

The Bridge Club Aberdeen (SCIO)

Annual Report and Accounts

31 August 2025

Scottish Charity Number SC048843

The Bridge Club Aberdeen (SCIO)

Annual Report and Accounts for the year ended 31 August 2025

TRUSTEE REPORT

The Trustees present their Annual Report together with the financial statements for the year ended 31 August 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Scottish Charity Number

SC048843

Charity Address

14 Rubislaw Terrace, Aberdeen AB10 1XE

The Trustees

Carole Lovie	President	Appointed	8th December 2024
	Treasurer	Resigned	8th December 2024
David Hunter	President	Resigned	8th December 2024
Brian Willox	Secretary		
Brian Dow	Treasurer	Appointed	8th December 2024
Donald Campbell			
Stephen Findlay			
James Hunter			
Mike Hodder			
Linda Juroszek			
Sandra McIntosh			
James Ross			
Linda Topp			

The Bridge Club Aberdeen (SCIO)

Annual Report and Accounts for the year ended 31 August 2025/contd

Independent Examiner

Mrs Anne McLennan, CA
Landfall, Findon,
Portlethen
Aberdeenshire AB12 3RL

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 2025 /contd

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 objectives of the Club are to promote and organise recreational facilities for the public of all ages, which relate to the promotion, learning, teaching and playing of bridge in the interest of social welfare

In addition, we aim to encourage full use of the premises by letting out surplus space.

The Bridge Club Aberdeen (SCIO)

Annual Report and Accounts for the year ended 31 August 2025 /contd

Activities

The learners of today are the members of tomorrow so throughout 2025 the Board has continued to encourage new entrants to the world of bridge by providing lessons to adult learners. This has proved to be a successful strategy with membership numbers continuing to grow as a result. The Club continues to offer a range of Face to Face and online tournaments.

An "Andrew Robson" event was hosted by the Club in the spring which attracted 120 members and non members. Andrew Robson is a renowned professional bridge player, writer and teacher and this event allowed bridge enthusiasts to learn from Andrew and sharpen their skills.

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 Sports".

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.

The Club has been extremely successful in attracting and retaining members, post COVID so much so that certain sessions were congested and over subscribed. To resolve this, a survey of members' views on the existing tournament program and potential solutions was undertaken. This resulted in a revised tournament schedule which is now providing varied and additional playing opportunities for members. The schedule is a work in progress and the Board hope to offer additional playing opportunities in the coming year.

The survey also asked for members' views on the education program. From this, it was confirmed that education remains important to our members and so a new education framework was created, providing learning opportunities for all abilities across the club. The Learning Ladder was born! Development of this is ongoing but has been received positively by members of all rankings.

The Bridge Club Aberdeen (SCIO)

Annual Report and Accounts for the year ended 31 August 2025 /contd

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 increased during 2025 and as can be seen from the accounts, membership and tables monies have increased as we provide opportunities for increased face to face bridge.

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 partly 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 its interior, keeping it in good order. During the year, we invested in new seating and interior decorating, as well as spending significant sums on roof maintenance to keep the building wind and watertight.

RESERVES POLICY

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

The Bridge Club Aberdeen (SCIO)

Annual Report and Accounts for the year ended 31 August 2025 /contd

PLANS FOR FUTURE PERIODS

The Board will continue to offer a blend of face to face and online tournaments.

In addition to the replacements of chairs, the Board have been considering significant investment in the building. Spending on refurbishing the sash windows has been approved with work expected to start in the Spring of 2026. Other works are still in the planning stage.

Also in the Spring of 2026, the Board are bringing Cafe Bridge to Aberdeen. This is a normal game of duplicate bridge but instead of just moving tables after each round all players move between different cafes/restaurants which then repeats itself throughout the day. This is an exciting, social event that will not only benefit our members but will attract members from other clubs, towns and cities and take bridge out into the community.

For the first time, we will host the SBU National Pairs final. This is an honour for our club and we look to encourage our own members and those from other clubs in the District to participate in the heats, so as to make it a successful event. With the revised tournament and education programs now in place, we can look forward to a busy year of bridge, where we can achieve 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: -

Brian Dow

Brian Dow

Treasurer

Date *26th May 2026*

The Bridge Club Aberdeen SCIO
Year ended 31 August 2025
Receipts and Payments Account

	Note	Year ended 31 August 2025 £	Year ended 31 August 2024 £
Receipts			
Bank interest		6,019	842
Bar sales		63	494
Class fees received		960	2,525
Fundraising		3,765	0
Rent received		24,405	20,810
Subscriptions		5,268	4,398
Sundry income		1,102	0
Table monies		27,740	21,206
Total receipts from charitable activities		69,322	50,275
Payments - Property expenses			
Cleaning		5,250	4,141
Maintenance		8,257	5,224
Rates and insurance		5,260	3,963
Utilities		8,540	8,477
		27,307	21,805
Payments - others			
Bank/Credit Card Charges		483	367
Bar/Catering expenses		2,041	2,399
Equipment, fixtures, repairs and renewals		341	7,104
Fundraising Expenses		2,906	0
Independent review		285	305
Office expenses		1,008	617
Office bearers fees		0	6,500
SBU		3,383	2,658
Sundries		1,617	742
Telephone		805	486
Tutors fees		1,530	0
		14,399	21,178

The Bridge Club Aberdeen SCIO
Year ended 31 August 2025
Receipts and Payments Account (cont)

		Year ended 31 August 2025	Year ended 31 August 2024
Total payments for charitable activities		41,706	42,983
Surplus/(deficit) for the period before cost of fixed assets		27,616	7,292
Purchase of fixed assets	2	3,159	549
Surplus/(deficit) for the period after cost of fixed assets		<u>24,457</u>	<u>6,743</u>

The Bridge Club Aberdeen SCIO
Year ended 31 August 2025
Statement of Balances

	Notes	Year ended 31.8.25	Year ended 31.8.24
Funds reconciliation			
Surplus carried forward		179,884	173,141
Surplus for the period		24,457	6,743
Closing balance		204,341	179,884
represented by:-			
Assets			
Bank account		108,466	74,808
Cash balances		30	76
Building Society accounts		95,845	105,000
		204,341	179,884

All of the above relate to unrestricted funds

Other assets - unrestricted

Property at cost		4,000	4,000
Equipment at cost	2	8,803	5,645
Stock	3	449	319
Debtors	4	2,508	6,121

Other liabilities- unrestricted

Creditors	5	2,979	2,174
-----------	---	-------	-------

Approved by the trustees and signed on their behalf by:

Brian Dow

Brian Dow
Treasurer

Date: 26 May 2026

The Bridge Club Aberdeen (SCIO)
Year ended 31 August 2025

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.

Fixed assets are written off as an expense in the year and are shown at original cost in the Statement of Balances

3 Stock at 31 August 2025

	31.8.25	31.8.24
Bar and catering stock	182	304
Masterpoints in hand	267	15
	<hr/> 449	<hr/> 319

4 Debtors at 31 August 2025

	31.8.25	31.8.24
Sundry Debtors	2,508	6,121

5 Creditors at 31 August 2025

	31.8.25	31.8.24
Sundry creditors	2,979	2,174

The Bridge Club Aberdeen (SCIO)
Year ended 31 August 2025

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.

During the year payments totalling £nil (2024- £6,000) were made to certain members of the Board, who were also Trustees, for the provision of non Trustee services. A payment of £1,280 (2024 - £nil) was made to one Trustee for providing tutoring services.

**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 2025 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.

Anne McLennan

Name: Anne McLennan MA(Hons), CA

Relevant Professional Qualification: ICAS

Date: 26 May 2026