CHARITY REGISTRATION NUMBER: SC053711

Symington Tinto AFC Community Hub SCIO

Unaudited Financial Statements

For the period ended

30 September 2025

I.A.STEWART & CO
Chartered accountants
The Mechanics Workshop
New Lanark
ML11 9DB

Symington Tinto AFC Community Hub SCIO

Financial Statements

Period from 18 October 2024 to 30 September 2025

Symington Tinto AFC Community Hub SCIO

Trustees' Annual Report

Period from 18 October 2024 to 30 September 2025

The trustees present their report and the unaudited financial statements of the charity for the period ended 30 September 2025.

Reference and administrative details

Registered charity name	Symington Tinto AFC Community Hub SCIO
Charity registration number	SC053711
Principal office	55 Main Street Symington ML12 6LL Scotland

The trustees

Mr A MacKay	(Appointed 18 October 2024)
Mr D MacMillan	(Appointed 18 October 2024)
Mr D Harwood	(Appointed 18 October 2024)
Mrs J Harwood	(Appointed 18 October 2024)
Mr R Mellanby	(Appointed 18 October 2024)
Mrs A Campbell	(Appointed 18 October 2024)
Mr J Syme	(Appointed 18 October 2024)
Mr A Duncan	(Served from 18 October 2024 to 6 May 2026)
Mrs A Stark	(Served from 18 October 2024 to 19 January 2026)

Independent examiner	Louise Watson Member of the Institute of Chartered Accountants of Scotland I A Stewart & Co The Mechanics Workshop New Lanark ML11 9DB

Structure, governance and management

Governing document

The charity is a Scottish Charitable Incorporated Organisation formed on 18 October 2024 and is governed by its constituting document from that date.

Trustee recruitment and appointment
Trustee numbers are set at between 8-12 members and the aim is to ensure we have a balanced representative of members of the local community who have good knowledge of the club's activities and have additive skills which can support the further growth of the club's mission.

Objectives and activities

Club Mission Statement

'Underpinned by our values of teamwork, inclusivity, nurturing and tenacity, we aim to be an outstanding community football club which enables players of all backgrounds and abilities to reach their full potential, both on and off the pitch.'

TINTO Values

T: Teamwork: We place the team at the centre of everything we do. We believe that only through collaboration, mutual respect and working together can we achieve our goal of being a world-class community football club.

I: Inclusivity: everyone who lives our values is welcome at our club, regardless of background or ability. Football is a sport for all and we want as many people as possible to be involved in the game we love.

N: Nurturing: our goal is to help support everyone to realise their full potential. We strive to provide an encouraging and supportive environment that allows everyone to thrive.

T: Tenacious: we pride ourselves on our never-give-up attitude. We are deeply committed to helping each other and our community and will do all we can to help each other achieve our goals both on and off the football pitch regardless of the difficulties and challenges we face.

O: Outstanding: we aim to be outstanding in everything that we do. Our goal is be the very best footballers, teammates and citizens possible, in our local and global communities, facilitated by fantastic facilities, coaching and mentorship.

The SCIO will promote, advance and further Charitable purposes by operating to advance public participation in sport and the provision of recreational facilities, or the organisation of recreational activities in and around the community of Symington, with the principal aim of the SCIO to provide high quality, inclusive football opportunities for all members of the local community; and with that provide access to high quality facilities to support these footballing activities; and to make these facilities available to the community for the delivery of wider community; sport and societal benefits and recognising the role of Symington Tinto AFC and football in creating the opportunity for these Charitable purposes to be furthered; and all to be carried out in a manner so far as consistent with Charitable recognition and status.

Achievements and performance

At Symington Tinto AFC, having achieved charitable status in October 2024, we have grown our footballing activities further and provided regular sporting activities for over 200 children and adults in the period to 30 September 2025. We have supported the activities of several other groups including the nearby primary school and local groups such as Biggar Young Farmers. The club's facilities are regularly used by local members of the community for sporting and recreational activities.

Financial review

Total income for the period amounted to £258,355. This figure includes the transfer of £181,748 funds from the club to the charity on achieving charitable status in October 2024. Expenditure for the period amounted to £32,872. The period ended with a surplus of £225,483 which will be carried forward as unrestricted funds for future use.

Policy on reserves
Our reserve policy is to maintain between 3 to 6 months of operating expenses in unrestricted, liquid cash reserves.

Plans for future periods

The charity has begun to deliver an ambitious refurbishment of the clubhouse which we hope will open in Autumn 2026.

Statement of responsibilities of the trustees

The trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the company and of the incoming resources and application of resources of the company for that period. In preparing these financial statements, the trustees are required to:

· select suitable accounting policies and then apply them consistently;

· observe the methods and principles in the Charities SORP;

· 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 operation.

The trustees are responsible for keeping proper accounting records that 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 Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the company's constitution. 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.

The trustees' annual report was approved on 30 June 2026 and signed on behalf of the board of trustees by:

Mr D MacMillan

Mr D MacMillan	Mrs J Harwood
Trustee	Trustee

Symington Tinto AFC Community Hub SCIO

Independent Examiner's Report to the Trustees of Symington Tinto AFC Community Hub SCIO

Period from 18 October 2024 to 30 September 2025

I report to the trustees on my examination of the financial statements of Symington Tinto AFC Community Hub SCIO ('the charity') for the period ended 30 September 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 (the '2005 Act') and the Charities Accounts (Scotland) Regulations 2006 (as amended). You are satisfied that your charity is not required by charity law to be audited and have chosen instead to have an independent examination.

I report in respect of my examination of the charity's financial statements as carried out under section 44(1)(c) of the 2005 Act. In carrying out my examination I have followed the requirements of Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for my work, for this report, or for the opinions I have formed.

Independent examiner's statement

Since the charity has prepared its accounts on an accruals basis your examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended). I can confirm that I am qualified to undertake the examination because I am a registered member of ICAS which is one of the listed bodies.

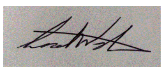
I have completed my examination. I confirm that no matters have come to my attention giving me cause to believe that in any material respect:

1. accounting records were not kept as required by section 44(1)(a) of the 2005 Act and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 (as amended); or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the accounting requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

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



Louise Watson
Member of the Institute of Chartered Accountants of Scotland
Independent Examiner

I A Stewart & Co
The Mechanics Workshop
New Lanark
ML11 9DB

30 June 2026

Symington Tinto AFC Community Hub SCIO

Statement of Financial Activities

Period from 18 October 2024 to 30 September 2025

	Note	Period from 18 Oct 24 to 30 Sep 25 Unrestricted funds £	Total funds £
Income and endowments			
Donations and legacies	**4**	244,303	244,303
Other trading activities	**5**	14,052	14,052
Total income		258,355	258,355
Expenditure			
Expenditure on charitable activities	**6,7**	32,872	32,872
Total expenditure		32,872	32,872
Net income and net movement in funds		225,483	225,483
Reconciliation of funds			
Total funds brought forward		–	–
Total funds carried forward		225,483	225,483

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 7 to 11 form part of these financial statements.

Symington Tinto AFC Community Hub SCIO

Statement of Financial Position

30 September 2025

	Note	£	30 Sep 25 £
Current assets			
Debtors	**12**	49,531	
Cash at bank and in hand		178,452	
		227,983	
Creditors: amounts falling due within one year	**13**	2,500	
Net current assets			225,483
Total assets less current liabilities			225,483
Net assets			225,483
Funds of the charity			
Unrestricted funds			225,483
Total charity funds	**14**		225,483

These financial statements were approved by the board of trustees and authorised for issue on 30 June 2026, and are signed on behalf of the board by:

Mr D MacMillan

Mr D MacMillan
Trustee

Mrs J Harwood
Trustee

The notes on pages 7 to 11 form part of these financial statements.

1. General information

The charity is a public benefit entity and a registered charity in Scotland and is a Scottish Charitable Incorporated Organisation (SCIO). The address of the principal office is 55 Main Street, Symington, ML12 6LL, Scotland.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities and Trustee Investment (Scotland) Act 2005 and the Charity Accounts (Scotland) Regulations 2006 (as amended).

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Actual results may differ from these estimates.

The trustees are of the opinion that there are no matters of significant judgements, estimates or assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities in the next financial year.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. Accounting policies *(continued)*

Income

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

- legacy income is recognised when receipt is probable and entitlement is established.

- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

4. Donations and legacies

	Unrestricted Funds £	**Total Funds 2025 £**
Donations		
Donations	50	50
Transfer of funds from club	181,748	181,748
Grants		
Grants receivable	34,000	34,000
Sponsorship		
Team sponsorships	4,795	4,795
Subscriptions		
Membership fees	23,710	23,710
	244,303	244,303

5. Other trading activities

	Unrestricted Funds £	**Total Funds 2025 £**
Park hire	2,855	2,855
Hall hire	1,688	1,688
Catering income	7,728	7,728
Club classes and camps	1,781	1,781
	14,052	14,052

6. Expenditure on charitable activities by fund type

	Unrestricted Funds £	**Total Funds 2025 £**
Club activities	27,812	27,812
Support costs	5,060	5,060
	32,872	32,872

7. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2025 £**
Club activities	27,812	–	27,812
Governance costs	–	5,060	5,060
	27,812	5,060	32,872

8. Net income

Net income is stated after charging/(crediting):

	30 Sep 25
	£
Independent examiners fees	2,500

9. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	Period from 18 Oct 24 to 30 Sep 25
	£
Honoraria	1,000

The average head count of employees during the period was Nil.

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

10. Trustee remuneration and expenses

An honorarium of £1,000 was paid to A McKay in the period. No other remuneration or other benefits from employment with the charity or a related entity were received by the trustees in the period.

No trustee expenses have been incurred in the period.

11. Contributions made by volunteers

The Symington Tinto AFC Community Hub SCIO benefits greatly from the involvement and enthusiastic support of its volunteers who give their time and talents willingly for the benefit of the charity. In accordance with accounting standards, the economic contribution of general volunteers is not measured in the accounts.

12. Debtors

	30 Sep 25
	£
Trade debtors	750
Prepayments and accrued income	48,781
	49,531

13. Creditors: amounts falling due within one year

	30 Sep 25
	£
Accruals	2,500

14. Analysis of charitable funds

Unrestricted funds

	At 18 Oct 2024	Income	Expenditure	**At 30 Sep 2025**
	£	£	£	£
General funds	–	258,355	(32,872)	225,483

15. Analysis of net assets between funds

Net assets are held as unrestricted funds at the year end, as set out in the Statement of Financial Position.

The following pages do not form part of the financial statements.

Symington Tinto AFC Community Hub SCIO

Detailed Statement of Financial Activities

Period from 18 October 2024 to 30 September 2025

	Period from 18 Oct 24 to 30 Sep 25 £
Income and endowments	
Donations and legacies	
Donations	50
Transfer of funds from club	181,748
Grants receivable	34,000
Team sponsorships	4,795
Membership fees	23,710
	244,303
Other trading activities	
Park hire	2,855
Hall hire	1,688
Catering income	7,728
Club classes and camps	1,781
	14,052
Total income	258,355
Expenditure	
Expenditure on charitable activities	
Purchases	3,795
Team equipment and kits	5,515
Referee fees	1,115
League fees	1,020
Licenses and permits	796
Travel	356
Honoraria	1,000
Light and heat	5,101
Repairs and maintenance	730
Fire and security	210
Insurance	2,535
Telephone and internet	427
Other office costs	2,561
Miscellaneous	2,651
	27,812
Governance costs	
Accountancy fees	2,660
Legal and other professional fees	2,400
	5,060
Total expenditure	32,872
Net income	225,483