

Trustees' Annual Report for the period ended 31st December 2025

Objectives

The objectives of the Plymouth Bridge Club Charitable Incorporated Organisation are for the public benefit.

(1) The enhancement of amateur sport by promoting the game of bridge for the benefit of the residents of Plymouth and the surrounding area.

(2) the provision of facilities for the learning, teaching and playing of bridge for the benefit of the residents of Plymouth and the surrounding area with the object of improving their conditions of life.

Activities

Learning

On Tuesday mornings / afternoons there is a relaxed session which combines both a learning and playing element.

Teaching

The teaching sessions for beginners and improvers are on Monday evenings with supervised play.

Playing

The club runs afternoon sessions on Mondays and Thursdays, an evening session on Fridays and an online session on Tuesday evenings and occasional sessions at weekends. All the bridge sessions are open to visitors who would like to play bridge.

The club also hires out its premises for use by Plymouth Chess Club, Plymouth U3A and a local backgammon group.

Public benefit

The trustees have had regard to the Charity Commission's guidance on public benefit.

Volunteers

The club is run entirely by volunteers.

Each learning and teaching session has a teacher and an assistant. Each playing session has a director and a scorer. All these volunteers are trained for their particular roles.

The trustees are all volunteers and bring expertise from working life to their roles. Apart from the officers of the club trustees look after the building, the hiring of premises, the running of events at weekends and the set-up of bridge sessions online.

Accounts

The main income come from:

Subscriptions

The club has an annual subscription and claims gift aid on subscriptions paid by UK taxpayers.

Playing sessions

Table money from Monday, Tuesday and Thursday afternoons and Friday evenings in the club and fees for Tuesday evenings online.

Teaching

Teaching income from Monday teaching sessions.

Hiring of premises

Income from hiring of the premises by Plymouth Chess Club, Plymouth U3A and a local backgammon group.

Interest

The club has interest income from monies on deposit at the bank.

Achievements and performance

Playing bridge provides mental stimulation and some physical activity for the players. It is good for players' well-being. It is also a very social activity with good friendships being formed. The club is very fortunate to have its own premises (donated by a former member) that can be used for its activities and others who hire the premises.

Financial review

The charity is in a good financial position at the end of the year with a small excess of income over expenditure (£1,434) and healthy cash reserves (£60,771).

As the club owns its own premises healthy cash reserves are held to facilitate the maintenance of the premises in good condition over time. It also provides the club with funds to replace items of furniture and equipment as required.

There are currently no reserves designated or committed at the end of the year.

Plans for future periods

The premises sub-committee has been looking at the possibility of moving elsewhere in Plymouth mainly due to parking issues and the safety of the area for players at night. The sub-committee has not yet reported back to the committee with recommendations but, at the present time, it is likely that the main decision will be to stay in our existing premises and make improvements there.

The annual plan is based on making a small excess of income over expenditure.

Structure, governance and management

The governing document is a constitution dated 23rd September 2024.

The charity is a Charitable Incorporated Organisation.

Trustees hold office for one year and are elected at the Annual General Meeting.

Reference and administrative details

The name of the charity is Plymouth Bridge Club Charitable Incorporated Organisation.

The charity registration number is 1210595.

The address of the principal office of the charity is 1 Moor View Terrace, Mutley, Plymouth PL4 7EB.

The trustees of the charity at the date the report was approved are:

Jeremy Henderson (Chair)

Mel Melville-Brown (Vice Chair)

Allan Simpson (Treasurer)

Andrew Carpenter (Secretary)

Ailie Henry

Steve Lacey

Diane McGregor

Gill Seymour

Rachael Walters

Other trustees who served in the period ended 31st December 2025 were:

Bruce Foster

Charles Greenlees

Andrew Carpenter and Ailie Henry were trustees holding the title to the property belonging to Plymouth Bridge Club in the reporting period. The title has now been transferred to the charity.

Plymouth Bridge Club CIO - Charity Commission Register No. 1210595

INCOME and EXPENDITURE

For Period 22nd October 2024 to 31st December 2025

**Period ending 31st
December 2025**

INCOME	£	
Member Subscriptions	1,982	
F2F Table Money	13,876	
BBO Royalties	1,894	
SIM Pairs	305	
Room Hire	4,345	
Teaching	2,834	
Money From Members' (Wrong Account)	909	
Miscellaneous	1,294	
Bank Interest	2,152	
TOTAL INCOME		29,590
EXPENDITURE		
Premises Costs	10,873	
Repairs & Maintenance	2,733	
EBU UMS and Annual Fee	2,689	
SIM Pairs	381	
Teaching Costs	15	
Software/Computer	459	
Pianola/BriAnMAS	420	
Stationery	474	
Refreshments & Catering Help	3,666	
Insurance	1,774	
Members' Money to Members Account	909	
Miscellaneous	1,899	
Depreciation	1,864	
		-28,156
Surplus/(Deficit)		1,434
Plus Reserves brought forward from PBC		88,733
RESERVES CARRIED FORWARD		90,167

Plymouth Bridge Club CIO - Charity Commission Register No. 1210595

ACCOUNTS for the PERIOD 22nd OCTOBER 2024 TO 31ST DECEMBER 2025

REPRESENTED BY:

Fixed Assets			
1 Moor View Terrace			3,879
Property Improvements			12,416
Fixtures and Equipment	23,712		
Less Accumulated Depreciation	10,611		
			13,101
			29,396
Current Assets			
Bank	63,536		
Debtors	78		
			63,614
Current Liabilities			
Trade Creditors	511		
Members' Payments in Advance	2,332		
			-2,843
Net Current Assets			60,771
TOTAL NET ASSETS			90,167

NOTES TO THE ACCOUNTS

Fixed Assets: Land and buildings and property improvements are recorded at historic cost and are not revalued.
Fixtures and equipment are depreciated at either 10% or 20% on a straight line basis.

These accounts have been independently examined, see attached and were approved by the board of trustees on 23rd March 2026.



Allan Simpson
Treasurer and Trustee

Independent examiner's report on the accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Section A

Independent Examiner's Report

Report to the trustees/
members of

Plymouth Bridge Club CIO

On accounts for the year
ended

31st December 2025

Charity no
(if any)

1043456

Set out on pages

2

(remember to include the page numbers of additional sheets)

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. [The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of AAT.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent
examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent
examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Nicola Hooper

Date:

06/03/2026

Name: NICOLA HOOPER

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

Address: 21 CHERRY TREE CLOSE

EXETER

DEVON EX4 5AT

Section B

Disclosure

Only complete if the examiner needs to highlight material problems.(E.g. accounting records have not been kept in accordance with s132 of the Charities' Act 2011 and those accounts do not comply with the requirements of the 2008 Regulations setting out the form and content of charity accounts; any material expenditure or action which appears not to be in accordance with the trusts of the charity; any failure to be provided with information and explanations by any past or present trustee, officer or employee; and any material consistency between the accounts and the trustees' annual report.)

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

Independent examiner's report on the accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Section A

Independent Examiner's Report

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Plymouth Bridge Club CIO

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ended**

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Nicola Hooper

Date:

06/03/2026

Name: NICOLA HOOPER

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

Address: 21 CHERRY TREE CLOSE
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