REGISTERED CHARITY NUMBER: SC054599

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS
FOR THE PERIOD
23 SEPTEMBER 2025 TO 31 MAY 2026

FOR

SAINTS COMMUNITY FOOTBALL SCIO

Bell Ogilvy
Chartered Accountants
36 King Street
Castle Douglas
Dumfries & Galloway
DG7 1AF

SAINTS COMMUNITY FOOTBALL SCIO

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FOR THE PERIOD 23 SEPTEMBER 2025 TO 31 MAY 2026

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REPORT OF THE TRUSTEES
FOR THE PERIOD 23 SEPTEMBER 2025 TO 31 MAY 2026

The trustees present their report with the financial statements of the charity for the period 23 September 2025 to 31 May 2026. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's purposes are the advancement of public participation in sport, the provision of recreational facilities, or the organisation of recreational activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

St Mary's Park is owned by the charity and has a floodlit full size 3G artificial grass pitch, changing rooms, a treatment room, a kitchen, a very small meeting and social space and ample on-site car parking. The facilities are in use every day of the week throughout the year and run entirely by volunteers.

We provide weekly structured training sessions and league match fixtures for youth teams in every school age group (ranging from 3-year-old Mini-Kickers up to Under-17s). We also run school holiday football camps to support working parents and keep children active. Our facilities are shared with Kirkcudbright Academy, Kirkcudbright Primary, Kirkcudbright Nursery and the Kirkcudbright Youth Project.

We run twice-weekly structured walking football sessions for men and women over 50 and provide opportunities to play against other clubs in both friendly and competitive fixtures organised by Walking Football Scotland in superb facilities in Glasgow at Toryglen Regional Football Centre and Glasgow Green.

We carry out weekly maintenance of our community pitch and facilities to ensure a high-quality playing experience and safe environment for all.

Achievements and Performance

We installed a brand new 3G artificial grass playing surface as the existing one had reached the end of its serviceable life. The replacement surface incorporates environmentally friendly 'EcoFill' organic corn-based pellets instead of the recycled rubber pellets which contain harmful microplastics traditionally used. This is one of the first few full-sized pitches of this kind in Scotland.

Youth participation is at a record high. We have over 160 children registered across all age groups. We recently introduced a training session for girls which has attracted 30 girls age 10-14 years who are mostly new to organised football.

Our under-17s were league champions this year, winning the prestigious Rotary Cup, the Ryedale Cup and reaching the last 16 of the Scottish Cup. We are particularly proud that 9 of our youth players participated in South West Scotland Regional representative trials and 6 of them went on to win places in 3 separate teams.

Walking football participation continued to grow. We now have 44 players in our mixed section, growing overall player numbers to 65 following the establishment of a women-only section this year. We are pleased to report that we resuscitated a player who had suffered a cardiac arrest in one of our walking football sessions. We used our own defibrillator.

Our team of 25 grassroots volunteers and coaches have all completed their SFA and YSFA coaching course, PVG clearance, and First Aid courses.

FINANCIAL REVIEW

Financial position

The main source of revenue is youth football player subscriptions, supplemented by income from walking football sessions held twice a week.

Additionally, the charity received significant grant funding-primarily from the Scottish Football Association (SFA) to replace the pitch's carpet and shock pad.

Income also included the transfer of all assets from the football club to the SCIO. Due to a heavy focus on grant applications this year, no community fundraising activities were conducted.

Total funds of £391,187 were held at 31 May 2026, of which £260,945 were restricted.

Reserves policy

While a formal reserves policy has not yet been established, a provision of £6,000 has been set aside this year toward replacing the pitch in 10 years.

FUTURE PLANS

We carried out a long-term planning exercise in 2025 in our previous unincorporated organisation. This led to the establishment of a new mission and our decision to move to the SCIO legal form as a more robust platform for the execution of the mission and plan.

We conducted extensive community consultation with our MSP, local councillor, the Community Development Trust, the Community Council and other local organisations. This included 51 in-person interviews and two community drop-in sessions, where we spoke with more than 90 local residents.

From the feedback, we developed the new mission, to **do our bit to make the Stewartry a better place to live and to thrive** and we identified the opportunity to develop non-football community activities which will improve mental and physical health in all age groups in the local community.

We established the proposition **Grow Well, Live Well, Age Well** to guide the development of these non-football facilities and activities. This will expand our contribution to the local community and hence we added to our traditional single purpose of advancing participation in football, two new charitable purposes: to provide and organise community recreational activities.

Our current building facilities are too small and in poor condition to support significant community activities to deliver these new charitable purposes. So, we are undertaking a feasibility study to develop new facilities on our existing site, including the addition of a sizeable community hall and perhaps treatment rooms for wellbeing practitioners such as physiotherapists and podiatrists, for example.

The long-term plan also identified financial resilience and sustainability as a key issue. This led us to carry out the feasibility and development stages of a renewable energy project.

The study identified an opportunity to construct a solar array on land we own outside our perimeter fence to supply power to a local Scottish Water Wastewater Treatment Works via a private wire. This could potentially provide a new income stream over a 25-year period through a Power Purchase Agreement. We are currently working to establish whether the project can be commercially viable and fully grant-funded.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is a Scottish Charitable Incorporated Organisation (SCIO). It was registered in its current legal form on 23 September 2025. The charity was previously unincorporated but changed its legal form to a SCIO. The assets of the unincorporated entity were transferred to the SCIO on 23 September 2025. It has a two tier structure.

The SCIO is governed by its Constitution, adopted on 12 November 2025, and is a member of the Scottish Football Association, the Scottish Youth Football Association and affiliated to Walking Football Scotland.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

The structure of the organisation consists of:
The members - who have the right to participate in members' meetings (including an annual members' meeting) and have important powers under the constitution; for example, the members elect people to serve on the board and take decisions on changes to the constitution itself;
The Board -The Charity Trustees - who hold regular meetings, and generally control the activities of the organisation; for example, the board is responsible for monitoring and controlling the financial position of the organisation
The Management Committee which normally meets at least monthly is the Board plus SCIO members. Membership is free of charge and open to anyone age 16 or over from Kirkcudbright or the surrounding district who uses the facilities and participates in football and/or other recreational activities at St Mary's Park. New members are nominated by members and appointed by the charity trustees. New trustees are nominated and appointed by the Board or elected by members at the Annual General Meeting (AGM).

There must be a minimum of three and a maximum of nine trustees.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

SC054599

Principal address

St Mary's Park
Castledykes Road
KIRKCUDBRIGHT
DG6 4AW

Trustees

Mrs A Campbell - Treasurer (appointed 23/9/25)
J J McIntyre - Chair (appointed 23/9/25)
E Gordon - Head of Youth Football (appointed 30/3/26)
C Fabian - Head of Development (appointed 23/9/25)
J Kirk - Vice chair (appointed 20/11/25)

Independent Examiner

Bell Ogilvy
Chartered Accountants
36 King Street
Castle Douglas
Dumfries & Galloway
DG7 1AF

26/10/2026

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

Alison Campbell

.....
Mrs A Campbell - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SAINTS COMMUNITY FOOTBALL SCIO

I report on the accounts for the period 23 September 2025 to 31 May 2026 set out on pages five to eleven.

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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) 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 the independent examiner's report
My examination was 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 seeking explanations from you as 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 view given by the accounts.

Independent examiner's statement
In connection with 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 to comply with Regulation 8 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.

Eilidh Harman

Eilidh J Harman BA (Hons) CA
The Institute of Chartered Accountants of Scotland

Bell Ogilvy
Chartered Accountants
36 King Street
Castle Douglas
Dumfries & Galloway
DG7 1AF

Date: 26/10/2026

SAINTS COMMUNITY FOOTBALL SCIO

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE PERIOD 23 SEPTEMBER 2025 TO 31 MAY 2026

	Notes	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	2	139,216	275,263	414,479
Charitable activities				
Charitable Activities		13,505	-	13,505
Other trading activities	3	778	-	778
Investment income	4	645	-	645
Total		154,144	275,263	429,407
EXPENDITURE ON				
Charitable activities				
Charitable Activities		23,902	14,318	38,220
NET INCOME		130,242	260,945	391,187
TOTAL FUNDS CARRIED FORWARD		130,242	260,945	391,187

The notes form part of these financial statements

SAINTS COMMUNITY FOOTBALL SCIO

BALANCE SHEET
31 MAY 2026

	Notes	Unrestricted funds £	Restricted funds £	Total funds £
FIXED ASSETS				
Tangible assets	6	132,960	436,581	569,541
Investments	7	2	-	2
		132,962	436,581	569,543
CURRENT ASSETS				
Cash at bank		30,072	-	30,072
CREDITORS				
Amounts falling due within one year	8	(26,792)	(79,470)	(106,262)
NET CURRENT ASSETS		3,280	(79,470)	(76,190)
TOTAL ASSETS LESS CURRENT LIABILITIES		136,242	357,111	493,353
CREDITORS				
Amounts falling due after more than one year	9	(6,000)	(96,166)	(102,166)
NET ASSETS		130,242	260,945	391,187
FUNDS	11			
Unrestricted funds				130,242
Restricted funds				260,945
TOTAL FUNDS				391,187

The financial statements were approved by the Board of Trustees and authorised for issue on .....26/10/2026..... and were signed on its behalf by:

Alison Campbell

.....
A Campbell - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities and Trustee Investment (Scotland) Act 2005. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

INCOME

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

EXPENDITURE

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

Volunteers
In accordance with FRS 102 paragraph PBE34B.11, it is not possible to reasonably quantify the value of the services provided by the volunteers, and donated services are not recognised in the financial statements.

TANGIBLE FIXED ASSETS

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

Freehold property	-	not provided
Improvements to property	-	10% on cost
Plant and machinery	-	10% on cost

The assets' residual values and useful lives are reviewed, and adjusted, if appropriate, at the end of each reporting period.

TAXATION

The charity is exempt from tax on its charitable activities.

FUND ACCOUNTING

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

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

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

FINANCIAL INSTRUMENTS

Cash

continued...

1. ACCOUNTING POLICIES - continued

FINANCIAL INSTRUMENTS

Cash and cash equivalents comprise cash on hand and call deposits, and other short term high liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade Debtors

Trade debtors are amounts due from customers for the sale of goods and services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price and represent the full value of the goods and services charged to customers, including any amounts charged on for third parties.

Trade Creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers.

Accounts payable are classified as current liabilities if the company does not have conditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date they are represented as non current liabilities.

Borrowings

Interest bearing borrowings are initially recorded at fair value, net of transaction costs. Interest bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the statement of financial activities over the period of the relevant borrowing.

Provisions and contingencies

Provisions are recognised when the organisation has a present legal or constructive obligation as a result of past events; it is probable that an outflow of resources will be required to settle the obligation; and the amount of the obligation can be estimated reliably.

GOVERNMENT GRANTS

Government grant income is recognised in the Statement of Financial Activities based on evidence of entitlement and when any specific performance-related conditions are met.

2. DONATIONS AND LEGACIES

	£
Donations	139,216
Grants	275,263
	414,479

Grants received, included in the above, are as follows:

	£
Scottish Football	189,763
Holywood Trust	20,000
Dumfries & Galloway Council	35,000
Scottish Football Partnership Trust	30,000
Co-op Local Community Fund	500
	275,263

continued...

3. OTHER TRADING ACTIVITIES

	£
Youth Sponsorship	778

4. INVESTMENT INCOME

	£
Deposit account interest	645

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 31 May 2026.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the period ended 31 May 2026.

6. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Plant and machinery £	Totals £
COST				
Additions	110,000	346,092	129,405	585,497
DEPRECIATION				
Charge for year	-	14,318	1,638	15,956
NET BOOK VALUE				
At 31 May 2026	110,000	331,774	127,767	569,541

7. FIXED ASSET INVESTMENTS

	Unlisted investments £
MARKET VALUE	
Additions	2
NET BOOK VALUE	
At 31 May 2026	2

There were no investment assets outside the UK.

continued...

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	£
Other creditors	106,262

9. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	£
Other creditors	102,166

10. LOANS

An analysis of the maturity of loans is given below:

	£
Amounts falling due within one year on demand:	
St Cuthbert Wanderers FC Ltd	104,571
Saints Solar Ltd	1
	104,572

11. MOVEMENT IN FUNDS

	Net movement in funds £	At 31.5.26 £
Unrestricted funds		
General fund	130,242	130,242
Restricted funds		
Pitch project	260,945	260,945
TOTAL FUNDS	391,187	391,187

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	154,144	(23,902)	130,242
Restricted funds			
Pitch project	275,263	(14,318)	260,945
TOTAL FUNDS	429,407	(38,220)	391,187

Pitch Project - funds received for this are to enable the SCIO to replace the 3G pitch at St Mary's Park, Kirkcudbright.

continued...

11. MOVEMENT IN FUNDS - continued

Solar Farm - income received for this fund is to create a Solar farm which the SCIO's trading arm, Saints Solar Ltd will receive the income and for which an agreed 10% of the received income will be allocated to causes in the community not related to the SCIO.

12. RELATED PARTY DISCLOSURES

In the period ended 31 May 2026, the SCIO had an interest free loan with its subsidiary trading companies St Cuthbert Wanderers FC Ltd, and Saints Solar Ltd. At the period end, the amount due to the Limited Companies was £104,572, and £1, respectively.

	£
INCOME AND ENDOWMENTS	
Donations and legacies	
Donations	139,216
Grants	275,263
	414,479
Other trading activities	
Youth Sponsorship	778
Investment income	
Deposit account interest	645
Charitable activities	
Walking football	3,746
Pitch hire	610
Subscriptions	9,149
	13,505
Total incoming resources	429,407
EXPENDITURE	
Charitable activities	
Rates and water	985
Insurance	1,134
Light and heat	291
Sundries	604
Players kit	708
SOS league fees	360
Waste collection	460
Advertising board costs	392
Pitch hire expense	424
Walking football competition	200
Competition entrance fees	2,717
Trophy costs	468
Ground maintenance	7,721
Portable goals	3,175
Travelling expenses	335
Improvements to property	14,318
Plant and machinery	1,638
	35,930
Support costs	
Governance costs	
Accountancy and legal fees	2,290

	£
Total resources expended	38,220
Net income	391,187