



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From 01/03/24 Period start date to 28/02/25 Period end date

Charity name: Northampton Bridge Club

Charity registration number: 1192969

## Objectives and Activities

|                                                                                                                                                                      | SORP reference     |                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Summary of the purposes of the charity as set out in its governing document                                                                                          | Para 1.17          | The objects of the Club are - for the public benefit<br>(1) the advancement of amateur sport by promoting the game of bridge for the benefit of the residents of Northampton and the surrounding area.<br>(2) the provision of facilities for the learning, teaching and playing of bridge in a friendly and supportive environment for the benefit of the residents of Northampton 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, in particular, the activities, projects or services identified in the accounts. | Para 1.17 and 1.19 | The Trustees organise several bridge sessions (of usually 3 - 4 hours each) a week of varying standards ranging from friendly beginner standard to competitive club competitions. Beginner's training courses are also organised. Trustees actively encourage new members and provide partners for them. The club enters teams to compete in county and national competitions to encourage players to reach their true potential.                             |
| Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit                                         | Para 1.18          | The objects of the Club are for the public benefit<br>(1) the advancement of amateur sport by promoting the game of bridge for the benefit of the residents of Northampton and the surrounding area.<br>(2) the provision of facilities for the learning, teaching, and playing of bridge in a friendly and supportive environment for the benefit of the residents of Northampton and the surrounding area with the object of improving conditions of life.  |

## Additional information (optional)

You may choose to include further statements where relevant about:

|                                                                  | SORP reference |                                              |
|------------------------------------------------------------------|----------------|----------------------------------------------|
| Policy on grant making                                           | Para 1.38      | The Trustees do not make grants of any sort. |
| Policy on social investment including program related investment | Para 1.38      |                                              |

|                                 |           |                                                                                                                                                                                                                                                |
|---------------------------------|-----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Contribution made by volunteers | Para 1.38 | All trustees are unpaid volunteers. Trustees and members organise and run events in their own time, including running duplicate bridge sessions, teaching beginners and new novices, organising competitions, and providing refreshments (FOC) |
| Other                           |           |                                                                                                                                                                                                                                                |

## Achievements and Performance

|                                                                                                                                                                                                 | SORP reference |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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. | Para 1.20      | <p>We had 125 fully paid-up members during the last club year, down from 139 last year – a 10% decline. Online games continued with Marburg BC in Germany – Marburg being twinned with Northampton.</p> <p>F2F attendance remained strong during this period, and we saw a 2.5% increase in average weekly attendance despite a fall in membership. Regionally, compared to other clubs in the area, we are doing well, with excellent playing facilities and an active committee.</p> <p>We continue let our space to U3A members who wish to play social bridge. By the end of the reporting period, our additional F2F session on a Friday afternoon had increased in attendance and popularity.</p> |

### Additional information (optional)

You may choose to include further statements where relevant about:

|                                                              |           |                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|--------------------------------------------------------------|-----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Achievements against objectives set                          | Para 1.41 | The friendships and social side of the club are thriving. Our biggest challenge remains matching what most of our members want (social bridge with a competitive element) with our other goals to be better bridge players, more competitive at the higher levels of the game. Teaching bridge through beginners' lessons continued during this period. We have not been successful in continuing lessons in the current year 25-26 |
| Performance of fundraising activities against objectives set | Para 1.41 |                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Investment performance against objectives                    | Para 1.41 |                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Other                                                        |           |                                                                                                                                                                                                                                                                                                                                                                                                                                     |

## Financial Review

|                                                                                  |           |                                                                                                                                                                                                                                                                                    |
|----------------------------------------------------------------------------------|-----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Review of the charity's financial position at the end of the period              | Para 1.21 | Club turnover decreased by just over 4% during the reporting period. Our expenses also decreased by just over 4% in the same period. Our landlord agreed not to increase our rent until during the reporting period. A rent increase is expected during the next reporting period. |
| Statement explaining the policy for holding reserves stating why they are held   | Para 1.22 | The charity does not hold reserves other than amounts to fund day to day cash flows, or at times to invest in new facilities and services for the benefit of our members.                                                                                                          |
| Amount of reserves held                                                          | Para 1.22 | Just over £17,000                                                                                                                                                                                                                                                                  |
| Reasons for holding zero reserves                                                | Para 1.22 | N/A                                                                                                                                                                                                                                                                                |
| Details of fund materially in deficit                                            | Para 1.24 | N/A                                                                                                                                                                                                                                                                                |
| Explanation of any uncertainties about the charity continuing as a going concern | Para 1.23 | The club is stable and strong financially.                                                                                                                                                                                                                                         |

### Additional information (optional)

You may choose to include further statements where relevant about:

|                                                                                 |           |                                                                                                                                                                                                                                                                                                                                       |
|---------------------------------------------------------------------------------|-----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| The charity's principal sources of funds (including any fundraising)            | Para 1.47 | Our members are our principal source of funds, through membership fees and table money fees. We also run County wide events at the club charging the County association a fee for using the premises.                                                                                                                                 |
| Investment policy and objectives including any social investment policy adopted | Para 1.46 | N/A                                                                                                                                                                                                                                                                                                                                   |
| A description of the principal risks facing the charity                         | Para 1.46 | The main risk remains the demographic profile of our membership, and the work required to attract new members. Over the past period we have found additional members willing and capable of stepping up to manage and run club admin and events, but this remains a challenge as does arranging and continuing to run bridge lessons. |
| Other                                                                           |           |                                                                                                                                                                                                                                                                                                                                       |

## Structure, Governance and Management

|                                                                                                                                                                           |           |                                                                                                                                                                                                                                      |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Description of charity's trusts:                                                                                                                                          |           |                                                                                                                                                                                                                                      |
| Type of governing document<br>(trust deed, royal charter)                                                                                                                 | Para 1.25 | Club Constitution                                                                                                                                                                                                                    |
| How is the charity constituted?<br>(e.g. unincorporated association, CIO)                                                                                                 | Para 1.25 | CIO - Association                                                                                                                                                                                                                    |
| 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 | Trustees are elected at an annual AGM. Trustees can be seconded onto the governing committee in between AGMs if there are any vacancies and then ratified (or otherwise) at subsequent AGMs. Not all committee members are trustees. |

### Additional information (optional)

You may choose to include further statements where relevant about:

|                                                                                           |           |                                                                                                                                                                                                              |
|-------------------------------------------------------------------------------------------|-----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Policies and procedures adopted for the induction and training of trustees                | Para 1.51 |                                                                                                                                                                                                              |
| The charity's organisational structure and any wider network with which the charity works | Para 1.51 | There is an elected Chair, Secretary, and Treasurer. Areas of responsibility are allocated to these officers plus other trustees on the committee. Not all members of the organising committee are trustees. |
| Relationship with any related parties                                                     | Para 1.51 | Affiliated to the English Bridge Union (EBU), and the Northamptonshire County Bridge Association. The club pays membership fees to both organisations.                                                       |
| Other                                                                                     |           |                                                                                                                                                                                                              |

## Reference and Administrative details

|                             |                                                      |
|-----------------------------|------------------------------------------------------|
| Charity name                | Northampton Bridge Club                              |
| Other name the charity uses |                                                      |
| Registered charity number   | 1192969                                              |
| Charity's principal address | Encon House<br>1 Owl Close<br>Northampton<br>NN3 6HZ |
|                             |                                                      |

### Names of the charity trustees who manage the charity

|    | Trustee name   | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|----------------|-----------------|-----------------------------------|---------------------------------------------------------------|
| 1  | Richard Tickle | Chair           |                                   | AGM                                                           |
| 2  | Richard Gibson | Vice-Chair      |                                   | AGM                                                           |
| 3  | Ross Stacey    | Secretary       |                                   | AGM                                                           |
| 4  | Michael Dawe   | Treasurer       |                                   | AGM/Committee                                                 |
| 5  | Andy Heslop    |                 |                                   | AGM                                                           |
| 6  | Barry Potter   |                 |                                   | AGM                                                           |
| 7  |                |                 |                                   |                                                               |
| 8  |                |                 |                                   |                                                               |
| 9  |                |                 |                                   |                                                               |
| 10 |                |                 |                                   |                                                               |
| 11 |                |                 |                                   |                                                               |
| 12 |                |                 |                                   |                                                               |
| 13 |                |                 |                                   |                                                               |
| 14 |                |                 |                                   |                                                               |
| 15 |                |                 |                                   |                                                               |
| 16 |                |                 |                                   |                                                               |
| 17 |                |                 |                                   |                                                               |
| 18 |                |                 |                                   |                                                               |
| 19 |                |                 |                                   |                                                               |
| 20 |                |                 |                                   |                                                               |

Corporate trustees – names of the directors at the date the report was approved

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

## Funds held as custodian trustees on behalf of others

|                                                                                                                               |  |
|-------------------------------------------------------------------------------------------------------------------------------|--|
| Description of the assets held in this capacity                                                                               |  |
| Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects |  |
| Details of arrangements for safe custody and segregation of such assets from the charity's own assets                         |  |

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
|                 |      |         |
|                 |      |         |
|                 |      |         |
|                 |      |         |

#### Name of chief executive or names of senior staff members (Optional information)

|  |
|--|
|  |
|--|

## Exemptions from disclosure

Reason for non-disclosure of key personnel details

|  |
|--|
|  |
|--|

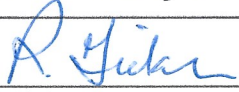
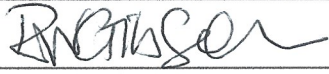
## Other optional information

|  |
|--|
|  |
|--|

## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

|              |                                                                                   |                                                                                    |
|--------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------|
| Signature(s) |  |  |
| Full name(s) | Richard Tickle                                                                    | Richard Gibson                                                                     |

|                                        |       |            |
|----------------------------------------|-------|------------|
| Position (eg Secretary,<br>Chair, etc) | Chair | Vice-Chair |
|----------------------------------------|-------|------------|

|      |          |
|------|----------|
| Date | 14/10/25 |
|------|----------|



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
Northampton Bridge Club

No (if any)  
1192969

## Receipts and payments accounts

CC16a

For the period  
from

Period start date  
01/03/2024

To

Period end date  
28/02/2025

### Section A Receipts and payments

|                                                       | Unrestricted<br>funds<br>to the nearest<br>£ | Restricted<br>funds<br>to the nearest £ | Endowment<br>funds<br>to the nearest £ | Total funds<br>to the nearest £ | Last year<br>to the nearest £ |
|-------------------------------------------------------|----------------------------------------------|-----------------------------------------|----------------------------------------|---------------------------------|-------------------------------|
| <b>A1 Receipts</b>                                    |                                              |                                         |                                        |                                 |                               |
| Table money                                           | 27,678                                       | -                                       | -                                      | 27,678                          | 29,142                        |
| Membership subscriptions                              | 1,240                                        | -                                       | -                                      | 1,240                           | 1,375                         |
| Bank interest                                         | 51                                           | -                                       | -                                      | 51                              | -                             |
| Lessons                                               | 884                                          | -                                       | -                                      | 884                             | 1,464                         |
| Miscellaneous                                         | 1,056                                        | -                                       | -                                      | 1,056                           | 269                           |
|                                                       | -                                            | -                                       | -                                      | -                               | -                             |
|                                                       | -                                            | -                                       | -                                      | -                               | -                             |
|                                                       | -                                            | -                                       | -                                      | -                               | -                             |
| <b>Sub total (Gross income for AR)</b>                | <b>30,909</b>                                | <b>-</b>                                | <b>-</b>                               | <b>30,909</b>                   | <b>32,250</b>                 |
| <b>A2 Asset and investment sales, (see table).</b>    |                                              |                                         |                                        |                                 |                               |
|                                                       | -                                            | -                                       | -                                      | -                               | -                             |
|                                                       | -                                            | -                                       | -                                      | -                               | -                             |
| <b>Sub total</b>                                      | <b>-</b>                                     | <b>-</b>                                | <b>-</b>                               | <b>-</b>                        | <b>-</b>                      |
| <b>Total receipts</b>                                 | <b>30,909</b>                                | <b>-</b>                                | <b>-</b>                               | <b>30,909</b>                   | <b>32,250</b>                 |
| <b>A3 Payments</b>                                    |                                              |                                         |                                        |                                 |                               |
| Rent                                                  | 10,000                                       | -                                       | -                                      | 10,000                          | 10,000                        |
| Rates                                                 | 2,179                                        | -                                       | -                                      | 2,179                           | 1,700                         |
| Utilities                                             | 3,566                                        | -                                       | -                                      | 3,566                           | 4,174                         |
| Cleaning                                              | 1,468                                        | -                                       | -                                      | 1,468                           | 1,273                         |
| Telephone/internet                                    | 410                                          | -                                       | -                                      | 410                             | 333                           |
| Repairs                                               | 652                                          | -                                       | -                                      | 652                             | 2,346                         |
| Playing expenses                                      | 4,846                                        | -                                       | -                                      | 4,846                           | 5,868                         |
| Insurance                                             | 1,235                                        | -                                       | -                                      | 1,235                           | 1,199                         |
| Stationery/Sundry                                     | 2,367                                        | -                                       | -                                      | 2,367                           | 1,211                         |
| <b>Sub total</b>                                      | <b>26,723</b>                                | <b>-</b>                                | <b>-</b>                               | <b>26,723</b>                   | <b>28,104</b>                 |
| <b>A4 Asset and investment purchases, (see table)</b> |                                              |                                         |                                        |                                 |                               |
|                                                       | -                                            | -                                       | -                                      | -                               | -                             |
|                                                       | -                                            | -                                       | -                                      | -                               | -                             |
| <b>Sub total</b>                                      | <b>-</b>                                     | <b>-</b>                                | <b>-</b>                               | <b>-</b>                        | <b>-</b>                      |
| <b>Total payments</b>                                 | <b>26,723</b>                                | <b>-</b>                                | <b>-</b>                               | <b>26,723</b>                   | <b>28,104</b>                 |
| <b>Net of receipts/(payments)</b>                     | <b>4,186</b>                                 | <b>-</b>                                | <b>-</b>                               | <b>4,186</b>                    | <b>4,146</b>                  |
| <b>A5 Transfers between funds</b>                     | <b>-</b>                                     | <b>-</b>                                | <b>-</b>                               | <b>-</b>                        | <b>-</b>                      |
| <b>A6 Cash funds last year end</b>                    | <b>13,303</b>                                | <b>-</b>                                | <b>-</b>                               | <b>13,303</b>                   | <b>9,157</b>                  |
| <b>Cash funds this year end</b>                       | <b>17,489</b>                                | <b>-</b>                                | <b>-</b>                               | <b>17,489</b>                   | <b>13,303</b>                 |

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

| Categories                                                  | Details                                                | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|-------------------------------------------------------------|--------------------------------------------------------|------------------------------------|----------------------------------|---------------------------------|
| <b>B1 Cash funds</b>                                        | Current Accounts                                       | 7,436                              | -                                | -                               |
|                                                             | Deposit Account                                        | 10,053                             | -                                | -                               |
|                                                             |                                                        | -                                  | -                                | -                               |
|                                                             | <b>Total cash funds</b>                                | <b>17,489</b>                      | <b>-</b>                         | <b>-</b>                        |
|                                                             | (agree balances with receipts and payments account(s)) | OK                                 | OK                               | OK                              |
|                                                             |                                                        | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
| <b>B2 Other monetary assets</b>                             | Details                                                | -                                  | -                                | -                               |
|                                                             |                                                        | -                                  | -                                | -                               |
|                                                             |                                                        | -                                  | -                                | -                               |
|                                                             |                                                        | -                                  | -                                | -                               |
|                                                             |                                                        | -                                  | -                                | -                               |
|                                                             |                                                        | -                                  | -                                | -                               |
| <b>B3 Investment assets</b>                                 | Details                                                | Fund to which asset belongs        | Cost (optional)                  | Current value (optional)        |
|                                                             |                                                        |                                    | -                                | -                               |
|                                                             |                                                        |                                    | -                                | -                               |
|                                                             |                                                        |                                    | -                                | -                               |
|                                                             |                                                        |                                    | -                                | -                               |
|                                                             |                                                        |                                    | -                                | -                               |
| <b>B4 Assets retained for the charity's own use</b>         | Details                                                | Fund to which asset belongs        | Cost (optional)                  | Current value (optional)        |
|                                                             | Refurbishment work undertaken to premises              |                                    | 94,000                           | -                               |
|                                                             |                                                        |                                    | -                                | -                               |
|                                                             |                                                        |                                    | -                                | -                               |
|                                                             |                                                        |                                    | -                                | -                               |
|                                                             |                                                        |                                    | -                                | -                               |
|                                                             |                                                        |                                    | -                                | -                               |
|                                                             |                                                        |                                    | -                                | -                               |
|                                                             |                                                        |                                    | -                                | -                               |
| <b>B5 Liabilities</b>                                       | Details                                                | Fund to which liability relates    | Amount due (optional)            | When due (optional)             |
|                                                             | Accrual - accountancy                                  |                                    | 615                              |                                 |
|                                                             | Accrual - cleaning                                     |                                    | 137                              |                                 |
|                                                             |                                                        |                                    | -                                |                                 |
|                                                             |                                                        |                                    | -                                |                                 |
|                                                             |                                                        |                                    | -                                |                                 |
| Signed by one or two trustees on behalf of all the trustees | Signature                                              | Print Name                         | Date of approval                 |                                 |
|                                                             |                                                        |                                    |                                  |                                 |



# CHARITY COMMISSION FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

**Report to the trustees/  
members of**

Charity Name  
Northampton Bridge Club

**On accounts for the year  
ended**

28<sup>th</sup> February 2025

**Charity no  
(if any)**

1192969

**Set out on pages**

9 and 10

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **28 / 02 / 2025**.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, 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 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:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed:**

**Date:**

2<sup>nd</sup> April 2025

**Name:**

Victoria Barnett

**Relevant professional  
qualification(s) or body  
(if any):**

FCCA

**Address:**

Sawford Bullard, The Old Mill, Blisworth Hill Farm, Stoke Road,  
Blisworth, Northampton, NN7 3DB

### Section B

### Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**