

North Berwick Football Club

Trustees' Report and Financial Statements

For the Year Ended 31 December 2025



North Berwick Football Club
Report and Accounts for the Year Ended 31 December 2025

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North Berwick Football Club
Report and Accounts for the Year Ended 31 December 2025

Reference and Administration Details

Charity Name North Berwick Football Club

Charity Number SC048664

Principal Address 29 Moffat Place
North Berwick
EH39 4SD

Trustees	Martin Brown	<i>Chairperson</i>	
	Rob Buchan	<i>Vice-Chair</i>	<i>(Appointed on 16 March 2024)</i>
	Stephen Bedford	<i>Secretary</i>	<i>(Resigned on 16 March 2024)</i>
	Andrew Gabe	<i>Treasurer</i>	

Bankers Virgin Money
Jubilee House
Gosforth
Newcastle
NE3 4PL

Independent Examiner David Nicholls FCCA
Brett Nicholls Associates
Herbert House
24 Herbert Street
Glasgow
G20 6NB

Trustees' Annual Report

The trustees present their report and annual accounts for the year ended 31 December 2025

Structure, Governance and Management

Governing Document

North Berwick Football Club is an unincorporated association that is governed by its Constitution and was granted charitable status on the 29 August 2018. The charity is registered in Scotland with the office of the Scottish Charity Regulator (OSCR), with charity number SC048664.

Appointment and Recruitment of Trustees

The charity is managed on a day to day basis by the trustees, who are volunteers. No salary or remuneration was paid to the trustees for management of the club.

The trustees are elected, for a one year term, by the majority of members attending the AGM. All Office bearers will retire at the end of every year but are eligible for re-election at the AGM

Organisational Structure

Membership of the Club shall be of three classes:

Team membership – Developmental Football – ages 3 to 11

Team membership – Youth Football – ages 12 to 21

Player membership – ages 3 to 21

All member teams are managed by the team management committee, for that age group, approved by the Executive Committee. The team management committee to be not less than two in number and at least one member of the team management committee should have current possession of a Scottish Football Association Coaching Certificate of relevant standard and a current First Aid Certificate or Sports Injuries Certificate or should obtain such certificates within six months from the team's initial acceptance into membership. The names, addresses and dates of birth of the team management committee to be submitted by the team when seeking membership annually and any change in committee must be approved by the Club.

All member teams are expected to have at least one representative at each Executive Committee meeting.

Member teams will nominate a representative to attend any League or Association meetings that the team is a member of.

Trustees' Annual Report

Objectives and Activities

Charitable purposes

To promote public participation in and enjoyment of football for individuals aged between 3 and 21 years irrespective of the participant's sex, race, colour, religion or sporting ability. In furtherance of this purpose, but not otherwise, NBFC will: develop the playing and coaching skills of all participating players and officials respectively; develop the fitness of all participating players; provide a positive and safe environment in which to play developmental football; provide a positive and safe environment in which to play eleven-a-side football; provide as and when required. In conjunction with National Development Programmes, Regional Development Programmes and local leagues, access to educational courses covering player protection, player development, drugs awareness, dietary requirements, first aid or any other relevant education for all participating players and officials; promote sportsmanship, fair play, respect and self-discipline in players, officials and parents irrespective of gender, race, religion or social status.

Charitable Activities

Within the past year NBFC has:

- Continued to expand the number of age groups which means there is representation from 2009 to 2020 in the boys / mixed teams.
- Girls football has been a huge success and have continued to expand with representation at Under 8s, 10s, 12s and 14s.
- Teams are playing 11 a side football in years 2009, 2010, 2011, 2012 and 2013 - Teams are playing 7 and 9 a side in years 2014, 2015 and 2016
- Current player numbers are at 450
- Zoom courses to complete further coaching qualifications still are proving very popular.

Significant Activities

- 11 a side North Berwick teams have had great seasons and for the first time have had players from other areas asking to join us.
- We helped host multiple days of holiday camps for all age groups in the school holidays. - We partnered with Box Soccer to deliver professional training to all year groups in addition to our volunteer coaches' sessions.

Reserves Policy

It is the policy of the Charity to maintain unrestricted funds, which are free reserves of the Charity, at a level equivalent to three months' expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the organisation's current activities while consideration is given to ways in which additional funds may be raised.

Based on the accounts for the year ended 31 December 2025, ordinary expenditure for 3 months amounts to £33,541 (2024: £29,671). At 31 December 2025 the charity held unrestricted free reserves of £19,209. The Trustees therefore acknowledge that the reserves policy is not currently being met, the shortfall amounting to £14,332, and are working towards building reserves towards the target level.

Trustees' Annual Report

Financial Review

During the year the charity received total income of £115,446 (2024: £119,027) and incurred total expenditure of £134,165 (2024: £118,682), resulting in a deficit of £18,719 for the year ended 31 December 2025 (2024 surplus: £345).

At 31 December 2025 reserves stood at £19,209 (2024: £37,928) with all of these being unrestricted.

The trustees declare that they have approved the report above.

Signed on behalf of the charity's trustees:

Martin Brown

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Martin Brown

Date: 29/09/2026

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Independent Examiner's Report

Report to the trustees/members of	North Berwick Football Club
Registered charity number	SC048664
Accounts of the charity for the year	1 January to 31 December 2025
Set out on pages	8-11

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.

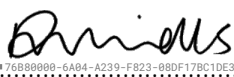
Independent Examiner's statement:

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
 - 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.


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Date: 30/09/2026

David Nicholls FCCA

Fellow of the Association of Chartered Certified Accountants

Brett Nicholls Associates

Herbert House, 24 Herbert Street, Glasgow, G20 6NB

North Berwick Football Club
Report and Accounts for the Year Ended 31 December 2025

Receipts and Payments Account

		2025	2024
Receipts	<i>Notes</i>	<i>£</i>	<i>£</i>
Donations	3	4,230	14,093
Charitable Activities	4	<u>111,216</u>	<u>104,934</u>
		<u>115,446</u>	<u>119,027</u>
Payments			
Charitable Activities Costs	5	<u>134,165</u>	<u>118,682</u>
Net Receipts/-Payments		<u>(18,719)</u>	<u>345</u>
<i>Funds Brought Forward</i>		37,928	37,583
Funds Carried Forward	7	<u>£19,209</u>	<u>£37,928</u>

All income and expenditure derive from continuing activities in both years.
The notes on pages 10 to 11 form an integral part of these accounts.
During the year all income and expenditure arose in unrestricted funds.

Statement of Balances

	2025	2024
	£	£
Opening Cash and Bank Balances	37,928	37,583
Surplus/-Deficit for the year	(18,719)	345
Closing Cash and Bank Balances	19,209	37,928

Signed on behalf of the trustees:

A Gabe
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.....
Andrew Gabe

Date: 29/09/2026

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Notes to the Accounts

1. General Information

North Berwick Football Club ("the charity") is an unincorporated association governed by its constitution. It was registered as a charity in Scotland (registered number SC048664) on 29 August 2018. Its registered address is 29 Moffat Place, North Berwick EH39 4SD.

2. Basis of Preparation

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

3. Donations

	2025	2024
	Funds	Total
	£	£
Gift Aid	-	13,311
Other	4,230	782
	<u>4,230</u>	<u>14,093</u>

4. Charitable Activities

	2025	2024
	Funds	Total
	£	£
Trips	2,511	2,650
Pitch Hire	-	3,594
Sponsorship	13,676	3,995
Subscriptions	94,335	92,732
Other Income	694	1,963
	<u>111,216</u>	<u>104,934</u>

5. Charitable Activities Costs

	2025	2024
	Funds	Total
	£	£
Accounts Preparation & Independent Examination	660	660
Pitch Booking	25,703	19,708
Equipment	2,293	6,108
Referee Fees	9,368	5,392
Registration Fee & Subscriptions	2,671	5,500
Coaching	43,522	38,105
Training	-	1,089
Charitable donation	1,700	-
Kit & Clothing	39,658	37,963
Sundry Costs	-	113
Tournaments	8,590	4,044
	<u>134,165</u>	<u>118,682</u>

Notes to the Accounts

6. Related Party Transactions

There were no related party transactions during the year, nor any Trustee expenses (2024: nil).

7. Funds Analysis	<i>Opening Balance 1 Jan 2025</i>	<i>Receipts</i>	<i>Payments</i>	<i>Transfers</i>	<i>Closing Balance 31 Dec 2025</i>
Unrestricted					
General	37,928	115,446	134,165	-	19,209
Grand Total	37,928	115,446	134,165	-	19,209

Purposes of Funds

General Fund - there is only one unrestricted fund, the General fund to be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day operation of the charity.