

## Lancashire Contract Bridge Association Year end 31<sup>st</sup> March 2026

In this financial year we have changed the way we organise LOP LOTL and other competitions which means direct comparison of each nominal is flawed hence just the Income and expenditure.

### Income and Expenditure

<b>Income</b>	
EBU UMS	1995.06
Table Money	2418.22
Competitions	1249
Ibex (LOP)	1524.79
Direct membership	28
Bank Interest	409.39
<b>Total</b>	<b>7624.46</b>

<b>Expenditure</b>	
EBU Costs	1582.43
Player refunds	120
Trustee Expenses	76.30
Competition Expenses and TD fees	1310.60
Bridgewebs	90
Accounts system	90
NBL	444
<b>Total</b>	<b>3713.33</b>
<b>Surplus</b>	<b>3911.13</b>

**Bank account opening £27507.13**

**Surplus £ 3911.13**

**Carried Forward £31418.26**

Of which ringfenced for Development Training and Education is **£5020**

The organisation has no physical assets of any real worth. We own some boards and some playing cards, the value of which is written down to nil.

The member account has a balance of **£1672.09** of members money giving the CIO a balance of

**As at 31/03/2026 £29746.17**

**31/03/ 2015 was £25922.66**

**Net positive movement for the year of £3823.51**

**Budgeted for the year was £2447 so exceeded budget**

Treasurers Report

This is my last year as treasurer of LCBA and I would like to thank everyone involved for their help and support. Particular thanks to Neil Kenyon for acting as Independent Examiner.

This year has been a successful one from the financial point of view as you can see from the accounts.

There has been a significant change because of the lack of the working group responsible for the events and competitions. We have had to subcontract the running of all our events to OCBE with a resultant cost, the net result being that we are budgeting for a much smaller surplus of £1872 for the year to 31/03/2027.

The expectation that this may happen to other LCBA functions has dictated our reserves policy and is one of the reasons we are holding relatively high reserves. Some of the monies we hold are ringfenced for Education and development so if clubs wish to run courses or beginners/improvers events they should contact LCBA. We are especially interested if clubs are making these open to other LCBA members.

I am happy at the moment for the UMS to remain at £0.02