St Mirren FC Charitable Foundation

Annual Report and Unaudited Financial Statements

For the Year Ended 31 March 2026

St Mirren FC Charitable Foundation

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St Mirren FC Charitable Foundation

Reference and Administrative Details

Charity name	St Mirren FC Charitable Foundation
Charity registration number	SC044247
Company registration number	CS001245

Trustees

Margaret Fraser

Gavin Whyte

James Francis Hall

Craig David Muirhead

David Gow

Carla Manini Rowden

Key Management Personnel

Gayle Brannigan

Martin Cavan

Emma Smith

Principle Office

St Mirren Football Club

75 Greenhill Road

Paisley

PA3 1RU

Registered Office

St Mirren Football Club

75 Greenhill Road

Paisley

PA3 1RU

Accountants

Clarity Accounting (Scotland) Limited

234 West George Street

Glasgow

G2 4QY

St Mirren FC Charitable Foundation

Trustees Report

The trustees present their report with the financial statements of the charity for the year ended 31st March 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).

GOVERNANCE

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

AIMS AND OBJECTIVES

The purposes of the charity are;

The advancement of participation in sport and provision of sporting facilities.
The advancement of health and wellbeing.
The advancement of community development.
The promotion of equality and diversity.
The advancement of education.

Throughout this year, we have taken account of feedback from participants and worked closely with key staff, partners and trustees in the design and delivery of a wide variety of activities and interventions aligned to our charitable aims.

Furthermore, we developed our direct messaging through a new website and increased social media presence to expand on our objectives under the strapline 'Delivering Positive Change'. The social themes associated with this include;

Community Connection - Bringing people together

Health & Wellbeing - Movement is medicine

Education & Empowerment - Achieving your potential

Mental fitness & Resilience - Developing healthy minds

Inspiring our Youth - Creating our future

This year has been one of continued and steady growth for St Mirren FC Charitable Foundation through the projects and services we deliver. Our delivery has increased to 25 community programmes per week supporting circa 20,000 people per year.

Our progress is aligned to our activities and objectives outlined within the headings below. However, many of the programmes also fall within, and cut across, the thematic areas noted within 'Delivering Positive Change'.

Advancement of Participation in sport and provision of sporting facilities/Inspiring our Youth

The associated theme of this objective is 'Creating our Future'. Our weekly project delivery takes place across 24 locations, including St Mirren FC, local One Ren sports centres and partner primary and secondary schools. Some examples of these are as follows;

Community Football programmes for adults. - ASN Football for 16 plus age group, New Scot Football, Women's Recreational Football (18 plus)

Community Football programmes for children and young people including;

Mini and Little Buddies - introduction to football between the ages of 3 and 6 years.

McDonalds Fun football – fun inclusive football for ages 5 -12.

Saturday Saints – fun and inclusive football for 7 – 13 years.

Scottish Gas Holiday Football – more advanced development football sessions for young people.

St Mirren FC Charitable Foundation

Fit & Fed Holiday Camps – Our holiday camps provide free access to football, other sports and fun activities plus educational early intervention workshops. Fit & Fed covers all 10 weeks of school's holidays and provides healthy meals to children throughout Renfrewshire.

Extra Time – Provides free afterschool care to local primary school children, with football sessions and games and healthy snacks. This is funded by Scot Gov to support working families with essential afterschool care and activity for children between the ages of 5 - 12 years.
We would highlight a particular development within the Extra Time project which is funded by Scottish Government.

Bright Start Breakfasts - Due to the success of Extra Time project, we were asked to provide a project in partnership with Scottish FA and Inspiring Scotland to complement this. As a result of this, we commenced our 'Bright Start' project delivering to five local primary schools with pre-school support in the form of breakfast clubs and activity sessions. The schools that have been selected are in the SIMD 1/2 and are impacted by poor attendance and engagement levels. The benefits to these children so far have been: better access to healthy, nutritious food, increased opportunities for play, increased energy and focus in school, increased attendance at school, increased performance an attainment in school. The additional benefits for parents, carers or guardians are reduced food costs, reduced pressure/costs associated with childcare and improved employability potential.

Advancement of health and wellbeing/Mental Fitness and Resilience
The associated theme of this objective is 'Developing Healthy Minds' and this area of activity is aligned to our Health and Wellbeing and Mental Fitness and resilience themes. Activities encompass nutritional and mental health challenges such as Buds Boot camp, Buddie Big Scran, Ahead of the Game, Paisley Men's Shed and New Scot Football.

Abbeycare Buddies wellbeing and recovery hub is a particular project that we would wish to highlight within this objective. It is the partnership and associated activity of 'Abbeycare Buddies' recovery café.

Recovery and supporting members of our community who are in recovery from alcohol and drug dependency has always been an area we have been both very passionate about and keen to develop partnerships in. Last year we were approached by Abbeycare Erskine to partner on a recovery hub which would be based here at St Mirren Park and so we created and launched a wonderful project called Abbeycare Buddies on 3rd Sept 25.

Our Abbeycare Buddies wellbeing and recovery hub sessions are every Wed night from 6-9pm. We kick off by providing everyone with a hearty meal and for the first half hour or so and then we have a guest share (speaker) with lived experience for the next 20-30 mins after which our open meeting and shares begin. After a short comfort break all our guests then break out into various holistic and creative sessions, from massage, meditation, sound baths and yoga to music, photography and creative writing, each week we have approx 35-40 in attendance and our quarterly celebration events can have 70+participants.

Advancement of Community Development /Community Connections
The associated theme of this objective is 'Bringing People Together'. The main areas related to community development include the work around Men's Shed, our vibrant Football Memories programme and our much-loved festive initiatives including Festive Friends on Christmas Day where we deliver hot festive meals, food hampers and gifts to elderly people who are lonely and isolated and local families facing financial hardship. However, all our activities support strong community connections that impact greatly on loneliness, health and wellbeing and a sense of purpose for our community members.

Advancement of Education/Education and Empowerment
The associated theme of this objective is 'Achieving Your Potential' A range of our programmes connected to this theme are as follows'
GameChanger – this is designed to help high school pupils develop life skills, improve wellbeing and explore their career pathways, it has a real focus on Positive destinations, teamwork and leadership.
T.E.A.M. (Together Equality Achieves More) - is an equality and diversity project which focuses on empowering young girls through football and education.
Football Smart – schools partnership programme for secondary age pupils using football to help young people, develop and thrive both on and off the pitch.

Menopause Goals – Provides local women 40+ who are experiencing Menopause symptoms with peer support and education to help them navigate their Menopause journey with confidence.

ACHIEVEMENTS AND PERFORMANCE

This financial year has been one of growth across all areas of the organisation.

The increased scale of our delivery over the past year demanded that we recruit additional team members in key roles and so we have grown from 3 full time staff to 5 and in addition to this we have increased the size of our coaches and facilitators from 20 to 25, we have an incredible team who are so invested and passionate about the work we do and the wonderful people we serve.

Volunteers are vital to the successes of our many activities and interventions. We have high numbers, across all age groups, who support programmes such as Festive Friends, Football Camps amongst other activities. A number of these have connected through our community programmes.

Board and Governance

Two years ago, we recruited additional trustees to our board with exceptional skillsets who have been transformational and have also created sub committees within key areas. This has been vital to the growth of our organisation as we continue to meet external challenges. We have held several strategy days which have allowed us to focus on overall governance issues and the future direction of the St Mirren FC Charitable Foundation. Through our strategy days with Trustees, we identified some opportunities to strengthen our board with specific skills and training. As part of our governance strategy, we created 5 new sub committees in the following areas: Finance, Facilities, People, Governance and Fundraising. This has had a strong impact with our new Treasurer strengthening our financial regulations, management and controls creating and implementing exceptional new policies across the board. Our new Governance subcommittee have reviewed all our HR and People's policies and are creating an employee wellbeing package of support.

The trustees have a wide range of skillsets that include; legal services, finance and accounting, behavioural/mental fitness psychologist, neurodivergent, charity expertise. Together this brings together a strong team to support the overall work of the organisation and its employees.

The Treasurer has carried out exceptional work implementing new financial regulations, management and control procedures and robust policies and has strengthened our reserves by investing in an effective and ethical way.

Another trustee is a behavioural psychologist specialising in business and organisational effectiveness. He has been working with the team one on one and in a group to help support them both at work and at home, they are all thriving from his insight, expertise and mentorship.

Staff development

The Foundation are constantly investing in the education, skills and development of our team and over past year, their request, they have taken part in some of the following workshops and courses:

SSF – Trauma Training
SSF – Conflict Resolution
Rape Crisis Scotland – Active Bystander Training
Rape Crisis Scotland – First Responder Training
One Ren – Child Protection
Engage – MHFA + Suicide Awareness
Engage – Tackling Gender Based Violence

Partnerships

Partnerships are core to our ethos and how we develop and sustain our programmes, and we would highlight some examples of these below;

Charlton Athletic Community Trust - One of the areas we wished to focus on this year was our Monitoring and Evaluation, increasing our team's knowledge and skills so that we can create our own social impact reports and calculate our social return on investment. Charlton Athletic Community Trust (CACT) is an organisation that has an exceptional M&E team. After several visits and meetings between both organisations, we have now formed a unique partnership with CACT, Housing Association Charitable Trust (HACT) and Simetrica Jacobs. This partnership has provided our staff with exceptional training and coaching over the past 9 months, so much so that we are on track to produce our first social return on investment report in December 2026. Our partnership has also inspired HACT and Simetrica Jacobs to implement changes and improvements to the sports value bank tool which will make it more accessible and relevant to so many great charities and community organisations across the UK.

Abbeycare Erskine has been an important partnership with life changing results in some cases for participants. We will continue to develop our current partnership with Abbeycare Erskine, The Recovery Collective and Renfrewshire ADP by expanding Abbeycare Buddies to provide support and services to the families, loved ones and children of people actively in recovery and those still in the throes of dependency. Abbeycare Buddies is providing our participants with so many benefits. It is community led and co-produced, it fills a critical gap in community-based support, it combines physical wellbeing, creativity and peer support, it tackles stigma and isolation, it promotes recovery capital, it's evidence informed and most importantly it provides a safe and brave space with kindness, hope, light and love to those who may need it most, no matter what stage of their recovery journey.

Merchants House Glasgow

The Merchants House Glasgow provided funding for Fit and Fed, our free community-based school holiday camp providing healthy meals, football activities and extended support for families across Renfrewshire who are experiencing financial hardship. Their commitment to this project has helped to raise its profile in our local authority and beyond, many other local authorities are now securing funding to role out free holiday camps, based on our Fit & Fed model, to their local communities across Scotland.

Challenges

The challenges we have faced over the past year and current reporting period have all been around securing additional essential funding.

Funding is also being sought for facility development, as we require additional space for our team and projects. We are currently working with St Mirren FC, architects and building standards to develop an area within the North stand into an education space and base for the Foundation, we will be applying to organisations like Garfield Weston and Sport Scotland for facility funding.

Awards and Accolades.

The Foundation has received many accolades for being a constant positive force within the community and our high reputation for listening to people and developing services and interventions to meet their needs.

This year the Foundation was delighted to be recipients of the Provost Award for outstanding achievement across Renfrewshire. The Provost also chose St Mirren FC Charitable Foundation as her chosen charity 2026/2027.

The Leadership of the Foundation continues to be strong with our CEO Gayle Brannigan at the helm. Together with the staff team, volunteers and supporters of the foundation we are in a robust position as we move on to the next year.

Throughout this year, we have continued to develop our funding strategy with good results and continued to appoint Clarity Accounting (Scotland) Ltd. Fundraising activities have included Saints Sleep out, twelve days of Christmas auction event and more are being planned.

Trustees wish to acknowledge their gratitude and support for such a strong staff team working together for the Foundation and the people of Renfrewshire.

FINANCIAL REVIEW

Income of £444,029 (2025: £360,051) was received during the financial year and the main source of funding was donations, fundraising and grant income. Expenditure totalling £378,536 (2025: £338,714) were made carrying out the charitable activities. At the end of the financial period, the charity has a surplus of £65,493 (2025: £21,377).

POLICY ON RESERVES

Following a comprehensive review of financial policies and procedures over the past year, new policies and procedures have been and are in the process of being implemented to strengthen the overall financial controls and resilience of the organisation including a Reserves & Investment Strategy policy.

This implemented policy ensures that the Foundation operates with a minimum reserve of 3 months unrestricted funds cashflow of not less than £75,000. Reserves are held across a variety of easy access and notice accounts which are regulated and within the limits of the FSCS compensation scheme.

The policy will be reviewed annually to ensure it continues to meet the ever-changing financial requirements of the foundation.

OTHER OPTIONAL INFORMATION

We would like to register our thanks to Funders, Patron Saints and Donors who have supported the programmes mentioned within the report and continue to positively impact on those participating in the wider range of activities of the Foundation.

We would like to thank our Provost for choosing St Mirren Charitable Foundation as her chosen charity for the coming year which will highlight the work we do throughout Paisley and Renfrewshire giving more local people, who may not have previously known about us, the opportunity to access our services. The Provost has also committed to two fundraising events for the Foundation which will bring additional funding and increase the Foundations visibility to local commercial partners and organisations.

We wish to recognise the outstanding work of our CEO in developing additional partnerships and high-level interventions for the community. We also wish to thank the staff and volunteers for their dedication, approachability and constant support to the community.

The annual report was approved by the trustees of the charity on 17th September 2026 and signed on its behalf by:

Margaret Fraser (Sep 18, 2026 11:05:00 GMT+1)

M Fraser

Chair/Trustee

David Gow (Sep 17, 2026 13:02:39 GMT+1)

D Gow

Treasurer/Trustee

St Mirren FC Charitable Foundation

Independent Examiners Report

Independent Examiner's Report to the trustees of St Mirren FC Charitable Foundation

I report on the financial statements of St Mirren FC Charitable Foundation for the year ended 31 March 2026 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements 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 trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attentions.

Basis of independent examiner's report

My examination was carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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 view given by 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.

Donald Gilmour

……

Donald Gilmour FCCA

Clarity Accounting (Scotland) Limited

234 West George Street

Glasgow

G2 4QY

St Mirren FC Charitable Foundation

Statement of Financial Activities for the Year Ended 31 March 2026

Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses

	Note	Unrestricted funds	Restricted Funds	Total 2026
Year to 31 March 2026		**£**	**£**	**£**
Income and Endowments from:				
Donations and legacies	**3**	51,250	282,372	333,622
Charitable activities	**4**	51,615	53,651	105,266
Activities for generating funds		-	-	-
Investment income	**5**	5,141	-	5,141
Total income		**108,006**	**336,023**	**444,029**
Expenditure on:				
Raising funds	**6**	-	-	-
Governance costs	**6**	(8,252)	-	(8,252)
Charitable activities	**6**	(34,261)	(336,023)	(370,284)
Total expenditure		**(42,513)**	**(336,023)**	**(378,536)**
Net movement in funds		65,493	-	65,493
Reconciliation of funds				
Total funds brought forward		230,921	-	230,921
Transfers to/(from) funds		-	-	-
Total funds carried forward	**15**	296,414	-	296,414

The breakdown for 2025 is shown below

	Note	Unrestricted funds	Restricted funds	Total 2025
Year to 31 March 2025		**£**	**£**	**£**
Income and Endowments from:				
Donations and legacies	**3**	52,450	197,901	250,351
Charitable activities	**4**	57,268	52,395	109,663
Activities for generating funds		-	-	-
Investment income	**5**	37	-	37
Total income		**109,755**	**250,296**	**360,051**
Expenditure on:				
Raising funds	**6**	-	-	-
Governance costs	**6**	(6,468)	-	(6,468)
Charitable activities	**6**	(59,617)	(272,629)	(332,246)
Total expenditure		**(66,085)**	**(272,629)**	**(338,714)**
Net movement in funds		43,670	(22,333)	21,337
Reconciliation of funds				
Total funds brought forward		187,251	22,333	209,584
Total funds carried forward	**15**	**230,921**	**-**	**230,921**

St Mirren FC Charitable Foundation

Balance Sheet as at 31 March 2026

	Note	2026	2025
Fixed assets		**£**	**£**
Tangible assets	**10**	4,021	6,721
Current assets			
Debtors	**11**	39,298	1,300
Cash at bank and in hand		286,683	264,513
		325,981	265,813
Creditors: Amounts falling due within one year	**12**	(33,588)	(41,613)
Net current assets		292,393	224,200
Net assets		296,414	230,921
Funds of the charity			
Unrestricted funds		296,414	230,921
Restricted funds		-	-
Total funds	**15**	296,414	209,584

The financial statements on pages 7 to 16 were approved by the Trustees and authorised for issue on 17th September 2026 and signed on their behalf by:

Margaret Fraser (Sep 18, 2026 11:05:00 GMT+1)

David Gow (Sep 17, 2026 13:02:39 GMT+1)

M Fraser — Chair/Trustee

D Gow — Treasurer/Trustee

St Mirren FC Charitable Foundation

Notes to the Financial Statements for the Year Ended March 2026

1 Charity status

The charity is a Scottish Charitable Incorporated Organisation (SCIO) established for charitable purposes only and is governed by a constitution.

2 Accounting Policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with 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 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Basis of preparation

St Mirren FC Charitable Foundation meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Exemption from preparing a cash flow statement

The charity opted for exemption under paragraph 2.1B FRS 1012 and have therefore not included a cash flow statement in these financial statements.

Income and endowments

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

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part Il of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £250 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses. Our policy is to write off to expenditure any assets which cannot be removed at the end of our lease.

Trade debtors and other debtors

Trade debtors and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Trade creditors

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Computer Equipment: 33% straight line

Plant and Machinery: 20% straight line

Fund structure

Unrestricted income funds are general funds that are available for use at the trustee's discretion in furtherance of the objectives of the charity.

Restricted income funds are funds that are for a specific purpose. Further details of each fund are disclosed on note 16.

St Mirren FC Charitable Foundation

Notes to the Financial Statements for the Year Ended March 2026

3 Income from donations and legacies

	Unrestricted funds General	Restricted funds General	Total 2026	Total 2025
	£	£	£	£
Patron Saints Donation	11,250	10,000	21,250	27,000
Donations	-	-	-	5,810
Grants	40,000	272,372	315,538	217,541
	51,250	285,538	336,788	250,351

4 Income from charitable activities

	Unrestricted funds General	Restricted funds General	Total 2026	Total 2025
	£	£	£	£
Ahead of the Game	-	2,350	2,350	-
ASN	1,036	3,166	4,202	-
Buds in Bootcamp	8,154	-	8,154	6,767
Community Football	13,037	-	10,733	12,597
Festive Friends	-	2,750	2,750	3,000
Football Fans in Training	-	9,500	9,500	14,000
Football Memories		5,833	5,833	
Football Smart		14,030	14,030	
Fundraising & Events	26,982	-	26,982	38,471
Menopause Goals	-	2,000	2,000	2,280
Off the Bench	-	-	-	19,013
SFA		-	-	3,600
TEAM	-	13,134	13,134	9,012
Women's Rec	1,367	888	2,255	-
Other Revenue	1,041	-	1,041	833
	57,268	53,651	109,663	113,744

5 Investment income

	Unrestricted funds General	Total 2026	Total 2025
	£	£	£
Interest receivable on bank deposits	5,141	5,141	37
	5,141	5,141	37

6 Total resources expended (Unrestricted 2026)

	Charitable	Governance	2026
	£	£	£
Cost of goods sold	55,030	-	83,645
Governance costs	-	8,525	6,468
Support costs	312,282	-	245,902
Depreciation	2,699	-	2,699
Total 2026	332,246	8,525	338,714

Total resources expended (Unrestricted 2025)

	Charitable	Governance	2025
	£	£	£
Cost of goods sold	83,645	-	83,645
Governance costs	-	6,468	6,468
Support costs	245,902	-	245,902
Depreciation	2,699	-	2,699
Total 2025	332,246	6,468	338,714

6 Resources expended (continued)

	Governance Costs	
	2026	2025
	£	£
Governance costs		
Accountancy & bookkeeping fees	8,525	6,468
	8,525	6,468

6 Resources expended (continued)

	Operating Activity	
	2026	2025
	£	£
Support costs		
Advertising	-	820
Bank fees	283	268
Wages and salaries	259,529	204,577
Insurance	405	405
Legal fees	2,100	2,820
Let fees	14,486	8,391
Office expenses	756	420
Other expenses	1,975	2,133
Printing & stationery	494	-
Rent	15,000	22,014
Software	644	611
Subscriptions	72	216
Taxes and licences	833	606
Training Courses	4,076	163
Travel	678	2,458
Website	4,951	
	312,282	245,902

7 Trustees' remuneration and expenses

No trustees received any remuneration during the year to 31 March 2026 (2025 Nil).

8 Net expenditure

Net expenditure is stated after charging:

	2026	2025
	£	£
Accountancy & bookkeeping fees	8,525	6,468
Depreciation of tangible fixed assets	2,699	2,699
	11,224	9,167

9 Taxation

The company is a registered charity and is, therefore, exempt from taxation.

10 Tangible fixed assets

	Computer Equipment	Plant and Machinery	Total
Cost	**£**	**£**	**£**
At 1 April 2025	2,119	10,000	12,119
Additions	-	-	-
Disposals	-	-	-
As at 31 March 2026	2,119	10,000	12,119
Depreciation			
At 1 April 2025	1,398	4,000	5,398
Charge for the year	699	2,000	2,669
As at 31 March 2026	2,098	6,000	8,098
Net book value			
As at 31 March 2026	21	4,000	4,021
As at 31 March 2025	721	6,000	6,271

11 Debtors

	2026	2025
	£	**£**
Trade receivables	2,350	1,000
Prepayments	-	300
Accrued Income	36,948	-
	39,298	1,300

12 Creditors falling due within one year

	2025	2025
	£	**£**
Trade creditors	3,074	9,485
Deferred Income	25,513	27,999
Taxation and social security	4,341	3,555
Other creditors	660	574
	33,588	41,613

13 Related parties – controlling entity

There were no related party transactions for the year ended 31st March 2026.

14 Funds

	Balance at 1 April 2025 £	Incoming resources £	Resources Expended £	Balance at 31 March 2026 £
Unrestricted funds				
General	230,921	108,006	(42,513)	296,414

	Balance at 1 April 2025	Incoming resources	Resources Expended	Balance at 31 March 2026
Restricted funds				
Abbeycare Buddies	-	17,790	(17,790)	-
Ahead of the Game	-	2,350	(2,350)	-
ASN	-	3,166	(3,166)	-
Bright Start	-	40,000	(40,000)	-
Fit n Fed	-	27,466	(27,466)	-
Grant Income	-	15,000	(15,000)	-
Extra Time	-	153,625	(153,625)	-
Festive Friends	-	2,750	(2,750)	-
FFIT	-	9,500	(9,500)	-
Football Smart	-	14,030	(14,030)	-
Menopause Goals	-	2,000	(2,000)	-
Patron Saint Investment	-	10,000	(10,000)	-
TEAM	-	13,134	(13,134)	-
McDonald Fun Football	-	6,100	(6,100)	-
Women's Rec	-	888	(888)	-
Summer of Fun	-	2,390	(2,390)	-
Buddie Big Scran	-	10,000	(10,000)	-
Football Memories	-	5,833	(5,833)	-

	Balance at 1 April 2024	Incoming resources	Resources Expended	Balance at 31 March 2025
Unrestricted funds				
General	187,251	109,755	(66,085)	230,921

	Balance at 1 April 2024	Incoming resources	Resources Expended	Balance at 31 March 2025
Restricted funds				
Extra Time	-	151,300	(151,300)	-
Festive Friends	-	3,000	(3,000)	-
Football Fans in Training	-	14,000	(14,000)	-
Fundraising & Events	-	3,000	(3,000)	-
Grant Funding	22,333	36,601	(58,934)	-
Menopause Goals	-	2,280	(2,280)	-
Off the Bench	-	19,013	(19,013)	-
Patron Saint Investment	-	10,000	(10,000)	-
SFA	-	2,000	(2,000)	-
TEAM	-	9,102	(9,102)	-

15 Net assets by fund

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
	£	£	£	£
Tangible assets	4,021	-	4,021	6,721
Current assets	314,546	11,435	325,981	265,813
Creditors: Amounts failing due within one year	(22,153)	(11,435)	(33,588)	(41,613)
Net assets	296,414	-	296,414	230,921

St Mirren FC Charitable Foundation

Statement of Financial Activities by fund for the Year Ended 31 March 2026

	Unrestricted funds	Restricted funds	Total 2026	Total 2025
	£	£	£	£
Income and Endowments from:				
Donations and legacies	51,250	282,372	333,622	250,351
Charitable activities	51,615	53,651	105,266	109,663
Activities for generating funds	-	-	-	-
Investment income	5,141	-	5,141	37
Total income	**108,006**	**336,023**	**444,029**	**360,051**
Expenditure on:				
Raising funds	-	-	-	
Governance costs	(8,252)	-	(8,252)	(6,468)
Charitable activities	(34,261)	(336,023)	(370,284)	(332,246)
Total expenditure	**(42,513)**	**(336,023)**	**(378,536)**	**(338,714)**
Net movement in funds	65,493	-	65,493	21,337
Reconciliation of funds				
Total funds brought forward	230,921	-	230,921	209,584
Transfers to/(from) funds	-	-	-	-
Total funds carried forward	296,414	-	296,414	230,921

St Mirren FC Charitable Club - Final Accounts 2026

Final Audit Report 2026-09-18

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