

HALIFAX BRIDGE CLUB

England & Wales · Charity number 1185172

Details

Status Registered

Legal form CIO

Registered 2019-09-04

Register [View on the Charity Commission register](#)

Contact

Address 44 Prescott Street
Halifax
West Yorkshire
HX1 2QW

Phone 07949 061455

Email halifaxbridgeclub@gmail.com

Website <https://www.bridgewebs.com/halifax/>

Activities

Objects: FOR THE PUBLIC BENEFIT:(A) THE ADVANCEMENT OF AMATEUR SPORT BY PROMOTING THE GAME OF BRIDGE FOR THE BENEFIT OF THE RESIDENTS OF HALIFAX AND THE SURROUNDING AREA.(B) THE PROVISION OF FACILITIES FOR THE LEARNING, TEACHING AND PLAYING OF BRIDGE FOR THE BENEFIT OF THE RESIDENTS OF HALIFAX AND THE SURROUNDING AREA WITH THE OBJECT OF IMPROVING CONDITIONS OF LIFE.

Activities: The playing of Bridge at evening and afternoon sessions.The teaching of Bridge using English Bridge Union approved teacher.The Bridge Club is affiliated to the English Bridge Union.

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Education/training, Amateur Sport
- **Who:** The General Public/mankind

Geography

- Calderdale

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£29,759	£20,525	-	-
2024-03-31	£24,778	£20,502	-	-
2023-03-31	£13,714	£15,184	-	-
2022-03-31	£26,600	£16,185	-	-
2021-03-31	£26,713	£15,750	-	-

Trustees

Name	Role	Appointed
Stephen Cordingley	Chair	2020-11-03
Alice Zao		2023-07-17
John Graham Noble		2023-07-17
Michael Brocklehurst		2023-07-17
Michael Helliwell		2025-06-18
Myra Smith		2022-06-18
Richard Arthur Wood		2021-04-08
Stephanie Binns		2022-06-18
Stephen Galpin		2022-06-18

HALIFAX BRIDGE CLUB

England & Wales - Charity number 1185172

Accounts

Trustees Annual Report for the year ended on 31st March 2025

The trustees are pleased to present this annual report of Halifax Bridge Club CIO (referenced later as 'HBC' or 'the club') that was registered as charity number 1185172 on 4th September 2019, but did not take over the running of the club until 9 June 2020. The registered office is at 44 Prescott Street, HALIFAX, HX1 2QW.

The old Halifax & District Bridge Association 1150002 was closed officially on 20 September 2023.

This report covers the period 01 April 2024 to 31 March 2025.

Objectives

The club maintains premises for the purposes of providing bridge playing opportunities for its beneficiaries. Encouragement, lessons and facilities are made available to attract all those who want to engage in the sport of bridge. Membership is open and visitors are welcome.

The objects of the CIO are:

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

Achievements

The club provided 8,696 player sessions for its members this year.

75th Anniversary of our club will be in April 2025 and preparation of several events is the order of the last few months.

F2F

On Monday afternoons HBC and Queens Sports Club jointly play at Queens' where Improvers enjoy a supervised session with a bridge talk preceding the play.

Teams' sessions take up 2 Mondays each month and for the other Mondays we offer Pairs-for-Teams for pairs to be able to play without a full team representation.

Tuesday afternoon sessions remain popular with 9+ tables most weeks.

Wednesday evenings duplicate bridge witnesses a healthy average of 7 tables per week.

Thursday morning supervised sessions have slowly changed from helping Improvers to social 18-boards duplicate bridge.

In October we attempted to introduce a more competitive event on Thursday evenings and encourage other clubs to participate.

Friday evenings provide Improvers with a practice session preceded by a bridge topic each week.

Online Bridge

Online bridge players continue to attend Tuesday and Friday evening sessions at Halifax Bridge Club via BBO. These are essential opportunities for members who prefer this format and those who cannot or do not wish to visit the clubhouse.

Current position

HBC's strategy to accommodate a more social and relaxed atmosphere continues to be successful. Bi-monthly we held social bridge events to celebrate Halloween, Burns Night, Step-into-Spring with food and drinks that always draw a good crowd.

Learners/Improvers over the last 2 years are integrating well into the club, bringing a younger profile to our membership. Some participate in main duplicate events and club competitions that greatly help their bridge skills.

Two Weekend Workshops have so far been useful for member wishing to sharpen up their bridge with convention/play topics followed by demonstration hands.

Building repairs

In the last 12 months, the roof on the single Storey extension has had to be repaired because of theft of the lead flashing.

The roofers recommended that the whole of this roof should be replaced and re-tiled due to its very bad condition. This was agreed at a Trustees' meeting.

Equipment

At the end of 2024 Yorkshire Contract Bridge Association (YCBA) offered its clubs a grant for new bridge operational capital equipment, so we took the opportunity to buy a laptop, printer and tablets.

Yorkshire Winter League

The club saw two teams representing Halifax this year. Our first team did well and should be promoted from Division 5 to 4 next year. Our second team also competed well and only missed promotion narrowly.

Complaints/Appeals

The motto for all players is always to be kind and tolerant towards their partners, opponents, and TDs.

Overall, there have been few official complaints or disputes.

Beginners

Lessons for beginners started at the beginning of October 2024. Teaching is delivered via videos from YCBA watched at home then come to the clubhouse to play for nearly 2 hours on Wednesday afternoon.

The club wants to thank all the helpers who volunteer their time to assist our learners.

Premises

The trustees continue to look for alternative premises so they can provide the members with a club where everything is on the ground floor and there is ample free parking.

Club Competitions

Thank you to everyone who played in the club competitions this year. We generally had a good turnout for the events which were above average' to the corresponding normal club nights. There were a variety of winners suggesting we have good strength in depth within the club.

Although not a 'board competition' the 75th anniversary bridge marathon was a highlight of the year and attracted very positive engagement from the members, including 16 players who completed all 76 boards, roughly 10 hours of bridge. There was also a visit from the Mayor that was well received.

I would like to encourage more entries from less experienced players and would welcome ideas on how to achieve this. The events that were targeted at this group of players- the NGS adjusted pairs and the Simple Systems- did have a lower average NGS than for the other competitions, suggesting that there was a higher proportion of players with a lower NGS rating in those events. I hope that players had a good experience in these events and that it would encourage them to play in the other competitions.

With this in mind it had been suggested that we add a new competition for 2025-2026 which would be a 'Random Pairs' events - i.e. partnerships will be determined on the night. This worked well at the 75th anniversary bridge marathon.

Competition	Notes	NGS
Pivot teams	5 tables- postponed	48.38

Individual	8 tables	48.27
Club pairs	6 tables	49.97
Teams of 4	7 tables	48.45
Improver pairs/Minnie Owen	5 tables	41.79
Ladies/Men's pairs	8 tables (4 Ladies, 4 Men)	Ladies: 46.23, Men: 49.61
NGS adjusted pairs	9 tables	46.35
Mixed pairs	10 tables	48.50
Swiss Teams	8 tables	48.47
Simple systems pairs	8.5 tables signed up so far	44.86
Swiss pairs	8 tables *postponed due to computer error	49.22

There were some teething issues with the Pivot teams that was cancelled due to having an odd number of teams and again due to snow. There was a computer glitch on the Swiss Pairs and this event has been rescheduled for June 26th.

The Trustees have asked for the events in 2025-26 to be primarily run on a Thursday evening, so as not to disrupt the duplicate evening on Wednesdays and the timetable for events for 2025-26 is included below.

Thank you to the Tournaments Directors and scorers who have helped organize the events, particularly for the individual competition, 'Swiss' events, and NGS adjusted pairs which were technically difficult to set up. I will be contacting the TDs following the AGM regarding support for the forthcoming years competitions.

It would be helpful to have more TDs and the club can support members with doing the Directors course. Please contact the Trustees if this would be of interest.

Finally, congratulations to everyone who won a trophy this year.

With thanks

Andy

Competition winners 2024-25

Individual (Clarice Sutcliffe Cup) Martin Evans

Club Pairs (Adams Cup) Irene Johnston & Erika Pickles

Teams of Four Grant Ward, Stuart Swaine, Keith Wright & Moira Wadsworth

Improvers Pairs (Minnie Owen Cup) Anne Sharkey & Pauline Brook

Women's Pairs (The Mackay Trophy) Christine Bennett & Brenda Wilkinson

Men's Pairs (Clough Keighley Trophy): Christopher Nicholson & Graham Noble

NGS Adjusted/Handicap Pairs Chris Reynolds & Tony Pummell

Mixed Pairs (Taylor Cup) Erika Pickles & Andrew Hardy

Swiss Handicap Teams (Dave Morris Cup) Joan Payne, Shirley Blamires, Keith Stones & Edwina Stones

Simple Systems Pairs Helen Knapp & Stephanie Ryan

Swiss Pairs TBC

Timetable for club competitions 2025-26

14 th July 2025	Monday	Pivot teams
14 th August 2025	Thursday	Individual
4 th September 2025	Thursday	Club pairs
6 th October 2025	Monday	Teams of 4
6 th November 2025	Thursday	Random Pairs
14 th November 2025	Friday	Improver pairs (Minnie Owen)
11 th December 2025	Thursday	Ladies/Men's pairs
15 th January 2026	Thursday	NGS adjusted pairs
12 th February 2026	Thursday	Mixed pairs
9 th March 2026	Monday	Swiss Teams
9 th April 2026	Thursday	Simple systems pairs
7 th May 2026	Thursday	Swiss pairs
TBC June 2026		AGM

Financial Report

The club is financially strong with £133,309 in its bank accounts as of 31 March 2025 and premises valued around £150,000. The club has made a surplus this year of £9,233 that will offset the rest of the 2022-23 deficit and contribute to the alternative premises fund.

Bank accounts

£100,000 has been placed in a Virgin Money 24-month term deposit charity account paying 4.5% that will mature in August 2025.

£30,006 is in a NatWest 95 Day account paying around 3.5%.

£1,032 is in a NatWest Reserve account paying around 1.25%.

£1,586 is in a NatWest Current account paying 0%.

£1,000 is kept in the current account, we could manage with there being almost nothing in the current account at the beginning of the month because payments in at the beginning of the month are enough to cover payments out later in the month. An additional £1,000 is kept in the reserve account for unexpected expenses. Everything else, except the money in the Virgin account, is kept in the 95-day account, which can be accessed without loss of interest with 95 days' notice. It is hoped

that the £100,000 in the Virgin account will one day go towards facilitating a move to alternative premises.

Financial Administration

Finances are monitored by the Treasurer and Chair, and by monthly reports to the Trustees, members can see the financial reports below. We use free accounting software provided by NatWest (FreeAgent), and player attendance is monitored using a BridgeWebs Attendance module. This year because the turnover is over £25,000, the finances will be independently examined by K.R.A. Accountants.

Halifax Bridge Club C.I.O. - Profit & Loss comparison between Accounting Year 2023/24 and Accounting Year 2024/25 (subject to independent examination)

	2023/24	2024/25
Turnover	22651	27736
Tea, Coffee, etc Income	1249	2060
Charitable donations received	0	50
Sunday F2F Teams of 8 Income	200	560
Membership Subscriptions	2550	3640
Gift Aid	0	299
Players' fees	18652	21127
 add Other Income	 2127	 2022
Interest Received	877	1017
Grant Income	1250	1006
 less Cost of Sales	 6110	 5225
EBU UMS	3368	3272
BBO	2729	1865
RealBridge	12	89
 Gross Profit	 18668	 24533
 less Administration Expenses	 14392	 15300
EBED Affiliation fee	45	45
Gas	708	987
Electricity	1786	1554

Water	207	320
EBU Affiliation fee	28	0
Calderdale B.I.D. Precept	219	115
Calderdale Rates	288	281
Cards and Flowers etc	18	34
Sunday Online Teams of 4 Costs	16	16
Sign Write Honour Boards/Engrave Trophies	171	478
Cleaner	1590	1920
Pianola	150	150
BridgeWebs	133	156
Fire Extinguisher Maintenance	241	243
Fire & Security Alarm Maintenance	225	0
BridgeTab Licence	82	88
Microsoft Licence	36	0
Zoom	144	156
Competition Wine Prizes	0	189
Tues Aft Prizes	12	16
Tues Aft Xmas Party	50	15
Sunday F2F Teams Costs	534	1286
Social Events	533	582
Training	290	0
Adobe	21	0
Christmas Party	296	-240
Club Anniversary	0	50
Office Costs	34	0
Repairs and Maintenance	605	1037
Housekeeping Consumables	171	538
Tea, Coffee, etc Costs	949	1348
Playing Cards	204	665
Computer Software	40	195
Computer Hardware	3123	2063
Office Equipment	309	83
Broadband/Wi-Fi	376	272

Mobile Phone	99	145
Stationery	39	51
Postage	0	3
Charitable Donations	0	165
Bank/Finance Charges	4	0
EBU Insurance and Subs	264	293
Use Of Home	350	0
Operating Profit	4276	9233
less Drawings	0	0
less Profit & Loss journal entries	0	0
Retained Profit this period:	4276	9233
Retained Profit brought forward:	267611	271886
Distributable Reserves / Retained Profit carried forward:	271886	281120

Halifax Bridge Club C.I.O. - Balance Sheet as of 31 March 2025

(subject to independent examination)

Capital Assets

Other Capital Asset Brought Forward	150000
Net Book Value	150000

Current Assets **133309**

Bank Account: NatWest Current	2228
Bank Account: Virgin 24 Month	100000
Bank Account: Cash	65
Bank Account: NatWest Reserve	1011
Bank Account: NatWest 95 Day	30006

less Current Liabilities **0**

Net Current Assets **133309**

Total Assets	283309
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Owner's Equity

Retained Profit	283309
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Total Owner's Equity	283309
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Payments to Trustees

Required for Report to Charity Commissioners

All payments agreed and supported by receipts and/or committee meetings

Myra Smith

05-Apr-24	Social Events	10.00
18-Jul-24	Summer Madness Social Events	35.00
15-Oct-24	Sunday Teams Travel Costs	10.00
31-Oct-24	Halloween Social Events	18.49
18-Nov-24	Sunday Teams Travel Costs	30.00
03-Dec-24	Sunday Teams Travel Costs	35.00
12-Dec-24	Crackers Tues Aft Xmas Party	16.00
12-Dec-24	Wine Prizes Tues Aft Xmas Party	15.36
18-Dec-24	Sunday Teams Travel Costs	15.00
30-Jan-25	Burns Night Social Events	20.00
17-Feb-25	Sunday Teams Travel Costs	20.00
03-Mar-25	Team Catering Sunday F2F Teams Costs	40.00
17-Mar-25	Team Catering Sunday F2F Teams Costs (2 Matches)	65.70
20-Mar-25	Leap Into Spring Social Events	31.62
		362.17

Stephen Cordingley

05-Apr-24	EBED Affiliation Fee	45.00
05-Apr-24	Broadband	17.50

03-May-24	Broadband	17.50
06-Jun-24	Broadband	17.50
11-Jul-24	Broadband	17.50
04-Aug-24	Broadband	17.50
02-Sep-24	Broadband	17.50
02-Oct-24	Broadband	17.50
13-Nov-24	Broadband	17.50
02-Dec-24	Broadband	17.50
10-Jan-25	Broadband	17.50
14-Feb-25	Fast Fibre Broadband	23.28
		243.28

Steve Galpin

16-May-24	Mugs Housekeeping Consumables	22.35
18-Jul-24	Summer Madness Social Events	48.00
13-Oct-24	Sunday Teams Travel Costs	37.00
02-Mar-25	RealBridge Trophies	100.00
		207.35

Mike Brocklehurst

18-Apr-24	Affiliated Teams Travel	25.00
13-Oct-24	Sunday Teams Travel Costs	40.00
15-Dec-24	Sunday Teams Travel Costs	20.00
16-Feb-25	Sunday Teams Travel Costs	20.00
		105.00

Steph Binns

06-Jun-24	Cards and Flowers	11.00
12-Jul-24	Cards and Flowers	14.00
19-Feb-25	Cards and Flowers	8.80
		33.80

Alice Zao

14-Jan-25	Christmas Party	90.00
03-Mar-25	Sunday Teams Travel Costs	40.00
		130.00
Richard Wood		
12-Jun-24	75th Anniversary Dinner Deposit	50.00
		50.00
Graham Noble		
01-Dec-24	Sunday Teams Travel Costs	10.00
		10.00

Closing Statement

The club Officers and Trustees work entirely on a voluntary basis. There are no employees.

The club is affiliated to The English Bridge Union (EBU) and the Yorkshire Contract Bridge Association (YCBA). All activities at the club take place under the jurisdiction of the national body.

2023/24 2024/25

Turnover	22651	27736
Tea, Coffee, etc Income	1249	2060
Charitable donations received	0	50
Sunday F2F Teams of 8 Income	200	560
Membership Subscriptions	2550	3640
Gift Aid	0	299
Players' fees	18652	21127
add Other Income	2127	2022
Interest Received	877	1017
Grant Income	1250	1006
less Cost of Sales	6110	5225
EBU UMS	3368	3272
BBO	2729	1865
RealBridge	12	89
Gross Profit	18668	24533
less Administration Expenses	14392	15300
EBED Affiliation fee	45	45
Gas	708	987
Electricity	1786	1554
Water	207	320
EBU Affiliation fee	28	0
Calderdale B.I.D. Precept	219	115
Calderdale Rates	288	281
Cards and Flowers etc	18	34
Sunday Online Teams of 4 Costs	16	16
Sign Write Honour Boards/Engrave Trophies	171	478
Cleaner	1590	1920
Pianola	150	150
BridgeWebs	133	156
Fire Extinguisher Maintenance	241	243
Fire & Security Alarm Maintenance	225	0
BridgeTab Licence	82	88
Microsoft Licence	36	0
Zoom	144	156
Competition Wine Prizes	0	189
Tues Aft Prizes	12	16
Tues Aft Xmas Party	50	15
Sunday F2F Teams Costs	534	1286
Social Events	533	582
Training	290	0
Adobe	21	0
Christmas Party	296	-240
Club Anniversary	0	50
Office Costs	34	0

Repairs and Maintenance	605	1037
Housekeeping Consumables	171	538
Tea, Coffee, etc Costs	949	1348
Playing Cards	204	665
Computer Software	40	195
Computer Hardware	3123	2063
Office Equipment	309	83
Broadband/WiFi	376	272
Mobile Phone	99	145
Stationery	39	51
Postage	0	3
Charitable Donations	0	165
Bank/Finance Charges	4	0
EBU Insurance and Subs	264	293
Use Of Home	350	0
Operating Profit	4276	9233
less Drawings	0	0
less Profit & Loss journal entries	0	0
Retained Profit this period:	4276	9233
Retained Profit brought forward:	267611	271886
Distributable Reserves / Retained Profit carried forward:	271886	281120

Halifax Bridge Club

**Charity registered with Charity Commission for England
and Wales**

Independent Examiner's Report on financial activities

31 March 2025

Halifax Bridge Club

Charity registered with Charity Commission for England and Wales

Year ended 31 March 2025

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Halifax Bridge Club

Charity registered with Charity Commission for England and Wales

Independent Examiner's Report to the Trustees

Year ended 31 March 2025

Reference and administrative details

Registered charity name	Halifax Bridge Club CIO
Charity registration number	1185172
Principal office and registered office	44 Prescott Street Halifax West Yorkshire HX1 2QW

The trustees

Mr Stephen Cordingley (Chair)
Mrs Alice Zao
Mr John Graham Noble
Mr Michael Brocklehurst
Mr John Stuart Swaine
Mrs Stephanie Binns
Mr Stephen Galpin
Mrs Myra Smith
Mrs Valerie Wilkinson
Mr Richard Arthur Wood (Treasurer)

Independent examiner	Kashif Akram FCCA, BA KRA Accountants Limited Elsie Whiteley Innovation Centre Hopwood Lane Halifax West Yorkshire HX1 5ER
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Halifax Bridge Club

Charity registered with Charity Commission for England and Wales

Independent Examiner's Report to the Trustees^(continued)

Year ended 31 March 2025

I report to the trustees on my examination of the accounts of the above charity for the year ended 31/03/2025.

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 which gives me cause to believe that in, any material respect:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. 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.



Independent Examiner

KRA Accountants Limited
Elsie Whiteley Innovation Centre
Hopwood Lane
Halifax
West Yorkshire
HX1 5ER

Halifax Bridge Club

Charity registered with Charity Commission for England and Wales

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2025

	Period 1: Accounting Year 2024/25	Period 2: Accounting Year 2023/24
Turnover	30,066	22,651
Tea, Coffee, etc Income	2,060	1,249
Charitable donations received	50	0
Sunday F2F Teams of 8 Income	560	200
Membership Subscriptions	3,640	2,550
Gift Aid	299	0
Players' fees	23,457	18,652
add Other Income	6,535	2,127
Interest Received	5,529	877
Grant Income	1,006	1,250
less Cost of Sales	5,225	6,110
EBU UMS	3,272	3,368
BBO	1,865	2,729
RealBridge	89	12
Gross Profit	31,376	18,668
less Administration Expenses	15,630	14,392
EBED Affiliation fee	45	45
Gas	987	708
Electricity	1,554	1,786
Water	320	207
EBU Affiliation fee	0	28
Calderdale B.I.D. Precept	115	219
Calderdale Rates	281	288
Cards and Flowers etc	34	18
Sunday Online Teams of 4 Costs	16	16
Honour Boards and Trophies	378	171

Halifax Bridge Club

Charity registered with Charity Commission for England and Wales

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2025

Cleaner	1,920	1,590
Pianola	150	150
BridgeWebs	156	133
Fire Extinguisher Maintenance	243	241
Fire & Security Alarm Maintenance	0	225
BridgeTab Licence	88	82
Microsoft Licence	0	36
Zoom	156	144
Competition Wine Prizes	189	0
Tues Aft Prizes	16	12
Tues Aft Xmas Party	15	50
Sunday F2F Teams Costs	1,286	534
Social Events	313	533
Training	0	290
Adobe	0	21
Christmas Party	90	296
Club Anniversary	419	0
Office Costs	0	34
Repairs and Maintenance	1,037	605
Housekeeping Consumables	538	171
Tea, Coffee, etc Costs	1,348	949
Playing Cards	665	204
Computer Software	195	40
Computer Hardware	2,063	3,123
Office Equipment	83	309
Broadband/WiFi	272	376
Mobile Phone	145	99
Stationery	51	39
Postage	3	0

Halifax Bridge Club

Charity registered with Charity Commission for England and Wales

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2025

Charitable Donations	165	0
Bank/Finance Charges	0	4
Insurance and EBU Subs	293	264
Use Of Home	0	350
Operating Profit	£15,745	£4,276
less Drawings	£0	£0
less Profit & Loss journal entries	£0	£0
Retained Profit this period:	£15,745	£4,276
Retained Profit brought forward:	£271,886	£267,611
Distributable Reserves / Retained Profit carried forward:	£287,632	£271,886

Halifax Bridge Club

Charity registered with Charity Commission for England and Wales

Statement of Financial Position

Year ended 31 March 2025

	Period 1: As at 31 Mar 25	Period 2: As at 31 Mar 24
Capital Assets		
Other Capital Asset Brought Forward	150,000	150,000
Net Book Value	150,000	150,000
Current Assets	137,632	121,886
Bank Account: NatWest Current	2,078	1,586
Bank Account: Virgin 24 Month	104,512	100,000
Bank Account: Cash	25	0
Bank Account: NatWest Reserve	1,011	1,032
Bank Account: NatWest 95 Day	30,006	19,268
Net Current Assets	£137,632	£121,886
Total Assets	£287,632	£271,886
Owner's Equity		
Retained Profit	287,632	271,886
Total Owner's Equity	£287,632	£271,886

These financial activities statements were approved by the board of trustees and authorised for issue on 19 June 2025, and are signed on behalf of the board by:



Mr S Cordingley
Chair



[Richard A Wood \(Jul 7, 2025 16:22 GMT+1\)](#)

Mr R A Wood
Treasurer

Halifax Bridge Club C.I.O. independent examiner's report - YE2025

Final Audit Report

2025-07-08

Created:	2025-07-03
By:	KRA Accountants Limited (accounts@kra-accountants.co.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAAUWYtyT67zu1R42iWvBQkQfT_TeWyL_Fa

"Halifax Bridge Club C.I.O. independent examiner's report - YE2025" History

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2025-07-06 - 7:38:58 AM GMT- IP address: 87.248.116.146
-  Email viewed by richardawood235@aol.com
2025-07-07 - 8:34:56 AM GMT- IP address: 140.248.40.24
-  Signer richardawood235@aol.com entered name at signing as Richard A Wood
2025-07-07 - 3:22:49 PM GMT- IP address: 86.175.47.160



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HALIFAX BRIDGE CLUB

England & Wales - Charity number 1185172

Accounts

Trustees Annual Report for the year ended on 31st March 2024

The trustees are pleased to present this annual report of Halifax Bridge Club CIO (referenced later as 'HBC' or 'the club') that was registered as charity number 1185172 on 4th September 2019, **but didn't take over the running of the club until 09 June 2020**. The registered office is at 44 Prescott Street, HALIFAX, HX1 2QW.

The old Halifax & District Bridge Association 1150002 was closed officially on 20 September 2023.

This report covers the period 01 April 2023 to 31 March 2024.

Objectives

The club maintains premises for the purposes of providing bridge playing opportunities for its beneficiaries. Encouragement and facilities are made available to attract all those who want to engage in the sport of bridge. Membership is open and visitors are welcome.

The objects of the CIO are.

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

Achievements

The club provided **7460** player sessions for its members this year.....

F2F

Teams competitions take up 2 Mondays each month and for those other Mondays we offer Pairs-for-Teams for pairs to be able to play without a full team representation. Tuesday afternoon sessions remain popular with 9+ tables most weeks. Wednesday evenings now witness a healthy average of 6 tables per week. The club wishes to thank Grant Ward for his hard work and dedication in running Tuesday afternoon sessions over the years.

Thursday morning supervised sessions continue to aid improvers and those who completed the beginners modules to transition to the main room and gain confidence at duplicate bridge.

The Trustees would like to introduce another F2F session in our calendar.

More

Online Bridge

Online bridge players continue to attend Tuesday, Thursday and Friday evening sessions at Halifax Bridge Club. These are essential opportunities for members who prefer this format and those who cannot or do not wish to visit the clubhouse. We also have memberships from players all around the country and new members from Newcastle-Under-Lyme Bridge Club.

More

Current position

Over the last 12 to 15 months, there has been a slight shift towards a more social and relaxed atmosphere at our club that we can term “gentle” bridge.

Bi-monthly we held social bridge events to celebrate Halloween, Burns Night, Step-into-Spring with food and drinks that always draw a good crowd.

Building repairs

Relocation etc

More

Equipment

At the end of 2023 Yorkshire Contract Bridge Association (YCBA) offered its clubs a grant of £1250 for new bridge operational capital equipment, so we took the opportunity to buy a laptop and tablets.

Competitions

Winter League

Club Competitions.....

Complaints/Appeals

The motto for all players is always to be kind and tolerant towards their partners, opponents, and TDs.

Overall, there have been few official complaints or disputes.

Beginners

Lessons for beginners started at the beginning of October 2023 and February 2024 are both progressing well with 2 to 4 tables of attendance each week. This type of teaching delivered via videos from YCBA watched at home then come to the clubhouse to play for nearly 2 hours on Thursday evenings and Monday lunchtime prove to be successful. Tuesday evenings continued as an improver's session for the beginners of February 2023 and the club will maintain that course with the current beginners when they graduate after the 3 beginners Modules are completed.

The club wants to thank all the helpers who volunteer their time to assist our learners.

In July, 5 members from our club and three other clubs attended a teaching course hosted by HBC. David Guild from YCBA delivered some basic and useful guide from EBED.....

In September last year and February this year, the club held Open Days to welcome the public to our club and witness how bridge is played. These events brought beginners to enrol at our club and will be repeated this year.

Local Bridge Clubs Cooperation

?

Premises

At the AGM in 2010 the trustees were given temporary special powers to acquire property to relocate the club because of parking problems. Hon Sec (G Ward) ran through the problems he saw about moving the club. He also reiterated what was happening about parking.

In 2012 consideration was being given to the purchase of Riverside house in West Vale, because it offered ample parking with everything was on the ground floor, but this ultimately fell through. Consideration was also given to claiming Gift Aid. DM pointed out that the club in the past had accommodated 18 tables at teams, and regularly had members playing upstairs.

By 2017 the trustees had failed to relocate the club and considered spending some of its reserves on 44 Prescott Street. Some of the improvements considered were: -

- a) Air conditioning
- b) New downstairs toilet
- c) Bridge+more
- d) Stair lift
- e) New fridge for kitchen
- f) New chairs
- g) Curtains for main playing area
- h) Lift
- i) Removing the wall between the main room on the hallway.

after close analysis it was determined that any spending on 44 Prescott Street would be a complete waste of money and the search for alternative premises should be restarted.

A short list was drawn up of possible alternative premises, but before any further investigations could be made COVID hit and we went into lockdown, casting doubts on the future of the club, so all activity was halted.

Now that COVID is over and things have begun to stabilise, the trustees believe it's time to start looking for alternative premises again.

Financial Report.

The club is financially strong with £121886 in its bank accounts as of 31 March 2024 and premises valued around £150,000. The club has made a surplus this year of £4276 which will go some way to offsetting last year's deficit of £8237.

Bank accounts

£100,000 has been placed in a Virgin Money 24-month term deposit charity account paying 4.5%. £19,268 is in a NatWest 95 Day account paying around 4%. £1032 is in a NatWest Reserve account paying around 1.5%. And £1586 is in a NatWest Current account paying 0%. A nominal amount of about £1000 is kept in the current account, we could manage with there being almost nothing in the current account at the beginning of the month, because payments in at the beginning of the month are enough to cover payments out later in the month. An additional £1000 is kept in the reserve account for unexpected expenses. Everything else, except the money in the Virgin account is kept in the 95-day account, which can be accessed without loss of interest with 95 days' notice. It is hoped that the £100,000 in the Virgin account will one day go towards facilitating a move to alternative premises.

Financial Administration

Because turnover is below £25,000, we are exempt from formal examination of our accounts. Finances are monitored by the Treasurer and Chair, and by monthly reports to the Trustees, members can see the financial reports below. We use free accounting software provided by NatWest (FreeAgent), and player attendance is monitored using a BridgeWebs Attendance module.

Halifax Bridge Club C.I.O. - Profit & Loss comparison between Accounting Year 2023/24 and Accounting Year 2022/23

	2023/ 24	2022/ 23
	2265	1371
Turnover	1	4
Tea, Coffee, etc Income	1249	528
Sunday F2F Teams of 8 Income	200	240
Membership Subscriptions	2550	1590
Players' fees	18652	11356
add Other Income	2127	417
Interest Received	877	417
Grant Income	1250	0
less Cost of Sales	6110	7183
EBU UMS	3368	3363
BBO	2729	3701
RealBridge	12	119
	1439	1518
less Administration Expenses	2	6
EBED Affiliation fee	45	45
Gas	708	545
Electricity	1786	894
Water	207	207
EBU Affiliation fee	28	27
Calderdale B.I.D. Precept	219	90
Calderdale Rates	288	123
Cards and Flowers etc	18	31
Sunday Online Teams of 4 Costs	16	30
Sign Write Honour Boards/Engrave		
Trophies	171	384
Cleaner	1590	1418
Pianola	150	150
BridgeWebs	133	133
Fire Extinguisher Maintenance	241	333
Fire & Security Alarm Maintenance	225	72
Decorating	0	3550

Extend Front Steps	0	1410
BridgeTab Licence	82	111
Microsoft Licence	36	33
Zoom	144	144
Competition Wine Prizes	0	112
Tues Aft Prizes	12	47
Tues Aft Jubilee Party	0	50
Tues Aft Xmas Party	50	50
Sunday F2F Teams of 8 Costs	438	288
Social Events	533	79
Training	290	0
Adobe	21	21
Christmas Party	296	0
Office Costs	34	0
Repairs and Maintenance	605	264
Housekeeping Consumables	171	42
Tea, Coffee, etc Costs	949	424
Playing Cards	204	250
Defibrillator Battery & Pad	0	305
Second Duplimating Machine Purchase	0	1537
First Duplimating Machine Servicing and Repair	0	491
Computer Software	40	0
Computer Hardware	3123	376
Office Equipment	309	0
Broadband/Wi-Fi	376	342
Mobile Phone	99	55
Stationery	39	49
Miscellaneous	96	0
Charitable Donations	0	53
Bank/Finance Charges	4	10
EBU Insurance and Subs	264	264
Use Of Home	348	348
Operating Profit	4276	-8239
less Drawings	0	0
less Profit & Loss journal entries	0	0
Retained Profit this period:	4276	-8239
	2676	2758
Retained Profit brought forward:	11	49
Distributable Reserves / Retained	2718	2676
Profit carried forward:	86	11

Halifax Bridge Club C.I.O. - Balance Sheet as of 31 March 2024

Capital Assets

Other Capital Asset Brought Forward	150000
Net Book Value (Building and Contents)	150000

Current Assets	121886
Bank Account: NatWest Current	1586
Bank Account: NatWest Reserve	1032
Bank Account: NatWest 95 Day	19268
Bank Account: Virgin 24 Month	100000
Net Current Assets	121886
Total Assets	271886

Owner's Equity:

Retained Profit	271886
Total Owner's Equity	271886

Payments to Trustees

Required for Report to Charity Commissioners

All payments agreed and supported by receipts and/or committee meetings

Stephen Cordingley

05-Apr-23	Broadband/Wi-Fi	28.52
05-Apr -23	EBED Affiliation fee	45
09-May-23	Broadband/Wi-Fi	28.52
07-Jun-23	Broadband/Wi-Fi	32.63
06-Jul-23	Broadband/Wi-Fi	32.63
10-Aug-23	Broadband/Wi-Fi	32.63
06-Sep-23	Broadband/Wi-Fi	32.63
26-Sep-23	Ninja Oven	269.99
06-Oct-23	Broadband/Wi-Fi	32.63
06-Oct-23	Oven Shelf	39.24
06-Nov-23	Broadband/Wi-Fi	32.63
06-Dec-23	Broadband/Wi-Fi	32.63
12-Jan-24	Broadband/Wi-Fi	32.63
07-Feb-24	Broadband/Wi-Fi	32.63
07-Mar-24	Broadband/Wi-Fi	16.97
		<u>721.91</u>

Richard Wood

18-Sep-23	Computer Software	39.99
		<u>39.99</u>

Steph Binns

26-Jul-23	Cards and Flowers	5.73
02-Jan-24	Cards and Flowers	5.99
31-Jan-24	Cards and Flowers	5.99
		<u>17.71</u>

Closing Statement

The club Officers and Trustees work entirely on a voluntary basis. There are no employees.

The club is affiliated to The English Bridge Union (EBU) and the Yorkshire Contract Bridge Association (YCBA). All activities at the club take place under the jurisdiction of the national body.

HALIFAX BRIDGE CLUB

England & Wales - Charity number 1185172

Accounts

Trustees Annual Report for the year ended on 31st March 2023

The trustees are pleased to present this annual report of Halifax Bridge Club CIO (referenced later as 'HBC' or 'the club') that was registered as charity number 1185172 on 4th September 2019. The registered office is at 44 Prescott Street, HALIFAX, HX1 2QW.

This report covers the period 01 April 2022 to 31 March 2023.

Objectives

The club maintains premises for the purposes of providing bridge playing opportunities for its beneficiaries. Encouragement and facilities are made available to attract all those who want to engage in the sport of bridge. Membership is open and visitors are welcome.

The objects of the CIO are.

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

The Club is committed to the principle of equality of opportunity. It considers it a fundamental principle that anyone wishing to participate in duplicate bridge, whether as player, official or in any other capacity, should be able to do so in a safe and welcoming environment, and not be subject to less favourable treatment on the grounds of gender, age, race, ability, disability, ethnic origin, sexual orientation, geographical location, religious or political belief or social class than any other person.

Achievements

The club has provided 6906 player sessions for its members this year. This is down on the 8000 player sessions provided last year, but this was to be expected as we came out of covid, and people could return to doing other things.

The club would like to thank Alice Zao, Joan Eastwood, Grant Ward, and David Longworth, who individually stepped down as trustees during the year, for all their experience and hard work.

44 Prescott Street Clubhouse

The hall, stairs, and bar have been painted, and the garden is well tended. The 4 Dyson air purifiers are used every session and hand gel remains available to help reduce the spread of infections during play.

F2F

Tuesday afternoon sessions continue to be our best attended session which now regularly produce 7+ tables, our heartfelt thanks go to Grant for these loved sessions. Wednesday evenings are increasing slowly. After several criticisms of the trustees from members about lack of attendance at F2F we have tried to remedy this by introducing other session. We have tried to provide sessions on Monday and Thursday evenings over the last year, but many sessions saw two or fewer tables so unfortunately these had to be stopped. Monday evening teams on the 1st and 3rd weeks have continued all year although the trustees are disappointed by their low numbers too.

Since the new Year we have started a new session on Thursday mornings which now regularly have 3 full table. This session is relaxed and friendly giving those returning to Bridge a chance to remember their learning and for newer members to practice their skills with advice and encouragement being given by TDs and players alike.

Online Bridge

Online bridge players continue to enjoy playing at Halifax Bridge Club with many members preferring this method of playing bridge. Sessions are held every Tuesday, Thursday, Fridays and most Sundays and we could maybe re-introduce a RealBridge session.

Current position

We will continue to offer our members a choice of both F2F and Online, and our future program will be determined by member take-up. It seems that many members prefer online and only come to the clubhouse for competitions or special events this remains a concern for the trustees.

Complaints/Appeals

The motto for all players is always to be kind and tolerant towards their partners, opponents, and TDs.

Overall, there have been few official complaints or disputes. And we are pleased to report that these have been resolved quickly and efficiently.

Beginners

Lessons for beginners started at the beginning of February 2023 and are delivered via videos that beginners can watch online at home in their own time and a play session at the club on a Tuesday evening using hands that go with that week's video, it is hoped that Tuesday evening will continue later as an improver's session.

We are planning to run another beginner's course starting in the autumn along the lines of the one that is already running, and we will be advertising for this purpose in the Adult Learning brochure this September.

We have 4 members who are waiting for EBED to organise a teacher training course in Yorkshire so that our club can teach more beginners in the future.

We would like to thank all those who have assisted with the play sessions and those interested in the 'Bridge Teacher Training Course'.

Local Bridge Clubs Cooperation

There were 2 joint bridge sessions amongst club members of Shelley, Huddersfield, Brighouse, and Halifax, the first beginning in Huddersfield in July filling 11 tables and the second held in October at Halifax filling 10 tables.

Financial Report.

The club is financially strong with £117,613 in its bank accounts as of 31 March 2023 and premises valued around £150,000. The club has a deficit this year of £8237, this is made up of a deficit from F2F sessions of £3050, a surplus from Online sessions of £1801, spending on decorating £3550, extending the front steps £1410, buying a backup Duplimating machine £1537, and servicing and repairing our original Duplimating machine £491. We need to increase income from players to meet the cost of maintaining the clubhouse. The trustees propose that we meet these costs from player fees rather than wholly from savings.

Future fees

In early 2020 when covid first hit we reduced table money and suspended membership subscription so that members could play more without it costing them more while they were locked down, and we maintained table money at a low-level last year because of the cost-of-living crisis. In 2016 table money was £3.00 for members, and £4.00 for non-members, and membership subscription was £10. If we restore table money to its 2016 level of £3.00 for members, and £4.00 for non-members and increase membership subscription to £20, that will represent a £10 increase in 8 years, which the trustees believe is not unreasonable.

We propose:

1. Table money be restored to its 2016 level of £3.00 for members, and £4.00 for non-members from 1 April 2024.
2. Subscriptions be increased to £20.00 p.a. from 1 April 2024.

Savings

Reserves remain with the NatWest bank and Calderdale Credit Union, but trustees are currently looking for a savings account with a more favourable interest rate.

Financial Administration

Because turnover is below £25,000, we are exempt from formal examination of our accounts. Finances are monitored by the Treasurer and Chair, and by monthly reports to the Trustees, members can see the financial reports below. We migrated to free accounting software provided by NatWest (FreeAgent), and player attendance is now monitored using our BridgeWebs Attendance software.

Halifax Bridge Club C.I.O. - Profit & Loss comparison between Accounting Year 2021/22 and Accounting Year 2022/23

Although this Profit & Loss is a comparison between 2021/22 and 2022/23 there can be no true comparison when in 2021/22 the club was either in lockdown or coming out of lockdown and received £9,000 in Grants.

	2021/22	2022/23	Difference	% change
Turnover	24649	13714	-10935	-44%
Table Money	0	0	0	0%
Grants	9000	0	-9000	-100%
Tea, Coffee, etc Income	0	528	528	
Charitable donations received	10	0	-10	-100%
Sunday F2F Teams of 8 Income	0	240	240	
Membership Subscriptions	0	1590	1590	
Players' fees	15639	11356	-4283	-27%
add Other Income	79	417	338	429%
Interest Received	79	417	338	429%
less Cost of Sales	8710	7183	-1526	-18%
EBU UMS	3152	3363	211	7%

BBO	5385	3701	-1683	-31%
RealBridge	173	119	-54	-31%
less Administration Expenses	5603	15184	9581	171%
EBED Affiliation fee	45	45	0	0%
Gas	527	545	18	3%
Electricity	-1430	894	2323	163%
Water	201	207	6	3%
EBU Affiliation fee	27	27	0	0%
Covid Related Consumables	221	0	-221	-100%
Covid Related Equipment	2400	0	-2400	-100%
Calderdale B.I.D. Precept	216	90	-126	-58%
Calderdale Rates	63	123	60	96%
Cards and Flowers etc	50	31	-19	-39%
Prizes	145	0	-145	-100%
Sunday Online Teams of 4 Costs	205	30	-175	-85%
Sign Write Honour Boards/Engrave Trophies	0	384	384	
Cleaner	0	1418	1418	
Pianola	150	150	0	0%
BridgeWebs	97	133	36	37%
Fire Equipment Maintenance	0	333	333	
Fire & Security Alarm Maintenance	0	72	72	
Decorating	0	3550	3550	
Extend Front Steps	0	1410	1410	
BridgeTab Licence	64	111	47	74%
Microsoft Licence	33	33	0	0%
Zoom	144	144	0	0%
Competition Wine Prizes	0	112	112	
Tues Aft Prizes	0	47	47	
Tues Aft Jubilee Party	0	50	50	
Tues Aft Xmas Party	0	50	50	
Sunday F2F Teams of 8 Costs	0	288	288	
Coronation Party	0	50	50	
Burns Night	0	29	29	
Intuit Accounting Software	293	0	-293	-100%
Adobe	21	21	0	0%
Repairs and Maintenance	616	264	-353	-57%
Housekeeping Consumables	67	42	-25	-37%
Tea, Coffee, etc Costs	476	424	-52	-11%
Playing Cards	0	250	250	
Defibrillator Battery & Pad	0	305	305	
Second Duplimating Machine Purchase	0	1537	1537	
First Duplimating Machine Servicing and Repair	0	491	491	
Computer Hardware	16	376	360	2251%
Broadband/Wi-Fi	232	342	110	47%
Mobile Phone	55	55	0	0%
Stationery	13	49	37	293%
Charitable Donations	40	53	13	32%

Bank/Finance Charges	4	8	4	100%
Insurance	264	264	0	0%
Use Of Home	348	348	0	0%
Operating Profit	10415	-8237	-18651	-179%
less Drawings	0	0	0	0%
less Profit & Loss journal entries	0	0	0	0%
Retained Profit this period:	10415	-8237	-18651	-179%
Retained Profit brought forward:	265434	275849	10415	4%
Distributable Reserves / Retained Profit carried forward:	275849	267613	-8237	-3%

Halifax Bridge Club C.I.O. - Balance Sheet as of 31 March 2023

Capital Assets

Other Capital Asset Brought Forward	150000
Net Book Value (Building and Contents)	150000

Current Assets **117613**

Bank Account: HALIFAX BRIDGE CLUB	7106
Bank Account: HALIFAX BRIDGE CLUB (x9788)	10046
Bank Account: HALIFAX BRIDGE CLUB (x9796)	50472
Bank Account: Calderdale Credit Union	49988

Net Current Assets **117613**

Total Assets **267613**

Owner's Equity:

Retained Profit	267613
Total Owner's Equity	267613

Payments to Trustees

Required for Report to Charity Commissioners

All payments agreed and supported by receipts and/or committee meetings

Stephen Cordingley

08-Apr-22	Broadband/Wi-Fi	28.52
06-May-22	Broadband/Wi-Fi	28.52
08-Jun-22	EBED Affiliation fee	45
08-Jun-22	Broadband/Wi-Fi	28.52
04-Jul-22	Sainsburys Tea, Coffee, etc Costs	74
06-Jul-22	Broadband/Wi-Fi	28.52
05-Aug-22	Broadband/Wi-Fi	28.52
09-Sep-22	Broadband/Wi-Fi	28.52
10-Oct-22	Broadband/Wi-Fi	28.52
07-Nov-22	Broadband/Wi-Fi	28.52
06-Dec-22	Tablet Batteries	41.85
06-Dec-22	Broadband/Wi-Fi	28.52
16-Dec-22	Tablet Battery	9.95

10-Jan-23	Broadband/Wi-Fi	28.52
06-Feb-23	Broadband/Wi-Fi	28.52
09-Feb-23	Sainsburys Tea, Coffee, etc Costs	33.95
27-Feb-23	Defibrillator Battery & Pad	304.8
07-Mar-23	Broadband/Wi-Fi	28.52
13-Mar-23	F2F Sunday Team Travel	15
		<u>866.8</u>

Richard Wood

25-May-22	Repairs and Maintenance	211.2
		<u>211.2</u>

Steph Binns

21-Jun-22	Cards and Flowers	14.65
05-Oct-22	Cards and Flowers	3.99
12-Oct-22	Cards and Flowers	5.99
01-Feb-23	Cards and Flowers	5.99
		<u>30.62</u>

Closing Statement

The club Officers and Trustees work entirely on a voluntary basis. There are no employees.

The club is affiliated to The English Bridge Union (EBU) and participates in the Yorkshire Contract Bridge Association (YCBA). All activities at the club take place under the jurisdiction of the national body.

HALIFAX BRIDGE CLUB

England & Wales - Charity number 1185172

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period from 01 Apr 2020 to 31 Mar 2021 Period end date

Charity name: Halifax Bridge Club C.I.O.

Charity registration number: 1185172

Objectives and Activities

Reference and Administrative details

Charity name	Halifax Bridge Club C.I.O.
Other name the charity uses	Halifax Bridge Club
Registered charity number	1185172
Charity's principal address	44 Prescott Street, Halifax, West Yorkshire HX1 2QW.

Summary of the purposes of the charity as set out in its governing document	Para 1.17	For the public benefit (1) the advancement of amateur sport by promoting the game of bridge for the benefit of the residents of Halifax and the surrounding area. (2) the provision of facilities for the learning, teaching, and playing of bridge for the benefit of the residents of Halifax 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; the activities identified in the accounts.	Para 1.17 and 1.19	The teaching, and playing of bridge for the benefit of the residents of Halifax and the surrounding area, including contributing to the sustainability of county and national Bridge associations
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes

Additional information (optional)

You may choose to include further statements where relevant about:

Policy on grant making	Para 1.38	We do not make grants
Policy on social investment including program related investment	Para 1.38	We will keep a substantial investment in Calderdale Credit Union
Contribution made by volunteers	Para 1.38	All the charity's activities are carried out by volunteers

Other		
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Achievements and Performance

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. SORP Para 1.2

Despite a global pandemic and the premises being closed, the club has still managed to provide over 8000 online player sessions for its members and beginners. Financially, even though there was no income for the first 2 months of the financial year, annual subscriptions being suspended, reduction of table money to £2, table money now being paid on average 1 month in arrears, paying irregular costs of roof repair of £2142, solicitor fees for conversion to a CIO of £697, overpayment to Npower of £2000, the club has still made an operating surplus not including any government grants. The past year has been challenging with lockdown from the pandemic resulting in online club activities for both play and general communications.

Highlighted below are the major events over the course of the year:

Online Bridge

Online bridge is a new experience for many players, but we persisted and now the online players exceed previous F2F weekly numbers. We use BBO and RealBridge and have trialled Pianola for a period as a platform, but we have also researched the possibilities of using Bridge Club Live, and Trickster, but the latter were not suitable for duplicate bridge at the time. Another result of online bridge for members is lack of communications and socialising. Meetings are only done through Zoom video link, and it was felt that the Board was losing touch with its members. In January, we started quarterly Zoom meetings where members can voice any concerns or topics for discussion in an open forum.

Complaints/Appeals

The motto for all players is always to be kind and tolerant towards their partners, opponents, and TDs. Overall, there have been few official complaints or disputes. The subjects of slow play, inadequate or no explanations of bids and 'Undo' were the main bugbear of players. As we became more familiar with the workings, rules and guidelines of the various platforms, quality of play and tolerance improved. The complaints and appeals procedure have been updated to bring it into line for use both online and F2F situations.

Teaching Aids:

A Buddy system supported less experienced players with someone who could partner them to develop their confidence playing online. Wednesday evening sessions in September provided a more relaxed opportunity for Improvers to play on BBO. In February, Yorkshire Contract Bridge Association began its 10 weeks' free teaching course to encourage anyone to learn bridge. The club used this opportunity to set up practice sessions for beginners and those whose courses abruptly ended due to Covid.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Despite a global pandemic and the premises being closed, the club has still managed to provide over 8000 online player sessions for its members and beginners. Financially, even though there was no income for the first 2 months of the financial year, annual subscriptions being suspended, reduction of table money to £2, table money now being paid on average 1 month in arrears, paying irregular costs of roof repair of £2142, solicitor fees for conversion to a CIO of £697, overpayment to Npower of £2000, the club has still made an operating surplus not including any government grants.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held with the NatWest bank for convenience and easy access. The Skipton Building Society has to be closed as we are now a CIO. The holding will be invested in Calderdale Credit Union. In due course the holdings will be used for new premises.
Amount of reserves held	Para 1.22	£115434
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	No uncertainties.

Additional information (optional)

The charity's principal sources of funds (including any fundraising)	Para 1.47	Members' playing fees, Covid-related grants
Investment policy and objectives including any social investment policy adopted	Para 1.46	We may support measures to improve the local community
The principal risks facing the charity	Para 1.46	Maintaining membership numbers, returning to face-to-face Bridge, relocation from unsuitable premises
Other		The charity began operating on 9 June 2020.
		The charity was granted a dispensation from the requirement to have the accounts scrutinised independently because it was only Covid-related grants that took us over the statutory threshold.

Funds held as custodian trustees on behalf of others - None

Structure, Governance and Management

Type of governing document	Para 1.2	Constitution
How is the charity constituted?	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	Volunteers, up to maximum of 7, (not including the Chairman, Secretary and Treasurer) and via elections by members if volunteers exceed the maximum.
Policies and procedures adopted for the induction and training of trustees	Para 1.51	New trustees read Charity Commission guidance for Trustees
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	Member of English Bridge Union, and Yorkshire Contract Bridge Ass.

Names of the charity trustees who manage the charity

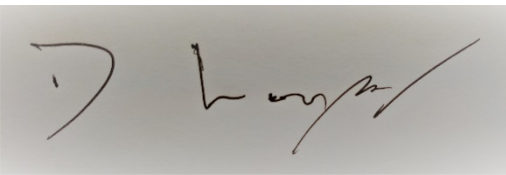
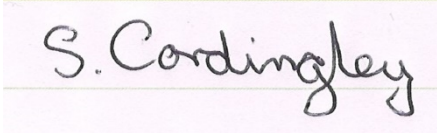
Trustee name	Office (if any)	Date appointed	Date resigned
Stephen Cordingley	Chair	3/11/20 (reinstated as Chair)	15/8/20
Alice Zao	Secretary	15/8/20	
David Longworth	Treasurer	15/8/20	
Sue Dixon	Treasurer to 29/12/20)		29/12/20
Grant Ward	Chair (to 3/11/20)	15/8/20	20/4/21
Howard Gee		15/8/20	5/8/21
Christine Nicholson		15/8/20	6/4/21
Christopher Nicholson		15/8/20	6/4/21
Joan Eastwood		8/4/21	
Richard Wood		8/4/21	
Paul Simpkins		8/4/21	
Michael Balmforth		15/8/20	
Edward Lea	Secretary		14/7/20
David Longley			4/8/20
Keith Wright			14/7/20
Corporate trustees - names of the directors at the date the report was approved			None
Name of trustees holding title to property belonging to the charity			None
Names and addresses of advisers			None
Exemptions from disclosure - Reason for non-disclosure of key personnel			None

details	
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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)

David John Longworth	Stephen Cordingley
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**Position (e.g.,
Secretary, Chair, etc)**

Treasurer	
-----------	--

Date

16/11/2021

Halifax Bridge Club		1185172		CC16a
Receipts and payments accounts				
For the period from	06/09/2020	To	03/31/2021	

CC16a

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	1/4/20 to 8/6/20 to the nearest £	1/4/19 to 31/3/20 to the nearest £
A1 Receipts						
Playing Bridge						
Bridge Sessions - Table Monies	16,405	-	-	16,405	-	22,799
Subscriptions	-	-	-	-	-	1,750
Social Activities						
Socials	-	-	-	-	-	373
Tea / Coffee / Bar	-	-	-	-	-	3,460
Miscellaneous Income						
Calderdale Grant	-	-	-	-	10,000	1,505
BT Refund	22	-	-	22	-	-
Calderdale refund	21	-	-	21	-	-
Interest	266	-	-	266	-	-
	-	-	-	-	-	-
Sub total(Gross income for AR)	16,713	-	-	16,713	10,000	29,887
A2 Asset and investment sales, (see table).						
None	-	-	-	-	-	-
	-	-	-	-	-	-
Sub total	-	-	-	-	-	-
Total receipts	16,713	-	-	16,713	10,000	29,887
A3 Payments						
Playing Bridge						
English Bridge Union (including BridgeBase Online)	7,249	-	-	7,249	405	2,941
RealBridge	83	-	-	83	-	3,004
Teams Fees	100	-	-	100	-	2,105
Teaching and Training (subsumed in EBU for CIO)	-	-	-	-	-	21,837
Administrative Expenses						
Software and Service Licences	699	-	-	699	57	472
Legal and Professional Fees	697	-	-	697	-	2,963
Phone and Internet	158	-	-	158	82	-
Office/General Administrative Expenses	299	-	-	299	-	-
Printing, Postage and Stationery	21	-	-	21	-	738
	-	-	-	-	-	-
Clubhouse						
Repair and maintenance	2,142	-	-	2,142	-	1,122
Electricity	1,338	-	-	1,338	696	-
Equipment	-	-	-	-	-	264
Rates	212	-	-	212	21	337
Computer and IT Equipment Costs	414	-	-	414	-	1,003
Cleaning Expenses	-	-	-	-	-	1,926
Gas	717	-	-	717	-	-
Water	43	-	-	43	98	-
	-	-	-	-	-	-
Miscellaneous Expenditure	38	-	-	38	-	1,261
Prize fund	-	-	-	-	-	413
Trophies	-	-	-	-	-	435
Sundries	-	-	-	-	-	-
	-	-	-	-	-	-
Social Activities						
Socials	-	-	-	-	-	252
Coffee Tea Bar	180	-	-	180	-	3,501
Xmas Party	-	-	-	-	-	175
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Sub total	14,391	-	-	14,391	1,359	44,749
A4 Asset and investment purchases, (see table)						
	-	-	-	-	-	-
	-	-	-	-	-	-
Sub total	-	-	-	-	-	-
Total payments	14,391	-	-	14,391	1,359	44,749
Net of receipts/(payments)	2,322	-	-	2,322	8,641	14,863
A5 Transfers between funds						
	-	-	-	-	-	-
A6 Cash funds at start of trading	113,112	-	-	113,112	104,471	-
Cash funds this year end	115,434	-	-	115,434	113,112	14,863

Jan Feb and March invoices paid 14 /4/21

£1756.49 refund negotiated. About £19k

Not previously disaggregated

Not previously disaggregated

55%

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Endowment funds to nearest £	06/09/2020	04/01/2020
B1 Cash funds							
	Old Current account	-	-	-	-	72,147.88	63,507.19
	Business Account	14,204.15	-	-	-	-	-
	Reserve Account	10,001.33	-	-	-	-	-
	Liquidity (90day notice)	50,042.33	-	-	-	-	-
	Skipton B S	41,186.40	-	-	-	40,964.13	40,964.13
		115,434.21	-	-	-	113,112.01	104,471.32
		OK	OK	OK	OK	OK	
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £			
B2 Other monetary assets		-	-	-			
		-	-	-			
B3 Investment assets							
		Fund to which asset belongs	Cost (optional)	Current value (optional)			
			-	-			
			-	-			
B4 Assets retained for the charity's own use							
		Fund to which asset belongs	Cost (optional)	Value at 31/3/21	Value at 9/6/21	Value at 1/4/20	
	44 Prescott St	Unrestricted	-	£ 140,000	£ 140,000	£ 140,000	
	Fixtures and fittings including Computer and Bridge Equipment Brought forward	Unrestricted	-		£ 3,765	£ 3,765	
	Fixtures and fittings including Computer and Bridge Equipment Addition	Unrestricted	£ 414	£ 414			
				£ 3,134			Written Down at 2
	Bar Stock	Unrestricted	-	£ 323		£ 646	Written down at 5
				-			
B5 Liabilities							
		Fund to which liability relates	Amount due (optional)	When due (optional)			
			-				

Halifax Bridge Club - Budget 21/22

	20-21	21-22	Assumption	
Playing Bridge				
Bridge Sessions - Table Monies	16,405	20,000	Pro Rata 20-21	
Subscriptions	-	1,500	To be introduced at £10 per member	90% of members
Social Activities				
Socials	-	400	To reopen in October 21 to break even	
Tea / Coffee / Bar	-	4,000	To reopen in October 21 to break even	
Miscellaneous Income				
EON Refunds		1,800		
Interest earned	266	133	Interest returns to be halved	
Other		-		
	16,671	27,833		

Direct Costs of Playing Bridge			
EBU, BBO, RealBridge	7,332	9,126	Ratio of costs to income same as 21-22
Teams Fees	100	400	More teams events
Prize fund		1,200	
Trophies		500	
Sundries		500	
45%	7,432	11,726	

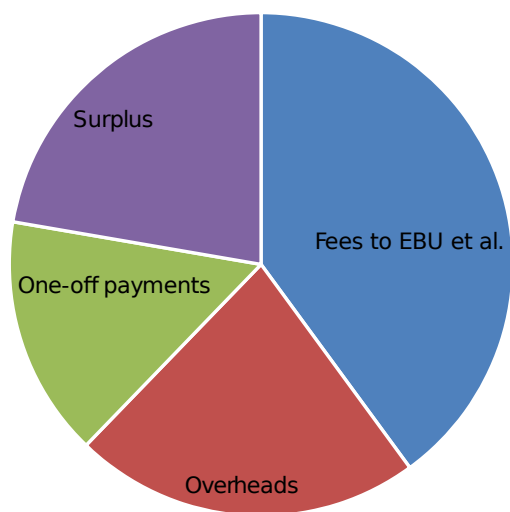
Administrative Expenses			
Software and Service Licences	699	734	Increase by 5%
Legal and Professional Fees	697	2,000	For valuations and planning application costs
Phone and Internet	158	166	Increase by 5%
Office/General Administrative Expenses	299	314	Increase by 5%
Printing, Postage and Stationery	21	22	Increase by 5%
		3,236	

Social Activities		-	
Socials	-	400	
Coffee Tea Bar	180	4,000	
Xmas Party	-	200	
	-	-	
	-	-	
	-	4,600	

Clubhouse			
Repair and maintenance	2,142	5,000	Sale / repair of clubhouse.
Electricity	1,338	700	£17pm while club shut, £100 while open
Covid Mediation		5,000	Covid protection, e.g. perspex screens. Chairs.
Rates	191	200	
Computer and IT Equipment Costs	414	1,000	Bandwidth for blended F2F and online games
Cleaning Expenses		1,000	6 months
Gas	717	753	
Water	43	200	Arrears to be paid off
		13,853	

Defecit - **5,582** To be funded from Cash Reserves, including £18000 Calderdale Covid Support Grants

Where the money went



HALIFAX AND DISTRICT BRIDGE ASSOCIATION ACCOUNTS 2019-20					
Income and Expenditure Account for year ending 31st March 2020			Income and Expenditure Account for year ending 31st March 2019		
INCOME	£	£	INCOME	£	£
Bridge Sessions	22799.00		Bridge Sessions	21627.90	
Less EBU & P2P & YCBA	-2940.95	19858.05	Less competition fees	-80.00	21547.90
Member subscriptions	1750.00		Member subscriptions	1640.00	
		1750.00	Less EBU & P2P	-2131.08	-491.08
Net Income from playing & subscriptions		21608.05	Net Income from playing & subscriptions		21056.82
			Training		97.50
Socials (Expenses £252.44 Income £373.50)		121.06	Socials		-112.22
Tea/Coffee/Bar- Profit (Note 1)		106.12	Tea/Coffee/Bar- Profit		605.12
			Teams - Revenues	1040.00	
Teams - Revenues	-1116.59		Teams - Expenses	-1916.50	-876.50
Teams - Expenses	1887.02	-770.43	Christmas party - Revenue	50.00	
Christmas party - Revenue	-40.00		Christmas party - Expenses	-180.90	-130.90
Christmas party - Expenses	134.75	-94.75			
Charitable Donations		0.00	Charitable Donations		98.50
					0.00
Miscellaneous Income (Note 2)		1504.60			
TOTAL INCOME		22474.65	TOTAL INCOME		20738.32
EXPENDITURE			EXPENDITURE		
Rates, water & insurance (Note 3)		337.46	Rates, water & insurance	2410.40	
Gas & electricity		2605.63	Gas & electricity	2417.41	
Printing, telephone, stationery, internet		737.93			
		263.50	Printing, telephone, stationery & internet	1311.79	
Cards & boards			Cards & boards	38.40	
Cleaning expenses		1926.30	Cleaning expenses	1827.26	
Repairs & maintenance		1122.19	Repairs & maintenance	818.82	
Fixtures & fittings & equipment		1002.57	Fixtures & fittings	343.23	
		1261.14			
Prize fund			Prize Fund	1217.00	
Training (Note 4)		2105.24	Training		
Software and licences		472.38	Software and Licences	474.57	
Charitable Donations		0.00	Charitable Donations	121.42	
Sundries (Note 4)		3810.90	Sundries	1054.94	
TOTAL EXPENDITURE		15645.24			
Surplus/(Loss) after activities		6829.41	TOTAL EXPENDITURE		12035.24
Less depreciation (Note 5)		-1450.26	Surplus/(Loss) after activities		8703.08
Interest received (Note 6)		325.11			
			Less depreciation		-1450.23
Operating surplus/(Loss)		5704.26	Interest received		322.53
			Operating surplus/(Loss)		7575.38
BALANCE SHEET for year ending 31 March 2020					
Fixed Assets	£	£	BALANCE SHEET for year ending 31 March 2019		
Property - 44 Prescott Street		140000.00	Fixed Assets	£	£
Fixtures & fittings			Property - 44 Prescott Street		140000.00
@ 1 April 2019	5215.09		Fixtures & fittings		
Additions	0.00		@ 1 April 2019	4512.94	
Less depreciation (See Notes)	-1450.26		Additions	2152.38	
Fixtures and Fittings 31 March 2020		3764.83	Less depreciation	-1450.23	
					5215.09
Current Assets			Current Assets		
Bar stock in hand	646.00		Bar stock in hand	678.39	
Cash in hand	0.00		Cash in hand	194.01	
Skipton Charity Account	40964.13		Skipton Charity Account	40639.02	
Current account - Nat West	63507.19		Current Account -Nat West	56738.38	
		105117.32			98249.80
Current Liabilities			Current Liabilities		
			Teams	-80.00	
		0.00	Rates	-207.00	
		248882.15			-287.00
ACCUMULATION ACCOUNT					243177.89
As at year ending 31 March 2020		243177.89	ACCUMULATION ACCOUNT		
Add Operating Surplus for Year		5704.26	As at year ending 31 March 2019		235602.51
As at year ending 31 March 2020		248882.15	Add Operating Surplus for Year		7575.38
			As at year ending 31 March 2019		243177.89

Questions

Tea/Coffee/Bar

Opening stock - £646

Purchases ?

Sales ?

Written Off / Shrinkage. Anything still in date?

Licence Paid - £180. Do we need to keep this live?

Insurance

Are we paying any?

Payments to SC and LS

699.94	Date	Type	No.	Payee
	05/03/2021	Expense	2021198	L Shaw
	17/02/2021	Expense	2021187	L Shaw
	24/12/2020	Expense	2021170	L Shaw
	08/12/2020	Expense	2021162	L Shaw
	13/11/2020	Expense	2021154	L Shaw
	09/10/2020	Expense	202146	L Shaw
	23/09/2020	Expense	202143	S Cordingley
	13/08/2020	Expense	202133	S Cordingley
	31/07/2020	Expense	202129	S Cordingley
	07/07/2020	Expense	202125	S Cordingley
	23/06/2020	Expense	202117	S Cordingley
	26/05/2020	Expense	202111	S Cordingley

Grant Ward

Analysis

Fees to EBU et al.	7500
Overheads	2750
One-off payments	2800
Surplus	3350

Forecast

Table Money
Subs

Reopening costs	7,500
EBU etc	9,526
Overheads	6,089
Sale / repair	5,000

Prizes and socials	1,900
	30,015

Category	Memo	Total
Office/General Administrative Expenses	Temporary office expenses for chair while club is shut due to Covid	29.00
Office/General Administrative Expenses		29.00
Office/General Administrative Expenses		29.00
Office/General Administrative Expenses		29.00
Office/General Administrative Expenses		29.00
Office/General Administrative Expenses		145.00
		290.00
Teams		100.00
Phone and Internet	SC paid club's phone and internet from his personal account until we could get the club's contract changed.	35.99
Phone and Internet		35.99
Computer and IT Equipment Costs	Webcam	129.99
Phone and Internet		35.99
Phone and Internet		71.98
		409.94
Computer and IT Equipment Costs	Club Computer	249.00
		249.00
	Grand Total	948.94

From: CS - Correspondence1 <CSCorres1@charitycommission.gov.uk>
Sent: 27 July 2021 16:28
To: treasurer@halifaxbridgeclub.co.uk
Subject: RE: HALIFAX BRIDGE CLUB: 1185172 CRM:0181240

Importance: Low

Dear Mr Longworth

HALIFAX BRIDGE CLUB: 1185172

Thank you for your application for dispensation from the account scrutiny requirements of section 145 of the Charities Act 2011. Please accept my most sincere apologies for the delay in replying, we are experiencing some technical difficulties and workload issues.

A dispensation for the requirement to an independent examination is granted for HALIFAX BRIDGE CLUB: 1185172.

This dispensation is for the financial year ended 31 March 2021 and is permitted in the exceptional circumstances that have occurred this year.

The dispensation is given based upon the information provided by the trustees that:

- the exceptional circumstances outlined mean that an examination would be disproportionate;
- there are no constitutional or other requirements on the charity which require an audit; and
- the charity is not incorporated under company law.

The trustees must send the Commission the financial report and accounts of the charity for the financial year to which this applies quoting the date of this dispensation.

I hope this is helpful.

Kind regards
Ann Marie Grayling
Regulatory Authority

----- Original Message -----

From: PRDCRIdevelopment <prdcridevelopment@charitycommission.gov.uk>;
Received: Tue Apr 13 2021 11:36:34 GMT+0100 (British Summer Time)
To: PCG Forms (Queue) <pcgformstod365prd@charitycommission.gov.uk>;
Subject: treasurer@halifaxbridgeclub.co.uk&Subject: Form Submission - 000001 Enquiry Form. Submitted 13 Apr 2021 11:36:29

Enquiry Form
Submitted: 13/04/2021 11:31:17

Are you contacting us about a registered charity?

Yes

Charity Number

1185172

Charity Name

Halifax Bridge Club

Your name

David Longworth

Your email address

treasurer@halifaxbridgeclub.co.uk

Your telephone number

07736630082

Relationship to the charity

Trustee

What do you need to contact us about?

Requesting a waiver from audit

Have you read and followed guidance on GOV.UK about this?

Yes

What specifically do you need to contact us about?

We have "normal" income of ?16404 from members fees for playing Bridge, plus ?19.37 interest and ?21.60 refund of overpayment to BT.

However we also received a one-off Covid Grant from Calderdale Council in June 2020. This would put us above the ?25000 limit which triggers a need for an Independent examination.

In the circumstances, may we have a waiver from this requirement for this year.

What do you need from the Commission?

An authority to file accounts without independent examination

How are the trustees satisfied that this is in the best interests of the charity?

The independent examination will add nothing to the value or reliability of our accounts. It will simply reduce the value of the Covid Grant

- I have read and accept the commission's privacy terms.

I can confirm

This email has been scanned by the Symantec Email Security.cloud service.
For more information please visit <http://www.symanteccloud.com>
