

Plymouth Bridge Club CIO - Charity Commission Register No. 1210595

INCOME and EXPENDITURE

For Period 22nd October 2024 to 31st December 2025

	Period ending 31st December 2025	
INCOME	£	
Member Subscriptions	1,982	
F2F Table Money	13,876	
BBO Royalties	1,847	
SIM Pairs	305	
Room Hire	4,345	
Teaching	2,834	
Money From Members' (Wrong Account)	909	
Miscellaneous	1,294	
Bank Interest	2,152	
TOTAL INCOME		29,543
EXPENDITURE		
Premises Costs	10,454	
Repairs & Maintenance	2,733	
EBU UMS and Annual Fee	2,608	
SIM Pairs	381	
Teaching Costs	15	
Software/Computer	459	
Pianola/BriAnMAS	420	
Stationery	474	
Refreshments & Catering Help	3,666	
Insurance	1,774	
Members' Money to Members Account	909	
Miscellaneous	1,899	
Depreciation	1,858	
		-27,650
Surplus/(Deficit)		1,893
Plus Donation brought forward from PBC		88,733
RESERVES CARRIED FORWARD		90,626

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ACCOUNTS for the PERIOD 22nd OCTOBER 2024 TO 31ST DECEMBER 2025

REPRESENTED BY:

Fixed Assets		
1 Moor View Terrace		3,879
Property Improvements		12,416
Fixtures and Equipment	23,712	
Less Accumulated Depreciation	10,605	
		13,108
		29,403
 Current Assets		
Bank	63,536	
Debtors	577	
		64,113
 Current Liabilities		
Trade Creditors	557	
Members' Payments in Advance	2,332	
		-2,889
 Net Current Assets		 61,224
 TOTAL NET ASSETS		 90,626

NOTES TO THE ACCOUNTS

Fixed Assets: Land and buildings and property improvements are recorded at historic cost and are not revalued. Fixtures and equipment are depreciated at either 10% or 20% on a straight line basis.

These accounts have been independently examined, see attached and were approved by the board of trustees on 23rd March 2026.

Allan Simpson
Treasurer and Trustee

Independent examiner's report on the accounts



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Plymouth Bridge Club CIO

**On accounts for the year
ended**

31st December 2025

**Charity no
(if any)**

1210595

Set out on pages

2

(remember to include the page numbers of additional sheets)

**Respective
responsibilities of
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. [The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of AAT.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 seeking 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 no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent
examiner's statement**

In connection with my examination, no matter has come to my attention ~~(other than that disclosed below*)~~

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Nicola Hooper

Date:

06/03/2026

Name: NICOLA HOOPER

Relevant professional qualification(s) or body (if any): FMAAT

Address: 21 CHERRY TREE CLOSE
EXETER
DEVON EX4 5AT

Section B

Disclosure

Only complete if the examiner needs to highlight material problems.(E.g. accounting records have not been kept in accordance with s132 of the Charities' Act 2011 and those accounts do not comply with the requirements of the 2008 Regulations setting out the form and content of charity accounts; any material expenditure or action which appears not to be in accordance with the trusts of the charity; any failure to be provided with information and explanations by any past or present trustee, officer or employee; and any material consistency between the accounts and the trustees' annual report.)