Rutland and Oakham Bridge Club

(“the Charity”)

Annual Report and Financial Statements
for the year ended 30 September 2026

(registered as a Charitable Incorporated Organisation in England and Wales: number 1210263)

Rutland and Oakham Bridge Club

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Rutland and Oakham Bridge Club

Legal and administrative information

For the year ended 30 September 2026

Charities registration number:	1210263 (England and Wales) – a Charitable Incorporated Organisation
Incorporation date:	30th September 2024
Governing document:	Constitution dated 30th September 2024
Registered address:	Whissendine Suite, King Centre, Main Road, Barleythorpe, Oakham LE15 7WD
Website:	https://www.bridgewebs.com/rutland
Contact:	Secretary: tonylochery@yahoo.co.uk

Current trustees:

Name	Date appointed
P S Collins	30th September 2024
J H Gibson	16th April 2026
A F Lochery	30th September 2024
R J Merriman	30th September 2024
A J Ross	11th March 2025

Bankers: HSBC plc
2-6, Gallowtree Gate,
Leicester, LE1 1DA

Rutland and Oakham Bridge Club

Trustees' Report

For the year ended 30 September 2026

The Trustees present their second Annual Report and the financial statements for the year to 30th September 2026. The Rutland and Oakham Bridge Club ("the Charity") is registered as a Charitable Incorporated Organisation under Charity Commission reference number 1210263 and is currently managed by five trustees, assisted by a number of volunteers.

The trustees confirm that the accounts comply with current statutory requirements and with the governing document.

Charitable objects

The charity was set up to provide facilities for the learning, teaching and playing of bridge for the benefit of the residents of Rutland and the surrounding area with the object of improving conditions of life. In particular, the principal objective of the charity is to teach and encourage the playing of bridge to slow down mental decline and to provide a social setting for older people to socialise.

Risk management

The trustees understand that they have a duty to identify and review the risks to which the charity is exposed, and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The charity's capital is principally held in bank accounts which the trustees regularly monitor.

Environmental policy

The trustees recognise that the charity's activities impact upon the environment. Consequently, they embrace the principles of sustainable living and are committed to environmental improvement and pollution prevention. They undertake to comply with environmental laws and seek to promote sound environmental practice in their activities, in particular:

- To ensure compliance with relevant regulatory requirements
- To promote awareness of environmental policy to users
- To minimise waste through reuse and recycling
- To minimise energy and water consumption and promote the efficient use of resources

Review of the year

The financial statements have been prepared on a cash basis.

Income of the charity is derived from bridge fees and subscriptions together with donations and related gift aid claims. Expenditure is primarily charges for room space rent and service and charges payable to the English Bridge Union.

Income for the year totaled £20,069 (2025: £17,797), an increase of 13%. The number of sessions hosted, and player numbers continue to increase. Expenditure for the year totaled £18,859 (2025: £7,852), due mainly to higher room hire costs paid direct by the Charity (last year, most of the costs were donated to the Charity). Overall, a net surplus of £1,210 (2025: surplus of £9,945) was reported for the year.

Net assets, principally being cash at bank, totaled £14,960 as at 30th September 2026 (2025: £13,750).

Rutland and Oakham Bridge Club

Trustees' Report (continued)

For the year ended 30 September 2026

Review of the year (continued)

During the year, the following expenditure of £5,766 (2025: £13,638), was met by trustees (and their related parties) and not recharged to the charity. As these financial statements have been prepared on a cash basis, neither the donations nor the expenditure have not been included in these financial statements.

	2026 £	2025 £
Rent and service charges (inc. deposits)	**601**	13.288
Refreshments	**994**	-
Marketing	**1,587**	-
Other expenses	**2,584**	350
	5,766	£13,638

Reserves

It is the policy of the charity to maintain a balance of liquid funds equal to at least 9 months' expenditure. As at 30th September 2026, the ratio was marginally higher than target, at 9.3 months:

	2026	2025

Trustees

The following served as trustees during the period from 1st October 2025 up to the date of signing of these financial statements on 5th October 2026, serving throughout the whole period unless otherwise stated:

Current as at 5th October 2026
P S Collins
J H Gibson (appointed 16th April 2026)
A F Lochery
R J Merriman
A J Ross

Resigned since 30th September 2024 (none)

On behalf of the Trustees

P S Collins - Trustee

5th October 2026

Rutland and Oakham Bridge Club

Statement of trustees' responsibilities

The charity's trustees are responsible for preparing an annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, and the provisions of the charity's constitution, requires the charity's trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities – Statement of Recommended Practice ("SORP").
- make judgements and estimates that are reasonable and prudent.
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity, and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the Trustees

P S Collins - Trustee

5th October 2026

Rutland and Oakham Bridge Club

Statement of comprehensive income

For the year ended 30 September 2026

	2026	2025
	£	£
Income (note 1)		
Player fees and subscriptions	**16,657**	12,126
Gift aid claims from HMRC	**871**	3,131
Teaching (net of costs)	**2,536**	1,695
Other income (including donations received)	**5**	845
	20,069	17,797
Expenditure (note 1)		
Room rental and service charges	**15,639**	5,891
English Bridge Union fees	**1,107**	1,066
IT related charges	**946**	421
Other expenditure (includes refreshments)	**1,167**	474
	18,859	7,852
Total surplus for the year	**1,210**	9,945

Rutland and Oakham Bridge Club

Statement of financial position

As at 30 September 2026

	2026	2025
	£	£
Tangible fixed assets (see note 1)		
Tables, chairs, sundry furniture	**338**	338
Current assets		
Cash in hand and at bank	**14,622**	13,412
Net assets	**14,960**	13,750
Reserves		
At beginning of the year	**13,750**	-
Assets transferred from unincorporated bridge club	**-**	3,805
Total surplus for the year (page 7)	**1,210**	9,945
Total reserves	**14,960**	13,750

These financial statements, including the notes on page 9, were approved by the trustees and authorised for issue on 5th October 2026, and are signed on their behalf by:

R Merriman
Trustee

A Lochery
Trustee

Charities number: 1210263

Rutland and Oakham Bridge Club

Notes to the Financial Statements

For the year ended 30 September 2026

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16th July 2014, the Financial Reporting Standard for Smaller Entities (FRSSE) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1st January 2015.

The financial statements have been prepared on a cash basis.

Going concern

The charity's forecasts and projections show that the charity should be able to operate within the level of its current cash reserves. After making enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

Income and expenditure

Income represents fees, subscriptions and teaching revenues receivable from bridge players, donations (together with the associated claims for gift aid) and others, and are included in the financial statements on a cash receipts basis.

Expenditure is included in the financial statements on a cash-paid basis.

Tangible fixed assets

Furniture and other sundry bridge club related fixed assets are included in the financial statements at cost and are not depreciated.

2 Related party transactions

During the year, expenditure of £5,766 (2025: £13,638), primarily rent, refreshments and service charges, was met by trustees (and their related parties) and not recharged to the charity as follows:

AF Lochery £5,766 (2025: £10,233)

RJ Merriman £nil (2025: £3,405)

As these financial statements have been prepared on a cash basis, the donations and expenditure have not been included in these financial statements.