

# TREASURER REPORT FOR NOVEMBER 2025

The OBA accounts show a surplus of around £2460 at just over the half-way stage. This is taking into account the expected payments for the Wessex League and Presidents Cup (the income from these competitions has already been received).

The EBU has given advice to another county that suggests that OBA does not need to register for paying tax on interest. For non-profit making organisations, the interest when divided by the number of members is less than £1 per member, so is rounded down to 0 by Inland Revenue. This releases £487 of amount owed and will increase the surplus. All creditors and debtors from the 2024-2025 accounts have been settled except the £768 held in reserve for Juniors.

## Balance sheet Summary

### OBA ACCOUNTS      BALANCE SHEET

	As at	Year to
	31-Oct-25	31-Mar-25
Treasurer's Account	£ 937.87	£ 1,124.60
Long term Deposit Account	£ 31,000.00	£ 30,000.00
Congress Account	£ 33.07	£ 4.74
Congress Saver	£ 781.00	£ 785.39
Short term Saver	£ 12,000.00	£ 8,000.00
Congress A/C charges to come	-£ 20.83	
Congress A/C extra interest rec'd	-£ 3.11	
	TOTAL £ 44,728.00	£ 39,914.73
Increase in balance	£ 4,813.27	
TOTAL	£ 44,728.00	£ 39,914.73
Current A/C Debtors		£ 1,253.21
Current A/C Creditors	-£ 4,380.90	-£ 3,282.92
TOTAL	£ 40,347.10	£ 37,885.02
Predicted		
Surplus of income over expenditure	£ 2,462.08	

## Income & Expenditure Summary

2025-2026	Code	2025-2026		2024-2025 INC / EXP
		INCOME	EXPENDITURE	
Weekly	UM-	UM 1p per play	£391.27	£564
Yearly	MEM-	Direct Membership	£56.00	£ 64
Monthly	THT-	Thursday Teams	£312.91	£232
Monthly	XIP-	X-IMP Pairs	£255.54	£394
Monthly	SEN-	Seniors	£136.12	£588
Oct-Apr	WES-	Wessex	£196.36	£413
Oct-Apr	PC-	President's Cup	-£21.58	£ 4
Feb-Mar	CP-	County Pairs		£424
Mar	9H-	9H County Pairs		£0
Sep	CAFE-	Cafe Bridge	£7.23	£0
Oct	PWE-	Play with an expert		£ 21
Oct	HAR-	Harwell Cup	£29.07	£ 61
Nov	HDP-	Handicap Pairs		£106
Dec	SWP-	Swiss Pairs		£511
Apr & Jan	MIX-	Mixed Pairs		£ 28
May	JFR-	Junior Fund-Raiser	£270.48	
Aug	CON-	Congress	£1,599.42	£1731
Aug	FRP-	Friendly Pairs	£71.80	
Sep-Mar	DAW-	County Squad	-£182.80	£575
Yearly	JUN-	Juniors	-£135.00	£500
Monthly	ADM-	Admin	-£310.00	£576
Monthly	WEB-	Website	-£217.00	£406
Monthly	FIN-	Finance Admin	-£217.00	£276
As needed	DUP-	Duplimating	£23.39	£337
Yearly	INT-	Interest	£681.56	£619
Yearly	ENG-	Engraving	-£236.47	£ 52
	CLUB-	Club Swiss Pairs		
	TAX-	Tax on interest	-£136.00	
	BNK-	Bank Fees	-£30.22	
	MISC-	Miscellaneous	-£83.00	
As needed	GRANT-	Club Grants		
		Total	£4,031.15 -£1,569.07	£2103

**SURPLUS      £2,462.08**

Stephen Brown Nov 2025