Castle Cary Bridge Club

Annual Report and Financial Statements

for the year ended 30th September 2025

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Castle Cary Bridge Club
Annual report
for the year ended 30th September 2025

Address

The Club Committee holds its regular meetings at 6 Park Place, Castle Cary, BA7 7EG.

Bridge sessions are held at Caryford Hall on Thursday evenings and an on-line (Realbridge) Bridge session is held in conjunction with Sherborne Bridge Club on Wednesday evenings.

Committee members

Members of the Committee who served during the year were:

Belinda Simson (Chair)
Margaret Bebbington (Secretary)
Charles Hallows (Treasurer)
Ian Dowler
Jules Goddard

Bankers

The Club holds a bank account with Metro Bank. The Club also holds an account with SumUp Payments Ltd to facilitate card transactions for members.

Governance and management

The Club agreed an updated Constitution in November 2024, and, under that Constitution, the Club is managed by the Committee and members of the committee are elected each year at the Club's Annual General Meeting. The Committee has the power to co-opt members to fill any causal vacancies.

The Club does not operate with the objective of generating a surplus, and the Committee reviews the financial position and full year projections at each meeting.

During the year, the Committee reviewed and updated the Reserves policy and agreed a long-term target for General Reserves of between £800 and £1,200. In order to ensure that the Club has sufficient funds to cover the cost of replacing essential equipment when required, an Equipment Replacement Reserve has been created with an annual revenue contribution of £700, from which all relevant replacement equipment will be purchased

Aims and objectives

The objectives of the Club are to provide facilities to play Bridge and to promote the game of Contract Bridge. We aim is to provide friendly but competitive bridge that gives every player to opportunity to enjoy the game. Our host system for our Thursday evening sessions ensures that everyone who comes to play Bridge is assured of a game.

Chairman's Review

We have run 51 (2024: 50) Thursday evening Bridge sessions with an average attendance of 18.9 (2024: 19.6) players.

The On-line bridge sessions run in conjunction with Sherborne Bridge Club continues to be well supported, with 51 (2024: 52) sessions run in the year and an average attendance was slightly higher at 33.1 (2024: 32.8) players. The surplus generated from the on-line bridge sessions is divided equally between Castle Cary and Sherborne Bridge Clubs. In the financial year, the Club's share of the surplus was £844.08 (2024: £847.07). We are grateful for the work of Barry Blight, Alan Atkinson and Pip Duncan (Sherborne) for their contribution to running the on-line Bridge sessions.

The Galhampton Club (Wednesday afternoon) run by Barry and Meg Blight continues to be supported by members and provides a useful development opportunity for new and potential members to develop their game. We have welcomed a number of new players that have come from Galhampton and need to make ourselves more accessible to try and encourage even more in the future.

In August, we ran an "Open Evening" in a Swiss Pairs format. This was well supported with seven full tables and a number of new players attending. We hope to organise more events of this nature in the future as part of a programme to encourage new members to the Club.

The Club continues to be represented in the Somerset County League with teams organised by Sue Johnson. The "A" team finished 5th in Division 2 whilst the "B" team finished 2nd in Division 3. Unfortunately, due to a restructuring of the League, the "B" team will not be promoted and will remain in Division 3 for the coming year.

The Committee have continued to work throughout the year to ensure that everything runs smoothly. Sarah Duncan and Alan Atkinson stepped down from the Committee at the AGM held in October 2024 and our thanks to both of them for their hard work and support over many years should be placed on record.

The Club continues to use its resources to invest in the future. With the support of the Club, Ian Dowler, Charles Hallows and Belinda Simson set up a series of teaching sessions to help players improve their bridge knowledge and skills and to encourage new players and new members into the Club.

On behalf of the committee:

Belinda Simson 8th October 2025
Chair

Castle Cary Bridge Club
Income & Expenditure Statement
for the year ended 30th September 2025

	Note	2024/25 £	2023/24 £
Income			
Membership Fees		355.00	385.00
Table money		2,310.00	1,977.57
CC/SH online	1	844.08	847.07
CC/SH re EBU Fees		767.10	760.02
Grants	7	-	942.50
Donations	2	342.00	280.00
Other income		480.01	-
Total Income		**5,098.19**	**5,192.16**
Expenditure			
Hall Hire		(1,890.24)	(1,296.00)
EBU Fees		(412.58)	(413.08)
EBU Fees re CC/SH		(767.10)	(760.02)
Equipment & Consumables		(389.28)	(3,968.92)
EBU Subscription		(30.00)	(29.00)
Insurance		(138.09)	(138.09)
SCBA League Fees		(70.00)	(70.00)
Charity Donations	2	(342.00)	(380.00)
Social Bridge Events		(234.43)	(184.81)
Equipment Replacement Reserve	6	(700.00)	-
Other expenditure		(199.90)	(490.69)
Total Expenditure		**(5,173.62)**	**(7,730.61)**
Surplus / (Deficit) for the period		**(75.43)**	**(2,538.45)**

Castle Cary Bridge Club
Statement of Assets and Liabilities
at 30th September 2025

Balance Sheet	Note	30th Sept 2025 £	30th Sept 2024 £
Debtors	3	-	1,328.35
Bank Balance	4	2,249.10	4,302.02
Cash in hand		-	-
Total Assets		**2,249.10**	**5,630.37**
Creditors	5	(417.56)	(4,087.90)
Prepaid Member Balances	5	(172.00)	(10.00)
Total Liabilities		**(589.56)**	**(4,097.90)**
Net Assets		**1,659.54**	**1,532.47**
Equipment Replacement Reserve	**6**	202.50	-
General Reserves	6	1,457.04	1,532.47
Total Reserves		**1,659.54**	**1,532.47**

Assets are fully expensed as acquired and are not therefore shown in these Accounts as Fixed Assets. In addition to the assets and liabilities shown in these financial statements, the Club also holds various assets that have been fully expensed, with an estimated replacement cost of £7,580.00.

Fixed Assets Replacement Cost	30th Sept 2025 £	30th Sept 2024 £
Bridgesorter Dealing machine	3,730.00	3,730.00
Bridgemate Scoring Terminals	1,770.00	2,000.00
Computer	600.00	600.00
Bridge Tables	1,000.00	1,000.00
Bidding Boxes	200.00	100.00
Total Fixed Assets	**7,300.00**	**7,430.00**

The Committee agreed a Reserves Policy during the year to ensure funds would be available to replace essential equipment when required. Under this policy, £700 each year would be transferred to an "Equipment Reserve" with any equipment purchases to be funded from this reserve.

These financial statements were accepted by the Committee for presentation to the Members for approval.

Charles Hallows
Treasurer

Castle Cary Bridge Club
Independent Review Statement
for the year ended 30th September 2025

Respective responsibilities of the Committee and Independent Examiner

The Club's Committee is responsible for the preparation of the accounts and to make those available for review by the Independent Examiner. It is the independent Examiners responsibility to examine those accounts and to state whether particular matters have come to their attention through their review.

Basis of Independent Review

The Independent Review includes a review of the accounting records kept by the club 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 Treasurer on behalf of the committee 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.

These financial statements are prepared on an Income and Expenditure basis and summarise the income received, and expenditures made during the financial year. The statement is prepared on an accrual basis, such that all income and expenditure for the accounting year are considered, regardless of whether they have been paid or received.

Independent Examiner's statement

In the course of my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records and to prepare accounts which accord with the accounting records have not been met.

R.P. Bull

Roger Bull
8th October 2025

Castle Cary Bridge Club
Notes to the accounts
for the year ended 30th September 2025

Basis of Accounts

These financial statements are prepared on an income and Expenditure basis and summarise the income received, and expenditures made during the financial year. The statement is prepared on an accrual basis, such that all income and expenditure for the accounting year are considered, regardless of whether they have been paid or received.

Explanatory notes are below:

1. On-Line Bridge

The Wednesday evening on-line bridge sessions are run as a 50:50 joint venture between Castle Cary Bridge Club and Sherborne Bridge Club. Any surplus is shared equally between the two clubs and is paid each quarter. Results are recorded with the EBU under the Club's membership and the accounts above reflect the share of surplus plus EBU UMS charges recharged by the Club.

The Income and Expenditure Statement and Balance Sheet for the On-line Bridge is shown below for information.

Castle Cary & Sherborne On-line Bridge	**2024/25**	**2023/24**
Income & Expenditure	**£**	**£**
Income		
Table Money	3,256.00	3,278.00
Other Income	21.74	-
Total Income	**3,277.74**	**3,278.00**
Expenditure		
EBU Fees	(767.10)	(760.02)
RealBridge	(822.48)	(819.84)
Other Expenditure	-	-
Total Expenditure	**(1,589.58)**	**(1,579.86)**
Surplus / (Deficit) for the period	**1,688.16**	**1,698.14**

Castle Cary & Sherborne On-line Bridge Balance Sheet	30th Sept 2025 £	30th Sept 2024 £
Net Assets		
Bank Balance	1,391.16	1,136.30
Player balances	(1,275.00)	(1,136.30)
Creditors	(116.16)	-
Total Net Assets	**-**	**-**
Total Reserves	**-**	**-**

2. Charitable donations

Charitable Donations	2024/25 £	2023/24 £
Young Somerset (CODA Cup)	82.00	115.00
Children In Need	110.00	165.00
Cary Cares	150.00	100.00
Total	**342.00**	**380.00**

Charitable donations of £342.00 (2023: £380) were made in the year. Donations to Young Somerset (Michael Coda Cup) and Children in Need were made by way of table money collected on the respective evenings, and the donation to Cary Cares were the proceeds of the Christmas raffle.

3. Debtors

Debtors	2024/25 £	2023/24 £
SCBA Grant	-	942.50
On-Line Surplus	-	201.35
On-line re EBU UMS	-	184.50
Debtors at 30th September	**-**	**1,328.35**

Debtors at the 30 September 2025 were £Nil (2024: £1,328.35). 2024 debtors comprised the grant contribution for the new Dealing Machine from the Somerset Contract Bridge Association and sums due in respect of the surplus and EBU Universal Membership charges relating to the Castle Cary / Sherborne Realbridge on-line sessions.

4. Bank Balances

Bank Balances	2024/25	2023/24
	£	£
Santander	-	4,206.02
SumUp Payments	397.12	-
Metro Bank	1,851.98	96.00
Total Cash at Bank	**2,249.10**	**4,302.02**

During the year, the Club moved its bank account from Santander to Metro Bank. The Club also opened an account with SumUp Payments to enable members to pay their table money and membership fees via debit or credit card.

5. Creditors

Creditors	2024/25	2023/24
	£	£
The Bridge Warehouse	-	3,730.00
EBU	177.56	189.90
Hall Hire	240.00	168.00
Prepaid Member Balances	172.00	10.00
Creditors at 30th September	**589.56**	**4,097.90**

The Club's policy is to settle all creditors as they become due. The total amount due at the year-end was £589.56 (2024: £4,097.90) in respect of Caryford Hall hire (£240.00), EBU Universal Membership charges (£177.56) and advance payments received from Members (£172.00). 2024 creditors included the outstanding payment due for the Dealing Machine purchased in September 2024.

6. Reserves

During the year, the Committee reviewed and agreed a Reserves policy. The policy agreed a long-term target for General Reserves to be in the range of £800 to £1,200. It was also agreed to set up an Equipment Replacement Reserve to ensure funds would be available to replace essential equipment when required. £700 each year is to be transferred to the Equipment Replacement Reserve with any relevant equipment purchases funded from this reserve. During the year, a new laptop and new bidding box cards were purchased and funded from the Reserve.

Reserves	**Equipment Replacement £**	**General £**	**Total Reserves £**
Reserves at 1st October 2023	**-**	**4,070.92**	**4,070.92**
Transfers to Reserve	-	-	-
Expenditure met from Reserve	-	-	-
Surplus / (Deficit) for the year		(2,538.45)	(2,538.45)
Reserves at 30th September 2024	**-**	**1,532.47**	**1,532.47**
Reserves at 1st October 2024	**-**	**1,532.47**	**1,532.47**
Transfers to Reserve	700.00	-	700.00
Expenditure met from Reserve	(497.50)	-	(497.50)
Surplus / (Deficit) for the year	-	(75.43)	(75.43)
Reserves at 30th September 2025	**202.50**	**1,457.04**	**1,659.54**

7. Grants

No grants were received in the financial year (2024: £942.50)

9. Committee Members' Remuneration

There was no remuneration paid to any committee members other than reimbursement for costs incurred on Club business.

The Club policy is that the Director and the Host at each session should not be charged table money. Alan Atkinson and Ian Dowler have acted as Directors and all Committee members have acted as hosts through the year.