

**REPORT OF THE TRUSTEES AND**  
**UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020**  
**FOR**  
**ENGLISH BRIDGE EDUCATION AND DEVELOPMENT**

Beacons  
Chartered Accountants  
30 High Street  
Wendover  
Buckinghamshire  
HP22 6EA

**ENGLISH BRIDGE EDUCATION AND DEVELOPMENT**

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**FOR THE YEAR ENDED 31 MARCH 2020**

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## **ENGLISH BRIDGE EDUCATION AND DEVELOPMENT**

### **REPORT OF THE TRUSTEES** **FOR THE YEAR ENDED 31 MARCH 2020**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

The main objectives of the charity are :

- 1) the advancement of amateur sport by promoting the game of duplicate bridge for the public benefit.
- 2) the advancement of the education of young persons in full time education in the playing of duplicate bridge.

In support of Object (1) the charity has :-

- sought to promote and develop bridge as a social and community activity with particular health benefits in maintaining effective brain function and providing opportunities to foster friendships and community spirit.
- trained bridge teachers and tournament directors.
- produced and sold books and educational materials for bridge players.
- produced books and educational materials to assist students.

In support of Object (2) the charity has :-

- publicised the educational merits of duplicate bridge as an activity for the development of young people.
- promoted the encouragement of young bridge players within the English Bridge Union Limited, County Associations and Bridge Clubs.
- provided and organised tuition for young people to learn duplicate bridge at a Summer School.

##### **Social investments**

The Charity made significant headway on a number of projects in 2019/20 although the onset of the coronavirus pandemic in the 4th quarter has inevitably slowed progress.

##### **Grantmaking**

The Trustees have an approved policy for grant making which is publicised on the Charity's website. The budget they approved for it was not fully spent during the year.

#### **ACHIEVEMENT AND PERFORMANCE**

The main achievements of the Charity during the year were :-

- Beating budget on Trading activities.
- Making significant progress on projects, including:
  - improving the day-to-day operations of the Charity to improve service quality and improve governance;
  - implementing recommendations from an education advisory group;
  - substantially revising our major publications;
  - commencing planning to develop an online bridge teaching platform;
  - commencing work on developing a national youth strategy;
  - rebalancing staffing with the recruitment of a Bridge Education & Development Officer;
  - completing a consultation with our nationwide network of teacher educators.
- Holding two Simultaneous Pairs fundraising events that, together, generated a net income of £17k.

## **ENGLISH BRIDGE EDUCATION AND DEVELOPMENT**

### **REPORT OF THE TRUSTEES** **FOR THE YEAR ENDED 31 MARCH 2020**

#### **FINANCIAL REVIEW**

##### **Principal funding sources**

The Charity raised funds from :-

1. Surplus on primary purpose trading.
2. Fundraising - two national events (Autumn and Spring Simultaneous Pairs).
3. Donations.

All expenditure has been spent on furthering the main objectives of the Charity. In making decisions about expenditure, the Trustees have had regard to the Charity Commission's guidance on Public Benefit.

All cash is held at the bank.

##### **Reserves policy and subsequent events**

The Charity's reserves policy has been formulated by the Trustees on the basis of future anticipated needs. 2019/20 saw reserves maintained at about £300,000 as the investment in projects planned to continue through to end 2021/22 remained low in the early phases and work was curtailed in the 4th quarter. In particular, these projects include plans to develop and build an online bridge learning platform for bridge teachers and their pupils, which will require a significant investment of both human and financial capital.

Although the impact of the coronavirus pandemic did not have a material impact on the charity in the financial year ended 31 March 2020, the charity's trading and other sources of income have been very substantially adversely affected since the year end. The Trustees believe that both will continue to be affected for some time because of the impact of the national restrictions imposed in response to the pandemic. The Trustees therefore consider unrestricted reserves in the region of £300,000 for 2020/21 to be necessary in order to maintain the financial viability of the charity.

##### **Funds in deficit**

There are no funds in deficit at the Balance Sheet date.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charity is controlled by its governing document, a constitution, and constitutes as a charitable incorporated organisation (CIO).

##### **Recruitment and appointment of new trustees**

The trustees have been selected as follows :-

four appointed by the English Bridge Union Limited

three appointed by the Trustees of English Bridge Education & Development.

##### **Related parties**

The charity has a close working relationship with the National Body for duplicate bridge in England - The English Bridge Union Limited. The English Bridge Union Limited makes significant charitable donations to the charity the details of which can be found in Note 17 to these financial statements.

The charity pays certain trustees for teaching services as set out in Note 17 to these financial statements. The rates paid are in accordance with standard rates paid to third parties.

**ENGLISH BRIDGE EDUCATION AND DEVELOPMENT**

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1153543

**Principal address**

Broadfields  
Bicester Road  
Aylesbury  
Buckinghamshire  
HP19 8AZ

**Trustees**

A N Margetts - Chairman  
M R D Hill - Treasurer  
J Dhondy (resigned 27.11.19)  
B Eddleston (resigned 19.3.20)  
C Small (resigned 05.9.19)  
D Wilson  
M Sharp  
T Hewett  
D Wright  
G Fawcett (appointed 27.11.19)

**Independent Examiner**

Anthony Parks ACA  
Institute of Chartered Accountants in England and Wales  
Beacons  
Chartered Accountants  
30 High Street  
Wendover  
Buckinghamshire  
HP22 6EA

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....  
A N Margetts - Chairman

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
ENGLISH BRIDGE EDUCATION AND DEVELOPMENT**

**Independent examiner's report to the trustees of English Bridge Education and Development**

I report to the charity trustees on my examination of the accounts of English Bridge Education and Development (the Trust) for the year ended 31 March 2020.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Anthony Parks ACA  
Institute of Chartered Accountants in England and Wales  
Beacons  
Chartered Accountants  
30 High Street  
Wendover  
Buckinghamshire  
HP22 6EA

Date: .....

**ENGLISH BRIDGE EDUCATION AND DEVELOPMENT****STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2020**

	Notes	Unrestricted fund £	Restricted funds £	31.3.20 Total funds £	31.3.19 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	89,070	15,220	104,290	126,780
<b>Charitable activities</b>					
Junior Events	5	6,175	-	6,175	5,772
Teacher training		23,338	-	23,338	18,577
Provision of training materials		88,409	-	88,409	79,550
T D Training		46,909	-	46,909	54,079
Student Training		-	-	-	13,027
Other trading activities	3	42,993	-	42,993	37,863
Investment income	4	<u>1,182</u>	<u>-</u>	<u>1,182</u>	<u>666</u>
<b>Total</b>		298,076	15,220	313,296	336,314
<b>EXPENDITURE ON</b>					
Raising funds	6	37,922	-	37,922	20,246
<b>Charitable activities</b>					
Junior Events	7	10,600	-	10,600	8,168
Teacher training		25,859	-	25,859	22,079
Provision of training materials		31,315	-	31,315	23,207
T D Training		36,417	-	36,417	38,082
Youth		29,820	720	30,540	26,368
Minibrige		-	2,534	2,534	1,575
General charitable expenditure		84,045	307	84,352	102,247
Student training		-	-	-	9,035
Re-write of educational materials		6,669	-	6,669	3,694
Fast Track Bridge		1,145	-	1,145	2,936
Future Projects		-	-	-	800
Medical & Social Benefits Research		17,882	-	17,882	22,976
Teacher Database		-	-	-	5,919
Donations		-	8,500	8,500	33,252
Brand & E Presence		3,829	-	3,829	-
Class to Club		2,403	-	2,403	-
Bridge For Youth		11,207	7,417	18,624	-
<b>Total</b>		<u>299,113</u>	<u>19,478</u>	<u>318,591</u>	<u>320,584</u>
<b>NET INCOME/(EXPENDITURE)</b>		(1,037)	(4,258)	(5,295)	15,730
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		<u>305,213</u>	<u>20,239</u>	<u>325,452</u>	<u>309,722</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>304,176</u></u>	<u><u>15,981</u></u>	<u><u>320,157</u></u>	<u><u>325,452</u></u>

The notes form part of these financial statements

**ENGLISH BRIDGE EDUCATION AND DEVELOPMENT**

**BALANCE SHEET**  
**31 MARCH 2020**

	Notes	Unrestricted fund £	Restricted funds £	31.3.20 Total funds £	31.3.19 Total funds £
<b>CURRENT ASSETS</b>					
Stocks	13	21,993	-	21,993	13,278
Debtors	14	5,626	-	5,626	5,518
Cash at bank and in hand		<u>302,461</u>	<u>15,981</u>	<u>318,442</u>	<u>361,508</u>
		330,080	15,981	346,061	380,304
<b>CREDITORS</b>					
Amounts falling due within one year	15	(25,904)	-	(25,904)	(54,852)
		<u>304,176</u>	<u>15,981</u>	<u>320,157</u>	<u>325,452</u>
<b>NET CURRENT ASSETS</b>					
		<u>304,176</u>	<u>15,981</u>	<u>320,157</u>	<u>325,452</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<u>304,176</u>	<u>15,981</u>	<u>320,157</u>	<u>325,452</u>
<b>NET ASSETS</b>					
		<u>304,176</u>	<u>15,981</u>	<u>320,157</u>	<u>325,452</u>
<b>FUNDS</b>					
	16				
Unrestricted funds				304,176	305,213
Restricted funds				<u>15,981</u>	<u>20,239</u>
<b>TOTAL FUNDS</b>					
				<u>320,157</u>	<u>325,452</u>

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

.....  
A N Margetts - Chairman

.....  
M R D Hill - Treasurer



**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Allocation and apportionment of costs**

**Direct costs**

All direct costs are allocated to the activity or project to which they relate.

**Staff costs**

Staff costs identified as relating to an activity or project, they are allocated accordingly.

**General support costs**

Support costs are allocated to activities or projects on the basis of their usage of office, storage space and equipment.

**Stocks**

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Pension costs**

The charity contributes, as employer, to staff pension schemes in accordance with the auto enrolment legislation.

**ENGLISH BRIDGE EDUCATION AND DEVELOPMENT**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020**

**2. DONATIONS AND LEGACIES**

	31.3.20	31.3.19
	£	£
Donations	<u>104,290</u>	<u>126,780</u>

**3. OTHER TRADING ACTIVITIES**

	31.3.20	31.3.19
	£	£
Fundraising events	21,645	24,598
EBTA	20,323	13,265
Commissions	<u>1,025</u>	<u>-</u>
	<u>42,993</u>	<u>37,863</u>

**4. INVESTMENT INCOME**

	31.3.20	31.3.19
	£	£
Deposit account interest	<u>1,182</u>	<u>666</u>

**5. INCOME FROM CHARITABLE ACTIVITIES**

	Junior Events £	Teacher training £	Provision of training materials £
Training	-	23,338	-
Primary purpose trading	-	-	88,409
T D Training	-	-	-
Junior Events	<u>6,175</u>	<u>-</u>	<u>-</u>
	<u>6,175</u>	<u>23,338</u>	<u>88,409</u>
		31.3.20	31.3.19
	T D	Total	Total
	Training	activities	activities
	£	£	£
Training	-	23,338	31,604
Primary purpose trading	-	88,409	79,550
T D Training	46,909	46,909	54,079
Junior Events	<u>-</u>	<u>6,175</u>	<u>5,772</u>
	<u>46,909</u>	<u>164,831</u>	<u>171,005</u>

**ENGLISH BRIDGE EDUCATION AND DEVELOPMENT****NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020****6. RAISING FUNDS****Other trading activities**

	31.3.20	31.3.19
	£	£
Sim Pairs costs	4,445	4,526
EBTA costs	<u>33,477</u>	<u>15,720</u>
	<u>37,922</u>	<u>20,246</u>

**7. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Staff Costs £	Support Costs £	Governance Costs £	Total £
Junior Events	10,600	0	0	0	10,600
Teacher training	12,028	9,731	4,100	0	25,859
Provision of training materials	17,065	11,350	2,900	0	31,315
TD Training	19,176	13,941	3,300	0	36,417
Youth	4,199	20,241	6,100	0	30,540
Minibridge	2,534	0	0	0	2,534
General charitable activities	9,930	55,732	14,240	4,450	84,352
Re-write of educational materials	2,393	3,576	700	0	6,669
Fast Track Bridge	145	0	1,000	0	1,145
Medical & Social Benefits Research	17,409	273	200	0	17,882
Donations	8,500	0	0	0	8,500
Brand & E Presence	180	1,149	2,500	0	3,829
Class to Club	26	777	1,600	0	2,403
Bridge For Youth	591	14,833	3,200	0	18,624
	<u>104,776</u>	<u>131,603</u>	<u>39,840</u>	<u>4,450</u>	<u>280,669</u>

**8. GRANTS PAYABLE**

	31.3.20	31.3.19
	£	£
Minibridge	900	1,200
General charitable expenditure	<u>2,478</u>	<u>1,650</u>
	<u>3,378</u>	<u>2,850</u>

**ENGLISH BRIDGE EDUCATION AND DEVELOPMENT**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020**

**9. SUPPORT COSTS**

	Finance £	Governance costs £	Totals £
General charitable expenditure	<u>98</u>	<u>4,450</u>	<u>4,548</u>

Support costs, included in the above, are as follows:

	31.3.20 General charitable expenditure £	31.3.19 Total activities £
Bank charges	98	-
Accountancy and professional fees	<u>4,450</u>	<u>7,330</u>
	<u>4,548</u>	<u>7,330</u>

**10. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2020 nor for the year ended 31 March 2019.

**Trustees' expenses**

The trustees were reimbursed expenses for the year ended 31 March 2020 amounting to £2,052 in total (2019: £4,216).

**11. STAFF COSTS**

The average monthly number of employees during the year was as follows:

	31.3.20	31.3.19
Administrative staff	<u>5</u>	<u>5</u>

No employees received emoluments in excess of £60,000.

**12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	78,197	48,583	126,780
<b>Charitable activities</b>			
Junior Events	5,772	-	5,772
Teacher training	18,577	-	18,577
Provision of training materials	79,550	-	79,550
T D Training	54,079	-	54,079
Student Training	13,027	-	13,027
Other trading activities	37,863	-	37,863
Investment income	<u>666</u>	<u>-</u>	<u>666</u>
<b>Total</b>	287,731	48,583	336,314

**ENGLISH BRIDGE EDUCATION AND DEVELOPMENT****NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020****12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued****EXPENDITURE ON**

	Unrestricted fund £	Restricted funds £	Total funds £
Raising funds	20,246	-	20,246
<b>Charitable activities</b>			
Junior Events	6,001	2,167	8,168
Teacher training	22,079	-	22,079
Provision of training materials	23,207	-	23,207
T D Training	38,082	-	38,082
Youth	24,420	1,948	26,368
Minibridge	-	1,575	1,575
General charitable expenditure	102,247	-	102,247
Student training	9,035	-	9,035
Re-write of educational materials	3,694	-	3,694
Fast Track Bridge	2,936	-	2,936
Future Projects	800	-	800
Medical & Social Benefits Research	5,140	17,836	22,976
Teacher Database	5,919	-	5,919
Donations	75	33,177	33,252
	_____	_____	_____
<b>Total</b>	263,881	56,703	320,584
	_____	_____	_____
<b>NET INCOME/(EXPENDITURE)</b>	23,850	(8,120)	15,730
	_____	_____	_____
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	281,362	28,360	309,722
	_____	_____	_____
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>305,212</u>	<u>20,240</u>	<u>325,452</u>

**13. STOCKS**

	31.3.20	31.3.19
	£	£
Stocks	<u>21,993</u>	<u>13,278</u>

**14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.20	31.3.19
	£	£
Other debtors	1,523	-
Prepayments and accrued income	<u>4,103</u>	<u>5,518</u>
	<u>5,626</u>	<u>5,518</u>

**ENGLISH BRIDGE EDUCATION AND DEVELOPMENT****NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020****15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.20	31.3.19
	£	£
Trade creditors	520	5,912
Other creditors	<u>25,384</u>	<u>48,940</u>
	<u>25,904</u>	<u>54,852</u>

**16. MOVEMENT IN FUNDS**

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
<b>Unrestricted funds</b>			
General fund	305,213	(1,037)	304,176
<b>Restricted funds</b>			
Minibridge	9,932	(2,534)	7,398
Junior Bridge Training	307	(307)	-
Bridge For Youth	5,000	(2,417)	2,583
Junior Squad Training	5,000	(5,000)	-
Youth Hardship	-	1,000	1,000
Youth Schools Bridge	-	<u>5,000</u>	<u>5,000</u>
	<u>20,239</u>	<u>(4,258)</u>	<u>15,981</u>
<b>TOTAL FUNDS</b>	<u>325,452</u>	<u>(5,295)</u>	<u>320,157</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	298,076	(299,113)	(1,037)
<b>Restricted funds</b>			
Minibridge	-	(2,534)	(2,534)
Youth	720	(720)	-
Junior Bridge Training	-	(307)	(307)
Bridge For Youth	5,000	(7,417)	(2,417)
Junior Squad Training (S4)	2,500	(2,500)	-
Junior Squad Training	-	(5,000)	(5,000)
U16's Peggy Bayer	1,000	(1,000)	-
Youth Hardship	1,000	-	1,000
Youth Schools Bridge	<u>5,000</u>	<u>-</u>	<u>5,000</u>
	<u>15,220</u>	<u>(19,478)</u>	<u>(4,258)</u>
<b>TOTAL FUNDS</b>	<u>313,296</u>	<u>(318,591)</u>	<u>(5,295)</u>

**ENGLISH BRIDGE EDUCATION AND DEVELOPMENT****NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020****16. MOVEMENT IN FUNDS - continued****Comparatives for movement in funds**

	At 1.4.18 £	Net movement in funds £	At 31.3.19 £
<b>Unrestricted funds</b>			
General fund	281,362	23,851	305,213
<b>Restricted funds</b>			
Minibridge	10,006	(74)	9,932
Sim Pairs	17,836	(17,836)	-
Junior Bridge Training	518	(211)	307
Bridge For Youth	-	5,000	5,000
Junior Squad Training	-	5,000	5,000
	<u>28,360</u>	<u>(8,121)</u>	<u>20,239</u>
<b>TOTAL FUNDS</b>	<u>309,722</u>	<u>15,730</u>	<u>325,452</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	287,731	(263,880)	23,851
<b>Restricted funds</b>			
Junior Teach-In	2,167	(2,167)	-
Minibridge	1,501	(1,575)	(74)
Youth	738	(738)	-
Sim Pairs	-	(17,836)	(17,836)
Junior Bridge Training	1,000	(1,211)	(211)
Bridge For Youth	5,000	-	5,000
Junior Internationals (WYTC)	30,677	(30,677)	-
Junior Squad Training (S4)	2,500	(2,500)	-
Junior Squad Training	5,000	-	5,000
	<u>48,583</u>	<u>(56,704)</u>	<u>(8,121)</u>
<b>TOTAL FUNDS</b>	<u>336,314</u>	<u>(320,584)</u>	<u>15,730</u>

The Minibridge funds are to be used for the teaching of Minibridge in schools in England.

The Youth funds are to be used for the education of young persons in full time education in the playing of duplicate bridge.

The Junior Bridge Training fund is to be used to support participation of under 25's in bridge training.

The Bridge For Youth fund exists to share the salary costs of the Bridge for Youth Officer who is working on a junior initiative programme.

The Junior Squad Training (S4) fund represents a donation given specifically to assist with accommodation costs for squad players in full-time education to attend the Schapiro Spring Foursomes event for training purposes.

**ENGLISH BRIDGE EDUCATION AND DEVELOPMENT**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**16. MOVEMENT IN FUNDS - continued**

The Junior Squad Training fund arose from a donation specifically to be used for training and tournaments for junior international players still in full-time education.

U16's Peggy Bayer fund was used to support the Under 16 squad in attending the Peggy Bayer competition.

The Youth Hardship fund provides support to young people accessing bridge.

The Youth Schools Bridge fund is to be used to support bridge in Schools.

**17. RELATED PARTY DISCLOSURES**

During the year the charity received donations amounting to £77,460 (2019: £75,437) from The English Bridge Union Limited with which the charity has a close working relationship and which appoints the majority of the Board of Trustees. The charity received £4,940 (2019: £6,963) from The English Bridge Union Limited to cover the cost of discounts provided by the charity to its members. In addition the Charity received free advertising space in that company's publication 'English Bridge' with an estimated market value of £7,439 (2019: £7,605).

Trustees were paid for teaching services during the year at rates in accordance with standard and other rates paid to third parties. M Sharp was paid £1,485 (2019: £488) and D Wright was paid £623 (2019: £528). There were no amounts outstanding to them as at 31 March 2020.



**ENGLISH BRIDGE EDUCATION AND DEVELOPMENT****DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2020**

	31.3.20 £	31.3.19 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	104,290	126,780
<b>Other trading activities</b>		
Fundraising events	21,645	24,598
EBTA	20,323	13,265
Commissions	<u>1,025</u>	<u>-</u>
	42,993	37,863
<b>Investment income</b>		
Deposit account interest	1,182	666
<b>Charitable activities</b>		
Training	23,338	31,604
Primary purpose trading	88,409	79,550
T D Training	46,909	54,079
Junior Events	<u>6,175</u>	<u>5,772</u>
	<u>164,831</u>	<u>171,005</u>
<b>Total incoming resources</b>	313,296	336,314
<b>EXPENDITURE</b>		
<b>Other trading activities</b>		
Sim Pairs costs	4,445	4,526
EBTA costs	<u>33,477</u>	<u>15,720</u>
	37,922	20,246
<b>Charitable activities</b>		
Wages	126,155	122,846
Pensions	5,448	-
Insurance	1,033	523
Postage and stationery	1,975	278
Sundries	2,111	3,618
Meetings	5,481	6,515
Course costs	25,033	26,254
Office costs	40,794	41,119
Schools vouchers	1,518	-
Training costs	36,198	31,484
Authors fees and proof reading costs	-	50
Donations paid	8,500	33,252
Research costs	17,409	21,419
Grants paid	-	250
Room rental costs	-	2,550
Carried forward	271,655	290,158

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**ENGLISH BRIDGE EDUCATION AND DEVELOPMENT**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 MARCH 2020**

	31.3.20	31.3.19
	£	£
<b>Charitable activities</b>		
Brought forward	271,655	290,158
Small equipment & repairs	149	-
IT costs	432	-
Archivist Honorarium	507	-
Grants to institutions	900	1,200
Grants to individuals	<u>2,478</u>	<u>1,650</u>
	276,121	293,008
<b>Support costs</b>		
<b>Finance</b>		
Bank charges	98	-
<b>Governance costs</b>		
Accountancy and professional fees	<u>4,450</u>	<u>7,330</u>
Total resources expended	<u>318,591</u>	<u>320,584</u>
<b>Net (expenditure)/income</b>	<u>(5,295)</u>	<u>15,730</u>

This page does not form part of the statutory financial statements