WHITACRES WOLVES SCIO

SC053125

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Inspiring the Future Through Football

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Trustees' Annual Report

for the year ended 31 December 2025

1. Reference and Administrative Details

Charity Name	Whitacres Wolves SCIO
Constitutional Form	Scottish Charitable Incorporated Organisation (SCIO)
Charity Number	SC053125
Trustees	Gary Ruddy, John Paul Wilson, Barry Hicks, Amanda Wilson
Principal Address	18 Campbell Close, Hamilton, ML3 6BF

2. Structure, Governance and Management

Whitacres Wolves SCIO is governed by its constitution adopted in January 2024 and accepted as a Scottish Charitable Incorporated Organisation on 15 February 2024. Trustees are elected at the Annual General Meeting (AGM). The Management Committee met regularly throughout the year and delegated specific areas of work to subgroups where appropriate, including funding, coaching and communications.

3. Charitable Purposes

- To offer recreational and competitive opportunities in football to young people.
- To promote the sport of football within our local community.
- To ensure a duty of care to all members.
- To ensure fair and equal treatment for all present and future members.
- To create social activities for members as required.

4. Activities and Achievements in the Year

2025 was another year of significant participation and community activity for Whitacres Wolves. The club's AGM presentation records growth from 2 teams, 3 coaches and 12 players in 2016 to 28 teams, 71 coaches and more than 500 players in 2025, spanning 12 age groups and including a dedicated girls section.

Membership, Participation and Player Development

- Continued delivery of inclusive, affordable grassroots football across the club's age groups.
- The girls section, launched in 2023, grew from 10 players to more than 33 players and competed in the ERSDA League with dedicated qualified coaches.
- The Mini Kickers programme remained a highlighted part of the club's pathway for younger children.
- The club continued its academy and talent-development pathway, with players progressing to pro-youth environments.
- The club held the Scottish FA Quality Mark Bronze award, with progression to Silver identified as a development target.

Community Impact and Inclusion

- Free Friday Night Football continued to provide an accessible community football opportunity.

- Inclusive holiday camps supported participation beyond regular team activity.
- The club supported food bank drives, volunteer projects and charity events.
- Engagement with local representatives and community partners continued as part of the club's wider community role.
- The club continued to focus on affordability and inclusion, including pro-rated fees where applicable.

Coaching and Recognition

The club's delivery continued to depend heavily on its volunteer coaching network. The AGM presentation records 71 coaches in 2025 and highlights external recognition including a Grassroots Coach of the Year award and Scottish FA mentions.

Facilities and Long-term Development

Securing a sustainable facility remained a key strategic priority. The club continued to consider opportunities for leased or owned facilities and a permanent community sports hub, alongside the need to manage ongoing pitch and operating costs.

Fundraising and Finance

With the club recording a small surplus for the year the trustees continued to review income, expenditure and affordability while seeking additional community projects and funding opportunities.

5. Financial Review

Total receipts/income recorded for 2025 were £112,902, comprising £100,982 of club membership income and other revenue, along with £11,920 of grants and funding of which £7,070 was restricted. Total payments/expenditure were £112,771, resulting in a small surplus for the year of £131.

The year therefore finished close to break-even while the club supported a large and growing playing membership. The trustees' future plans continue to emphasise financial sustainability, reducing costs for parents where possible and securing additional funding.

Reserves and Funds

The funds represented in the Statement of balances are recorded as unrestricted funds in the accounting records supplied for this report. No restricted fund balances are held at the year-end with all restricted income being utilised against the intended purposes during the year. The trustees will continue to monitor available reserves against the club's operating commitments and future development plans.

6. Plans for the Future

- Secure a leased or owned facility and continue work towards a permanent community sports hub.
- Reduce monthly costs for parents where financially sustainable and continue to protect the club's inclusive approach.
- Expand community projects and strengthen grant and fundraising activity.
- Develop youth employment opportunities through Scottish FA coaching qualifications.
- Continue development of the girls section, Mini Kickers and wider player pathway.
- Increase coaching capacity and provide structured training and development resources.

- Strengthen governance and board capacity to support future funding applications and long-term growth.
- Maintain a clear focus on financial sustainability as the club continues to serve more than 500 young players.

7. Approval

Approved by order of the Board of Trustees on 01/10/2026 2026 and signed on its behalf by:



Gary Ruddy – Trustee

OSCR

Office of the Scottish Charity Regulator

Independent examiner's report on the accounts

Report to the trustees/members of

Whitacres Wolves SCIO

Registered charity number SC053125

On the accounts of the charity for the period

Period start date				Period end date		
Day	Month	Year		Day	Month	Year
01	January	2025	to	31	December	2025

Set out on pages 7-10

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the accounts.

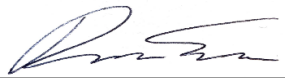
Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
   - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
   - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:  **Date:** 01/10/2026

Name: David Smith CA

Relevant professional qualification(s) or body (if any): ICAS - Membership Number M32244

Address: Martin, 18 Marybank
Isle of Lewis
HS2 0DD

Whitacres Wolves (SCIO)

Statement of Receipts and Payments for the year ended 31 December 2025

OSCR Scottish Charity Regulator

Enter charity name below	Enter SC No.
Whitacres Wolves SCIO	**SC053125**

Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	January	2025		31	December	2025

Section A Statement of Receipts and Payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts				
Donations			-	
Legacies			-	
Grants	4,850	7,070	11,920	12,128
Receipts from fundraising activities			-	
Gross trading receipts			-	
Income from investments other than land and buildings			-	
Rents from land & buildings			-	
Gross receipts from other charitable activities	100,982		100,982	72,663
			-	
A1 Sub total	105,832	7,070	112,902	84,791
A2 Receipts from asset & investment sales				
Proceeds from sale of fixed assets			-	
Proceeds from sale of investments			-	
A2 Sub total	-	-	-	-
Total receipts	105,832	7,070	112,902	84,791

A3 Payments

Expenses for fundraising activities			-	
Gross trading payments			-	
Investment management costs			-	
Payments relating directly to charitable activities	105,222	7,070	112,292	83,240
Grants and donations	179		179	1,680
Governance costs:			-	
Audit / independent examination	300		300	
Preparation of annual accounts			-	
Legal costs			-	
Other			-	
			-	
A3 Sub total	105,701	7,070	112,771	84,920

A4 Payments relating to asset and investment movements

Purchases of fixed assets			-	
Purchase of investments			-	
A4 Sub total	-	-	-	-
Total payments	105,701	7,070	112,771	84,920
Net receipts / (payments)	131	-	131	(129)
A5 Transfers to / (from) funds			-	
Surplus / (deficit) for year	131	-	131	(129)

Whitacres Wolves (SCIO) - Statement of balances as at 31 December 2025

	Whitacres Wolves SCIO			SC053125	
Section B Statement of balances					
Categories	Details	Unrestricted funds	Restricted funds	Total current period	Total last period
		to nearest £	to nearest £	to nearest £	to nearest £
B1 Cash funds	Cash and bank balances at start of year	2,903		2,903	3,032
	Surplus / (deficit) shown on receipts and payments account	131		131	(129)
				-	
				-	
	Cash and bank balances at end of year	3,034	-	3,034	2,903
	(Agree balances with receipts and payments account(s))	- 0	-	- 0	-
	Details			Market valuation	Last year
				to nearest £	to nearest £
B2 Investments					
				-	-
	Details		Fund to which asset belongs	Current value (if available)	Last year
				to nearest £	to nearest £
B3 Other assets	Membership Fees Due			209	1,455
				209	1,455
	Details			Amount due	Last year
				to nearest £	to nearest £
B4 Liabilities	Other Liabilities			1,299	728
				1,299	728
	Details			Amount due (estimate)	Last year
				to nearest £	to nearest £
B5 Contingent liabilities					
				-	-
Signed by one or two trustees on behalf of all the trustees	**Signature***		**Print Name**		**Date of approval**
	Gary Ruddy		GARY RUDDY		01/10/26

The financial statements on pages 7 to 10 were approved by the Trustees on 1 October 2026 and signed on their behalf by the undernoted:



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Gary Ruddy – Trustee

The notes on page 10 form part of these financial statements.

Whitacres Wolves (SCIO)

Notes to the financial statements for the year ended 31st December 2025

1. Accounting policies

Basis of Accounting

The accounts have been prepared on a receipts and payments basis and are in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

For the purpose of the receipts and payments account shown on pages 7-8, funds are defined as:

Unrestricted Funds – comprise membership fees, grants, and donations received for the objects of charity operation without further specified purpose and are available as general funds.

Restricted Funds – comprise income which has been received for the objects of the charity and specified for a restricted purpose within these objects by the donor.

2. Grants and Funding

Grants & Funding	Description	Unrestricted	Restricted	Total
27 May 2025	Southside Housing Association - Donation	1,000	-	1,000
04 Jul 2025	Southside Housing Association - Donation	1,000	-	1,000
29 Jul 2025	C & S GLAS/SAP	850	-	850
01 Aug 2025	SFA - summer camp 1 and 2	2,000	-	2,000
25 Sep 2025	Sanctuary Scotland (Girls)	-	4,570	4,570
10 Oct 2025	FFA Funding Donation	-	1,000	1,000
07 Nov 2025	October Camp Donation	-	1,000	1,000
19 Dec 2025	SFA Grant	-	500	500
Total Grants & Funding		**4,850**	**7,070**	**11,920**

3. Debtors and Amounts Payable

- The membership fees due at the period end were £209 net of fees received in advance.
- Pitch letting fees and other amounts due at the period end were £1,299 including trustee expenses awaiting reimbursement of £249.

4. Taxation

The charity is exempt from tax on its charitable activities.

5. Trustee Remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31st December 2025. Reimbursed trustees expenses during the year totaled £6,414 with £249 payable at the year-end.

Whitacres Wolves (SCIO)

Detailed Statement of Receipts & Payments
For the year ended 31 December 2025

Receipts	Year Ended 31 December 2025
2009 Income	6,925
2010 Income	7,545
2011 Income	7,480
2012 Income	12,921
2013 Income	9,670
2014 Income	15,300
2015 Income	8,490
2016 Income	8,662
2017 Income	7,910
2018 Income	5,330
2019 Income	5,129
2020 Income	1,541
2021 Income	1,603
Girls Football Income	1,650
Other Revenue	826
Grants and Funding	11,920
Total Receipts	**112,902**

Payments	
2009 Costs	7,357
2010 Costs	7,184
2011 Costs	7,338
2012 Costs	11,569
2013 Costs	9,435
2014 Costs	8,457
2015 Costs	7,685
2016 Costs	7,297
2017 Costs	6,571
2018 Costs	5,312
2019 Costs	4,545
2020 Costs	482
2021 Costs	1,946
Coaching Costs	8,632
Girls Football - costs	8,742
Admin - Charitable and Other Donations	179
Admin – Audit & Accountancy	300
Admin - General Expenses	7,370
Admin - IT Software and Consumables	1,573
Admin - Postage, Freight & Courier	9
Admin - Stripe Fees	788
Total Payments	**112,771**

Surplus / (Deficit)	**131**

This page does not form part of the statutory financial statements