

STIRLING AND UNION BRIDGE CLUB (SUBC)

“A Scottish Charitable Incorporated Organisation SC044735”

TRUSTEES’ REPORT AND ACCOUNTS

TO 31st MARCH 2026

Stirling and Union Bridge Club

Charity Information for the period ended 31st March 2026

Charity Number: SC044735

Principal Place of Business: 35A Colquhoun Street
Stirling
FK7 7PX

Charity Trustees:

Trustees elected or re-elected at the AGM on the 7th July 2026

Anne Ritchie	Chair
Elaine Robson	Secretary
Sylvia Mackenzie	Treasurer
Gavin Keith	
Suzie Holmes	
Ivan Condon	

There were three resignations:-

1. Jean Bidwell resigned from the Board on 04.12.25 but continues as Membership Secretary.
2. Mary Storrar resigned on 07.07.26
3. Kathy McCabe resigned on 07.07.2026

Bankers: Bank of Scotland
7-13 Port Street
Stirling
FK8 2EJ

Independent Examiner: Robert Gil
10 Alexander Drive
Bridge of Allan
FK9 4QB



Stirling and Union Bridge Club

Trustees' Report for the period ended 31st March 2026

Formal purpose of the charity

SUBC was registered as a Scottish Charitable Incorporated Organisation by a constitution resolution dated 13th March 2014.

The principal activity of the charity is the promotion, learning and teaching of Bridge in the interest of social welfare, with the aim of improving the conditions of life for the persons using the facilities or participating in the activities of The Club.

Any person may apply for membership. The Board will decide whether to admit any person to membership.

The Board is elected or re-elected at the AGM each year. The Board controls the activities of the organisation. The members of The Board are known as the Charity Trustees and any new Board Member is given induction training which will enable the new Board Member to understand and familiarise themselves with the Charities Constitution, our decision-making processes and the aims of the charity. The 3 new Trustees have been given induction training. Ongoing training is provided to Trustees as required.

SUBC is recognised as a Scottish Charity by the OSCR and is exempt from taxation. The trustees have no liability in the event of the charity being wound up. The trustees are listed on Page 2. They are unpaid and only receive reimbursement for expenses incurred by them whilst carrying out duties for the charity.

Health and Safety

The board will continue to be responsible for ensuring regular risk assessments and procedures are carried out and followed. The risk register will be updated on an annual basis and any new regulations or actions requiring implementation are fed back to Board Members and Club Members as required.

Activities

Some members still prefer to play online but the vast majority play face to face at the club. Currently we have around 156 members. Teaching by Club Members continues throughout the year with the average class size being around 8 to 9 held on Friday afternoons and a further 5 to 6 on Tuesday evenings. Both of these teaching sessions have been well attended and we have gained several new members through this scheme. The teaching is led by Club Members with guidance provided by the Scottish Bridge Union (SBU)



Stirling and Union Bridge Club

CHARITY FUND RAISING EVENTS

In October over 40 members and friends enjoyed an afternoon of Contract Bridge in aid of the MND charity. Afternoon tea, sandwiches and home made cakes were served and at the end of the day over £1,770 was raised.

In November the members played in a national competition at the club. This was spread over several sessions and raised in total over £472.00 for the charity Children in Need.

Spread over a week in March members played Bridge at the club and the Table Money raised was £767.00, the Club donated the monies raised to Strathcarron Hospice.

STATEMENT OF CLUB FINANCES

The accounts cover the period from 1st April 2025 to the 31st March 2026 and are prepared on a receipts and payments basis.

The accounts show a Surplus of Income over Expenditure for the year of £2 (including Bank Interest), and total funds remain healthy at £58,670 as at 31st March, 2026 and with no liabilities.

Stirling and Union Bridge Club

Statement of Risk and Reserve Policy

The Board considers that SUBC is not exposed to any major risk. The Board will continue to review risks and establish procedures and policies to mitigate those that are identified as significant.

The Board aims to have Cash which will cover at least 3 months expenditure. The club exceeded this aim throughout the accounting period 1st April 2025 to 31st March 2026.

Statement of the Boards Responsibilities

The Board will prepare accounts for each month which will show the receipts and payments for that month.

In preparing the accounts the Board is required to :

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- State whether applicable accounting standards and statements of accounting practice have been followed.

The Board meets once a month to consider and review the monthly accounts and any other matters appertaining to the club. Minutes are taken and retained.

The Board is responsible for keeping proper accounting records which disclose at any time with reasonable accuracy the financial position of the charity and enable them to ensure that the accounts comply with the Charities Accounts (Scotland) Regulations 2006 (as amended). They are responsible for the safeguarding of the assets of the charity and hence for taking responsible steps for the prevention and detection of fraud and other irregularities.

Trustee Expenses - Trustees are unpaid and only receive reimbursement for expenses incurred by them on behalf of the Club.

The Board have reappointed Robert Gil as the Independent Examiner of SUBC at the AGM held on 7th July 2026

By Order of the Board



Anne Ritchie, Chair

Date: 21.07.26



Stirling and Union Bridge Club

Independent Examiners Report to the Board of Stirling and Union Bridge Club on the accounts of the charity for the period ended 31st March 2026

Respective Responsibilities of the Board and Examiner

The Charity's Board is 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 2008. The Charity trustees consider that the audit requirements of Regulations 10 (1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) 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 Regulations 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 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 Accounting 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.



Robert Gil - Independent Auditor

Date: 22/7/26



Stirling and Union Bridge Club

Receipts and Payments Account for the period from
1st April 2025 to 31st March 2026.

	Year 24/25 £	Year 25/26 £
INCOME		
Net Table Money Club	£18,585.04	£21,427.45
Annual Subs -SUBC	£1,560.00	£1,600.00
SBU Levy Collected	£1,524.00	£1,620.00
Bank Interest	£0.00	£2,493.83
TOTAL	£21,669.04	£27,141.28
MISC INCOME		
Donations to the Club	£81.80	£269.08
SBU re BBO	£0.00	£71.63
SBU for Insurance/Storage	£960.00	£1,058.00
TOTAL MISC INCOME	£1,041.80	£1,398.71
TOTAL INCOME	£22,710.84	£28,539.99
EXPENDITURE		
Cleaner	£2,476.80	£2,726.40
Electricity	£1,899.20	£1,746.12
Gas	£2,675.11	£2,274.03
Maintenance of Property	£6,870.32	£7,632.81
Insurances	£1,874.90	£2,174.16
TOTAL PROPERTY COSTS	£15,796.33	£16,553.52
SBU Levies	£1,524.00	£1,620.00
Donations	£1,084.30	£2,652.00
Master Points	£440.00	£440.00

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Bridge Supplies	£1,703.60	£895.13
IT/Internet and Telephone	£631.94	£3,010.37
Admin Expenses	£53.19	£181.33
Annual Dinner/Parties	£486.86	£478.77
Cards and Flowers	£119.00	£189.02
Kitchen Supplies	£30.79	£7.62
Trophies/Annual Prizes	£440.00	£422.02
Misc Costs	£62.00	£22.44
TOTAL RUNNING COSTS	£6,575.68	£9,918.70
TOTAL COSTS	£22,372.01	£26,472.22

NET SURPLUS/(DEFICIT)	£338.83	£2,067.77
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SUMMARY

Bank Balance at 1st April	£15,328.44	£15,667.27
Surplus for the year (Bank)	£338.83	£2.87
Closing Balance as at 31st March at BOS Current Acc.	£15,667.27	£15,670.14

TOTAL CLUB FUNDS

Bank of Scotland Savings	£40,935.10	£0.00
Cambridge and County Savings		£43,000.00
TOTAL CLUB FUNDS	£56,602.37	£58,670.14

These accounts were approved by the Board at its meeting on **7th July 2026** and signed on its behalf by Anne Ritchie, Chair

Stirling and Union Bridge Club

BALANCE SHEET AS AT 31st MARCH 2026

		Notes	2024/25	2024/25	2025/26	2025/26
Fixed Assets	Property	1	£900,000		£900,000	
	Fixtures, Fittings and Equipment	2	£15,928		£15,928	
Total Fixed Assets				£915,928		£915,928
Current Assets	Cash		£56,602		£58,670	
Current Liabilities			£0		£0	
Net Current Assets				£56,602		£58,670
Total Assets				£972,530		£974,598
Funds	General Fund		£972,530		£974,598	
Total Funds				£972,530		£974,598

Note 1 - The property value is based on a valuation undertaken by the surveyors D M Hall on the 11th July 2024 and represents the value of the property for reinstatement purposes.

Note 2 - In 2025/26 year the fixtures and fittings and equipment were valued by club members based on estimated value on condition and age of the asset..