

LCBA(CIO) – Trustee’s report for the period ending 31 March 2025

Chairman’s report

Charity details

The charity’s name is Lancashire Contract Bridge Association, a Charitable Incorporated Organisation (CIO) whose Charity Commission registration number is 1207575.

Structure and Management

On 31 March 2025, the charity was managed by 11 trustees, 3 of whom were the Chairman, Treasurer and Secretary. The charity has no employees and delivers its services through volunteers and paid contractors. Service delivery is managed by 3 Working Groups – Representation, Education & Development and Competitions.

I would like to take this opportunity to thank all the volunteers who help provide LCBA’s services to the players in Lancashire, without them there would be few, or no, county bridge activities. They should take great satisfaction in the help they give their fellow players to enjoy this life enhancing activity.

Objectives and Activities

The objects of the CIO are for the public benefit:

- (1) The advancement of amateur sport by promoting the mind sport of duplicate bridge;
- (2) The provision of facilities for the learning, teaching, and playing of bridge with the object of improving conditions of life.

LCBA provides and enables playing, learning and competing opportunities for players at all levels and work closely with players, clubs, volunteers and officials to help grow the game.

Achievements and Performance

LCBA is a membership charity, made up of 15 affiliated clubs and around 2000 player members. It has the 8th largest membership of counties in England. Participation is strong and around 700 of these members, play on average once a week and 100 play 3 times a week or more.

Achievements I would particularly highlight are:

- The award of charitable status in March 2024;
- The trouble free transition from an unincorporated association to a CIO, involving the transfer of all the assets;
- The provision of a number of free seminars for club volunteers covering BridgeWebs, EBU ClubScore and how to run a club duplicate session;
- The re-building of the county’s F2F competitions’ programme, including a new Club Teams-of-8 Summer League;
- The start of a long-term project to build a community of developing bridge players in the county, with special events particularly tailored to these players;
- Our weekly online pairs competition, LOP, which offers everyone in the county the opportunity to partake in a NGS 55% match point pairs’ session every week. LOP delivers around 4000 player sessions every year;
- Our regular online teams’ league, LOTL, which offers players across Lancashire the opportunity to play regular teams-of-four bridge, a service that is not generally available in clubs across the county;
- The sale of our unused trophies, the proceeds from which established a Benefactor’s Fund, restricted in use to investment in Education & Development only;
- The increase in opportunities for players to represent the county with the addition of 2 face-to-face matches against Manchester CBA - one Open and one Jack High. A third match for Jack High players versus Essex has taken place. Both the MCBA and Essex matches are likely to become annual events.

Along with these successes, there were some disappointments, particularly:

- Although one or two people have come forward, our appeal for new volunteers had a disappointing overall outcome and there are no identified successors for the Treasurer and Secretary, shortage of volunteer resource is one of the biggest risks facing the charity;
- We failed in a bid for Lottery funding, but it provided us valuable learning and experience that should help us with any future application;
- For the second year running we failed to find enough pairs to enter a team in the Tollemache qualifier. 29 other counties managed to field a team, but not Lancashire.

Financial Review

Financial performance has been very strong, and we now have sufficient reserves to consider increasing the investment in Education & Development. The charity has no significant debts but when calculating the reserves, account has been taken of surplus monies in members' accounts. The reserves policy and reserves status are regularly reviewed by the Officers and any problems/issues discussed at Trustee meetings.

Public Benefit

The Trustees always try to consider any public benefit issues in the delivery of its services. The Officers annually review the public benefit requirement and raise any problems they identify at Trustee meetings for resolution.

Future Plans

Over the mid-term, the charity's priorities will be to:

- maintain the annual competition calendar at its current, or slightly expanded level;
- continue the current schedule of county representative events with the aim of broadening further the number of players who participate;
- increase the investment in Education & Development with the aim of expanding the number of people playing duplicate bridge and helping those who already play, reach their full potential;
- investigate new ways to resource the charity's services;
- expand its fundraising activities.

Andrew Petrie – LCBA Chairman

Treasurer's report

Accounts are more complex than usual having changed our status during the Financial period. We did not complete a full set of accounts last year as the UA was ceasing to trade and no AGM was to be held. We did however have good running management accounts to ensure the UA was being run properly. This means there is no comparison of this year's results to previous years. We do however now have a baseline with which to compare future years.

If we compare our combined results to the budget we set we have outperformed it considerably, this is partly due to the sale of the trophies at just over £5000. If we ignore that we have still made a surplus of some £3600 above budget. Income was broadly in line with forecast it was expenditure that was below expected. In particular we spent £1200 less on education, development and training. There are plans in place to spend some £3000 or so on this this year, this is reflected in the 2025 2026 budget.

The financials are very healthy, and I propose that we leave the county UMS unchanged at £0.02

LCBA Accounts - Year end 31st March 2025

In this financial year we traded both as an Unincorporated Organisation (UA) and as a Charitable Incorporated Organisation (CIO) We changed to trading as a CIO on the 1st May. There will be two sets of Income and expenditure accounts the first one as the full 12 months combined trading to give a benchmark for future figures, the second is the CIO trading only.

Combined Income and Expenditure

Income	
EBU UMS	1923.17
Table Money	2747.35
Competitions	2665.00
Ibex (LOP)	2069.85
OCBE Pairs	60.00
Bank Interest	84.84
Sale of Trophies	5059.25
Compensation from Barclays	75.00
Total	14684.46

Expenditure	
EBU Comp entries	351.00
Representative Matches	320.50
Player refunds	291.00
Trustee Expenses	267.14
Competition Expenses and TD fees	752.20
Competition Licensing	126.28
Playing Supplies	174.50
Competition Losses	148.10
Bridgewebs	90.00
Accounts system	90.00
EBU UMS	1830.02
Seminars and Training	420.75
Misc	89.50
NBL Recovery	444.00
Total	5394.99
Surplus	9289.47

Bank account opening £18217.66

Surplus £ 9289.47

Carried Forward £27507.13

Income and Expenditure CIO 1st May 2024 to 31st March 2025

Income	
EBU UMS	1813.23
Table Money	2119.73
Competitions	1768.00
Ibex (LOP)	1255.58
Transfers from UA	19216.87
Bank Interest	84.84
Sale of Trophies	5050.00
Compensation from Barclays	75.00

Total	31383.25

Expenditure	
EBU Comp entries	112.00
Representative Matches	
Player refunds	49.00
Trustee Expenses	92.95
Competition Expenses and TD fees	725.70
Competition Licensing	126.28
Playing Supplies	
Competition Losses	
Bridgewebs	90.00
Accounts system	75.00
EBU UMS	1617.34
Seminars Training and Development	568.85
Misc	
NBL Recovery	444.00
Total	3901.12
Surplus	27482.13

Bank account opening	£0
Surplus	£27482.13
Carried Forward	£27482.13
To be transferred from UA account	£25

TOTAL **£27507.13**, of which £5020 is ringfenced for Development Training and Education.

The organisation has no physical assets of any real worth. It owns some boards and some playing cards, the value of which is written down to nil.

The member account has a balance of £1559.47 of members' money, giving the CIO a net balance of **£25922.66**.

Bill Alston – Treasurer

Independent Examiner's Report

I have examined the profit and loss accounts of Lancashire Contract Bridge Association to the year ended 31 March 2025. I certify that they represent a true position and that the surplus recorded is represented by the Bank Accounts in the name of LCBA.

Neil Kenyon - Southport Bridge Club