

Stirling and Union Bridge Club

STIRLING AND UNION BRIDGE CLUB (SUBC)

"A Scottish Charitable Incorporated Organisation SC044735"

TRUSTEES' REPORT AND ACCOUNTS

TO 31st MARCH 2025



Stirling and Union Bridge Club

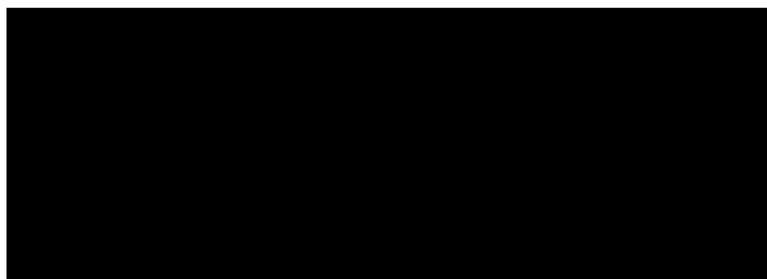
Charity Information for the period ended 31st March 2025

Charity Number: SC044735

Principal Place of Business: 35A Colquhoun Street
Stirling
FK7 7PX

Charity Trustees:

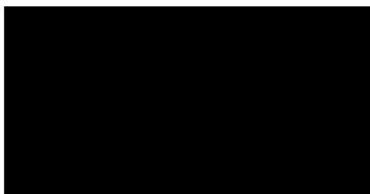
Trustees elected or re-elected at the AGM on the 25th June 2024



There were no resignations.

Bankers: Bank of Scotland
7-13 Port Street
Stirling
FK8 2EJ

Independent Examiner:



Stirling and Union Bridge Club

Trustees' Report for the period ended 31st March 2025

Formal purpose of the charity

SUBC was registered as a Scottish Charitable Incorporated Organisation by a constitution resolution dated 13th March 2014.

The principal activity of the charity is the promotion, learning and teaching of Bridge in the interest of social welfare, with the aim of improving the conditions of life for the persons using the facilities or participating in the activities of The Club.

Any person may apply for membership. The Board will decide whether to admit any person to membership.

The Board is re-elected at the AGM each year. The Board controls the activities of the organisation. The members of The Board are known as the Charity Trustees and any new Board Member is given induction training (See Appendix 1) which will enable the new Board Member to understand and familiarise themselves with the Charities Constitution, our decision-making processes and the aims of the charity. Ongoing training is provided to Trustees as required.

SUBC is recognised as a Scottish Charity by the OSCR and is exempt from taxation. The trustees have no liability in the event of the charity being wound up. The trustees are listed on Page 2. They are unpaid and only receive reimbursement for expenses incurred by them whilst carrying out duties for the charity.

Health and Safety

The board will continue to be responsible for ensuring regular risk assessments and procedures are carried out and followed. The risk register will be updated on an annual basis and any new regulations or actions requiring implementation are fed back to Board Members and Club Members as required.

Activities and Accounts

The accounts cover the period from 1st April 2024 to the 31st March 2025 and are prepared on a receipts and payments basis.

Some members still prefer to play online but the vast majority play face to face at the club. Currently we have around 155 members. Teaching continues throughout the year with the average class size being from 8 to 9 with two sessions per year.

In October over 40 members and friends enjoyed an afternoon of Contract Bridge in aid of the MND charity. Afternoon tea, sandwiches and home made cakes were served and at the end of the day over £2,000 was raised.

In November the members played in a national competition at the club. This was spread over several sessions and raised in total over £600 for the charity Children in Need.

The accounts show a Surplus for the year of £1,274 (including Bank Interest), and total funds remain healthy at £56,602 as at 31st March, 2025 and with no liabilities.



Stirling and Union Bridge Club

Statement of Risk and Reserve Policy

The Board considers that SUBC is not exposed to any major risk. The Board will continue to review risks and establish procedures and policies to mitigate those that are identified as significant.

The Board aims to have Cash which will cover at least 3 months expenditure. The club exceeded this aim throughout the accounting period 1st April 2024 to 31st March 2025.

Statement of the Boards Responsibilities

The Board will prepare accounts for each month which will show the receipts and payments for that month.

In preparing the accounts the Board is required to :

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- State whether applicable accounting standards and statements of accounting practice have been followed.

The Board meets once a month to consider and review the monthly accounts and any other matters appertaining to the club. Minutes are taken and retained.

The Board is responsible for keeping proper accounting records which disclose at any time with reasonable accuracy the financial position of the charity and enable them to ensure that the accounts comply with the Charities Accounts (Scotland) Regulations 2006 (as amended). They are responsible for the safeguarding of the assets of the charity and hence for taking responsible steps for the prevention and detection of fraud and other irregularities.

Trustee Expenses - Trustees are unpaid and only receive reimbursement for expenses incurred by them on behalf of the Club.

The Board have reappointed [REDACTED] as Independent Examiner of SUBC at the AGM held on 25th June 2024.

By Order of the Board

[REDACTED]

Date:

30.07.25



Stirling and Union Bridge Club

Independent Examiners Report to the Board of Stirling and Union Bridge Club on the accounts of the charity for the period ended 31st March 2025

Respective Responsibilities of the Board and Examiner

The Charity's Board is responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2008. The Charity trustees consider that the audit requirements of Regulations 10 (1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) of the Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulations 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 seeks 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 I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention,

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounting Regulations and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations.

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.

Date:

14/7/2025



Stirling and Union Bridge Club

Receipts and Payments Account for the period from
1st April 2024 to 31st March 2025.

	Year 23/24 £	Year 24/25 £
INCOME		
Net Table Money Club	16,608.52	£18,585.04
Annual Subs -SUBC	1,720.00	£1,560.00
SBU Levy Collected	1,616.00	£1,524.00
TOTAL	19,944.52	£21,669.04
MISC INCOME		
Donations to the Club	2580.94	£81.80
SBU re BBO	413.51	£0.00
SBU for Insurance/Storage	1,858.00	£960.00
TOTAL MISC INCOME	4,825.45	£1,041.80
TOTAL INCOME	24,796.97	£22,710.84
EXPENDITURE		
Cleaner	2,123.80	£2,476.80
Electricity	1,979.14	£1,899.20
Gas	2,890.22	£2,675.11
Maintenance of Property	2,363.37	£6,870.32
Insurances	1,491.95	£1,874.90
TOTAL PROPERTY COSTS	10,848.48	£15,796.33
SBU Levies	1,596.00	£1,524.00
Donations	2,951.00	£1,084.30
Master Points	440.00	£440.00
Bridge Supplies	524.64	£1,703.60



Stirling and Union Bridge Club

IT/Internet and Telephone	1,839.47	£631.94
Admin Expenses	80.45	£53.19
Annual Dinner/Parties	416.03	£486.86
Cards and Flowers	0.00	£119.00
Kitchen Supplies	32.32	£30.79
Catering	194.93	£0.00
Trophies/Annual Prizes	305.00	£440.00
Misc Costs	118.90	£62.00
TOTAL RUNNING COSTS	8,498.74	£6,575.68
TOTAL COSTS	19,347.22	£22,372.01
NET SURPLUS/(DEFICIT)	5,449.75	£338.83
OPENING BANK BALANCE	49,878.69	£55,328.44
SURPLUS/(DEFICIT) FOR YEAR	5,449.75	£338.83
BANK INTEREST DEPOSIT ACCOUNT		£935.10
CLOSING BALANCE	55,328.44	£56,602.37
REPRESENTED BY BANK OF SCOTLAND	55,328.44	£56,602.37
TOTAL CLUB FUNDS	55,328.44	£56,602.37

These accounts were approved by the Board at its meeting on 24th May 2025 and signed on its behalf by [REDACTED] Chair

[REDACTED]



Stirling and Union Bridge Club

BALANCE SHEET AS AT 31st MARCH 2025

		Notes	2023/24	2023/24	2024/25	2024/25
Fixed Assets	Property	1	£900,000		£900,000	
	Fixtures, Fittings and Equipment	2	£15,928		£15,928	
Total Fixed Assets				£915,928		£915,928
Current Assets	Cash		£55,328		£56,602	
Current Liabilities			0		0	
Net Current Assets				£55,328		£56,602
Total Assets				£971,256		£972,530
Funds	General Fund		£971,256		£972,530	
Total Funds				£971,256		£972,530

Note 1 - The property value is based on a valuation undertaken by the surveyors D M Hall on the 11th July 2024 and represents the value of the property for reinstatement purposes.

Note 2 - The fixtures and fittings and equipment were valued by club members based on estimated value on condition and age of the asset.

Appendix 1



Stirling and Union Bridge Club Board of Trustees – induction plan

Location: 35A Colquhoun Street, Stirling, FK7 7PX
Prepared by: [REDACTED] SUBC Secretary
Date: June 2025

1. Purpose of the Induction Plan

To ensure new trustees:

- Understand their legal duties and responsibilities.
- Are familiar with the club's mission, strategy, operations, and finances.
- Feel welcomed and engaged in the work of the board and organisation.

2. Induction Timeline

Timing	Activity
Week 1	Attend the first board meeting following AGM Welcome pack issued and introductory meeting scheduled
Month 1	Meet the Chair and Secretary One-to-one with Treasurer Introduction to shared documents and resources
Month 2	Meetings / one-to-ones with any other board member
Month 3	Meetings / one-to-ones with any other board member Optional training (e.g., OSCR webinars) GDPR
On-going	Training as required

3. Welcome Pack Contents

Digital versions of the following:

- Club constitution
- Latest annual report and accounts
- Minutes from the last three board meetings

- Action list
- Trustee role description *and code of conduct?*
- List of trustees and key staff, with contact details
- Annual club calendar of activities, meetings and events
- Conflict of interest policy and declaration form
- OSCR guidance for charity trustees

4. Core Induction Topics

A. Understanding the club

- Mission, vision, and values
- Key beneficiaries and impact
- Current projects and priorities
- Board structure and volunteers
- Overview of funding sources

B. Governance and Legal Responsibilities

- Duties under the Charities and Trustee Investment (Scotland) Act 2005
- Role of OSCR (Office of the Scottish Charity Regulator)
- Risk management and safeguarding responsibilities
- Data protection and confidentiality

C. Financial Overview

- Reading charity accounts and budgets
- Financial controls and procedures
- Overview of restricted vs unrestricted funds
- Fundraising strategy and challenges

D. Board Operations

- Meeting schedule, quorum, decision-making
- Role of the Chair and subcommittees (if any)
- Communications protocol (emails, agenda setting, etc.)
- Expectations around attendance and participation

5. Suggested Training Resources

- OSCR's 'Guidance and Good Practice for Charity Trustees'
- SCVO's Trustee Training & Governance Support
- Foundation Scotland trustee webinars
- Local Third Sector Interface (TSI) – bespoke support and networking

6. Board Culture & Ongoing Support

- Assign a trustee buddy/mentor if required
- Regular check-ins with Chair or Secretary to address concerns
- Opportunities to shape strategy, contribute specific skills

7. Evaluation & Feedback

- Conduct a three-month review to gather feedback on induction
- Adjust future plans based on trustee experiences
- Optional board effectiveness self-assessment annually