

**Scottish Bridge Union SCIO**

**Report and Financial Statements  
Year ended 31 August 2025**

**Scottish Charity Number: SC051361**

## Contents

	Pages
Legal and administrative information	1
Report of the Trustees	2 - 8
Independent Examiner's report	9
Statement of financial activities	10
Balance sheet	11
Notes to the financial statements	12 -19

**Scottish Charity Number: SC051361**

# **Scottish Bridge Union SCIO**

## **Year ended 31 August 2025**

### **Legal and administrative information**

Scottish Bridge Union SCIO was incorporated as a Scottish Charitable Incorporated Organisation on 27 October 2021, charity number SC051361. All assets and liabilities from Scottish Bridge Union, an unincorporated organisation, were transferred to Scottish Bridge Union SCIO on 1 March 2022.

#### **Trustees**

Alan Robert Goodman (Chair)  
Ian Patrick  
Sarah Gunn  
Michael Hodder  
Gavin Easton (resigned 20 May 2025)  
Robert Ferrari  
Jean McLaren  
Ronan Valentine

#### **Principal Office**

Summit House  
4-5 Mitchell Street  
Edinburgh  
EH6 7BD

#### **Independent Examiner**

Jaslin Bhagrath CA  
Partner  
Henderson Loggie LLP  
The Stamp Office  
Level 5  
10-14 Waterloo Place  
Edinburgh  
EH1 3EG

#### **Bankers**

Bank of Scotland  
The Mound  
Edinburgh  
EH1 1YZ

## **Report of the Trustees**

The Trustees are pleased to present their report, together with the financial statements of the charity for the year ended 31 August 2025.

The Scottish Bridge Union (SBU) was successfully registered as a Scottish Charitable Incorporated Organisation (SCIO) in October 2021 and commenced activities on 1 March 2022.

The financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Constitution and Accounting and Reporting by 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 (FRS 102).

The Trustees can confirm they have taken into regard the Scottish Charity Regulator's (OSCR) guidance on public benefit.

### **Objectives and Activities**

#### **History**

The Scottish Bridge Union (SBU) has existed as an organisation since 1933, originally as an unincorporated organisation and on 27 October 2021 the Scottish Charitable Incorporated Organisation was formally registered under the Name "Scottish Bridge Union" (SCIO registration number 51361). All activities are the responsibility of the Trustees and Operational Management Team of the new "SCIO" SBU.

### **Vision, Mission and Goals**

The Scottish Bridge Union's (SBU) **Vision** is for Scotland to be widely recognised as a Centre of Excellence for Bridge.

Our **Mission** is to foster, promote and communicate the participation and enjoyment of bridge as a mind sport in Scotland.

In order to work towards our mission and ultimately the vision, our **Goals are**:

1. To create an effective and efficient organisation to deliver our Vision and Mission and to meet our Charitable Purposes.
2. To create opportunities to increase the number of people playing bridge.
3. To ensure the needs, interests, and enjoyment of existing and potential members are met.
4. To ensure Scotland has an increasing reputation competitively on the international stage.

## **Report of the Trustees (continued)**

### **Vision, Mission and Goals (continued)**

During the period the SBU has identified four main work areas to deliver the goals:

1. Education and development, which involves:
  - Provision of Educational materials for the teaching of bridge (adults and children)
  - Database of teachers in Scotland offering bridge teaching
  - Bridge playing opportunities for students to gain confidence in competitive play
  - Supporting bridge clubs to offer bridge teaching
  - Developing junior bridge players to become the elite players of the future
  - Supporting bridge education in schools
2. Membership support:
  - Provision of bridge playing opportunities both online and face-to-face. These are run by the SBU or by affiliated clubs
  - Adhering to World Bridge Federation (WBF) regulations and, where necessary, to investigate allegations of cheating and inappropriate behaviour, to ensure fair and honest play by all the SBU members
3. Affiliated club support:
  - Supporting clubs to offer both online and face-to-face playing opportunities
  - Supporting clubs to grow their membership and in turn to increase the membership of the SBU
4. Having a presence in the international arena of bridge playing as a sport.
  - Fielding international teams
  - Having a voice at the European Bridge League (EBL)

### **Achievements and performance**

#### **Members**

The SBU had around 4,700 members in 2025, similar numbers to 2024.

A major drive to increase the take-up of bridge and to expand our membership was undertaken as part of the Festival of Bridge (9-15 September 2024). Its aims were to foster awareness and interest in Bridge as a mindsport for all ages and abilities, as well as raising funds for Cancer Research UK. The SBU collaborated with the EBU to make this a successful initiative, and there were over 50 events planned for September 2024 in Scotland alone. Most of the planning and preparation for this event took place during the spring and summer of 2024. The event was deemed a success with 1:1 contact made with 60 affiliated clubs and over 300 events arranged in and around the Festival week. The challenge is now to continue to build on momentum and drive interest in bridge.

#### **Education**

We have been developing education initiatives aimed to entice new players along to their local clubs. The SBU's education and club support volunteers have been working together to ensure that clubs have free access to high quality teaching materials, can develop the skills that they need to run an informative and enjoyable programme of lessons, and have the tools to promote them. The SBU provides help to support our clubs to build confidence in their students, so that they will progress to playing in their local club competitions.

## **Report of the Trustees (continued)**

### **Education (continued)**

Over the course of the last year, the SBU

- Ran three seminars to improve the play and experience of developing players.
- Ran an online “Summer School” over six weeks to enable new players to keep playing and be ready to return to clubs in the Autumn.
- Provided financial support for Play and Learn initiatives in Ayr and Lanark and Dumfries to encourage new and developing players.
- Added a SAYC course to the Teaching materials available to expand the options for teachers.
- Ran two competitions for new or fairly new players (Hugh Kelsey Cup for Beginners and Thea Teale Trophy for Bronze Players) with special prizes to encourage novice players.
- Started to produce a “fast track” course to entice younger adults into clubs.
- Set up a WhatsApp Group to support teachers.

### **Junior Development**

In July 2024 the SBU appointed their first youth education co-ordinator, who worked collaboratively with the University of Stirling (Bridge as a Mindsport for All “BAMSA”) and teachers in schools to look at ways of developing and managing youth bridge in Scotland. This initiative forms part of SBU’s commitment to ensuring the future of Bridge playing for all ages and abilities in Scotland.

With the combined efforts of the youth education coordinator and other volunteers, the SBU ran a successful Summer Camp for U18s in Stirling. This was attended by 37 children including an overseas contingent. The feedback from the camp was excellent and another Camp is planned for June 2026.

### **Tournaments and competitive bridge playing opportunities**

The SBU continues to run many events face to face and online. We note a gradual decline in numbers attending national events – both online and face to face. We are trialing various initiatives to boost attendance, but the reluctance to compete is also reflected at club level. The attendances at some weekend events were disappointing eg Mixed, Stirling/Edwin Berry and Men/Women. Splitting these tournaments and / or moving online will be used in the future. Simultaneous pairs continue to be very popular. The attendance at the National Congress in Peebles was low and is unlikely to be continued from 2026. The Overseas Congress, this year held in Spain, continues to run successfully.

Winter Fours, SOL and Bronze League continue well enough though numbers are on a slow downwards trajectory.

The Scottish Cup has been made face to face only, reducing entries but an online knockout will also be run in the New Year 2026.

### **Affiliated club support**

The Club Support Convenor hosts quarterly Zoom meetings for clubs across Scotland. These meetings provide a valuable forum for the Bridge community to connect, share experiences, and support one another on a wide range of topics, including Tournament Director training, teaching resources, technical support and equipment recycling.

The Convenor has also produced two guidance summaries for clubs: How to Run a Successful Bridge Club Post-Pandemic and The Benefits of Affiliation with the SBU. These documents are available to assist clubs in strengthening their operations and enhancing member engagement.

## **Report of the Trustees (continued)**

### **International**

During the year, the SBU took part in the Teltscher and Lady Milne Home Internationals.

The SBU hosted the first weekend of the Camrose Home International, in the Adamton Hotel. Players from our Junior squads provided vugraph support, which was much appreciated by viewers and visiting home nations. Visiting players praised the SBU for its well run tournament and efforts to contain costs for all.

The SBU sent 6 pairs to the European youth pairs in Italy in July 2025. They had modest success, but all gained from the experience. The two pairs in the U21 event were all under 18 and will undoubtedly do better in the future.

### **Plans for the Future**

As the SBU moves into 25/26 and beyond, the mood is positive and ambition great. We have identified priority areas that need focus and support and the SBU has encompassed these areas into the Operating Plan for 2025/27:

- The Trustees continue to work towards the goal of creating an effective and efficient organisation – see Key Management Personnel below;
- The introduction of masterclasses and opportunities to improve your bridge for intermediate players;
- Enhancing the portfolio of education materials to include a foundation /fast track course, which will appeal to more people;
- Expansion of our club support function by hosting quarterly zoom sessions for clubs to share their challenges and success stories, as well as presentations from the Chief TD and Education convenor.
- Promotional and marketing campaign to drive awareness of bridge as a game relevant to modern society;
- Working with clubs to identify what members want – attendance at competitions is decreasing for both national events and club tournaments. Part of the marketing campaign will be to assess whether the SBU and its clubs, are providing what modern society wants from a bridge club.
- Providing more opportunities for bronze players to experience competitive bridge amongst their peers. with a new dedicated congress for Bronze and Silver players in June 26.
- The SBU has introduced an incentive scheme to encourage players to take part in National Events with “The Race to Aviemore”. The National Congress will now take place in November in Aviemore with the hope to increase numbers in the future.

### **Financial Review**

There were incoming resources for the year of £159,389 (2024: £159,719). There was expenditure of £131,314 (2024: £167,470), resulting in a surplus for the year of £28,075 (2024: £7,751 deficit). Details of incoming resources and resources expended are shown in the Statement of Financial Activities (SOFA) on page 10 and the accompanying notes.

## **Report of the Trustees (continued)**

### **Reserves policy**

Total funds of £285,414 are carried forward to 2025/26, as detailed in note 10 on page 18. These are made up of restricted, designated and unrestricted reserves as follows:

#### **Restricted Reserves**

Youth development fund £2,931. This relates to donations and expenditure restricted to youth development and competing at international tournaments.

#### **Designated Reserves**

The Trustees have designated the following funds:

- Technological fund £45,100 to cover the remaining costs of the upgrade to MEMPAD, as well as future costs of updating and developing the website and other IT capital projects.
- Contingencies and unforeseen costs fund £50,000

#### **General Unrestricted Funds**

The Trustees wish to maintain a level of general unrestricted funds that would cover at least 6 months expenditure. The current figure of £187,383 is within this limit.

### **Structure, Governance and Management**

SBU is a Scottish Charitable Incorporated Organisation governed by its Constitution. The Charity is a two-tier SCIO consisting of:

- Members: who are primarily based in Scotland and are interested in the game of bridge. They have the right to attend members' meetings and appoint people to serve on the Board of Trustees, and
- The Board: who hold regular meetings and generally control the activities of the charity.

#### **Board of Trustees**

The Trustees are responsible for governance of the charity. The structure and management of the SCIO has been established, with Trustees meeting regularly to review strategic planning, risk management, key policies as well as updates on areas of activity. With the appointment of the Operations Co-Ordinator in January 2025, the Board of Trustees has been able to delegate some of the operational responsibilities to that person and the Convenors. This has allowed the Board to concentrate more fully on its governance responsibilities as listed above and in the authority reserved to it in the SBU's Scheme of Delegation.

The other key role of the Board of Trustees is to support and, where appropriate, constructively challenge the Operations Co-Ordinator as they carry out their duties.

There are 2 standing committees of the Board: Finance, and Law and Ethics. Each committee exists to consider, advise and make recommendations to the Board on their specific area.

Recruitment of new trustees is carried out in one of two ways:

- Invitation for nominations of trustees ahead of the AGM – members are invited to apply to be nominated as a trustee by contacting the Chair, with details of their relevant skills and experience.
- Occasionally members and non-members, with relevant skills and experience, are appointed as trustee by the board, prior to an AGM. Their appointment stands until the following AGM, at which point they will need to be elected by the members.

## **Report of the Trustees (continued)**

### **Key Management Personnel and Operational Responsibilities**

Major changes in the SBU's governance structure have been implemented during the financial year, with the appointment of a salaried part-time Operations Co-Ordinator in January 2025. This has allowed the Trustees to delegate much of the SBU's operational control. The operational management function of the SBU rests mainly with key convenors and volunteers under the co-ordination and leadership of the Operations Co-Ordinator.

A new organisational structure was implemented during the year, focusing on the key charitable activities of the organisation and supporting its members. All of the key convenors are voluntary positions apart from Finance which is now led by a salaried part-time Financial Controller.

International representation is currently under the direct control of the Board.

During the year the volunteers, including the Board of Trustees, have contributed over 8,000 unpaid hours towards the delivery of the charity's objectives and to ensure the organisation continues to provide a high standard of teaching and playing opportunities.

The Trustees would like this contribution to be properly valued and appreciated when reading the accompanying financial statements.

### **Risks and Uncertainties**

The Board of Trustees regularly review and assess the strategic risks to which the charity is exposed. Systems and control measures are in place for the Trustees and Operations Co-Ordinator to monitor and manage these risks.

### **Reference and Administrative Details**

Scottish Bridge Union is a Scottish Charitable Incorporated Organisation (SCIO) SC051361 regulated by the Scottish Charity Regulator (OSCR).

### **Executive Committee**

The Executive Committee of the SCIO are its Trustees for the purpose of charity law. The Trustees serving during the year and since the year end were as follows:

Sarah Gunn (Chair)  
Alan Robert Goodman  
Ian Patrick  
Michael Hodder  
Gavin Easton (Resigned May 2025)  
Robert Ferrari  
Jean McLaren  
Ronan Valentine

## **Report of the Trustees (continued)**

### **Statement of Trustee Responsibilities**

The Trustees are responsible for preparing the annual report and the financial statements in accordance with applicable Law and United Kingdom Generally Accepted Accounting Practice (UK GAAP). Under the SCIO's Constitution, the Trustees are required to ensure that full and punctual accounts are prepared in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The Trustees also have regard to the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities". Under this legislation, the Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the SCIO and of the incoming resources and application of resources of the charity for that period.

In preparing these financial statements, the Trustees are required to:

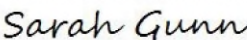
- select suitable accounting policies and then apply them consistently
- observe the methods and principles of the Charities SORP
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- prepare the financial statements on a going concern basis unless it is inappropriate to assume the SCIO will continue in operation

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the SCIO and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Constitution. 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.

### **Provision of Information to Independent Examiners**

The Trustees at the date of approval of this Trustees' report confirm that, so far as they are individually aware, there is no relevant information of which the independent examiners are unaware; and each Trustee has taken all the steps that they ought to have taken to make themselves aware of any relevant information and to establish that the charity's independent examiner is aware of that information.

Approved by the Trustees and signed on their behalf

  
Sarah Gunn - 2026-02-06, 19:11:38 UTC

Trustee

..... 6 February ..... 2026

## **Independent Examiner's report to Trustees of Scottish Bridge Union SCIO**

I report on the financial statements of the charity for the year ended 31 August 2025 which are set out on pages 10 to 19.

This report is made to the Trustees, as a body, in accordance with the terms of my engagement. My work has been undertaken to enable me to report my opinion set out below and for no other purpose. To the fullest extent permitted by law I do not accept or assume responsibility to anyone other than the Trustees, as a body, for my work or for this report.

### **Respective responsibilities of the 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) (a) to (c) 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 2006 Accounts Regulations. 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 (as amended); and
  - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended);
  -have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

  
Jaslin Bhagrath - 2026-02-08, 15:29:40 UTC

Jaslin Bhagrath CA  
Partner  
For and on behalf of Henderson Loggie LLP  
Chartered Accountants  
The Stamp Office  
Level 5  
10-14 Waterloo Place  
Edinburgh  
EH1 3EG

8 February, 2026

**Scottish Bridge Union SCIO**  
Year ended 31 August 2025

**Statement of financial activities**

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £
<b>Income from:</b>									
Donations & legacies	4	50,497	-	3,267	53,764	64,823	-	2,000	66,823
Charitable activities	5	98,322	-	-	98,322	86,821	-	-	86,821
Investments – bank interest		7,303	-	-	7,303	6,075	-	-	6,075
<b>Total income</b>		<b>156,122</b>	<b>-</b>	<b>3,267</b>	<b>159,389</b>	<b>157,719</b>	<b>-</b>	<b>2,000</b>	<b>159,719</b>
<b>Expenditure on:</b>									
Charitable activities	6	(127,378)	-	(3,936)	(131,314)	(158,070)	(4,900)	(4,500)	(167,470)
<b>Total expenditure</b>		<b>(127,378)</b>	<b>-</b>	<b>(3,936)</b>	<b>(131,314)</b>	<b>(158,070)</b>	<b>(4,900)</b>	<b>(4,500)</b>	<b>(167,470)</b>
<b>Net income / (expenditure)</b>		<b>28,744</b>	<b>-</b>	<b>(669)</b>	<b>28,075</b>	<b>(351)</b>	<b>(4,900)</b>	<b>(2,500)</b>	<b>(7,751)</b>
<b>Transfer between funds</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>28,744</b>	<b>-</b>	<b>(669)</b>	<b>28,075</b>	<b>(351)</b>	<b>(4,900)</b>	<b>(2,500)</b>	<b>(7,751)</b>
<b>Reconciliation of funds</b>									
Total funds brought forward		158,639	95,100	3,600	257,339	158,990	100,000	6,100	265,090
<b>Total funds at 31 August 2025</b>	<b>10</b>	<b>187,383</b>	<b>95,100</b>	<b>2,931</b>	<b>285,414</b>	<b>158,639</b>	<b>95,100</b>	<b>3,600</b>	<b>257,339</b>

The notes on pages 12 to 19 form part of these financial statements.

**Scottish Bridge Union SCIO**  
Year ended 31 August 2025

**Balance sheet**

	Note	2025 £	2025 £	2024 £	2024 £
<b>Fixed assets</b>					
Intangible assets	7		28,000		35,000
<b>Current assets</b>					
Debtors	8	8,625		5,921	
Cash at bank and in hand		254,095		227,046	
		<u>262,720</u>		<u>232,967</u>	
<b>Current liabilities</b>					
Creditors due within one year	9	(5,306)		(10,628)	
		<u>262,720</u>		<u>232,967</u>	
<b>Net current assets</b>			<b>257,414</b>		<b>222,339</b>
Net assets			<u><b>285,414</b></u>		<u><b>257,339</b></u>
<b>Represented by:</b>					
<b>Funds of the charity</b>					
	10				
Unrestricted funds		187,383		158,639	
Designated funds		95,100		95,100	
Restricted funds		2,931		3,600	
		<u>187,383</u>		<u>158,639</u>	
<b>Total funds</b>			<u><b>285,414</b></u>		<u><b>257,339</b></u>

Approved by the Trustees and signed on their behalf

*Sarah Gunn*  
Sarah Gunn - 2026-02-06, 19:11:38 UTC  
Trustee

...6 February 2026

The notes on pages 12 to 19 form part of these financial statements.

## **Notes to the financial statements**

### **1. Accounting policies**

#### **1.1 Basis of accounting**

The Scottish Bridge Union SCIO is a Scottish Charitable Incorporated Organisation. The charity was registered in Scotland on 27 October 2021 and commenced operations on 1 March 2022 when the assets and liabilities of Scottish Bridge Union were transferred.

The address of the registered office is Summit House, 4-5 Mitchell Street, Edinburgh, EH6 7BD.

The financial statements have been prepared in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102)".

The preparation of financial statements in compliance with FRS 102 requires the use of certain critical accounting estimates. It also requires management to exercise judgement in applying the accounting policies as detailed in note 2.

The charity is a public benefit entity as defined by FRS102.

The presentation currency of these financial statements is GBP with rounding to the nearest GBP.

#### **1.2 Going concern**

These financial statements have been prepared on a going concern basis which assumes that the charity will continue its operations. There are no material uncertainties that exist or material changes in the way the charity operated and the Trustees consider it appropriate to prepare financial statements on a going concern basis.

#### **1.3 Income**

Income is recognised when the charity has entitlement to the funds, when it is probable that the income will be received, and the amount can be measured reliably. Net donations are accounted for in the period in which they are receivable with any recoverable tax being included to record the donations at their gross value.

#### **1.4 Expenditure**

Expenditure is recognised as soon as there is a legal or constructive obligation committing the Charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. The charity is VAT registered and accordingly expenditure is shown as net of VAT where VAT is recoverable.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

## **Notes to the financial statements (continued)**

### **Accounting policies (continued)**

#### **1.4 Expenditure (continued)**

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include governance costs which support the charity's programmes and activities. These costs include the expenses of the statutory accounts and legal and professional fees.

#### **1.5 Intangible fixed assets**

Intangible assets acquired separately from a business are recognised at cost and are subsequently measured at cost less accumulated amortisation and accumulated impairment losses.

Amortisation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Software development	16.67% straight line
----------------------	----------------------

Software development is amortised once the asset is in use.

#### **1.6 Financial instruments**

The charity's cash at bank and in hand and trade and other debtors and its trade and other creditors and bank overdrafts are measured initially at the transaction price, including transaction costs, and subsequently at amortised cost using the effective interest method. Debt instruments that are payable or receivable within one year are measured at the undiscounted amount of the cash or other consideration expected to be paid or received.

#### **1.7 Cash and cash equivalents**

Cash and cash equivalents include cash at bank and in hand and highly liquid interest-bearing securities with maturities of eighteen months or less subject to insignificant risk of changes in value.

#### **1.8 Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount.

#### **1.9 Fund accounting**

Unrestricted funds are incoming resources generated for the objects of the charity without further specified purpose and are available as general funds. Designated reserves form part of unrestricted funds and comprise funds which the Trustees are free to use at their discretion in accordance with the charitable objects of the Trust. Designated funds are those set aside for particular purposes. Restricted funds are subject to specific conditions authorised by the donor.

#### **1.10 Taxation**

The organisation is recognised by HMRC as a charity and no charge for taxation arises on the results of the year.

## Notes to the financial statements (continued)

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

### 3. Remuneration of Trustees and staff

The Trustees and employees are considered to be key management. The Trustees receive no remuneration. The total employment benefits of the key management personnel were £26,327 (2024: £11,037).

During the year, one (2024: three) trustee was reimbursed for expenses totaling £609 (2024: £1,215). During the year no Trustees (2024: one) donated to the SCIO (2024: £150).

#### Number of employees

	2025	2024
The average number of employees throughout the year was:		
Administration	2	1
	<u>2</u>	<u>1</u>

#### Employment costs

	2025 £	2024 £
Wages and salaries	26,327	10,250
Social security costs	-	787
	<u>26,327</u>	<u>11,037</u>

There were no employees in the current year receiving emoluments in excess of £60,000.

**Scottish Bridge Union SCIO**  
Year ended 31 August 2025

**Notes to the financial statements (continued)**

	4. Income from donations & legacies		5. Income from charitable activities																														
	Unrestricted £	Restricted £	Total 2025 £	Unrestricted £	Restricted £	Total 2025 £	Unrestricted £	Restricted £	Total 2025 £	Unrestricted £	Restricted £	Total 2025 £	Unrestricted £	Restricted £	Total 2025 £	Unrestricted £	Restricted £	Total 2025 £	Unrestricted £	Restricted £	Total 2025 £	Unrestricted £	Restricted £	Total 2025 £	Unrestricted £	Restricted £	Total 2025 £	Unrestricted £	Restricted £	Total 2025 £			
	45,779	-	45,779	22,080	-	22,080	11,741	-	11,741	45,371	-	45,371	11,741	-	11,741	45,371	-	45,371	11,741	-	11,741	45,371	-	45,371	11,741	-	11,741	45,371	-	45,371	11,741	-	11,741
Subscriptions	37	3,267	3,304	63,930	-	63,930	65,711	-	65,711	4,452	2,000	6,452	65,711	-	65,711	4,452	2,000	6,452	65,711	-	65,711	4,452	2,000	6,452	65,711	-	65,711	4,452	2,000	6,452	65,711	-	65,711
Donations - general	4,681	-	4,681	2,625	-	2,625	53	-	53	15,000	-	15,000	53	-	53	15,000	-	15,000	53	-	53	15,000	-	15,000	53	-	53	15,000	-	15,000	53	-	53
Legacies	50,497	3,267	53,764	9,687	-	9,687	9,316	-	9,316	64,823	2,000	66,823	9,316	-	9,316	64,823	2,000	66,823	9,316	-	9,316	64,823	2,000	66,823	9,316	-	9,316	64,823	2,000	66,823	9,316	-	9,316
	98,322	-	98,322	98,322	-	98,322	86,821	-	86,821	66,823	2,000	68,823	86,821	-	86,821	66,823	2,000	68,823	86,821	-	86,821	66,823	2,000	68,823	86,821	-	86,821	66,823	2,000	68,823	86,821	-	86,821

**Notes to the financial statements (continued)**

6. Expenditure on charitable activities	Unrestricted		Designated		Restricted		Total 2025		Unrestricted		Designated		Restricted		Total 2024	
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Administrative expenses	3,066	-	-	-	-	-	3,066	-	4,985	-	-	-	-	-	-	4,985
WBF/EBL/BGB Fees	9,878	-	-	-	-	-	9,878	-	9,438	-	-	-	-	-	-	9,438
Junior International incl European and World	12,003	-	-	-	-	-	12,003	-	8,926	-	-	4,500	-	-	-	13,426
Insurance	2,103	-	-	-	-	-	2,103	-	2,005	-	-	-	-	-	-	2,005
Trials & TD training	720	-	-	-	-	-	720	-	1,479	-	-	-	-	-	-	1,479
Website & Mepad	6,096	-	-	-	-	-	6,096	-	4,521	-	-	-	-	-	-	4,521
Competition & congress costs	32,264	-	-	-	-	-	32,264	-	32,017	-	-	-	-	-	-	32,017
Education and development costs	11,071	-	3,936	-	-	-	15,007	-	8,939	-	-	-	-	-	-	8,939
Subscriptions	976	-	-	-	-	-	976	-	884	-	-	-	-	-	-	884
Bookkeeping	2,185	-	-	-	-	-	2,185	-	12,125	-	-	-	-	-	-	12,125
Computer costs	1,403	-	-	-	-	-	1,403	-	697	4,900	-	-	-	-	-	5,597
Bank charges	1,644	-	-	-	-	-	1,644	-	1,018	-	-	-	-	-	-	1,018
Advertising	2,047	-	-	-	-	-	2,047	-	13,149	-	-	-	-	-	-	13,149
Adult International incl European	4,285	-	-	-	-	-	4,285	-	37,450	-	-	-	-	-	-	37,450
Staff costs (Note 3)	26,327	-	-	-	-	-	26,327	-	11,037	-	-	-	-	-	-	11,037
Amortisation	7,000	-	-	-	-	-	7,000	-	7,000	-	-	-	-	-	-	7,000
Club support costs	650	-	-	-	-	-	650	-	-	-	-	-	-	-	-	-
Charitable donations	1,180	-	-	-	-	-	1,180	-	-	-	-	-	-	-	-	-
Governance - independent examiner fees	2,480	-	-	-	-	-	2,480	-	2,400	-	-	-	-	-	-	2,400
	<b>127,378</b>		<b>3,936</b>				<b>131,314</b>		<b>158,070</b>		<b>4,900</b>		<b>4,500</b>			<b>167,470</b>

**Notes to the financial statements (continued)**

**7. Intangible assets**

	<b>Software Development £</b>
Cost at 1 September 2024 and 31 August 2025	<b>42,000</b>
Amortisation at 1 September 2024	7,000
Charge for year	7,000
Amortisation at 31 August 2025	<b>14,000</b>
Net Book Value at 31 August 2025	<b>28,000</b>
Net Book Value at 31 August 2024	35,000

**8. Debtors**

	<b>2025 £</b>	2024 £
Prepayments and accrued income	<b>3,817</b>	2,359
Other debtors	<b>3,701</b>	247
Taxation	<b>1,107</b>	3,315
	<b>8,625</b>	5,921

**9. Creditors: Amounts falling due within one year**

	<b>2025 £</b>	2024 £
Accruals and deferred income	<b>4,128</b>	5,145
Taxation and social security	<b>202</b>	525
Other creditors	<b>976</b>	4,958
	<b>5,306</b>	10,628

**Notes to the financial statements (continued)**

**10. Funds**

	At 1 September 2024 £	Income £	Expenditure £	Transfer Between Funds £	At 31 August 2025 £
<b>2025</b>					
<b>Unrestricted funds</b>					
General funds	158,639	<b>156,122</b>	<b>(127,378)</b>	-	<b>187,383</b>
<b>Designated Funds</b>					
Technological fund	45,100	-	-	-	<b>45,100</b>
Contingencies fund	50,000	-	-	-	<b>50,000</b>
<b>Restricted funds</b>					
Youth development	3,600	<b>3,267</b>	<b>(3,936)</b>	-	<b>2,931</b>
	<u>257,339</u>	<u><b>159,389</b></u>	<u><b>(131,314)</b></u>	<u>-</u>	<u><b>285,414</b></u>
	<u><u>257,339</u></u>	<u><u><b>159,389</b></u></u>	<u><u><b>(131,314)</b></u></u>	<u><u>-</u></u>	<u><u><b>285,414</b></u></u>
<b>2024</b>					
<b>Unrestricted funds</b>					
General funds	158,990	157,719	(158,070)	-	158,639
<b>Designated Funds</b>					
Technological fund	50,000	-	(4,900)	-	45,100
Contingencies fund	50,000	-	-	-	50,000
<b>Restricted funds</b>					
Youth development	6,100	2,000	(4,500)	-	3,600
	<u>265,090</u>	<u>159,719</u>	<u>(167,470)</u>	<u>-</u>	<u>257,339</u>
	<u><u>265,090</u></u>	<u><u>159,719</u></u>	<u><u>(167,470)</u></u>	<u><u>-</u></u>	<u><u>257,339</u></u>

**Youth development fund**

Restricted funds for youth development and competing at international tournaments.

**Designated funds**

Funds held to cover costs for Mempad, developing the website and other IT capital projects as well as funds held for contingencies and unforeseen costs.

**Notes to the financial statements (continued)**

**11. Analysis of net assets between funds**

**2025**

	<b>Fixed assets</b>	<b>Net current assets</b>	<b>Net assets</b>
	<b>2025</b>	<b>2025</b>	<b>2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>
General funds	28,000	159,383	187,383
Restricted funds	-	2,931	2,931
Designated funds	-	95,100	95,100
	<hr/>	<hr/>	<hr/>
	<b>28,000</b>	<b>257,414</b>	<b>285,414</b>
	<hr/>	<hr/>	<hr/>

**2024**

	<b>Fixed assets</b>	<b>Net current assets</b>	<b>Net assets</b>
	<b>2024</b>	<b>2024</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>
General funds	35,000	123,639	158,639
Restricted funds	-	3,600	3,600
Designated funds	-	95,100	95,100
	<hr/>	<hr/>	<hr/>
	<b>35,000</b>	<b>222,339</b>	<b>257,339</b>
	<hr/>	<hr/>	<hr/>

**Scottish Bridge Union SCIO**  
Year ended 31 August 2025

**Income and expenditure account**  
for the year ended 31 August 2025

	2025 £	2025 £	2024 £	2024 £
<b>Income:</b>				
Subscriptions	45,779		45,371	
Master points	22,080		11,741	
Competitions	63,930		65,711	
Education and development	9,687		9,316	
	<hr/>		<hr/>	
		<b>141,476</b>		<b>132,139</b>
<b>Expenditure:</b>				
Administrative expenses	3,066		4,985	
WBF/EBL/BGB Fees	9,878		9,438	
Junior International incl European and World	12,003		13,426	
Insurance	2,103		2,005	
Trials & TD training	720		1,479	
Website & Mempad	6,096		4,521	
Competition costs	32,264		32,017	
Education and development costs	15,007		8,939	
Subscriptions	976		884	
Governance costs	2,480		2,400	
Bookkeeping	2,185		12,125	
Computer costs	1,403		5,597	
Bank charges	1,644		1,018	
Advertising	2,047		13,149	
Adult International incl European	4,285		37,450	
Amortisation	7,000		7,000	
Staff costs	26,327		11,037	
Club support costs	650		-	
Charitable donations	1,180		-	
	<hr/>		<hr/>	
		<b>(131,314)</b>		<b>(167,470)</b>
<b>Operating surplus / (deficit)</b>		<b>10,162</b>		<b>(35,331)</b>
<b>Other income:</b>				
Donations & legacies	7,985		21,452	
Sundry income	2,625		53	
Bank interest received	7,303		6,075	
	<hr/>		<hr/>	
		<b>17,913</b>		<b>27,580</b>
<b>Net surplus / (deficit)</b>		<b>28,075</b>		<b>(7,751)</b>

This page does not form part of the financial statements.



## Certificate Summary

ENVELOPE SUBJECT: 2025 SBU accounts for signing  
DOCUMENT: SBU final 2025 accounts for signing 12.1.26.pdf  
DOCUMENT ORIGINATOR: Lynne Scrimgeour (lynne.scrimgeour@hlca.co.uk)

CERTIFICATE STATUS: Completed  
DELIVERED: Feb 04, 2026 7:09 PM UTC  
DOCUMENT PAGES: 22 CERTIFICATE PAGES: 1 TOTAL ENVELOPE PAGES: 23

ENVELOPE ID: 6a76392f-4ba4-451e-a72b-a3398e2be221  
DOCUMENT ID: 9dfd1625-9560-437a-b458-f370a0cbb462  
ORIGINATOR IP ADDRESS: 157.231.93.186

COMPLETED SIGNATORIES: 2 / 2  
COMPLETED IN PLACE SIGNATURES: 3 / 3  
COMPLETED IN PLACE INITIALS: 0 / 0  
CARBON COPY RECIPIENTS: 0

## Signatures

## Timeline

E-SIGNED BY: Sarah Gunn (chair@sbu.org.uk)  
SECURITY LEVEL: Secure Email (Authenticated)  
E-SIGNATURE ID: cbed6bce-25ed-4f64-a485-d023635302ff

SENT: Feb 04, 2026 7:09 PM UTC  
VIEWED: Feb 06, 2026 7:11 PM UTC  
SIGNED: Feb 06, 2026 7:11 PM UTC  
USING IP ADDRESS: 86.163.216.12

*Sarah Gunn*

I AGREE TO THE CONTENTS OF ALL PAGES ABOVE WITH AN ELECTRONIC SIGNATURE

PRINT NAME: Sarah Gunn EMAIL: chair@sbu.org.uk

E-SIGNED BY: Jaslin Bhagrath (jaslin.bhagrath@hlca.co.uk)  
SECURITY LEVEL: Secure Email (Authenticated)  
E-SIGNATURE ID: ab667311-3682-4d4f-a3a4-dc0f977e533b

SENT: Feb 04, 2026 7:09 PM UTC  
VIEWED: Feb 08, 2026 3:28 PM UTC  
SIGNED: Feb 08, 2026 3:29 PM UTC  
USING IP ADDRESS: 92.236.180.97

*Jaslin Bhagrath*

I AGREE TO THE CONTENTS OF ALL PAGES ABOVE WITH AN ELECTRONIC SIGNATURE

PRINT NAME: Jaslin Bhagrath EMAIL: jaslin.bhagrath@hlca.co.uk