

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.