

Finance Officer's Report for the 52nd Annual General Meeting (AGM) on Tuesday 27th January 2026 at 6:30pm

Introduction

As a section of the Penylan club, the Bridge Club does not provide formal accounts. However, this report enables CBC Members to understand what has happened to the money they paid in 2025.

Income and Expenditure

The section income and expenditure figures for the year ending 31/12/25 (excluding VAT) are shown below with the corresponding figures for 2024.

	2025	2024
Income		
Subscriptions	3,901	2,780
Table Money	29,083	22,592
Refreshments	471	495
Course fees	5,573	4,748
Misc	0	0
Income	<u>39,028</u>	<u>£30,615</u>
Expenditure		
Consumables	197	473
Masterpoints	762	1,036
System/Directors and Teachers fees	7,307	7,764
Miscellaneous	2,857	2,359
Expenditure	<u>12,378</u>	<u>11,632</u>
Contribution*	<u>£26,650</u>	<u>£18,983</u>
Wages**	(10,036)	
Overheads**	(14,517)	
Income**	<u>1,015</u>	
Net contribution	<u>3,112</u>	

*transferred to General Funds, which pay for:

- Property Expenses (Rates, Water, Power, Insurance, Repairs – [maintenance & Improvements]).
- General & Admin Expenses (Fire & Alarm Systems, Cleaning, Telephone, Television, Bank Charges).
- Wages (Bar Steward, Cleaner)
- Services (Bookkeeper).

****35% apportionment of overall club expenses/income**

Additional Finance Received

WBU Subscriptions

In addition to the income shown, CBC act as collectors for Welsh Bridge Union (WBU) subscriptions. All CBC members are required to be WBU members, so the money is passed directly to the WBU.

Competition Fees

Also, during the year CBC participates in several simultaneous events, organised by ECATS. The money collected by CBC is forwarded to the relevant organisations, or to ECATS directly where they organise the charity event.

Comments

Table money & Subscriptions: Member numbers (now 168) have remained fairly static since the previous year but it is encouraging to see that the number of student members has increased. Table money increased significantly (by about £6,500). We enjoyed very good, regular attendances on Monday afternoons, as well as Tuesday and Wednesday evenings. The Wednesday afternoon supported play sessions have also enjoyed increasing numbers. It's encouraging to note that some new players are coming to the club to play face to face, e.g. on Wednesday afternoons for Supported Play and Monday afternoons for Social Bridge.

Provision of Courses: Beginners' and intermediate courses have now been running for several years and continue to attract viable numbers. This activity is quite profitable and, more importantly, is vital in attracting new members.

System & Director Charges remained at the previous year level because of the inclusion of TD and Teachers' fees for Monday afternoons and courses.

Miscellaneous expenses The majority of costs here are associated with advertising and supplies for Beginners classes.

Consumable costs include the purchase of playing cards.

Summary

Membership numbers are still lower than before Covid.

In each of the years 2022 to 2025, the section made a positive financial contribution towards the Club's general funds. The amount contributed increased in each year. A net contribution of £26,650 in 2025 is a significant achievement.

Attendances	<u>2025</u>	<u>2024</u>	<u>2023</u>	<u>2022</u>
Mon Aft	2,274	2,213	2,003	1,065
Mon Eve	928	1,104	1,172	1,227
Tues am	0	0	0	186
Tues Eve	1,740	1,930	1,758	1,296
Wed Aft	784	457	106	0
Wed Eve	1,810	1,789	1,436	696
Thurs am	0	0	474	567
Thurs Aft	908	940	856	866
Thurs Eve	88	44	366	66
Fri am	0	0	96	
Total	8,532	8,477	8,305	5,969