

REGISTERED NUMBER: 00358588 (England and Wales)

**REPORT OF THE DIRECTORS AND**  
**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021**  
**FOR**  
**THE ENGLISH BRIDGE UNION LIMITED**

Beacons  
Chartered Accountants  
Registered Auditor  
30 High Street  
Wendover  
Buckinghamshire  
HP22 6EA

**THE ENGLISH BRIDGE UNION LIMITED**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2021**

	<b>Page</b>
<b>Company Information</b>	<b>1</b>
<b>Report of the Directors</b>	<b>2 - 3</b>
<b>Report of the Auditors</b>	<b>4 - 7</b>
<b>Income Statement</b>	<b>8</b>
<b>Balance Sheet</b>	<b>9</b>
<b>Notes to the Financial Statements</b>	<b>10 - 14</b>

**NOT FORMING PART OF THE FINANCIAL STATEMENTS**

<b>Trading and Profit and Loss Account</b>	<b>15 - 16</b>
<b>Schedule of Competitions</b>	<b>17</b>
<b>Number of Members</b>	<b>18</b>

**THE ENGLISH BRIDGE UNION LIMITED**

**COMPANY INFORMATION**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**DIRECTORS:**

I D Payn  
J E Cope  
G Fawcett  
A Golding  
R Lawy  
R F Millet  
P J Shields  
A C Darnell  
C A Fox  
K Preddy  
G Webb

**SECRETARY:** G Rainsford

**REGISTERED OFFICE:** Broadfields  
Bicester Road  
Aylesbury  
Buckinghamshire  
HP19 8AZ

**REGISTERED NUMBER:** 00358588 (England and Wales)

**SENIOR STATUTORY AUDITOR:** Mr Anthony Douglas Parks ACA

**AUDITORS:** Beacons  
Chartered Accountants  
Registered Auditor  
30 High Street  
Wendover  
Buckinghamshire  
HP22 6EA

## **THE ENGLISH BRIDGE UNION LIMITED**

### **REPORT OF THE DIRECTORS** **FOR THE YEAR ENDED 31 MARCH 2021**

The directors present their report with the financial statements of the company for the year ended 31 March 2021.

#### **PRINCIPAL ACTIVITY**

The principal activity of the company in the year under review was that of the promotion, organisation and furtherance of duplicate and other competitive contract bridge.

#### **DIRECTORS**

The directors shown below have held office during the whole of the period from 1 April 2020 to the date of this report.

I D Payn  
J E Cope  
G Fawcett  
A Golding  
R Lawy  
R F Millet  
P J Shields

Other changes in directors holding office are as follows:

B J Myers - resigned 26 February 2021  
G G Smith - resigned 28 April 2020  
K Huang - appointed 28 April 2020 - resigned 14 February 2021  
A C Darnell - appointed 25 November 2020  
C A Fox - appointed 23 March 2021  
K Preddy - appointed 15 February 2021  
G Webb - appointed 12 January 2021

#### **CHARITABLE DONATIONS**

During the year the company made charitable donations to English Bridge Education and Development amounting to £21,000 (2020: £77,460). The company also paid £560 (2019: £4,940) to cover the cost of discounts offered by English Bridge Education and Development to the company's members. These payments totalled £21,560 (2020: £82,400). In addition the company provided the charity with free advertising in its publication 'English Bridge' and support for Sims Pairs with an estimated sales value of £5,980 (2020 : £7,959).

#### **DIVIDENDS**

The payment of dividends is prohibited by the company's Memorandum and Articles of Association.

#### **SHAREHOLDERS**

Each county association is entitled to hold up to four shares, depending on the size of its membership.

#### **STATEMENT OF DIRECTORS' RESPONSIBILITIES**

The directors are responsible for preparing the Report of the Directors and the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

**THE ENGLISH BRIDGE UNION LIMITED**

**REPORT OF THE DIRECTORS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**STATEMENT OF DIRECTORS' RESPONSIBILITIES - continued**

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS**

So far as the directors are aware, there is no relevant audit information (as defined by Section 418 of the Companies Act 2006) of which the company's auditors are unaware, and each director has taken all the steps that he or she ought to have taken as a director in order to make himself or herself aware of any relevant audit information and to establish that the company's auditors are aware of that information.

**AUDITORS**

The auditors, Beacons, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

## **REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF THE ENGLISH BRIDGE UNION LIMITED**

### **Opinion**

We have audited the financial statements of The English Bridge Union Limited (the 'company') for the year ended 31 March 2021 which comprise the Income Statement, Balance Sheet and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the company's affairs as at 31 March 2021 and of its profit for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### **Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

### **Other information**

The directors are responsible for the other information. The other information comprises the information in the Report of the Directors, but does not include the financial statements and our Report of the Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

### **Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Directors for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Directors has been prepared in accordance with applicable legal requirements.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
THE ENGLISH BRIDGE UNION LIMITED**

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Directors.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Directors.

**Responsibilities of directors**

As explained more fully in the Statement of Directors' Responsibilities set out on pages two and three, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the directors determine necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

## **REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF THE ENGLISH BRIDGE UNION LIMITED**

### **Auditors' responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. The risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we are less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

#### **Irregularities - ability to detect**

We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our general commercial and sector experience, through discussion with the Directors and management (as required by auditing standards), and from inspection of the company's legal and regulatory correspondence and discussed with the Directors and management the policies and procedures regarding compliance with laws and regulations. We communicated identified laws and regulations throughout our audit team and remained alert to any indications of non-compliance throughout the audit.

The potential effect of these laws and regulations on the financial statements varies considerably.

Firstly, the company is subject to laws and regulations that directly affect the financial statements including financial reporting legislation, taxation legislation, regulations surrounding claiming Government assistance during the COVID - 19 pandemic and pension legislation. We assessed the extent of compliance with these laws and regulations as part of our procedures on the related financial statement items.

Secondly, the company is subject to other laws and regulations where the consequences of non-compliance could have a material effect on amounts or disclosures in the financial statements, for instance through the imposition of fines or litigation. We identified the following areas as those most likely to have such an effect: anti-money laundering, employment, health & safety and data protection. Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Directors and management and inspection of regulatory and legal correspondence, if any. Our enquiries were corroborated by review of Board minutes. No contradictory evidence was identified.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Auditors.



**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
THE ENGLISH BRIDGE UNION LIMITED**

**Use of our report**

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in a Report of the Auditors and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

**THE ENGLISH BRIDGE UNION LIMITED**

**INCOME STATEMENT**  
**FOR THE YEAR ENDED 31 MARCH 2021**

	Notes	31.3.21 £	31.3.20 £
<b>TURNOVER</b>		904,880	1,609,620
Cost of sales		618,812	1,184,250
<b>GROSS PROFIT</b>		286,068	425,370
Administrative expenses		381,321	494,487
		(95,253)	(69,117)
Other operating income	3	111,588	-
<b>OPERATING PROFIT/(LOSS)</b>	5	16,335	(69,117)
Interest receivable and similar income		2,276	3,971
<b>PROFIT/(LOSS) BEFORE TAXATION</b>		18,611	(65,146)
Tax on profit/(loss)		-	-
<b>PROFIT/(LOSS) FOR THE FINANCIAL YEAR</b>		18,611	(65,146)

The notes form part of these financial statements

**THE ENGLISH BRIDGE UNION LIMITED (REGISTERED NUMBER: 00358588)**

**BALANCE SHEET**  
**31 MARCH 2021**

	Notes	31.3.21 £	£	31.3.20 £	£
<b>FIXED ASSETS</b>					
Tangible assets	6		383,234		392,889
<b>CURRENT ASSETS</b>					
Stocks	7	28,675		30,171	
Debtors	8	174,563		193,381	
Cash at bank		468,163		478,163	
		<u>671,401</u>		<u>701,715</u>	
<b>CREDITORS</b>					
Amounts falling due within one year	9	268,705		327,285	
			<u>402,696</u>		<u>374,430</u>
<b>NET CURRENT ASSETS</b>					
			<u>785,930</u>		<u>767,319</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
			<u>785,930</u>		<u>767,319</u>
<b>CAPITAL AND RESERVES</b>					
Called up share capital	10		5		5
Retained earnings	11		785,925		767,314
			<u>785,930</u>		<u>767,319</u>
<b>SHAREHOLDERS' FUNDS</b>					
			<u>785,930</u>		<u>767,319</u>

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Board of Directors and authorised for issue on 9th September 2021 and were signed on its behalf by:

## THE ENGLISH BRIDGE UNION LIMITED

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

#### 1. STATUTORY INFORMATION

The English Bridge Union Limited is a private company, limited by shares, registered in England and Wales. The company's registered number and registered office address can be found on the Company Information page.

The presentation currency of the financial statements is the Pound Sterling (£).

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to both years presented.

#### 2. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

These financial statements have been prepared in accordance with Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" including the provisions of Section 1A "Small Entities" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

##### **Turnover**

Turnover is measured at the fair value of the consideration received or receivable, excluding discounts, rebates, value added tax and other sales taxes.

The policies adopted for the recognition of turnover are as follows:

##### Competitions & equipment hire:

Income from competitions is recognised when the competition is run. Income received in the year relating to future competitions is deferred until the competition is staged.

Income from equipment hire is recognised when invoiced.

##### Membership services:

Turnover arising from Universal Membership is recognised when playing sessions occur and accounted for on an accruals basis.

##### Sale of goods:

Turnover from the sale of goods via the Bridge Shop is recognised when significant risks and rewards of ownership of the goods have transferred to the buyer, the amount of turnover can be measured reliably, it is probable that the economic benefits associated with the transaction will flow to the company and the costs incurred or to be incurred in respect of the transaction can be measured reliably. This is usually on the despatch and invoicing of the goods.

##### English Bridge advertising:

Advertising income is recognised on the basis of the issue of English Bridge to which it relates and is therefore accounted for on an accruals basis whereby income in respect of future editions of English Bridge are deferred to subsequent accounting periods.

##### Other income streams:

Other income streams are recognised on an accruals basis depending on when the income generating activity occurs.

##### Interest receivable:

Interest income is recognised on an accruals basis as the company's right to receive payment is established.

## **THE ENGLISH BRIDGE UNION LIMITED**

### **NOTES TO THE FINANCIAL STATEMENTS - continued** **FOR THE YEAR ENDED 31 MARCH 2021**

#### **2. ACCOUNTING POLICIES - continued**

##### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 1% on cost
Fixtures and fittings	- 20% on cost and 10% on cost
Computer equipment	- 20% on cost

At each balance sheet date, the company reviews the carrying amount of its tangible fixed assets to determine whether there is any indication that any items have suffered an impairment loss. If any such indication exists, the recoverable amount of an asset is estimated in order to determine the extent of the impairment loss, if any.

Where it is not possible to estimate the recoverable amount of the asset, the company estimates the recoverable amount of the cash-generating unit to which the asset belongs.

##### **Stocks**

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

When stocks are sold, the carrying amount of those stocks is recognised as an expense in the period in which the related revenue is recognised. The amount of any write-down of stocks to net realisable value and all losses of stocks are recognised as an expense in the period in which the write-down or loss occurs. The amount of any reversal of any write-down of stocks is recognised as a reduction in the amount of stocks recognised as an expense in the period in which the reversal occurs.

##### **Taxation**

Taxation for the year comprises current and deferred tax. Tax is recognised in the Income Statement, except to the extent that it relates to items recognised in other comprehensive income or directly in equity.

Current or deferred taxation assets and liabilities are not discounted.

Current tax is recognised at the amount of tax payable using the tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

The company is liable to Corporation Tax only on investment income, on chargeable capital gains, and on trading with non-members.

##### **Deferred tax**

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date.

Timing differences arise from the inclusion of income and expenses in tax assessments in periods different from those in which they are recognised in financial statements. Deferred tax is measured using tax rates and laws that have been enacted or substantively enacted by the year end and that are expected to apply to the reversal of the timing difference.

Unrelieved tax losses and other deferred tax assets are recognised only to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits.

##### **Foreign currencies**

Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of transaction. Exchange differences are taken into account in arriving at the operating result.

##### **Pension costs**

Contributions in respect of the company's defined contribution pension scheme are charged to the profit and loss account for the year in which they are payable to the scheme.

**THE ENGLISH BRIDGE UNION LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 MARCH 2021**

2. **ACCOUNTING POLICIES - continued**

**Government grants**

Government grants received under COVID-19 support measures are recognised as revenue based grants when receivable, under the accrual model.

3. **OTHER OPERATING INCOME**

	31.3.21	31.3.20
	£	£
Government grants	111,588	-

During the year the company received COVID-19 Government financial support as follows:

Business rates discount (100%) - £20,084, Retail, Hospitality and Leisure Grant - £25,000 and Coronavirus job retention scheme (Furlough) - £98,297 (of which £31,793 related to EBED staff and has been reimbursed to EBED).

4. **EMPLOYEES AND DIRECTORS**

The average number of employees of the company during the year, and their aggregate emoluments are shown below:-

	31.3.21	31.3.20
	£	£
Wages and salaries	418,317	459,840
Social security	39,472	39,048
Pension costs	17,159	18,352
	<u>474,948</u>	<u>517,240</u>
Average number of monthly employees	16	19

5. **OPERATING PROFIT/(LOSS)**

The operating profit (2020 - operating loss) is stated after charging:

	31.3.21	31.3.20
	£	£
Depreciation - owned assets	9,853	13,106

**THE ENGLISH BRIDGE UNION LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**6. TANGIBLE FIXED ASSETS**

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>				
At 1 April 2020 and 31 March 2021	493,724	181,131	169,671	844,526
<b>DEPRECIATION</b>				
At 1 April 2020	116,539	170,902	163,998	451,439
Charge for year	4,044	3,800	2,009	9,853
At 31 March 2021	120,583	174,702	166,007	461,292
<b>NET BOOK VALUE</b>				
At 31 March 2021	373,141	6,429	3,664	383,234
At 31 March 2020	377,185	10,229	5,673	393,087

**7. STOCKS**

	31.3.21 £	31.3.20 £
Bridge stationery & sundries	28,675	30,171

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

	31.3.21 £	31.3.20 £
Trade debtors	26,092	46,676
Other debtors	148,471	146,705
	174,563	193,381

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.21 £	31.3.20 £
Trade creditors	29,891	49,580
Taxation and social security	43,799	46,782
Other creditors	195,015	230,923
	268,705	327,285

**10. CALLED UP SHARE CAPITAL**

Allotted, issued and fully paid:			31.3.21	31.3.20
Number:	Class:	Nominal value:	£	£
96	Ordinary	£0.05	5	5

## **THE ENGLISH BRIDGE UNION LIMITED**

### **NOTES TO THE FINANCIAL STATEMENTS - continued** **FOR THE YEAR ENDED 31 MARCH 2021**

<b>11. RESERVES</b>	Retained earnings £
At 1 April 2020	767,314
Profit for the year	<u>18,611</u>
At 31 March 2021	<u><u>785,925</u></u>

### **12. OTHER FINANCIAL COMMITMENTS**

#### Pension commitments

The company operates a defined contribution pension scheme on behalf of employees. The assets of the scheme are held separately from those of the company in an independently administered fund. At 31 March 2021 the company owed no contributions to the pension scheme as contributions are collected by the scheme in the month in which salaries are paid (2020: £Nil).

#### Lease commitments - operating leases

At 31 March 2021, the company had total commitments under non-cancellable operating leases over the remaining life of those leases of £33,615 (2020: £46,630).

### **13. TRANSACTIONS WITH DIRECTORS**

There were no transactions with directors during the course of the year.

### **14. RELATED PARTY DISCLOSURES**

During the year the company made donations of £21,000 (2020: £77,460) to English Bridge Education and Development, a charity with which the company has a close working relationship. G Fawcett was a Trustee of the charity during the year. In addition the company paid £560 (2020: £4,940) to cover the cost of discounts provided by the charity to the company's members. Total £21,560 (2020: £82,400).

The company also provided free advertising and articles in its publication, 'English Bridge', and did not charge staff costs for administering the online EBED Autumn Sim Pairs. The total estimated market value of these gifts was £5,980 (2020: £7,959).



**THE ENGLISH BRIDGE UNION LIMITED**

**TRADING AND PROFIT AND LOSS ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2021**

	31.3.21		31.3.20	
	£	£	£	£
<b>Turnover</b>				
Competitions & equipment hire	331,082		411,332	
Membership services	425,423		702,297	
Simultaneous Pairs	16,273		57,253	
Bridge Warehouse sales	33,043		257,541	
English Bridge advertising	28,086		53,441	
Licence fees	47,150		69,744	
Other income	12,856		5,487	
Junior internationals	1,413		11,792	
Internationals	9,525		40,700	
Masterpoint scheme	29		33	
		904,880		1,609,620
<b>Cost of sales</b>				
Competitions	192,375		361,359	
Membership services	80,072		115,680	
Simultaneous Pairs	11,030		17,738	
Bridge Warehouse cost of sales	49,461		195,501	
English Bridge	136,584		176,372	
Junior internationals	11,330		64,837	
Internationals	19,816		128,005	
National Bridge Organisations	44,901		58,038	
Laws & ethics	27,675		19,580	
Licences	7,133		15,183	
Club liaison	21,949		22,400	
Membership campaign	8,550		-	
Masterpoint scheme	7,936		9,557	
		618,812		1,184,250
		286,068		425,370
<b>GROSS PROFIT</b>				
<b>Other income</b>				
Government grants	111,588		-	
Deposit account interest	2,276		3,971	
		113,864		3,971
		399,932		429,341
<b>Expenditure</b>				
Rates and services	23,763		20,390	
Insurance	14,669		13,623	
Light and heat	5,127		4,390	
Admin salaries & other costs	197,554		206,377	
Recruitment & temporary staff	-		3,211	
Meetings	663		9,328	
Telephone	546		420	
Stationery & photocopying	13,585		20,885	
Postage & carriage	3,214		3,194	
Publicity & marketing	519		2,967	
Computer expenses	63,282		52,372	
Repairs and renewals	4,726		37,813	
Cleaning & gardening	4,162		10,005	
		399,932		429,341
Carried forward	331,810		384,975	

This page does not form part of the statutory financial statements

**THE ENGLISH BRIDGE UNION LIMITED**

**TRADING AND PROFIT AND LOSS ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2021**

	31.3.21		31.3.20	
	£	£	£	£
Brought forward	331,810	399,932	384,975	429,341
Sundry expenses	2,221		2,295	
Professional & legal fees	16,851		7,629	
Membership campaign	-		12,118	
Auditors' remuneration	13,235		11,325	
Donations	21,000		77,460	
Bad debts	916		-	
EBED recharge office services	(24,408)		(35,200)	
		<u>361,625</u>		<u>460,602</u>
		38,307		(31,261)
<b>Finance costs</b>		<u>9,842</u>		<u>20,779</u>
Bank charges		28,465		(52,040)
<b>Depreciation</b>				
Freehold property	4,045		4,045	
Fixtures and fittings	3,800		6,016	
Computer equipment	2,009		3,045	
		<u>9,854</u>		<u>13,106</u>
<b>NET PROFIT/(LOSS)</b>		<u><u>18,611</u></u>		<u><u>(65,146)</u></u>

This page does not form part of the statutory financial statements

**THE ENGLISH BRIDGE UNION LIMITED**

**COMPETITION RESULTS FOR THE YEAR ENDED 31st MARCH 2021**

EVENT	Code	INCOME			EXPENDITURE				NET RESULT				
		Entry Fees	Directing Income	BBO for Club Share	Other	TOTAL	Venue Hire	Prizes	TD Costs	Other Expenses	TOTAL	2020/21	2019/20
Autumn Congress	AUT	8,939				8,939	264	1,520	1,169	0	2,953	5,986	7,404
Autumn Overseas Congress	IOM	0				0	0	0	0	1,254	1,254	(1,254)	18,457
Northern Year End Congress	BYE	0				0	0	0	0	0	0	0	616
Summer Meeting	BSM	9,127				9,127	0	2,404	1,712	151	4,267	4,860	(3,313)
Conwen Trophy	COR	0				0	0	0	0	0	0	0	5,664
Crockfords Cup	CRO	5,903				5,903	350	1,200	200	100	1,850	4,053	5,244
Easter Festival	EAS	0				0	0	0	0	0	0	0	4,317
Garden Cities Trophy	GCT	0				0	0	0	0	0	0	0	2,761
Guernsey Congress	GUR	0				0	0	0	0	0	0	0	1,316
National Handicap Championship Pairs	HCP	376				376	0	0	0	70	70	306	0
Hubert Phillips Bowl	HUB	2,200				2,200	0	950	0	0	950	1,250	3,847
Inter-Club KO	ICK	10,773				10,773	0	1,600	0	0	1,600	9,173	11,050
Jersey Festival	JER	0				0	0	0	286	0	286	(286)	3,799
Masters Pairs	MPR	2,212				2,212	0	400	0	43	443	1,769	972
New Mid Week Congress	NMW	0				0	0	0	0	0	0	0	2,043
National Pairs	NPS	4,389				4,389	168	780	540	0	1,488	2,901	720
Online Knockout Teams	OLT	440				440	0	0	0	0	0	440	725
Pachabo Cup	PAC	0				0	0	0	0	0	0	0	2,785
Portland Bowl	POR	916				916	0	0	189	0	189	727	0
Portland Pairs	PPS	6,175				6,175	179	1,040	276	0	1,495	4,680	0
RealBridge Games	RBG	8,378				8,378	2,133	0	0	0	2,133	6,245	0
Really Easy 1st Step (Summer Meeting)	RE1	0				0	0	0	0	0	0	0	1,321
Really Easy Autumn	REA	0				0	0	0	0	0	0	0	(145)
Really Easy Spring	RES	0				0	0	0	0	0	0	0	641
Ranked Masters Pairs	RMP	7,031				7,031	210	1,260	855	0	2,325	4,706	4,026
Scarborough Summer Congress	SSC	0				0	0	0	0	0	0	0	6,879
Summer Seniors Congress (aka Sen & Vet)	SVC	0				0	0	0	0	0	0	0	3,279
Seniors Congress	SEN	0				0	0	0	0	0	0	0	5,224
Seniors KO	NMT	0				0	0	0	0	0	0	0	2,669
Silver Plate	SPL	0				0	92	0	0	39	131	(131)	259
Spring Bank Holiday	SPB	0				0	0	0	0	0	0	0	2,747
Spring Foursomes	SPF	0				0	0	0	0	0	0	0	7,331
Spring O/Seas Congress	CYP	0				0	0	0	0	1,049	1,049	(1,049)	3,521
Swiss Teams Congress	SWT	2,250				2,250	0	480	369	0	849	1,401	547
Tollmache Cup	TOL	7,910				7,910	406	0	1,574	0	1,980	5,930	5,930
Riviera Congress (Torquay)	SIL	0				0	0	0	0	0	0	0	113
Under 25's	U25	0				0	0	0	0	0	0	0	(318)
Year End Congress	YEC	24,027				24,027	810	4,740	1,368	0	6,918	17,109	10,347
Funbridge (Goto Games)	FUN	13,635				13,635	0	1,940	0	0	1,940	11,695	11,520
Bridge Base Online	BBO	173,515	18,745	24,045		216,305	0	4,160	57,727	25,991	87,878	128,427	1,237
Equipment Hire & General Income	CGN	0			96	96	0	0	0	0	0	96	3,182
Other Direct Costs	CGN	0				0	0	0	0	56,212	56,212	(56,212)	(88,462)
Sub Total		288,196	18,745	24,045	96	331,082	4,612	22,474	66,265	84,909	178,260	152,822	50,265
Membership Services & Overhead Allocation												(35,300)	(38,100)
<b>Grand Total</b>		<b>288,196</b>	<b>18,745</b>	<b>24,045</b>	<b>96</b>	<b>331,082</b>	<b>4,612</b>	<b>22,474</b>	<b>66,265</b>	<b>84,909</b>	<b>178,260</b>	<b>117,522</b>	<b>12,155</b>

The total expenditure reported above, includes furlough relief of £14.1k for salary costs allocated to competitions.

This page does not form part of the statutory financial statements

**THE ENGLISH BRIDGE UNION LIMITED**

**NUMBER OF MEMBERS BY COUNTY AS AT 31st MARCH 2021**

**NB The numbers below include anyone designated as a member on the EBU database as at 31st March 2021**

County	31 March 2021								31 March 2020							
	UM0	UM1	UM2	Direct	Juniors	Students	Total	Clubs	UM0	UM1	UM2	Direct	Juniors	Students	Total	Clubs
Avon	373	75	236	9	5	27	725	3	87	116	537	11	5	56	812	4
Bedfordshire	247	31	110	16	0	1	405	6	36	54	311	15		2	418	6
Berks & Bucks	1663	346	1164	55	50	38	3316	36	790	496	1809	39	50	35	3219	34
Cambs & Hunts	441	92	231	14	102	0	880	14	123	126	517	8	71	16	861	14
Channel Islands	185	46	148	10	3	0	392	7	104	62	207	6	3		382	7
Cornwall	384	107	148	2	0	0	641	12	102	93	436	1		9	641	13
Cumbria	253	73	224	3	11	0	564	8	108	53	338	5	10	11	525	6
Derbyshire	652	67	271	5	5	6	1006	15	223	142	616	3	5	12	1001	14
Devon	810	129	331	22	8	6	1306	22	139	195	883	18	8		1243	22
Dorset	274	91	202	12	1	3	583	7	61	70	345	12	1	8	497	6
Essex	1136	213	459	30	2	21	1861	22	355	282	1142	26	4	55	1864	23
Gloucestershire	550	135	375	23	6	6	1095	14	142	155	683	13	11	28	1032	15
Hants & Isle of Wight	738	192	548	50	19	19	1566	20	155	224	1067	39	8	30	1523	20
Herefordshire	267	36	100	9	5	4	421	9	82	40	274	9	5	8	418	9
Hertfordshire	789	262	956	42	25	50	2124	22	258	350	1332	30	24	174	2168	21
Isle of Man	14	13	69	3	1	1	101	2	9	14	68	3	1	7	102	2
Kent	1244	246	884	57	58	54	2543	30	450	409	1576	39	57	98	2629	30
Lancashire	1296	215	545	22	2	10	2090	13	248	297	1484	17	2	59	2107	11
Leicestershire	463	112	350	18	10	28	981	14	168	94	582	18	10	83	955	13
Lincolnshire	610	58	134	12	5	4	823	12	178	94	526	9	4	4	815	12
London	649	232	266	142	75	17	1381	12	443	331	562	126	65	27	1554	11
Manchester	698	172	487	38	9	20	1424	12	245	259	771	46	13	22	1356	11
Merseyside & Cheshire	652	104	352	12	2	14	1136	9	260	133	620	10	2	27	1052	7
Middlesex	566	215	226	94	11	32	1144	12	244	206	533	98	20	58	1159	11
Norfolk	644	122	206	15	1	24	1012	24	139	135	719	10	1	99	1103	22
Northants	639	172	384	8	11	0	1214	10	181	195	827	4	13	1	1221	10
North East	1017	158	358	16	2	4	1555	22	351	156	1014	6	5	43	1575	21
Nottinghamshire	466	68	317	10	7	11	879	12	155	116	525	8	7	29	840	11
Oxfordshire	864	220	758	25	196	10	2073	24	302	330	1107	15	188	114	2056	23
Somerset	467	81	276	31	1	14	870	16	105	119	617	28	2	36	907	15
Staffordshire/Shropshire	528	65	207	21	1	0	822	11	89	107	600	23	1	28	848	12
Suffolk	579	84	376	15	7	4	1065	22	129	157	735	7	7	19	1054	22
Surrey	3388	793	1223	115	39	78	5636	49	1161	832	3116	79	38	165	5391	46
Sussex	1558	327	941	38	29	71	2964	29	393	401	1903	26	30	91	2844	28
Warwickshire	1476	297	583	16	72	7	2451	14	412	275	1695	11	49	80	2522	14
Westmorland	101	47	74	2	1	0	225	2	11	27	177	2	1	2	220	2
Wiltshire	462	91	502	16	5	5	1081	16	106	177	731	11	7	39	1071	15
Worcestershire	371	123	144	13	5	64	720	11	66	97	455	12	5	94	729	11
Yorkshire	2310	444	1041	35	25	10	3865	35	513	509	2870	20	27	68	4007	33
Non County Members*	64	22	39	388	86	6	605	1	36	27	61	310	88	42	564	1
	29888	6376	16245	1464	903	669	55545	631	9159	7955	34371	1173	848	1779	55285	608

UM0 denotes members who have not played any club sessions in the financial year.

UM1 denotes members who have played at least 1 but fewer than 12 club sessions in the financial year.

UM2 denotes members who have played 12 or more club sessions in the financial year.

\* these include direct overseas members and members who have expressed a desire not to be affiliated to a county.