

Financial Report for Penylan Bowling and Cardiff Bridge Club 2025

Treasurers Report

The 2025 financial year presented significant challenges for the Club. We recorded a deficit of £21,316, following a deficit of over £44,000 in 2024. The Club continues to operate with expenditure exceeding regular income, and our financial position remains fragile.

Why the Club is in this position:

The Club's current financial difficulties reflect wider changes since Covid:

- Operating costs have increased by around 50% over the past four years, averaging approximately 11% per year.
- Income has not increased at the same rate, meaning that regular income is now insufficient to meet ongoing costs.
- As a result, cash reserves have been depleted, and the Club is increasingly exposed to cash-flow risk.

Projections for 2026 suggest that regular income will be approximately £26,000 lower than annual outgoings. Unless this gap is closed – through increased income, reduced costs, or a combination of both – the Club will be unable to meet its financial obligations and would risk closure before the end of 2026.

Cash flow and borrowing

In October 2025, it became clear that the Club faced an immediate cash-flow risk. To ensure that the Club could continue operating, an £8,000 loan was secured from Molson Coors. This loan will be repaid over three years, and including interest will require approximately £3,000 in repayments during 2026.

While this loan has provided short-term stability, borrowing is not a sustainable long-term solution and adds further pressure to future finances.

What is required to stabilise the Club

Looking ahead, the financial requirements facing the Club are substantial:

- Ongoing increases in salary and general costs means an estimated additional £12,500 of regular income will be required in 2026 simply to keep paces with rising costs (including the National Living Wage)
- To operate safely, the Club also needs to rebuild cash reserves to around £20,000 by December 2026, allowing us to manage seasonal fluctuations and unexpected events (such as last year's attempted break-in)
- When combined with loan repayments, this means the Club requires approximately £50,000 per year in additional regular income to be financially secure. One-off measures such as asset sales or further borrowing will not resolve the underlying problem.

Further pressures

Further financial pressures are expected in coming years:

- In 2027, an estimated additional £10,000 will be required to allow the Estate Manager to carry out planned maintenance.

- In 2029, significant expenditure will be required for maintenance of the Club's external walls, expected to cost thousands of pounds.

Conclusion

The Club faces serious but manageable financial challenges. Costs have been reduced where possible, but cost-cutting alone will not secure the Club's future. Increased and sustained income – through greater use of the Club and the development of additional income streams – is essential.

The committee will continue to explore alternative ways to generate income and manage costs but the long-term survival of the Club depends on active support and engagement from its members.

Suzanna Nesom
11/02/2026

	2025 (£)	2024 (£)
Income		
Bar takings	109,214	123,286
Cost of sales	54,287	56,205
Gross profit	54,927	67,081
Gross profit margin	50.29%	54.41%
Subscriptions & section income	61,909	49,168
Other income	2,815	1,064
Donations/grants	0	23,579
Bank interest	84	336
Total income	119,735	141,228
Expenditure		
Labour	61,249	55,996
Property expenses	17,383	46,070
General and administrative	31,204	28,631
Sundry bar expenses	2,973	3,239
Section activity expenses	26,123	49,455
Miscellaneous	2,119	2,283
Total expenditure	141,051	185,674
Deficit	21,316	44,446