

Treasurer Report – March 2026

The OBA accounts show over £3,000 surplus, depending on expenses coming in near the end of the financial year. February & March RealBridge invoices are still to come, Wessex League and President's Cup RealBridge and MP fees, and entries for County Representative events (Corwen, Pachabo, Garden Cities) and March Master Points invoice. These have been predicted and shown in creditors, and expected interest shown as a debtor.

- i. No grants were requested in this financial year.
- ii. Club attendance has increased shown by an increase in UMS of around 13%
- iii. Entries to the two online regular monthly competitions continued to be good, giving increases in income for the Thursday Pairs League and Teams. Entries to the Senior pairs F2F at Roke have been disappointing and some of the events have been cancelled (but there is still a surplus)
- iv. The county pairs continued to be successful with similar entries to last year, but the surplus is significantly reduced since the EBU has increased the subsidy to enter the Corwen.
- v. Surpluses from other Sunday competitions were slightly lower than last year creating a surplus of around £650 (mainly due to costs increasing but entry fees remaining the same). The Congress was very successful (an average of 30 tables each day) creating a surplus of around £1600 (similar to the previous year).
- vi. Admin, Junior expenses and costs of running the County Squad were very similar to last year.
- vii. Bank Interest is lower than last year, with interest rates decreasing.

See the detailed spreadsheet.

£31,000 of the OBA's funds have been invested in a high interest account at around 2.24%, until April 2027 (the previous long term deposit was around 5%). The remainder (around £12000) is kept in a Lloyds current account and a linked saver account (instant access) which receives 0.5% (down from 1%) interest.

Lloyds introduced bank charges in March 2025 which amounts to around £50 for each of the main current account and the Congress current account. The £50 cost of banking for the Congress is lower than the equivalent Square Fee for taking entries (around £110 in total for both days)

Each budget holder is checking payments, and where applicable, receipts to ensure all income / expenditure is received / paid.

Stephen Brown March 2026

PREDICTED BALANCE SHEET

	(Predicted)	As at 31-Mar-26	Year to 31-Mar-25
Treasurer's Account	£	773.46	£ 1,124.60
Long term Deposit Account	£	31,000.00	£ 30,000.00
Congress Account	£	13.65	£ 4.74
Congress Saver	£	781.00	£ 785.39
Short term Saver	£	12,000.00	£ 8,000.00
Congress A/C charges to come	£	0.42	
Congress A/C extra interest rec'd	-£	4.94	
	TOTAL	£ 44,563.59	£ 39,914.73
	Increase in balance	£ 4,648.86	
	TOTAL	£ 44,563.59	£ 39,914.73
Current A/C Debtors	£	405.00	£ 1,253.21
Current A/C Creditors	-£	3,888.86	-£ 3,282.92
	TOTAL	£ 41,079.73	£ 37,885.02
Predicted Surplus of income over expenditure	£	3,194.71	

PREDICTED

ANALYSIS OF INCOME

Congress	£7,686.00
Café Bridge	£5,870.00
Wessex League	£2,190.00
X Imp Pairs	£1,666.00
Seniors	£748.00
County Pairs	£824.00
Swiss Pairs	£936.00
Other Competitions	£2,481.50
Juniors	
UM pay to play	£637.38
Direct membership	£56.00
County Squad	
Duplimating	£179.39
Interest	£1,114.74
TOTAL	<u>£24,389.01</u>

ANALYSIS OF EXPENDITURE

Congress	-£6,086.58
Café Bridge	-£5,862.77
Wessex League	-£2,035.64
X Imp Pairs	-£1,260.32
Seniors	-£416.68
County Pairs	-£759.04
Swiss Pairs	-£550.46
Other Competitions	-£1,693.29
Juniors	-£352.35
Administration and Website	-£1,348.17
Miscellaneous	-£397.80
County Squad	-£431.20
Club Grants	
TOTAL	<u>-£21,194.30</u>

PREDICTED INCOME & EXPENDITURE ACCOUNT

Income	£24,389.01
Expenditure	£21,194.30
Net surplus	£3,194.71
Funds b/f	£37,885.02
Funds c/f	£41,079.73
Predicted Surplus of income over expenditure	£3,194.71