



**Minutes of the Annual General Meeting of the English Bridge Union Limited
held at the Royal National Hotel, Bedford Way, London,
on Wednesday 27th November 2019**

Present:

Jeremy Dhondy (JD)	Chairman	Tony Parks (TP)	Auditor
Jerry Cope (JC)	Treasurer	Sam Kelly (SK)	Communications Officer
Ian Payn (IP)	Vice Chairman	Jonathan Lillycrop	Club Liaison Officer
Heather Dhondy (HD)	Board Member, Chair of L&E Committee		
Rob Lawy (RL)	Board Member	Kay Carter (KC)	Reception
Gillian Fawcett (GF)	Board Member, Chair of Selection Committee		
Anthony Golding (AG)	Board Member	Karen Durrell (KD)	Reception
Ron Millet (RM)	Board Member	Donna Wright (DW)	Chief Executive of EBED
Gordon Rainsford (GR)	Company Secretary	Mary Sharp (MS)	EBTA Manager

Apologies:

Graham Smith (GS)	Board Member
Andy Margetts (AM)	Chair of EBED

	Shareholders		Proxy	Shareholders		Proxy
	Present	Apologies		Present	Apologies	
Avon		Mrs S O'Hara		Mr D Flint Mr J Smith		
Bedfordshire	Mr C O'Hara		London			
Berks & Bucks	Mr D Davey Mr M Green		Manchester	Mr A Smalley	Mr J Morris Mr M Newman	Mr A Smalley Mr A Smalley
Cambs & Hunts		Mr A Bowden Mr P Grice	Mr C Jagger Mr C Jagger	Mersey/Cheshire	Dr C Raymond	Mr P Roberts Dr C Raymond
Channel Isles	Mrs P Panter			Middlesex	Mr P Hasenson	Mr H Patel
Cornwall	Mr JM Booth			Norfolk	Mr Rob Richardson	
Cumbria	-			Northampton	Mrs S Deacon	
Derbyshire		Mr J Parker	Mr P Shields	North East		
Devon	Mr G Clements			Nottinghamshire		Miss T Smith
Dorset	Mr M Hooper	Mr M Wiles		Oxfordshire	Mrs S Nicholson Mr A Wilson	Mrs S Claridge Mr A Wilson
Essex	Mr K Thompson Mr D Valtisiaris			Somerset	Mr T Russ	
Gloucs	Mr P Shields			Staffs & Shrops		Mr P Hackett Mr J Withers
Hants & IoW	Mr K C Bennett	Mrs M Gale Mr R Ray	Mr K C Bennett	Suffolk	Mr M Carey	Mr M Pryor Mr M Carey
Hereford		Mrs M Gale Mr R Ray	Mr K C Bennett	Surrey	Mr T Hobson Miss S Pritchard	Mr J Allerton Miss S Pritchard
Hertfordshire	Mr R Teesdale Mr A Woof	Mr G Conrad	Mr A Woof	Sussex	Mr P Bates	Mrs J Mayall Mr R Wheeler Mr P Bates Mr P Bates
Isle of Man		Mrs L Kelly		Warwickshire	Mrs SJ Galvin Mr C Lang Mrs M Scott	
Kent	Mr P Gibbons	Mr M Lewis	Mr P Gibbons	Westmorland		Mr M Rothwell
Lancashire		Mr B Brelsford Mr J Smith	Mr J Dhondy	Wiltshire	Mr P Green	Mrs S Phillips Mrs G Webb
Leicestershire	Mr D Benton Mr D Pollard			Worcestershire	Mr D Thomas	Mr P Hammond Mr D Thomas
Lincolnshire		Mrs S Barraclough		Yorkshire	Mr D Guild Mrs L Millet Ms J Staniforth Mr N Woolven	

Also present: award winners and guests – John Magee (Mr Bridge), Leanora Addis (Guest), Robert Sheehan, Liz Stevenson, Paul Wilson, Shirley Pritchard, Janet Latham, Ted Latham (Guest) Rowena White and Mr White (Guest).

Jeremy Dhondy, Chairman, opened the meeting by welcoming all those present and thanking them for attending.

He also took a moment mentioned two people who had been great servants of the EBU who passed away this year: Steve Barnfield – who received a Silver Award earlier in the year, and Max Bavin – former Chief TD for the EBU and WBF. A moment of silence was observed.

1. Apologies for absence

JD gave apologies on behalf of Graham Smith

2. Announcement of Awards

The following award winners were announced. JD presented the award to the recipient unless otherwise stated.

SILVER AWARD

This year's award, given to players in recognition of long service as a volunteer at national and/or County level, went to:

Steve Barnfield – Kent

TONY PRIDAY AWARD

This award, in memory of Tony Priday, is given for an outstanding contribution to bridge and enhancing the game in all its aspects. Presented to:

John Magee (Mr Bridge) – Surrey

This award is made to John Magee universally known as "Mr Bridge" for his work in popularising duplicate bridge in England and beyond. In addition to running a successful magazine and bridge holiday business he has made significant contributions to clubs across the country affiliated or otherwise and he has helped our game prosper over several decades.

DIAMOND AWARDS

The Diamond Award is given to players in recognition of excellence and success over a sustained period for England's international teams.

John Holland [Presented at the Tollemache 16th/17th November]

John Holland was born in 1950 in Burnley, Lancashire. He is a bridge professional and WBF Senior Grand Master. In 2017 he was a member of the inaugural class of the European Bridge League's Hall of Fame.

In 1981, John won his first national title winning the Portland Pairs, the National Mixed Pairs, and then represented Great Britain in the Mixed Teams at the European Common Market Championships.

At county level he has won virtually every event in the Manchester area and is a member of the Manchester Bridge Club. He recently won the 2011 Keri Klinger Memorial Award - the pressure play award with Michelle Brunner.

During a successful international career, he:

- Made 10 appearances for England and Great Britain in major international events
- Was a winner of the 2009 D’Orsi Bowl and the 2014 Senior European Championships

In addition, he has had:

- 1 Gold Cup victory
- 8 Teltscher Trophy Selections (including 3 victories)
- 8 Camrose Trophy Selections
- 1 Crockfords Cup victory
- 1 Spring Foursomes win

Robert Sheehan

Robert won the mixed Pairs Gold in the Olympics in 2000, was 3 times silver medallist at the European Championships (1971, 81, 87), was second in the Bermuda Bowl in Ocho Rios in 1987, won bronze in the Olympics in Monaco in 1976. He was one of the best English players of the last part of last century and has many times been part of the national team.

During his bridge career, he has:

- 6 Gold Cup victories
- 1 Crockfords victory
- 1 Spring Foursomes win
- 9 Camrose Trophy selections
- 2 Teltscher Trophy selections (including 1 victory)

DIMMIE FLEMING AWARDS

The recipients have worked hard for bridge as volunteers in administration at county level, typically giving 10/15 years or more service:

Bernie Hunt – Essex [Presented locally]

Essex Bridge wish to acknowledge the contribution that Bernie Hunt has made to Bridge in our county over the last 20 years. He has served on the ECBA committee for 10 years and continues to do so as the County League Secretary.

He has introduced many new players to the game, running courses, he provides the basic training for beginners and then introduces them gradually to Supervised Play, Beginner/Improver sessions, and finally Advanced sessions alongside experienced tournament players.

Over the last few years, he has invited the County to run all their events at his club which has greatly reduced the amount of committee work involved in delivering events and numbers of players are up on previous years. The EBU also use his premises as a venue to run National Pairs, Portland Pairs and Ranked Masters Pairs events within Essex, which benefits our players.

Finally, it can be said that Bernie is one of Bridge’s great enthusiasts. His enthusiasm is infectious and continues to encourage many people to take up Bridge and “get the bug” as we all did when first starting out.

The Essex Committee wish to see Bernie’s contribution to Bridge honoured in recognition of all the work he has done to get people into bridge (and keep them interested), but also to acknowledge the financial risks that he has taken on himself in order to promote and help develop Bridge within Essex.

Austin Barnes – Lancashire [Presented locally]

Austin has been playing bridge in Lancashire since 1972 and has served the county in various capacities from 2005 until 2018.

He was Chairman of Selectors from 2005-2010 and again from 2013-2015. He was Vice Chairman prior to serving as Chairman from 2007-2010. With vast experience as a top county player and, indeed, a national one (he represented Wales in the Camrose), as a tournament director and a club administrator he was an invaluable member of the Executive Committee, taking responsibility for putting together the LCBA Handbook each year. He was an excellent Honorary Tournament Director in several LCBA competitions over the years when the occasion demanded.

He has been a long standing member of Bolton Bridge Club where he assumed a lot of responsibility particularly for the 10 years from 2007 when he was both President (CEO) and Club Tournament Director.

Liz Stevenson – Merseyside & Cheshire

Liz has been a member of the County Executive for more than 25 years. She has served as Vice-Chair and as Chair. Since then, she has been the Chair of our Tournament committee and has organised and run many of our County events herself. If today, the county financial reserves are healthy, this is mainly due to the profits made from the events she organised at a time when they were more popular than they are, alas, today.

Finally, she was also the membership secretary until it was decided, two years ago, that this role was more naturally attached to the county Secretary. In the days when the county produced a county events brochure and physically posted it to each of our members, Liz and her husband David always organised the printing of the brochure and the address labels for distribution.

Liz stood down as Chair of the Tournament committee and Executive committee member at the last Annual General Meeting in July, so M&CBA think that the time is ripe to acknowledge her long service to bridge in their county.

Paul Wilson – Middlesex

Paul was the compiler and editor of the Middlesex printed competitions handbook for nine years from 1986 and if he had his way we would still be producing one today and posting it out to all county members!

Paul then joined the Middlesex Committee in 1994 and has served ever since, rarely missing a meeting.

Paul has organised the Seniors Pairs for many years, assisted with the Congress, acted as proof reader and 'ad hoc' Membership Secretary, volunteered at Middlesex's children's summer bridge camps and previously acted as a TD at several of their competitions as well as being the county's Club Liaison Officer. Paul was elected Vice Chairman in 2015 and then a year later became the County's 11th President.

Perhaps Paul's greatest contribution has been encouraging people to join the committee or play in one of the competitions with his infectious desire to see bridge grow. His diligence in updating the MCBA membership list is an example all Counties would do well to follow (if they don't already). In a teaching career spanning some 40 years, Paul has taught bridge to several thousand people,

including many MCBA & other EBU Members.

Maureen Kimbley – Norfolk [Presented locally]

Maureen has recently stood down from her role as Secretary for Norfolk Contract Bridge Association after being in this role for the last 8 years. She also spent 6 of these as Secretary to the Norfolk Congress. She also was President of the Association in 2011 visiting all clubs and promoting the Association in particular and bridge generally.

Maureen has been key to the successful running of the county association and was an important member of the team which secured charitable status for the association in 2016. She also spent a great deal of time ensuring that the web site was up to date, relevant and newsworthy.

However, it is her work with the congress which was most time consuming. She managed all of the pre congress publicity including preparation, printing and distribution of the entry forms, received all the entries and was on duty the whole of the weekend to greet all the entrants and sort out problems. During her time, she assisted in finding a new venue, as the previous one in Kings Lynn was no longer available. The current venue near Norwich is excellent.

It was the 50th congress in 2018 and Maureen was instrumental in making the event special, with gifts for the entrants, spot prizes, and a souvenir programme. During her time the Really Easy event was introduced which allowed less experienced people to participate. This event has grown steadily.

Maureen continues to support her local club in Holt and organised a charity teams event there earlier this year.

Sheila Coda – Somerset [Presented locally]

Sheila has recently retired from the committee of the SCBA after 34 years of continuous service during which time she has held the positions of secretary and membership secretary for many years. She has been a county selector for about 10 years and throughout this time has been a regular county A team player recently becoming a Grand Master.

Sheila has been a member of Taunton Bridge Club since the 1970s and has done every conceivable job at that club. Sheila has been a committee member at the club for years and recently has spearheaded a Fast Forward to Bridge course at the club.

In short, Sheila has given great service both to Taunton BC and to the Somerset CBA for over 30 years and the SCBA has great pleasure in nominating Sheila for a DF Award.

Shirley Pritchard – Surrey

Shirley joined the Surrey Committee in 2000 and has served continuously ever since. For two years 2009 to 2011 she was the SCBA President, voluntarily extending her tenure as both the Chairman and Secretary were new to their roles. She took over as Competitions Secretary in 2015, a role she continues to hold to this day. During this time, she has overseen a radical improvement to the quality and attendance at our events and has taken over the management of our major Green Point weekend events. For several years she has been one of the Surrey nominated EBU shareholders, she is an active and dedicated member of the Committee and its other members wholeheartedly support this nomination.

Shirley has dedicated a lot of time and effort to County activities despite significant other demands on her time and energy in the management of Wimbledon Bridge Club where she was a Committee

member for many years and was Chairman for three years to 2017 after which she became a co-trustee of the club.

Phil Bennett – Wiltshire [Presented locally]

Phil Bennett has recently retired from the post of Wiltshire CBA Treasurer after a period of over 15 years.

Phil's financial skills ensured that the Wiltshire Committee could always be certain that there was a firm hand on the tiller. His advice was always practical and pragmatic and his service to the County went beyond the mere mundane contribution that might otherwise have been expected.

He provided balanced argument in Committee discussion and his long service and experience made him an invaluable asset.

Besides looking after the County's finances, Phil also did many "back room" tasks. As an example, for most County events, Phil would be the first to arrive and set up the tables and ensure all equipment was available. He would also make sure the hall was left in good order at the end of each event.

Although Phil is no longer a member of the Wiltshire Committee, he is still an active player in the County and can still be relied on to roll his sleeves up and help in any way he can.

Janet Latham – Yorkshire

Janet has served on the YCBA Management Board/formerly named Committee for many years covering various roles. From 2000 - 2001 she was joint Treasurer, 2001 - 2009 Secretary and from 2009 – 2018 she was Assistant Secretary. Janet was a EBU County Delegate/Shareholder from 2002 – 2018.

Since 2006 Janet has been a member of the Northern Bridge League Selection Panel and convenor 2006 to 2018.

From 2014 she has been the organiser of the Nelson Rose Bowl Competition on behalf of YCBA – Entries increased from 6 teams pre 2014 to 15 teams in 2019.

ALEC SALISBURY AWARD

The Alec Salisbury award is assigned each year in recognition of a school teacher who has made a significant contribution to Youth Bridge

Rowena White - Fulford School, York

The Fulford School (York) Bridge Club was set up by Rowena in 2011. Over the past 8 years have seen her persistent promotion has led to popularity increase of school bridge. Despite the obvious difficulties of a short time span and the tight schedule teachers have these days, her commitment is remarkable.

With over 100 pupils playing, not only have the club had serious players later members of EBU clubs, but also have been open for pupils of lesser ability that has included autism and other disorders. Rowena has been a massive advocate of the EBED Junior Award Scheme since its inception and this Summer have 6 students gaining a bronze. There are very few state secondary schools with bridge clubs and Rowena's outstanding contribution hitherto unrecognised, is certainly well deserving of the Alec Salisbury Award.

TOM BRADLEY AWARD

The Tom Bradley Award is assigned each year to a non-school teacher for a significant contribution to Youth Bridge.

Giorgio Provenza – Surrey [To be presented at the Year End Congress]

As squad leader, Giorgio has been patient, positive and has contributed a lot of his own time to help others progress and prosper. He acts professionally and also listens to other people. He understands the strengths and weaknesses of the players and puts strategies in place to improve their game. Has brought on players from absolute beginners to representing the England U16 junior team. Has also contributed to running teaching courses around SW London.

PREVIOUSLY AWARDED

The following awards had been presented at other events earlier in the year

Young Pair of the Year: Ben Norton & Shahzaad Natt

Young Player of the Year: Oscar Selby

3. Minutes

The minutes of the 2018 AGM were formally accepted at the Shareholders' Meeting on 16th May 2019

Minutes of the AGM Meeting of 28th November 2018

3.1 Accuracy

It was noted that Tim Anderson had not been recorded as being present at the previous AGM, this was updated. The minutes were approved.

3.2 Matters arising not otherwise on the agenda

David Thomas (DT) (Worcestershire) raised three questions:

1. At the end of item 7, DT questioned the progress of targeting non-affiliated clubs. JD responded to say that there is now a free 4-month trial period for clubs that have not been affiliated since Universal Membership started. There has been some interest from U3A clubs.
2. In point 19, DT questioned the over-crowded calendar that has caused county events to suffer and asked if this could be addressed. JD responded that the Selection Committee would like to be able to set dates further in advance, however they are reliant on the World Bridge Federation in setting dates for international events. At present the calendar for 2020 is very busy with dates for the Euros and Olympiad and associated trials. JD confirmed that the board and Selection Committee will endeavour to improve the scheduling and notice where possible.
3. In point 21, DT asked for clarification of the Strategic Aims. JD responded to say that the aims had been discussed at the January board meeting and on occasions since then. DT questioned if there was any more information available on the strategic aims, for example marketing and the Bridge Warehouse. JD responded to say that the strategic aims were set out to be implemented over 5 years and that not all actions will be looked at in the first tranche. JC also advised that this year the first year priorities were published in February and that more will be published in due course. Patrick Shields (PS) (Gloucestershire) asked if the counties could be involved more with regards to the development and implementation of any strategic aims. JC agreed that the current structure for involving counties was not working as comprehensively as hoped. JD advised that the board would commit to discuss what to do about the 22-23 counties that are not yet represented in the County Working Groups.

4. Resolutions

4.1 Byelaws (Ordinary Resolution) Motion to approve changes to Byelaws – Refusal of membership and sanctions available to committees

The proposed changes to the Articles related to:

- New byelaw 2.3.2, part A looking at reconciling discrepancies in the wording around suspending/ denying membership and part B adding additional discretionary power to refuse or suspend membership in certain cases
- There were also suggestions from the Laws and Ethics Committee around sanctions for competitions and partnerships

Geoff Clements (JeC) (Devon), raised the issue of model constitutions needing a stipulation that no person who is bankrupt can be a member of a club. His concern was that institutions can request clubs pay any debt owed by a member if they become bankrupt. AG agreed that the board will look into this.

This resolution was passed unanimously.

5. Chairman's Annual Report of the English Bridge Union

The annual report had been circulated to Shareholders. It is attached to these minutes. **Appendix A.**

JD asked if there were any questions about the report. PS asked about the re-affiliation offer, and whether the restriction of four months was too tight. JD advised that it is a taster offer and that four months was a likely cut-off point but the EBU would be flexible if necessary.

No further questions were asked.

6. Membership Report

RM presented his report, detailing the achievements of the membership campaign so far. The report had been circulated prior to the meeting. RM highlighted the parts of the report detailing how near the edge the EBU is in terms of membership attrition. The current average age of members is 72. The average age of new members is 66. He noted that this is an unusual but not exceptional position and compared the EBU to similar sports, although he noted that there is a lot of pressure to retain existing and gain new members. Over the last year there were 4,000 new members to the EBU, but with attrition, this only translated into an overall 400 additional members on the total membership figures.

If the number of additional members seen in counties such as Yorkshire, were replicated across all counties over the next 2-3 years then the EBU would have an additional 2,500 new members. He implored all counties to set actionable goals on membership campaigns.

James Smith (JS) (London) questioned the viability of a celebrity bridge event to drum up media support and interest. RM responded that this would be a good idea for counties to look into and iterated that it's not "the EBU" but "our EBU".

IP asked if anyone wanted to share a positive story in relation to membership development. Trevor Hobson (TH) (Surrey) talked about a membership campaign focusing on transition teams, looking at the transition from casual bridge to duplicate bridge. With short classes aimed at teaching the basics of duplicate sessions for example how to use a bidding box, or when to use a stop card etc. These classes were aimed at players that already know how to play bridge but may not know how to play duplicate. The aim is to make an easy transition to duplicate bridge, while also making bridge more

welcoming. GR advised that the Young Chelsea Bridge Club now have a casual Goldhawks league aimed at social bridge players.

Donna Wright (DW) (EBED) said that EBED are currently looking to recruit a new person to help with the transition from classroom to clubroom, and the candidate will work closely with Tim Anderson (TA) (Membership Development Officer) and Jonathan Lillycrop (JL) (Club Liaison Officer) as well as clubs.

RM talked about the two gateways into membership; totally new members joining a new learn bridge class; and then from the classroom to the club sessions. He noted that many smaller clubs hire rooms for their session as they don't own their own premises, this has the effect of making putting on teaching sessions expensive. He noted that EBED have money that clubs can apply for to help in these cases.

Paul Gibbons (PG) (Kent) talked about the approximately 30 U3A clubs in his area that hold bridge sessions, and that one of the ways of encouraging members of these clubs to join an EBU club was to suggest improve your bridge classes at the club. He also noted that Kent had sponsorship from First4Bridge, to run friendly competitions and introduction classes side by side. He noted having a number of approaches was more effective.

7. Directors' Report and Accounts for the year ending 31st March 2019

The published list of members by county as at 31st March 2019 is attached to these minutes - **Appendix B.**

JC confirmed that there was nothing unexpected in the report. There were two points he highlighted as anomalies; the Youth Juniors China donations; and the fact that the employment allowance had not been properly booked, resulting in 5 years being added at once.

David Pollard (DP) (Leicestershire) questioned page 7's figures, as they are high and asked what they relate to. JC confirmed that the key date for these figures is when Easter falls as the competitions income and expenses will be affected by this date. Therefore, each year this table will always wobble potentially from extreme to extreme. The auditor, Tony Parks (TP) confirmed this detail. Lesley Millet (LM) (Yorkshire) confirmed that the Yorkshire finances were worked the same way.

David Guild (DG) questioned the accuracy of the reporting, as he claimed that since 2015 when funds totalling £83k were transferred to EBED, this was not reported in the financial reports or the board minutes. JC responded that the details should not be on the balance sheets as the funds were not assets and that the books in 2015 were transferred transparently.

Accounts approval proposed by Robert Teesdale and seconded by Alan Wilson.

Accounts approved nem con.

8. Treasurer's Report, year to date

JC noted that this year the EBU is broadly on budget, and that the October numbers continue this trend. He expects the trend to continue until the end of the year. He noted that for the first time for some years, the UM sessions show a small upward trend.

English Bridge advertising was noted as below budget but JC noted that this is likely due to an over estimation when setting the budget.

The Bridge Warehouse is also below budget, possibly due to the current down trend across all retail sectors, but special offers etc. would be considered whilst maintaining overall margins. He urged all present to use the Bridge Warehouse, which is very competitive in terms of price.

The internationals have come in under budget, which was very welcome.

JC also reminded people that this year's budget was set to run at a significant loss, which of course was not sustainable.

There were no questions.

JC closed by thanking Gail Nancarrow (GN) (Accounts Manager) and Tony Parks (TP) (Auditor) for all their hard work creating the reports.

9. Appointment of Auditors

The auditor was re-appointed.

10. Election of 2 Directors for the year 2019/2020

There were two nominations for two board member positions. Therefore, no election was needed and Gillian Fawcett and Bev Purvis will become board members for a three-year term.

10.1 Election of Chairman

There was one nomination for the position. Therefore, no election was required and **Ian Payn** will become EBU Chairman for a three-year term.

10.2 Election of Vice Chairman

There was one nomination for the position. Therefore, no election was needed and **Gillian Fawcett** will become EBU Vice-Chairman for a three-year term.

11. Election of 3 Members of the Laws & Ethics Committee for the year 2019/2020

There were three nominees for three positions, therefore no election was required. All of the nominated members - Tim Rees, Martin Pool and Frances Hinden – will remain committee for a further three-year term.

12. Election of members to the Selection Committee

There were three nominees for two positions. The votes received were as follows:-
Elected for a three year term, expiring in 2021: Paul Barden - 43 votes; Alan Mould – 41 votes
Not elected: Neil Rosen – 35 votes

13. Appointment of Company Secretary

Gordon Rainsford was re-appointed as Company Secretary.

14. EBU Fees 2020-21

JC noted that the EBU fees are set using two principles; keeping the fee increase as close as possible to RPI; and keeping close to a four-year cycle of overall modest profit.

This year, the fees meet principle 1, but don't quite meet principle 2, as the proposal is slightly loss making on the four-year plan. The fees were looked at thoroughly, with the following options being amongst those decided upon: lowering funds given to EBED; moving from an opt-out diary to an opt-in diary; looking at amending the way Master Points are issued; removing the half price session cap for County events.

DT asked for it to be confirmed in the minutes that when counties get charged UMS in full, they will have the same benefits as clubs.

The proposals were agreed.

15. EBED Report (Donna Wright/Mary Sharp)

The report to the Shareholders was made by Donna Wright (DW), the Chief Executive, and Mary Sharp (MS) (EBED Trustee).

DW opened by apologising on behalf of Andy Margetts (EBED Chairman) who could not attend the meeting due to previous commitments.

DW talked about the following:

- EBED financials, with a high level overview of income and revenue
- Staff changes for the past year, resulting in more bridge knowledge in the team
- Confirmed EBED have finished setting up the governance for charity status
- Bridge for Youth Initiative, resulting in 5 new youth leaders and additional funding from sponsors. Further development of National Youth Strategy in 2020
- Increase in the number of Fast Track courses
- Next year there will be a focus on digitisation, modernising processes for students and teachers, online registration and discounts for partner websites
- Fundraising will be a big focus in 2020

DG questioned the difference between Youth and Junior Bridge. DW confirmed that in this context they were the same, but that "Junior" will have been used in the context of the Junior World Championships.

MS introduced herself and talked about the following:

- EBED publications (student core text books) have been going through an update process
- Book one has now been re-published with changes, book two is currently being updated and is hoped to be published in July 2020
- MS thanked JD for his help in updating the text books
- EBTA has consolidated their teaching of teacher educators, resources and strategies
- 160 new teachers qualified in 2019, aim of another 160 in 2020
- EBTA will now focus on the mentoring of new teachers and checking adherence to standards
- The teacher conference was a big success
- MS is now the Chair of TLAG (Teaching and Learning Advisory Group), with a current focus on online training and building resources for teachers

DG questioned increase in registration fee for being an EBTA member, which was increased from £20 to £25. MS responded that she sees the fee as a great value for money with all the benefits.

DG also questioned if EBED would be replicating resources already freely available for bridge teachers, for example noting that the Australian Bridge Federation has freely available resources for all. MS responded that they would not look to replicate those resources already available but would work closely with other organisation to create a base for all EBTA teachers to use.

RM applauded the presentation and enthusiasm of MS, he asked if there was any procedure designed to check that what EBTA were looking to implement, was being followed through across the country. DW responded that they would consult closely with teachers and students at all stages of implementation. MS said that if RM had any metrics or was able to help with statistics that this would be welcomed.

16. Minutes of the meetings of the Board of Directors of EBU Ltd

16.1 31st October 2018

16.2 23rd January 2019

16.3 20th March 2019

16.4 12th June 2019

16.5 11th September 2019

16.6 30th October 2019

The meeting considered the minutes of these meetings. There were no questions. Minutes approved.

17. Minutes of the meetings of the Laws & Ethics Committee

17.1 20th February 2019

17.2 22nd May 2019

17.3 23rd October 2019

The meeting considered the minutes of these meetings. There were no questions. Minutes approved.

18. Minutes of the meetings of the Selection Committee

18.1 28th February 2019

18.2 13th June 2019

The meeting considered the minutes of these meetings. There were no questions. Minutes approved.

JD thanked everyone, both those present now and those in previous years. He thanked everyone who was helpful and constructive during his time as Chairman.

New Chairman takes over the running of the Meeting

19. Dates for 2020 Chairmen's Meeting & AGM

IP advised that the details of the 2020 Chairman's meeting is 13th May and the AGM is set to be 25th November, at the Imperial Hotel, London.

20. Any Other Notified Business

IP extended his thanks to both JD and HD. He wished HD well and thanked her for all her efforts over the years. He also thanked the previous Chairman JD, both for his work as Chairman, as well as his work previously on the Laws and Ethics Committee. He noted that JD is to continue with his role on the Editorial Board for the time being and HD was willing to continue as Chair of the Laws and Ethics Committee and Chairman of the Tournament Director Development Group.

IP then presented JD with a Gold Award, in recognition of his long service as Chairman and Vice-Chairman of the EBU, as well as his contribution to the Laws and Ethics Committee (as Chairman) and various other bodies at national, county and club level over a period of many years.

Additional Item

The draw took place for the prize winners in the Simultaneous Pairs competitions. Every club who had run a heat were entered into the draw. The leading prize winners were:

EBU Sims Club winners

Prestbury Duplicate BC

Bordon BC

Caterham BC

Reading BC

Patcham BC

Matlock BC

Milton Keynes BC

EBED Sims Club winners

Towcester BC

Noverre BC

Tyler Hill BC

All prize winners, including runners up, are listed on the website www.ebu.co.uk/node/3298

Closing the meeting, the Chairman thanked Shareholders for their attendance. The meeting closed at 15:30.



ANNUAL REPORT OF THE ENGLISH BRIDGE UNION

1 September 2018 - 31 August 2019

The English Bridge Union is the governing body for duplicate bridge in England, representing communities of bridge players at club, county and national level. It is funded by members for members and provides the infrastructure and development of the game in England. It is non-profit making and any and all surplus is invested in our national game.

This report provides an insight in to the work that we do to support our clubs, counties and members.

We would like to thank all the volunteers that make up our national team - the Directors of the Board and all the members of its committees and the dedicated team of staff led by Chief Executive, Gordon Rainsford. Volunteers are a precious commodity!

We published last year a five year strategic aims document entitled "Raising our Game 2018-2023" It's available on the EBU website at <https://www.ebu.co.uk/documents/official-documents/strategic-aims-2018-2023.pdf>. The Board are currently looking at elements of this plan and will report regularly on progress.

The statutory annual report and accounts will be able to be viewed on our website www.ebu.co.uk shortly after the EBU's Annual General Meeting on 27th November 2019.

The Board

The Board is made up of eight directors elected by the shareholders, who are the representatives of our counties, and up to two appointed by the Board, renewable annually. The directors receive no remuneration for the work they undertake. They have legal and financial responsibilities as set out in the Companies Act 2006.

Each director takes responsibility for one or more aspects of the EBU's business. This responsibility includes budgetary control, delivering strategic objectives and regular reporting on the work of the department and committee associated with it. For the year 2018-19 the responsibilities were as follows:

Chairman: Jeremy Dhondy

Vice-Chairman: Ian Payn

Treasurer: Jerry Cope

Board director responsibilities

Board Member	Responsibilities
Jerry Cope Treasurer	Financial Strategy Staff Development, 5 Year strategic plan 2018-2023
Jeremy Dhondy Chairman	Editorial Board Chairman, Archive and Web development, WBF/EBL liaison, Annual Report, ,BGB Liaison. Board member: L&E, Selection
Heather Dhondy	Chairman TDDG, Chairman L&E
Gillian Fawcett	Sponsorship & Fundraising. Selection/Internationals, Chairman Selection Committee
Anthony Golding	County and club constitutions, Bye laws, articles. Legal advice, Eastern CWG
Rob Lawy	Education, Volunteering, SW CWG
Ron Millet	Membership project, Awards, All Party Parliamentary Group, Mini Bridge Visits, Northern CWG
Ian Payn Vice-Chairman	Tournaments and competitions Board member: Selection, L&E Tournament Panel, Midlands CWG
Graham Smith	EBU Warehouse Facilitator for meetings County Development, Chairman National County Working Group

Finance

2018/9 was at a high level a good year financially, with a surplus of nearly £36k. But this result was heavily impacted by two particular events. Firstly, thanks to the generosity of Members, £60k was raised in donations for the World Youth Champions, for which our young players across all age groups qualified. These donations, as a contribution to Youth Bridge, were organised through EBED, enabling the claiming of gift aid and considerably enhancing their worth to the young players. Secondly the EBU received around £10k in back payment across a number of years in Employment Allowance. So although the surplus was very welcome, the underlying position is less favourable, and we continue to need to search for economies, if we are to avoid above inflation increases in UM. One such economy, which also avoids waste, is to make our annual diary opt in rather than opt out.

Nonetheless because of the one-off surplus in 2018/9, the EBU Board decided it could afford to budget for a one-off deficit in 2019/20. This new financial year is currently broadly tracking budget overall, with results a little better in UM, but with margins in our Warehouse and Competitions tracking a bit below what we had planned.

As we did last year, we are publishing (Appendix A: Charts) showing our sources and application of funds, which we are publishing on the website to be clear about what we do with our Members' money. These charts averages expenditure over the four year international cycle which is also the basis of our budgeting approach.

Clubs and Club Services

The new Club Liaison Officer (Jonathan Lillycrop) started in July with Bev Purvis having left for new pastures. Help has been given to a good number of individuals who have contacted the CLO with a range of queries.

No new clubs have affiliated since Ashton and District (in June). Frodsham & District Bridge Club are disaffiliating, their reason was “Dwindling numbers (several 2.5 tables recently) are threatening survival so we need to reduce costs and play less duplicate. Regrettable after 48 years but it was that or close the club”. No other clubs have disaffiliated since April 2019. Bridgwater Bridge Club and Cannington Bridge Club have merged to form Bridgwater and Cannington Bridge Club.

The CLO has visited and played at nine affiliated clubs: Ealing, Exeter, Chipping Sodbury, West of England, Hitchin, Upminster & Cranham, Watford & Bushey, New Chiswick and Milton Keynes. He has also visited one club (Bridport) which is considering affiliating and will return in the autumn to speak at their committee meeting before a vote on affiliation takes place at the club’s AGM in January. All of the affiliated clubs visited had a welcoming and friendly atmosphere. Some constructive feedback was received. Over half of the clubs visited had strong teaching programmes and this was helping to sustain and grow the numbers of players attending sessions. Many clubs offered great value, for example, at Hitchin it is £3 table money for members including complimentary coffee, tea and biscuits.

The free places on Club Teacher Training Courses continue to be popular. There are only two more courses in 2019 which are both full but where there is interest EBED will be informed so they can consider running a course in that area for next year. The CLO is proactively reaching out to clubs who have booked on to courses and have not yet claimed a free place to ask if they want to use their free place. This should hopefully mean that the information which goes to accounts for refunds after the course is correct and final.

The CLO introduced himself as part of the Summer Club Management Focus. In the CMF an announcement about the club forum was made and people were encouraged to use it for general questions which may be of interest to multiple clubs. Some changes have been made to the Club Management Handbook and these will continue.

There have been many emails about diaries, some people were unhappy with the decision for 2020 to make the diary opt in but once help was offered with opting-in then everyone was accepting. Members have been told that there is no intention to deprive anyone of a diary who wants one but that the EBU is trying to reduce waste and reduce postal costs.

Membership Development

Tim Anderson was appointed as Membership Development Officer (MDO) in September 2018, working with the CLO and Communications Officer to promote and advance the EBU’s Membership Campaign and to support clubs in their teaching and marketing. A number of county associations has signed up to our campaign agreement, based on what was done with considerable success in Yorkshire. Specifically, Manchester, Merseyside and Cheshire, Somerset, Norfolk and most recently Northants. Other counties including Surrey and Nottinghamshire have not formally signed up, but have undertaken membership

development work in part as a result of the wider campaign and the publicity we have given it.

The MDO also created a resource site with information and media to support membership campaigns, including a blog with regular updates on this topic.

In practice, addressing the ageing membership of our clubs and the decline of the game among younger people is an issue that goes beyond a specific membership campaign and the MDO has been promoting the idea that all EBU clubs must be to some extent teaching and novice-friendly clubs in order to keep the game thriving. He has worked on getting better statistics on playing activity in every club and to keep these updated.

Many clubs discover that while getting newcomers started with gentle bridge sessions is not so difficult, migrating them to normal club sessions is challenging. This is also relevant to the EBU organisationally since it is not until they join normal club sessions that they start playing in UM sessions and contributing to the EBU. This has been and continues to be an area of focus.

Another facet of the work is helping clubs to work with teachers and to train new teachers, in cooperation with EBED. The MDO attended the EBED teacher conference in the summer to explain the membership campaign and support teachers in finding opportunities to teach with local clubs or even to form a club.

A lot of bridge is played at non-affiliated clubs and in some parts of the country the number of non-affiliated clubs exceed those who are affiliated. The influx of players who learn later in life and in general are tilted more towards social than competitive play is often a factor in people choosing non-affiliated clubs, though it should not be as EBU clubs are for bridge players of every standard.

Addressing both the perception and in some cases the reality that EBU clubs are less welcoming to novices than they should be is therefore a priority and will help us both to keep clubs affiliated and to attract more. A scheme in development which we call EBU Assured (not necessarily the final name) aims to get clubs to commit to a welcoming culture as well as providing routes for newcomers to learn and play bridge. In conjunction with this, we are working on a modern and user-friendly EBU club directory that will help new players to find the right club. Putting this into effect has some complexity because of the legacy technology in use in the current web site and the MDO is working with the team to address this and to better promote our clubs via our web presence.

Parliamentary Activity

The All Party Parliamentary Group for Bridge (APPG) continues to be chaired by Bob Blackman MP, with Baroness Henig acting as the primary point of contact for the EBU and the coordinator of the majority of the group's events. In the year 2018-19 the group has held one meeting for which the EBU provided secretarial support, and to which the EBU and EBED were invited.

The APPG has not hosted any school's events in 2019 and no future school visits have yet been planned but it was noted that school visits are welcome Notice of 2-3 months must be given for planning the events.

We were sorry to learn of the death of Lord Skelmersdale. He had been a great supporter of schools visits and a regular conductor of tours of the Houses for the visitors. The EBU continues to organise the annual Lords v Commons match on behalf of the APPG.

Media coverage

Media coverage over the last year significantly decreased from 2018, when coverage was high due to the outcome of the VAT case at the European Court.

Most coverage in the national press has been through their bridge columns.

There has recently been some TV coverage on ITV's Coronation Street. The storyline involves Ken Barlow setting up a bridge night in the Rovers pub, where joined by Brian and Cathy, Evelyn, Geoff and Yasmeen. To help create the storyline, the show's writers consulted EBU member and Manchester bridge player David Debbage.

Online media coverage has dropped by 30% from the previous year. However, total media exposure for the year was 2,930 pieces in the UK press.

International Performances

England's representation in international duplicate bridge competitions is an important part of the EBU's activities as a national bridge organisation albeit, like all expenditure, we need to keep a close eye on overall costs. Successes at international level help to raise public awareness of English bridge and to attract new players to the game. Our participation in international events provides us with an international profile in the bridge world and it also brings more influence within the European Bridge League (EBL) and the World Bridge Federation (WBF).

The Selection Committee, made up of seven elected and two ex officio members and chaired by Gillian Fawcett, is responsible for selecting the teams to represent us internationally.

- Open

The Official England Open team were second in the Camrose trophy, which was won by the EBU team. Both teams were made up of players who had competed in the Premier League, and all performed well over the two weekends - but the England team failed to deal with the Welsh as comprehensively as their colleagues on the EBU team, hence the finishing positions. The Black team competed in the Champions Cup, an annual competition for national champions of the top 10 Countries in the European Championships, and finished with a very creditable bronze medal.

- Women

The England women's team regained the Lady Milne Trophy which they lost last year. An England Women's team was invited to the International Mind Sports Association World Masters, where they won a bronze medal.

- Seniors

The senior team had a comprehensive victory in the Teltscher Trophy, winning the event with two matches to spare.

- Juniors

The England U21 team won the Peggy Bayer Trophy with a margin of over 70VPs ahead of second place. The junior U26 team won the Junior Camrose for the seventh time in a row, Our U16 team played in the WBF online youth championships and did very well to qualify for the knock out stages, where they were defeated by a strong Russian Team.

In the Junior Europeans, the U21 team and the U16 team did exceptionally well to achieve bronze medals, and the U26 team also qualified for the world championships in 2021. English players also achieved bronze medals in the World Youth Open Championships.

- **Mixed**

The mixed team played in the inaugural European Mixed National Teams Championships, and qualified to play in the World Championships led in September 2019.

Junior squads

The Selection Committee is also responsible for the junior squads which provide training for young players. We appointed a new squad leader of the U26 squad (David Bakhshi), who has enthusiastically championed the coaching and development of young players.

The U16 and U21 squad leaders also continue to find and develop new talent, and Giorgio Provenza (U16s) has successfully developed almost complete beginners to bronze medals in the European Championships. The U26 Women's squad has not had as much success, but there is a core of players keen to improve and achieve England representation.

The challenge for the squad leaders is to develop their teams to be competitive at the next World Championships

Regulation

The Laws and Ethics Committee (L&E) is made up of seven elected individual members of the EBU and two appointed Board members. The chairman is Heather Dhondy. It is responsible for the regulation of the game in England.

It produces two annual publications, the White Book (primarily information and guidance for Tournament Directors) and the Blue Book (primarily information for players). Both publications are available free from the website. There is also a series of videos relating to The Laws of Duplicate Bridge (2017) and a group of forums for various English Bridge Union interests.

The L&E hears cases of both a technical and disciplinary nature. Appeals from tournaments are reviewed by the L&E so that they can offer advice and ensure the consistency of decisions. An annual booklet of the major decisions is published and is available electronically from the EBU website. Appeals are reviewed and comments published in the minutes of the L&E meetings.

There has been several disciplinary cases during the period which have been considered by the L&E concerning complaints of bad behaviour. If warranted, these are passed to a prosecution panel for further investigation, however the L&E encourages these issues to be dealt with at a local level where possible. There is a mediation service available for such cases where both parties agree. A pro bono adviser is also available and this year Joy Mayall has been appointed for this role.

The committee provides advice on model disciplinary procedures for clubs and counties and has also produced a set of model regulations for League Competitions. In addition, the committee has produced a set of guidelines for disciplinary committees this year.

A panel of referees is appointed by the L&E who hear appeals at tournaments and act as telephone referees in knock out events.

Tournaments and Competitions

After 25 years of using the Royal National Hotel, this year we found a new home for our main London congresses, the Easter Congress and the Year End Congress, at the ILEC centre in West Brompton. Our Summer Meeting also made a welcome move back to Eastbourne, to newly-built premises in the Devonshire Park complex.

At that Summer Meeting we held a discussion session on the future of EBU Competitions, which was very well attended and raised a lot of points and a number of useful suggestions. One outcome was the creation of a discussion forum at <https://www.ebu.co.uk/forum/categories/ebu-tournaments>, which has produced some further ideas. We are already planning significant changes to the schedule of next year's Summer Meeting, as well as considering whether we have too many events aimed specifically at seniors in the competitions calendar.

Last year we ran the Masters Pairs according to a new model, whereby clubs ran the various heats themselves, publicising the event among their own members as well as the national publicity, and setting their own entry fees. This created an event that was much cheaper to enter than previously and players seemed to enjoy playing in familiar surroundings, so the outcome was a field four times as large as in the previous year. Encouraged by this response we are intending to run the first stage of the next National Pairs along similar lines.

We continue to look for competitions formats that will appeal to our less-experienced members and those who have not played in national events. With this in mind, we offer a couple of "Really Easy Weekends" each year, a "Really Easy Congress" at the Summer Meeting and a number of "Jack High" Swiss Pairs events. One suggestion that came out of the Summer Meeting was to run a national event handicapped by NGS, and we are actively looking into how we might do this.

We have expanded our Funbridge robot games programme and now have one game a day (two of them scored by IMPs) issuing master points. We also have a number of ladders based on players' best scores over an extended period from those robot games, including one handicapped by NGS grade.

Our Overseas Congresses continue to be popular and perform well financially.

Tournament Directors Development Group

The Tournament Directors Development Group (TDDG) is a subcommittee of the Board which deals with the development and management of the EBU's active tournament

directors. It is chaired by Board Director, Heather Dhondy. The major promotions in the period were Chris Benneworth to National level and Robert Sassoon to Senior. We had two retirements from the panel; Malcolm Carey and Nick Woosnam. We thank them for their services and wish them well in future.

The County Working Groups (CWG)

The two active CWG's in the North and the Midlands have continued to show the benefits of regional cooperation. We encourage counties from the other regions to contact either one or both of them for hints and tips on how to get going in their own regions.

We held our first National CWG meeting in August in London attended by both Northern and Midlands representatives and we were joined by Tony Russ from Somerset, who is keen to get the South West up and running. It only needs one or two more counties in the South West to contact Tony and you can count on the full support of the EBU as well as the other CWG's to make a success of your own group.

Senior staff from Aylesbury were in attendance and the National CWG provided a very useful forum to swap ideas and discuss best practices for mutual gain. Of major concern to all clubs and counties is the subject of recruitment, learning and development of new bridge players-the lifeblood of any organisation. The results of discussions about the relationship between the EBU and EBED has been fed directly into the EBU Board task team headed by Ron Millet. In future the board propose to engage in more concrete discussions about what the EBU hope for from EBED and how they can best provide it.

We shared experiences and ideas for recruiting and developing new players with a focus on the social aspects of bridge rather than the competitive element. Whilst recruitment is best driven locally, central resources are available from Aylesbury for continuity etc. In that regard it was agreed that we need to make our own website a lot more user friendly and easy to navigate for new and potential new bridge players. In my personal view this is a priority

Another initiative coming out of the national group was the use of technology to overcome the geographic issues of closer working or, indeed, of just meeting up to discuss things.

Applications like Skype and Zoom were discussed and Samantha Kelly, our Communications Officer has already addressed this issue with the offer of direct help from staff in Aylesbury helping and supporting clubs and counties to set up their own teleconferencing capabilities. Staff will be on hand to take interested counties through the process step by step to make it as easy as possible to use.

A practical suggestion was to promote closer cooperation at all EBU events. At our last AGM we had a working lunch of counties in their own regional groups. We repeated the experience again at the meeting in May. It created such a positive atmosphere that we are hoping to include it again in this year's AGM.

Clubs and counties already have the officers and the use of technology can overcome geographic and scheduling issues. The benefits of closer cooperation are plain to see and EBU staff are on hand to help set up and support the formation of new CWG's. All that is needed is the desire to make it happen at club and county level.

EBU Headquarters at Aylesbury

We have a full-time staff equivalent of around sixteen, serving over 54000 members through the provision of tournaments, regulation, international support, club and membership support services including the Bridge Warehouse providing bridge books and supplies, and communications including Club Management Focus to affiliated clubs, and Events Focus to ‘tournament players’.

We also aid the charity English Bridge Education and Development, with whom we share offices and some administrative systems. EBED has a Chief Executive (Donna Wright), as well as two other full-time and two part-time staff.

• *IT and Data matters*

We are almost ready to go live with an update that will allow members to see a complete current record of their accounts on My EBU. Other updates to My EBU are imminent, including a much-improved display of NGS grades, with partnership grades showing as well as individual ones.

Much of the IT work in the last year has been behind the scenes and may well not have been noticed by members, though it will have improved the performance of the results pages and the rest of the website. Further unseen changes are being undertaken that will lead to us being able to start to update the website.

Registration forms allowing students to sign up online have been launched on both the EBU and EBED websites, and we can now take credit card payments of invoices on My EBU.

A combined EBU and EBED directory of bridge clubs and teachers, with a geographical finder feature, was launched last year and further improvements to it are currently under way.

• *Staff*

We are coming to the end of a period of significant change in our staffing, after a year during which Dawn Mertens retired and Ian Mitchell left, each of whom had been with us for over 20 years. Bev Purvis also left after three years as Club Liaison officer and her place has been taken by Jonathan Lillycrop, who is also responsible for EBUScore support and development. Nicole Barclay is taking over some of Ian’s other tasks and she’ll be working part-time from home. Nick Doe is now the secretary of the Laws and Ethics Committee.

Sam Kelly is now very much settled in as Communications Officer, as is Steve Walker in the Bridge Warehouse and Amanda Williams on reception, Clare Burnage is back part-time after having her twins and Jackie Farrugia has also joined us part-time in the accounts department.

The final change is that Charlie Bucknell has joined us as Tournaments Administrator, with particular responsibility for Internationals and licensing, as well as being secretary to the Selection Committee and the Tournament Directors Development Group.

Annual General Meeting and Shareholdings

The EBU is a company limited by shares. Our shareholders do not get any financial remuneration, their shareholdings and voting rights are based on the number of members their county has. This report will be presented to the shareholders for discussion at the Annual General Meeting on 27th November 2019.

For full details of our constitution and structure please see the EBU's Articles and Bye Laws available on the EBU's website www.ebu.co.uk

Jeremy Dhondy
Chairman

For and on behalf of the Board of the English Bridge Union

Staff members and national volunteers 1 September 2018 – 31 August 2019

Details of the directors, committee members and staff can be found at <http://www.ebu.co.uk/biographies/ebu>. We are also grateful for the assistance of:

Honorary Counsel

David Ewart QC

Pro Bono Advisor

Joy Mayall

Disciplinary Panel (a panel drawn from this group hears and decides on cases that are prosecuted by the Prosecution Panel named below)

Sally Bugden, Norman Inniss, Kath Nelson, William Nicolle, Jackie Pye, Paul Roberts, Ed Scerri, Paddy Seligman, Geoff Smith, Jeff Smith, John Williams.

Prosecution Panel (a panel drawn from this group conducts prosecutions on behalf of the EBU)

David Bakhshi, Heather Bakhshi, Simon Cochemé, Ron Davis, Tony Forrester, Mike Huggins, Jane Jensen, Fiona Littlewood, Clive Owen, Martin Pool (Chairman), Shirley Pritchard, Bryan Willis

Appendix A

EBU Pie Charts of income and expenditure 2018-19

	EXPENDITURE (£'000s)	INCOME
Membership, Nat Org, Admin	713.5	-480.8
English Bridge magazine	69.1	-170.1
EBED x	31.0	-113.4

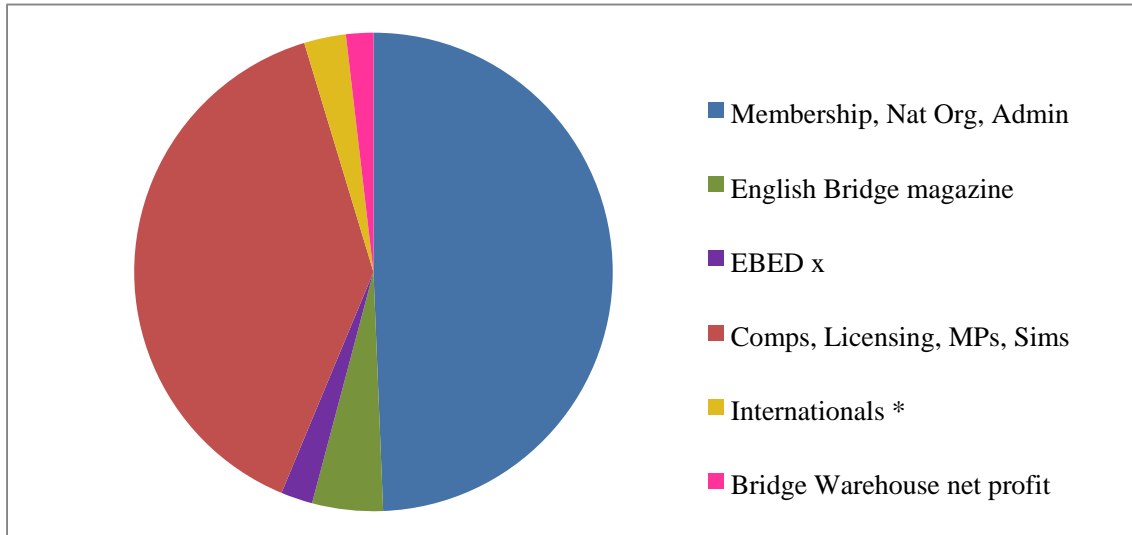
Comps, Licensing, MPs, Sims	564.4	-496.1
Internationals *	40.9	-168.40
Bridge Warehouse net profit	26.7	
	1,445.6	-1,428.8

x English Bridge Education and Development Charity

* Average of last four years as Internationals finances vary according to a four-year cycle

2018-19 Internationals: 89.9 -198.5

INCOME



EXPENDITURE

