



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

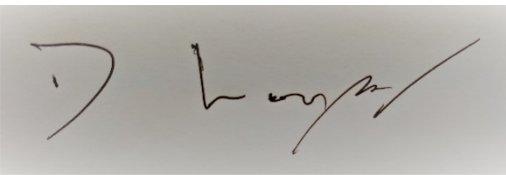
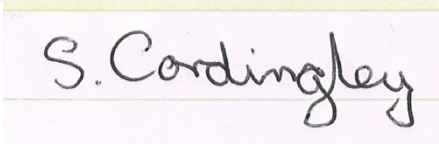
Trustee name	Office (if any)	Date appointed	Date resigned
Stephen Cordingley	Chair	3/11/20 (reinstated as Chair)	15/8/20
Alice Zao	Secretary	15/8/20	
David Longworth	Treasurer	15/8/20	
Sue Dixon	Treasurer to 29/12/20)		29/12/20
Grant Ward	Chair (to 3/11/20)	15/8/20	20/4/21
Howard Gee		15/8/20	5/8/21
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	
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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

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	

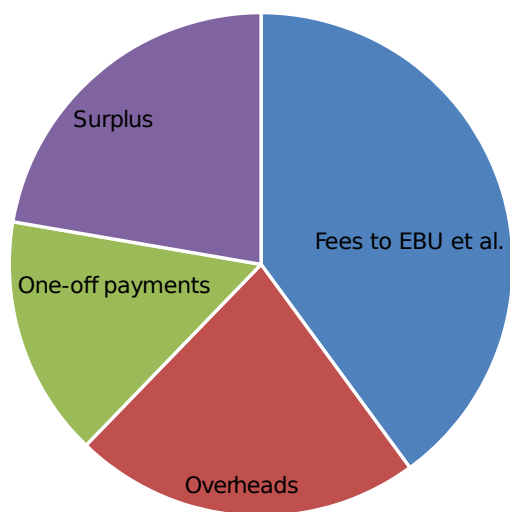
Administrative Expenses			
Software and Service Licences	699	734	Increase by 5%
Legal and Professional Fees	697	2,000	For valuations and planning application costs
Phone and Internet	158	166	Increase by 5%
Office/General Administrative Expenses	299	314	Increase by 5%
Printing, Postage and Stationery	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
	SC paid club's phone and internet from his personal account until we could get the club's contract changed.	
Phone and Internet		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>
