

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
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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

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
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Agreement completed.

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