

**The Bridge Club Aberdeen (SCIO)**

**Annual Report and Accounts**

**31 August 2024**

**Scottish Charity Number SC048843**

**The Bridge Club Aberdeen (SCIO)**

**Annual Report and Accounts for the year ended 31 August 2024**

**Trustee Report**

The Trustees present their Annual Report together with the financial statements for the year ended 31 August 2024.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Scottish Charity Number**  
SC048843

**Charity Address**  
14 Rubislaw Terrace, Aberdeen AB10 1XE

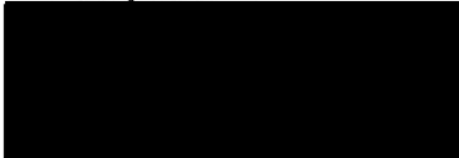
**The Trustees**

	President	Appointed	8th December 2024
	Treasurer	Resigned	8th December 2024
	President (resigned)	Appointed Resigned	8th January 2024 8th December 2024
	President (resigned)	Resigned	10th December 2023
	Secretary		
	Treasurer	Appointed	8th December 2024
		Appointed	8th January 2024
		Appointed	8th January 2024
		Appointed	16th June 2024

**The Bridge Club Aberdeen (SCIO)**

**Annual Report and Accounts for the year ended 31 August 2024**

**Independent Examiner**



**Bankers**

Bank of Scotland  
Queens Cross  
38 Albyn Place  
Aberdeen AB10 1YN

**Solicitors**

Burnett & Reid  
15 Golden Square  
Aberdeen AB10 1WF

## **The Bridge Club Aberdeen (SCIO)**

### **Annual Report and Accounts for the year ended 31 August 2024**

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

The Bridge Club Aberdeen (SCIO) was incorporated as a Scottish Charitable Incorporated Association on 14 November 2018. Prior to this date the unincorporated association was not a registered charity.

The principal governance document of the SCIO is its constitution.

The structure of the organisation consists of:

- **The Members** - who have a right to attend members' meetings including any Annual General Meetings and have important powers under the Constitution; in particular, the members appoint people to serve on the Board and take decisions on changes to the Constitution itself.
- **The Board** - who hold regular meetings, and generally control the activities of the organisation; for example, the Board is responsible for monitoring and controlling the financial position of the organisation.

#### **RECRUITMENT OF TRUSTEES**

Trustees are recruited from amongst the membership and are elected at the Annual General Meeting. The Board may appoint additional Trustees to the board, outwith the AGM in accordance with the constitution.

#### **OBJECTIVES AND ACTIVITIES**

##### **Charitable Purposes**

The Bridge Club was founded in 1933 as an unincorporated association and now, as a charity, has similar objectives as at the foundation, namely to promote and organise recreational facilities for the public which relate to the promotion, learning, teaching and playing of bridge in the interest of social welfare.

The Bridge Club Aberdeen SCIO has further objectives to encourage junior players between the ages of 10 and 25 to take up the game. To encourage full use of the premises, clubs promoting additional mind sports are permitted.

## **The Bridge Club Aberdeen (SCIO)**

### **Annual Report and Accounts for the year ended 31 August 2024 /contd**

#### **Activities**

The learners of today are the members of tomorrow so throughout 2024 the Board has continued to encourage new entrants to the world of bridge by providing lessons to adult learners. This is proving to be a successful strategy with membership numbers continuing to grow as a result.

In addition to our established face to face sessions, we have provided further opportunities to play face to face bridge to meet the needs of our membership.

The Club participated in the Open Doors event, and the Chess and Scrabble clubs use our facilities on a weekly basis, furthering our aim of making the Club a centre within the city for the promotion of "Mind Games".

#### **PROJECTS**

The Board has continued to review practices and procedures within the organisation to ensure that the SCIO meets the legal obligations of a charity.

#### **FINANCIAL REVIEW**

As a club, we rely on members participating in the various tournaments and activities hosted both within the club and online, for our income. Membership numbers are now fairly stable and as can be seen from the accounts, membership fees and tables monies are consistent with the previous 12 months.

In addition to income from members, the club leases surplus space to commercial tenants and to other clubs who have an interest in traditional games, such as chess and scrabble. It is due to the income generated by these tenants that the club is in a position to report a surplus for this year.

The Board is conscious that the club operates from an old building and that we need to be mindful of maintaining the building and keeping it in good order. During the year, we invested in new carpeting and carried out repairs in the basement.

The Board also approved the purchase of a new laptop which has been treated as a fixed asset.

## **The Bridge Club Aberdeen (SCIO)**

### **Annual Report and Accounts for the year ended 31 August 2024 /contd**

#### **RESERVES**

Reserves are the funds which are available to spend in furtherance of the club's purpose. Having reserves allows the club to manage future uncertainties in income, costs or other unforeseen events; to fund planned initiatives or projects; and to ensure the club can continue operating in the long term.

Unrestricted funds can be used in accordance with the charitable objectives, at the discretion of the Trustees.

Designated funds are unrestricted funds which the Trustees have decided, at their discretion, to set aside for a specific purpose.

Restricted funds can only be used for specific restricted purposes within the objects of the club. Restrictions arise when specified by donors or where funds are raised for a specific purpose.

At the year end all reserves were unrestricted. The Trustees endeavour to retain unrestricted reserves at least sufficient to cover ongoing expenditure for one year and consider that the year end balance satisfies this policy.

#### **PLANS FOR FUTURE PERIODS**

The Board will continue to encourage new and existing members to return to the club for a blended offering of face to face and online tournaments.

Lessons for beginners will continue to be offered and a programme of mentoring for improvers will be developed over the coming months.

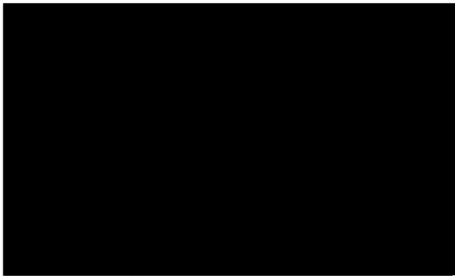


## **The Bridge Club Aberdeen (SCIO)**

### **Annual Report and Accounts for the year ended 31 August 2024 /contd**

In the meantime, with a positive number of members returning to the club and various initiatives planned for the coming year, we can look forward to an excellent year of bridge and achieving our aims of promoting the game and providing a social space for our own members and other organisations.

Approved by the Trustees and signed on their behalf by: -



Date.....

16th May 2025

**The Bridge Club Aberdeen SCIO**  
**Year ended 31 August 2024**  
**Receipts and Payments Account**

	<b>Note</b>	<b>Year ended 31 August 2024 £</b>	<b>Year ended 31 August 2023 £</b>
<b>Receipts</b>			
Bank interest		842	565
Bar sales		494	656
Class fees received		2,525	1,415
Rent received		20,810	20,525
Subscriptions		4,398	4,232
Sundry income		0	40
Table monies		21,206	21,338
<b>Total receipts from charitable activities</b>		<b>50,275</b>	<b>48,771</b>
<b>Payments - Property expenses</b>			
Cleaning		4,141	4,024
Maintenance		5,224	2,028
Rates and insurance		3,963	5,784
Utilities		8,477	4,538
		<b>21,805</b>	<b>16,374</b>
<b>Payments - others</b>			
Bank charges		367	308
Bar / coffee bar expenses		2,399	2,047
Equipment, fixtures, repairs and renewals		7,104	6,082
Legal and professional		0	720
Independent review		305	275
Office expenses		617	619
Office bearers fees		6,500	
SBU		2,658	2,184
Sundries		742	1,293
Telephone		486	36
Tutors fees		0	1,020
		<b>21,178</b>	<b>14,584</b>



**The Bridge Club Aberdeen SCIO**

**Year ended 31 August 2024**

**Receipts and Payments Account (cont)**

	<b>Year ended 31 August 2024</b>	<b>Year ended 31 August 2023</b>
	<b>£</b>	<b>£</b>
<b>Total payments from charitable activities</b>	42,983	30,958
<b>Surplus/(deficit) for the period before cost of fixed assets</b>	7,292	17,813
Purchase of fixed assets	2 549	4,753
<b>Surplus/(deficit) for the period after cost of fixed assets</b>	<b>6,743</b>	<b>13,060</b>

**The Bridge Club Aberdeen SCIO**  
**Year ended 31 August 2024**

**Statement of Balances at 31 August 2024**

	Notes	Year ended 31.8.24	Year ended 31.8.23
<b>Funds reconciliation</b>			
Surplus carried forward		173,141	160,081
Surplus for the period		6,743	13,060
Closing balance		<u>179,884</u>	<u>173,141</u>

**represented by:-**

**Assets**

Bank account		74,808	68,065
Cash balances		76	76
Building Society account		105,000	105,000
		<u>179,884</u>	<u>173,141</u>

All of the above relate to unrestricted funds

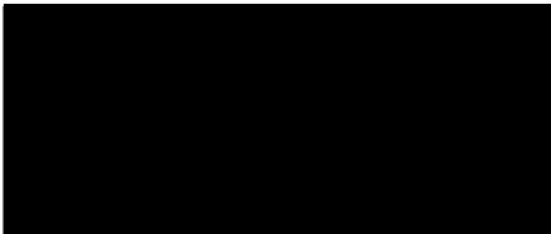
**Other assets - unrestricted**

Property at cost		4,000	4,000
Equipment	2	5,645	4,753
Stock	3	304	374
Debtors	4	6,121	626

**Other liabilities- unrestricted**

Creditors	5	2,174	7,500
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Approved by the Trustees and signed on their behalf by :\_



*16th May 2025*

Date

**The Bridge Club Aberdeen (SCIO)**  
**Year ended 31 August 2024**

**NOTES TO THE ACCOUNTS**

**1 Basis of Accounting**

The accounts have been prepared on the Receipts and payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

**2 Tangible Fixed Assets**

Fixtures, fittings and equipment include items of negligible value, gifted to the club on its conversion to a charity and other assets purchased since that date.

The heritable property of the old bridge club, with an original cost of £4,000, was gifted to the SCIO on 15 September 2019.

**3 Stock at 31 August 2024**

	<b>31.08.24</b>	<b>31.08.23</b>
	<b>£</b>	<b>£</b>
Bar Stock	304	374
Masterpoints in hand @22p each	15	0
Total Stock	<u>319</u>	<u>374</u>

**4 Debtors at 31 August 2024**

	<b>31.08.24</b>	<b>31.08.23</b>
Sundry debtors	<u>6,121</u>	<u>626</u>

**5 Creditors at 31 August 2024**

	<b>31.08.24</b>	<b>31.08.23</b>
Sundry creditors	<u>2,174</u>	<u>7,500</u>

**The Bridge Club Aberdeen (SCIO)**  
**Year ended 31 August 2024**

**NOTES TO THE ACCOUNTS (continued)**

**6 Transactions with Trustees and connected persons**

In common with many organisations of a charitable nature, the club benefits from the contributions made by Trustees who give their time on a voluntary basis.

Payments were made to certain members of the Board for their professional services:

No Trustee received Honorarium payments for services during the year.

During the year payments totalling £6,000 were made to Trustees who were also Office holders, for services provided to the club. A further payment of £nil was made to one Trustee for tutor fees (2023 - £1,020). The payments made in the year to 31 August 2024 covered services provided for 2023 and 2024.

Payments totalling £0 were paid to one trustee for joinery services. (2023 - £320)

**Independent Examiner's Report  
to the Trustees of The Bridge Club Aberdeen (SCIO)**

I report on the accounts of the charity for the year ended 31 August 2024 which are set out on pages 7 to 11.

**Respective responsibilities of trustees and examiner**

The charity's trustees are 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 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) 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 Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 view given by 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 Accounts 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: 16 May 2025