

Kelvin Malone Bridge Centre

Financial statements for the year ended 31st March 2024

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KELVIN MALONE BRIDGE CENTRE

DIRECTORS' REPORT 2023-24

The Directors present their Report and financial statements for the year ended 31st March 2024.

NAME, REGISTRATION AND GOVERNING DOCUMENT

The Centre is an incorporated association limited by guarantee under the Companies Act 2006 (Company registration number NI 615888), governed by its Memorandum and Articles of Association dated 30th November 2012. Its registered office is Unit A1, 20 Heron Road, Belfast, N Ireland, BT3 9LE which is also its principal place of business.

The company is registered as a charity with the Charity Commission for Northern Ireland, registration number NIC101823 and is recognised as a charity by HMRC within the meaning of Section 506(1) of the Income and Corporation Taxes Act 1988 charitable reference number XT39156.

DIRECTORS AND TRUSTEES

The Directors of the charitable company (the charity) are its Trustees for the purpose of charity law. The Directors/Trustees and officers serving during the year, and since the year end are:

		Appointed	Resigned
Joan (Norma) Irwin	Chairman (from 17/09/2018)	10/12/2012	
Joan Baird	Treasurer	10/12/2012	
Rosemary Kilpatrick	Secretary	10/12/2012	
Diana Patterson	Competition Secretary	17/09/2018	
John Forsythe		26/09/2022	
Diane Greenwood		08/01/2018	
Alan Hill		18/10/2023	
Mary Johnston		26/09/2022	
Janet Knipe		26/09/2022	18/09/23
Alan McKay		26/09/2022	
Jean White		26/09/2022	
Rosemary Whittley		26/09/2022	

Directors/Trustees are elected at the AGM or may be co-opted during the year and serve up to the next AGM. Directors/Trustees may serve for a maximum of 8 consecutive years. A Director may not be re-appointed until a period of one year has elapsed except if the members determine that it is in the interests of the Association to allow such person to stand for re-election for a further term. The Centre has no employees; all tasks are carried out on a voluntary basis by the Board or other members.

The Board met on four separate occasions (14 May 2023, 20th August 2023, 28th October 2023 and 20th January 2024) with average attendance being 8 members.

The Company Secretary is Sarah Witchell, who is not a member of the Board.

OBJECTIVES AND ACTIVITIES

The Centre's Objects are exclusively for charitable purpose for the benefit of the public through:

- 1 the advancement of amateur sport by promoting the game of bridge for the benefit of the residents of the Greater Belfast area;
- 2 the provision of facilities for the learning, teaching and playing of bridge for the benefit of the residents of the Greater Belfast area with the object of improving conditions of life.

KELVIN MALONE BRIDGE CENTRE

DIRECTORS' REPORT 2023-24

The Centre provides facilities for learning and improving bridge playing. These facilities are advertised in the local press and club website. They include:

- Premises, tables, boards and bidding boxes;
- Courses are run for beginners;
- Classes to improve skills and enjoyment of the game are organised;
- Club competitions are held over the course of the year;

While open to all, participants predominantly tend to be those nearing retirement age who may wish to take up a new activity involving mental exercise rather than physical exercise. Benefit also arises from the social contact among older people, reducing isolation, creating opportunity to establish new friendships and for establishing playing partners.

Overall, the facilities and activities provided by the Kelvin Malone Bridge Centre offer both mental stimulus and social contact, providing identifiable benefits for the participants. A membership structure has been adopted purely for administrative purposes and for the better delivery of benefits. Membership in practice is cross community, open to all, with fees set at the affordable level.

Any potential harms are outweighed by the service benefits and alleviated through a formal process of regular risk assessments alongside health and safety procedures. There are no private benefits to any individuals connected with the organisation.

The Trustees have had regard to the guidance issued by the Charity Commission under section 4(b) of the Charities Act (the public benefit requirement statutory guidance).

ACHIEVEMENTS DURING THE YEAR

MEMBERSHIP

At 31st March KMBC had 181 paid up members. This reflects a net reduction in the number of members of 30.

BRIDGE SESSIONS

Face-to-Face (F2F)

Monday evenings

Tuesday evenings (in abeyance from March-June 2024)

Wednesday afternoons

Friday mornings and afternoons

We have eight TDs who run our five F2F sessions each week. Norma manages the TD /scorer rotas and these work very well. Any swaps required are individually negotiated in advance to ensure that there is always a TD and scorer present. Table numbers have increased from an average of 95 each month last year to 120 each month this year.

Virtual on BBO

Tuesday evenings

Saturday evenings

We have a rota for four TDs to set up and run the BBO sessions each Tuesday and Saturday. These continue to be popular, providing a steady income for the Club. A great variety of players enter these sessions, some coming from Wales, Scotland and England.

KELVIN MALONE BRIDGE CENTRE

DIRECTORS' REPORT 2023-24

Competitions

Kelvin took part in two F2F interclub duplicate sessions on 20 November 2023, and 8 January 2024. The Noreen Jack salver competition for intermediate B club players took place on 30 November 2024 and was well attended by with 9 tables playing. The Lupane Cup, a teams' cup for Intermediate players was held on 11 April 2024. The Finn cup, an individual competition was held on 16 May 2024. The Doreen Spence trophy, an open individual competition, took place over 4 sessions in April and May 2024. The Senior/ Intermediate "No fears" competition was run on 30 May 2024.

BRIDGE LESSONS

We are delighted that once again we are able to offer bridge lessons thanks to John and Hilary Ferguson. Generally, these weekly sessions have been well attended. It is especially encouraging that this year there was enough interest to allow Hilary to hold a Beginners class.

Beginners:	Monday mornings	(2 ½ tables)
Novices:	Wednesday mornings	(3-4 tables)
Improvers:	Thursday mornings	(3 tables)

BUILDINGS/INFORMATION TECHNOLOGY/DEALING

Buildings

Tests undertaken include:

- Annually: gas boiler, portable appliances, intruder alarm, fire alarm, emergency
- lighting and extinguishers
- Five yearly: fixed wiring
- The gas boiler was tested in February 2024.
- The portable appliances and fixed wiring were tested in June 2024.

Note: We are currently changing the company that provided our fire servicing and maintenance cover, so certain fire tests which remain to be carried out will be done as soon as this appointment is made.

- Heating: The thermostatic heating control system was replaced with a Hive Active Heating in February 2024.
- Defibrillator: The secretary is responsible for monitoring this on a weekly basis and the pad pack has been replaced (20-08-2024).

Information Technology

Our scoring is working extremely well and without incident. This is due to having Wi-Fi which allows coordinated connections across laptop(s) and tablets. This has allowed a radical change as to how we run our sessions electronically resulting in a simpler, quicker and less tedious process for all concerned. It is worth noting that our tablets may need replacing given their age.

Dealing

The Dealing team is made up of approx. 10 members and a rota is in operation for sessions which are held on a three or four weekly basis. Fifteen sets of boards are dealt plus additional ones when required for Interclub and social club events.

KELVIN MALONE BRIDGE CENTRE

DIRECTORS' REPORT 2023-24

Colin has produced two guides, one for hand creation and the other for hand dealing. These have been distributed to cover absences due to illness and holidays. He also runs creating and dealing sessions (and David and Derek can also do so - even if a little rusty!). Additionally, Alan McKay is rapidly learning the process so it is all in safe hands.

We have pre-empted the arrival of St Colmcille's in September by changing from 24 to 32 board sessions for Monday and Tuesday evenings and Friday afternoons.

SCHOOLS' BRIDGE PROJECT

There has been no further work in primary schools however, close involvement with, and support of, the Junior section of NIBU continues.

SOCIAL EVENTS

We were delighted to be able to hold three annual social events this year in their usual format.

- **Summer BBQ**
The annual BBQ was held on Saturday 26th August and was attended by 46 hungry bridge players
- **Children in Need Lunch**
A lunch of soup and sandwiches was served on Friday 17th November. The total donation raised was £737.
- **Christmas Party**
The Christmas party was held on Monday 4th December attended by 56 bridge players.

GOVERNANCE

The Centre has a Governance Handbook which sets out clearly the role of the Board, a statement of those matters reserved for the Board's decision, the role and responsibilities of the honorary officers, the role of general Board members, a code of conduct for Board members, a conflict of interest policy, and a delegated financial authority framework.

In order to ensure that the Centre is compliant with the General Data Protection Regulation the Privacy Policy and Membership Form have been updated as has security on the membership list.

In accordance with Government Health and Hygiene requirements, food safety management procedures based on Health Analysis and Critical Control Point (HACCP) principles have now been introduced in the Centre, details of which are specified in the Centre's HACCP Policy.

Similarly, in light of recommended policy for charities, and on the advice of our company secretary, a Risk Register has been compiled and signed off.

RESULTS AND RESERVES POLICY

During this financial period the club organised bridge sessions both F2F and on BBO. The total income from both platforms was £11,252 - £8,400 from F2F and £2,852 from BBO. The directors continue to promote both online and F2F bridge with the hope that more players will return to playing at the club.

The club returned a profit of £3,772 for the year ended 31st March 2024. This is an increase on the trading profit of £2,523 for the year ended 31st March 23.

KELVIN MALONE BRIDGE CENTRE DIRECTORS' REPORT 2023-24

The Board believe that for the year of 2024/2025 a reserve of £40,000 above the value of the Fixed Assets is required to run the Centre satisfactorily.

RELEVANT ORGANISATIONS

Bankers:	The Co-operative Bank, 1 Balloon St, Manchester, M60 4EP
Solicitor:	Johns Elliott, 40 Linenhall St, Belfast, BT2 8BA
Insurers:	Hiscox Underwriting Ltd, 1 Great St Helens St, London, EC3A 6HX
Independent Examiner	I H Lindsay, 5 Marmont Park, Belfast. BT4 2GR

DIRECTORS' RESPONSIBILITIES STATEMENT

The directors are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing those financial statements, the directors are required to:

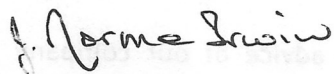
- select suitable accounting policies and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

SMALL COMPANIES' EXEMPTION

The report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

This report was approved by the Board on 30th August 2024 and signed on its behalf by:



Norma Irwin
Chairman

Independent examiner's report to the charity trustees of Kelvin Malone Bridge Centre

I report on the accounts of the company for the year ended 31st March 2024 which are set out on pages 7 to 9.

Respective responsibilities of charity trustees and examiner

As the charity trustees (and also the directors of the company for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006. Having satisfied myself that the charity is not subject to audit under company law, and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act. The examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

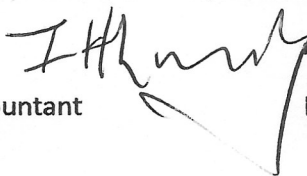
My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 386 of the Companies Act 2006
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland
4. That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

Name: Ian Lindsay



Address

5 Marmont Park, Belfast BT4 2GR

Retired Chartered Accountant

Date

31 August 2024

Kelvin Malone Bridge Centre

Statement of Financial Activities (inc Income and Expenditure account) for the year ended 31/03/2024

	31/03/2024	31/03/2023
Incoming resources from general funds		
Table money		
Weekly	8,400	6,381
Competitions	435	267
BBO	2,852	3,928
Classes	1,046	933
Refreshment sales	794	624
Subscriptions	4,593	5,313
Fundraising	0	0
Ground rent receivable	3,682	3,682
Service charge receivable	380	380
Room Hire	275	0
Donation Holywood Bridge Club	0	5,214
Catering NIBU events	314	0
Charity events	737	435
Special events	1,392	303
Business Interruption Insurance	0	792
Donations	51	30
Interest rec	1,426	634
	<u>26,376</u>	<u>28,917</u>
Resources expended		
Cost of goods sold and other costs		
Ground rent payable	-7,364	-7,364
Service charge payable	-760	-950
Light, heat and water	-1,734	-2,618
Repairs	-599	-608
Legal and Accountancy fees	-328	-658
Prizes	-2,540	-1,250
Refreshment purchases	-203	-194
Special events expenses	-854	-260
Cleaning payments	-1,042	-910
Household	-79	-57
Computer and website expenses	-322	-293
Post	-90	-78
Nibu affiliation	-895	-1,045
Competition fees and expenses	-315	-165
Insurance	-2,945	-2,609
Charity competitions	-737	-485
Bridge supplies and sundries	-168	-8
Depreciation on Property	-1,629	-1,629
Other Depreciation	0	0
	<u>-22,604</u>	<u>-21,181</u>
Surplus/Deficit for year	<u><u>3,772</u></u>	<u><u>7,737</u></u>

Registered Number

NI 615888

Kelvin Malone Bridge Centre

Micro-entity Balance Sheet as at

31/03/2024

31/03/2023

Fixed Assets

167,735

169,364

Current Assets

Refreshment Stock

0

0

Debtors

4,082

3,252

Deposit account Redwood Bank

48,225

46,798

Bank current account

24,050

21,138

Cash on hand

300

0

76,656

71,188

Current Liabilities

Creditors

1,833

-1,766

74,823

69,422

Total Net Assets

242,558

238,786

The funds of the charity

Unrestricted funds

Brought forward

-238,786

-231,049

Surplus/Deficit for year

-3,772

-7,737

-242,558

-238,786

For the year ended 31/03/2024 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies

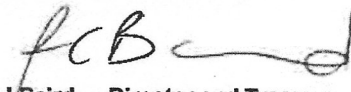
The members have not required the company to obtain an audit of its accounts in accordance with section 476 of the Companies Act 2006

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the micro-entity provisions and delivered in accordance with the provisions applicable to the subject to the small companies' regime.

Approved by the board on 30th August 2024

And signed on their behalf by



J Baird Director and Treasurer

Kelvin Malone Bridge Centre

Notes to the Financial statements for the year ended 31/03/2024

1 Accounting Policies

The financial statements have been prepared in accordance with applicable standards and under the Historic cost convention

Income and expenditure are stated net of VAT

Depreciation is provided on tangible assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful life as follows:

Property	Straight line over 120 years
Computer wquipment	20% of cost
Other equipment	20% of cost

Stock Is valued at the lower of cost or net realisable value.

2 Restricted Funds

There are no Restricted Funds

3 Tangible Assets

		Leasehold Property	Fixtures and Equipment	Total
Cost				
As at	31 March 2023	195,447	18,409	213,856
Additions			0	0
As at	31 March 2024	<u>195,447</u>	<u>18,409</u>	<u>213,856</u>
Depreciation				
As at	31 March 2023	26,083	18,409	44,492
Charge for period		1,629	0	1,629
As at	31 March 2024	<u>27,712</u>	<u>18,409</u>	<u>46,121</u>
Net book value				
As at	31 March 2023	169,364	0	169,364
As at	31 March 2024	<u>167,735</u>	<u>0</u>	<u>167,735</u>