Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	April	2025	To	31	March	2026

Section A Reference and administration details

Charity name	**Kendal Bridge Club**
Other names charity is known by	
Registered charity number (if any)	**1151223**
Charity's principal address	**Dowker Lane**
	Kendal
	Cumbria
	Postcode **LA9 4DN**

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	**Andrew Peill**	**Chairman**		
2	**Tim Harrison**	**Secretary**		
3	**David Harris**	**Treasurer**		
4	**Chris Wilkinson**			
5	**Janice Mitchell**			
6	**John Sellar**			
7	**Dennis Pook**			
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17				
18				
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20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	**Constitution**
How the charity is constituted (eg. trust, association, company)	**Charitable Incorporated Organisation**
Trustee selection methods (eg. appointed by, elected by)	**Elected at Annual General Meeting of members.** **Appointed by Trustees if vacancies arise during the year.**

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Trustees consider that there are no significant risks facing the Charity at this time.

Policies have been reviewed.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	**The advancement of amateur sport by promoting the game of Bridge for the benefit of the residents of Kendal and the surrounding area.**

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The provision of facilities for the learning, teaching and playing of Bridge for the benefit of the residents of Kendal and the surrounding area.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

1. **The advancement of amateur sport by promoting the game of Bridge for the benefit of the residents of Kendal and the surrounding area.**
2. **The provision of facilities for the learning, teaching and playing of Bridge for the benefit of the residents of Kendal and the surrounding area.**

We do not make grants.

Monies are held in two bank accounts to minimise default risks.

All the work is carried out by volunteers without whom the Charity could not function.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

The Club continues to prosper. Current membership is 179, which is a slight increase on last year; the total includes a significant turnover.

The Financial accounts show healthy balances with no cause for concern.

We run 4 main evening play sessions, two face-to-face and two online. There is also a weekday morning face-to-face session for improvers. A number of matches are played annually against other clubs. Members contributed to County teams that played in the Northern Bridge League and a team of 4 played in one of the national competitions.

The recent two-year Beginners Teaching Course was completed at the end of March with some members graduating directly to the main Club sessions and others being mentored alongside. Additional education for members is addressed with regular hand and play analyses posted online. There are plans for additional teaching in the coming year.

The Club continues to benefit hugely from the many members who volunteer their services, without whom the club could not function.

Section E Financial review

Brief statement of the charity's policy on reserves	**Our reserves policy requires us to hold a reserve of £25,000 to meet ongoing Club requirements, with the rest held to meet our obligations to maintain our new extension to the premises.** **Receipts are held in two bank accounts to minimise default risks.**
Details of any funds materially in deficit	

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about: • the charity's principal sources of funds (including any fundraising); • how expenditure has supported the key objectives of the charity; • investment policy and objectives including any ethical investment policy adopted.	**Monies are collected through annual subscriptions and individual 'table money' charged for each face-to-face and online session provided by the Club.** **The main items of expenditure were fees to the English Bridge Union and to providers of online Bridge facilities that the Club has used. In addition, there was expenditure on equipment to support the Club's activities, tuition and refreshments.**

Section F Other optional information

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)	**Andrew Peill**	
Full name(s)		
Position (eg Secretary, Chair, etc)	**Chair**	
Date	**31/05/2026**	

CHARITY COMMISSION FOR ENGLAND AND WALES

Kendal Bridge Club | 1151223

Receipts and payments accounts

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For the period from: Period start date 01- April- 25 | To: Period end date 31-Mar-26

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Table Money	13,471			13,471	13,960
Subscriptions	1,410			1,410	1,550
Members' Donations to other charities	675			675	626
Rental Income	15,786			15,786	-
Gift Aid				-	
Social Events	1,080			1,080	1,200
Seminar Fees	720			720	704
Bank Interest	851			851	784
Other				-	485
AR)	33,993	-	-	33,993	19,309
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	33,993	-	-	33,993	19,309
A3 Payments					
EBU , BBO	4,609	-	-	4,609	4,479
Computer Costs	114	-	-	114	216
Competitions	281	-	-	281	338
Refreshments	3,291	-	-	3,291	3,426
Social Events	2,141	-	-	2,141	2,331
Premises		-	-	-	-
Education	11		-	11	3,242
Members' Donations to other charities	675	-	-	675	626
Maintenance & Rent	17,587	-	-	17,587	3,628
Stationery and Postage	-			-	167
Tuition				-	-
Insurance	264			264	265
Bridge Supplies	-			-	169
Presents & Prizes	514			514	290
				-	-
sub total	29,487	-		29,487	19,177
A4 Asset and investment purchases, (see table)					
Loan Repaid				-	-
				-	-
Sub total	29,487			29,487	19,177
Total payments	29,487			29,487	19,177
Net of receipts/(payments)	4,506		-	4,506	132
A5 Transfers between funds			-	-	-
A6 Cash funds last year end	35,257		-	35,257	35,125
Cash funds this year end	39,763	-	-	39,763	35,257

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Instant access bank Account	12,918		-
	60 Day notice account	26,635	-	-
	Petty cash	210	-	-
	Total cash funds	39,763	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	**Bridge equipment including bridgemates, computers/printer, a duplimating machine, playing cards, bidding boxes and card tables/cloths.**	Unrestricted	-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Members' credit balances	Unrestricted	1,502	on demand

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	D. Harris	**David Harris**	26 May 2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	Charity Name Kendal Bridge Club Charitable Incorporated Organisation		
On accounts for the year ended	31 March 2026	**Charity no (if any)**	1151223
Set out on pages	(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 31 March 2026 DD / MM / YYYY.

Responsibilities and basis of report

As the charity's trustees, 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiners 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:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did 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 this report in order to enable a proper understanding of the accounts to be reached.

Signed:		**Date:**	25 May 2026
Name:	Jim Thompson FCA		
Relevant professional qualification(s) or body (if any):	Chartered Accountant		
Address:	1 Wintergreen Close Kendal LA9 7FN		