3,204 (2024: £nil).

The overall financial result for the year is considered satisfactory.

Reserves policy

The charity has total reserves of £232,990 comprising unrestricted funds of £232,990 comprising a general fund of £84,132 and a revaluation reserve of £148,858. The charity has no restricted funds. Reserves of £151,223 are represented by the fixed assets of the charity leaving £81,767 as free reserves.

The trustees will review and monitor the reserves annually to ensure that the amount is realistic and maintained at the appropriate level in relation to anticipated expenditure.

FUTURE PLANS

The charity must ensure that its premises are kept safe and secure and in good repair. External painting of the building is due to be undertaken in the near future.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Organisational structure

The charity is managed under the charity's constitution regulations by a committee elected at the Annual General Meeting each year, consisting of no less than 7 members and no more than 10 members. This committee meets no less than 4 times a year.

Wearside Bridge Club CIO

Report of the Trustees
for the Year Ended 31 March 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT - continued

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and systems have been established to minimise those risks.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1171826

Principal address

17 Park Place West
Sunderland
SR2 7HT

The following trustees served during the year

Trustees		Resigned
A Davies	Chairperson	12 June 2025
C P Patrick	Secretary	
R L Wallace	Treasurer	
B Dakers		
G Farnan		
Y Thompson		
A Watson		12 June 2025
G R Cox		
A Forster		2 July 2024

Independent examiner

P Binding, FCCA
23 Barnes View
Sunderland
Tyne & Wear
SR4 7PZ

Approved by order of the board of trustees on 1 July 2025 and signed on its behalf by:


.....
Mr C P Patrick - Secretary


.....
Mrs R L Wallace - Treasurer

Independent Examiner's Report to the Trustees of
Wearside Bridge Club CIO

I report on the accounts for year ended 31 March 2025 set out on pages six to fourteen.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with Section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



P Binding, FCCA
23 Barnes View
Sunderland
Tyne & Wear
SR4 7PZ

1 July 2025

Wearside Bridge Club CIO

Statement of Financial Activities
for the Year Ended 31 March 2025

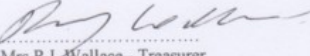
		Unrestricted fund	Restricted funds	31.03.25 Total funds	31.03.24 Total funds
	Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	28,622	-	28,622	18,636
Charitable activities					
Promotion, learning, teaching and playing of bridge	3	9,056	-	9,056	8,278
Investment income	4	3,931	-	3,931	1,046
Total		<u>41,609</u>	<u>-</u>	<u>41,609</u>	<u>27,960</u>
EXPENDITURE ON					
Charitable activities	5				
Promotion, learning, teaching and playing of bridge		<u>29,363</u>	<u>-</u>	<u>29,363</u>	<u>24,433</u>
Total		<u>29,363</u>	<u>-</u>	<u>29,363</u>	<u>24,433</u>
NET INCOME					
		<u>12,246</u>	<u>-</u>	<u>12,246</u>	<u>3,527</u>
OTHER RECOGNISED GAINS					
Gains on revaluation of fixed assets of the charity	9	<u>148,858</u>	<u>-</u>	<u>148,858</u>	<u>-</u>
NET MOVEMENT IN FUNDS		<u>161,104</u>	<u>-</u>	<u>161,104</u>	<u>3,527</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>71,886</u>	<u>-</u>	<u>71,886</u>	<u>68,359</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>232,990</u></u>	<u><u>-</u></u>	<u><u>232,990</u></u>	<u><u>71,886</u></u>
CONTINUING OPERATIONS					
All income and expenditure has arisen from continuing activities.					

Statement of Financial Position
At 31 March 2025

	Notes	Unrestricted fund £	Restricted funds £	31.03.25 Total funds £	31.03.24 Total funds £
FIXED ASSETS					
Tangible assets	9	151,223	-	151,223	1,142
CURRENT ASSETS					
Stock		170	-	170	135
Debtors	10	9,388	-	9,388	-
Cash at bank and in hand		73,961	-	73,961	71,122
		83,519	-	83,519	71,257
CREDITORS					
Amounts falling due within one year	11	(1,752)	-	(1,752)	(513)
NET CURRENT ASSETS		81,767	-	81,767	70,744
TOTAL ASSETS LESS CURRENT LIABILITIES		232,990	-	232,990	71,886
NET ASSETS		232,990	-	232,990	71,886
FUNDS	12				
Unrestricted funds				84,132	71,886
Revaluation reserve				148,858	-
Restricted funds				-	-
TOTAL FUNDS				232,990	71,886

The financial statements were approved by the Board of Trustees and authorised for issue on 1 July 2025 and were signed on its behalf by:


Mr C P Patrick - Secretary


Mrs R L Wallace - Treasurer

Wearside Bridge Club CIO

Notes to the Financial Statements
for the Year Ended 31 March 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charity's SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention as modified by the revaluation of property.

The financial statements have been prepared on the going concern basis, which assumes that the charity will continue in operational existence for the foreseeable future, which the trustees consider appropriate.

Financial reporting standard 102 – reduced disclosure exemption

The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

- the requirements of Section 7 Statement of Cash Flows.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Governance costs

Governance costs are those incurred in connection with the administration of the Charity and the compliance with constitutional and statutory requirements.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Buildings	- 2% on cost
Fixtures & fittings	- 25% to 33% on reducing balance

Stock

Stock is measured at the lower of cost and net realisable value.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds are set aside by the trustees out of unrestricted general funds for specific future purposes or projects.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Wearside Bridge Club CIO

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

1. ACCOUNTING POLICIES - continued

Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are recognised at transaction value and subsequently measured at their settlement value.

2. DONATIONS AND LEGACIES

	31.03.25	31.03.24
	£	£
Donations	17,949	16,509
Gift Aid	8,489	-
Membership subscriptions	<u>2,184</u>	<u>2,127</u>
	<u>28,622</u>	<u>18,636</u>

3. INCOME FROM CHARITABLE ACTIVITIES

		31.03.25	31.03.24
		£	£
Teaching	Activity		
	Promotion, learning, teaching and playing of bridge	1,263	-
Table money	Promotion, learning, teaching and playing of bridge	3,321	3,449
Virtual club	Promotion, learning, teaching and playing of bridge	4,023	4,829
Teacher training	Promotion, learning, teaching and playing of bridge	190	-
Chronicle cup	Promotion, learning, teaching and playing of bridge	150	-
Other	Promotion, learning, teaching and playing of bridge	<u>109</u>	<u>-</u>
		<u>9,056</u>	<u>8,278</u>

Wearside Bridge Club CIO

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

4. INVESTMENTS

	31.03.25	31.03.24
	£	£
Deposit account interest	<u>3,931</u>	<u>1,046</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct costs	Support costs (See note 6)	Totals
	£	£	£
Promotion, learning, teaching and playing of bridge	<u>28,583</u>	<u>780</u>	<u>29,363</u>

6. SUPPORT COSTS

	31.03.25 Promotion, etc of bridge £	31.03.24 Promotion, etc of bridge £
Governance costs	<u>780</u>	<u>120</u>
Independent Examination	<u>780</u>	<u>120</u>

Activity	Basis of allocation
Governance costs	Usage

Governance costs include fees for the independent examination of £780 (2024: £120).

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Wearside Bridge Club CIO

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	18,636	-	18,636
Charitable activities			
Promotion, learning, teaching and playing of bridge	8,278	-	8,278
Investment income	<u>1,046</u>	<u>-</u>	<u>1,046</u>
Total	27,960	-	27,960
 EXPENDITURE ON			
Charitable activities			
Promotion, learning, teaching and playing of bridge	<u>24,433</u>	<u>-</u>	<u>24,433</u>
Total	24,433	-	24,433
NET INCOME	3,527	-	3,527
 RECONCILIATION OF FUNDS			
Total funds brought forward	<u>68,359</u>	<u>-</u>	<u>68,359</u>
 TOTAL FUNDS CARRIED FORWARD	<u>71,886</u>	<u>-</u>	<u>71,886</u>

Wearside Bridge Club CIO

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

9. TANGIBLE FIXED ASSETS

	Land & buildings £	Fixtures & fittings £	Totals £
COST OR VALUATION			
At 1 April 2024	1,142	7,952	9,094
Additions	-	1,773	1,773
Revaluations	<u>148,858</u>	<u>-</u>	<u>148,858</u>
At 31 March 2025	<u>150,000</u>	<u>9,725</u>	<u>159,725</u>
DEPRECIATION			
At 1 April 2024	-	7,952	7,952
Charge for year	<u>-</u>	<u>550</u>	<u>550</u>
At 31 March 2025	<u>-</u>	<u>8,502</u>	<u>8,502</u>
NET BOOK VALUE			
At 31 March 2025	<u>150,000</u>	<u>1,223</u>	<u>151,223</u>
At 31 March 2024	<u>1,142</u>	<u>-</u>	<u>1,142</u>

The charity's freehold property at 17 Park Place West, Sunderland, SR2 7HT was revalued on 6 June 2025 by an independent valuer Mr C Stonock of Your Move. The basis of valuation is fair value. The carrying amount of the property at 31 March 2024 at historical cost is £1,142.

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.03.25 £	31.03.24 £
Gift Aid debtor	4,362	-
Prepayments and accrued income	<u>5,026</u>	<u>-</u>
	<u>9,388</u>	<u>-</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.03.25 £	31.03.24 £
Trade creditors	565	-
Accruals	<u>1,187</u>	<u>513</u>
	<u>1,752</u>	<u>513</u>

Wearside Bridge Club CIO

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

12. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	Revaluations £	At 31.03.25 £
Unrestricted funds				
General fund	71,886	12,246	-	84,132
Revaluation reserve			148,858	148,858
	<u>71,886</u>	<u>12,246</u>	<u>148,858</u>	<u>232,990</u>
Restricted funds				
Restricted fund	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u>71,886</u>	<u>12,246</u>	<u>148,858</u>	<u>232,990</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	41,609	(29,363)	12,246
Restricted funds			
Restricted fund	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u>41,609</u>	<u>(29,363)</u>	<u>12,246</u>

Wearside Bridge Club CIO

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.03.24 £
Unrestricted funds			
General fund	68,359	3,527	71,886
	<hr/>	<hr/>	<hr/>
	68,359	3,527	71,886
	<hr/>	<hr/>	<hr/>
Restricted funds			
Restricted fund	-	-	-
	<hr/>	<hr/>	<hr/>
	-	-	-
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	68,359	3,527	71,886

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	27,960	(24,433)	3,527
	<hr/>	<hr/>	<hr/>
Restricted funds			
Restricted fund	-	-	-
	<hr/>	<hr/>	<hr/>
	-	-	-
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	27,960	(24,433)	3,527

General fund

This fund is not related to any designated project or purpose. Since the fund is free from restrictions it is predominantly operated to manage and administer the Charity on a day-to-day basis.

13. RELATED PARTY DISCLOSURES

There were no related party disclosures for the year ended 31 March 2025.

Wearside Bridge Club CIO
Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

	31.03.25	31.03.24
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	17,949	16,509
Gift Aid	8,489	-
Membership subscriptions	<u>2,184</u>	<u>2,127</u>
	<u>28,622</u>	<u>18,636</u>
Charitable activities		
Teaching	1,263	-
Table money	3,321	3,449
Virtual club	4,023	4,829
Teacher training	190	-
Chronicle cup	150	-
Other income	<u>109</u>	<u>-</u>
	<u>9,056</u>	<u>8,278</u>
Investment income		
Deposit account interest	3,931	1,046
Total incoming resources	41,609	27,960
EXPENDITURE		
Charitable activities		
Teaching expenses	352	380
Council tax and water	512	660
Light and heat	3,357	2,890
Insurance	1,355	1,209
Property repairs	2,326	1,390
Tree removal	3,204	-
Repairs and renewals	348	2,184
Signs and engraving	252	442
Telephone	356	727
Printing, postage and stationery	624	-
Advertising	156	3,000
Subscriptions	6,259	5,760
Alcohol licence	70	70
Charity donation	1,543	296
Cleaning and gardening	2,756	3,402
Sundry expenses	4,262	1,587
Bank charges	301	316
Depreciation of equipment	<u>550</u>	<u>-</u>
	<u>28,583</u>	<u>24,313</u>

Wearside Bridge Club CIO
Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

	31.03.25	31.03.24
	£	£
Governance		
Independent examination	<u>780</u>	<u>120</u>
	<u>780</u>	<u>120</u>
 Total resources expended	 29,363	 24,433
	<u> </u>	<u> </u>
Net income	<u>12,246</u>	<u>3,527</u>

