

# **Berkhamsted Raiders Community Football Club**

Trustees' annual report and financial  
statements for the year ended 30 June 2024

**Registered charity number 1119251**

**Berkhamsted Raiders Community Football Club**  
**Annual report and financial statements**  
**year ending 30 June 2024**

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**Berkhamsted Raiders Community Football Club**  
**Annual report and financial statements**  
**year ending 30 June 2024**

**Trustees' Report**

The trustees present their annual report and the financial statements for the year ended 30 June 2024.

**Reference and administrative information**

|                       |   |
|-----------------------|---|
| Charity name          | Berkhamsted Raiders Community Football Club   |
| Registered Address    | Kitcheners Field, Castle Hill, Berkhamsted, HP4 1HE   |
| Registration number   | 1119251   |
| Trustees              | Mrs J Bastiman (Secretary)<br>Mr A Grindrod<br>Mrs C Spooner<br>Mr C Armond (Chairman)<br>Mr R Bedlow (Treasurer)<br>Mr M Lawlor (Appointed) September 2024<br>Mrs Kathryn Alison Goodison (Appointed) September 2024<br>Mr Iain Sinclair Manson (Appointed) September 2024<br>Mr S Bird (Resigned) September 2024<br>Mrs J Conway (Resigned) September 2024<br>Mrs A Spencer (Resigned) September 2024<br>Mr C Bentley (Resigned) September 2024 |
| Independent examiners | Dux Advisory Limited<br>Kennel Club House,<br>Gatehouse Way,<br>Aylesbury,<br>Buckinghamshire,<br>HP19 8DB  |
| Bankers               | CAF Bank Limited<br>25 Kings Hill Avenue<br>Kings Hill<br>West Malling<br>Kent ME19 4JQ   |

**Objectives and activities of the Club**

Berkhamsted Raiders Community Football Club is a registered charity and an FA Charter Standard Community club, running around 100 teams for boys and girls, from Under 7s up to Under 18s and also senior, ladies and veteran teams. The club has around 1,250 playing members.

As an FA Charter Standard Community Club, we operate to the highest standards set by the FA for football clubs.

The club has the following objectives:

1. To promote community participation in healthy recreation providing facilities for playing football ("facilities" meaning land, buildings, equipment and organising football activities).
2. To advance the education of children and young people whether or not undergoing formal education.

As well as providing involvement in football for our members, the club provides after school clubs and other sporting activities for members of the community. The club is also committed to providing education for its members, through FA approved courses.

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**Trustees' Report (continued)**

**Management and governance arrangements**

As a club, we encourage all parents to support good play, and sportsmanship, irrespective of which team is playing and we praise effort and performance more than results.

The club is managed by a Board of Trustees and the Football Management Committee. The Board of Trustees consists of three elected members and up to nine co-opted members and each has a specific area of the club to be responsible for to improve the governance of the club.

The elected Trustees and elected members of the Football Management Committee are elected at the annual general meeting and hold office until the end of the annual general meeting the following year. Members may be co-opted onto the Trustees and the Football Management Committee.

The club's constitution provides for up to twelve trustees who hold the property of the club under the deed of trust. The Football Management Committee manage the club on a day-to-day basis. They report to the Board of Trustees who have overall financial responsibility.

**Achievements and performance of the club**

In the season 2023/24, the Club

- Provided sport for around 1,250 boys and girls.
- Increased participation in girls' football.
- Operated a waiting list for the additional demand from players that it has attracted, but it is unable to meet due to constraints on playing and training facilities.
- Delivered opportunities for participation in Futsal, Walking Football and Inclusive Football.
- Operated Football Partnerships with Ashlyns School, Berkhamsted School and Bridgewater School to provide and fund football pitches and facilities.
- We also achieved to reinstate for the first time since covid, a full club wide tour that saw over 500 people participate.

The club continues to forge links with local schools, offering free coaching to both boys and girls. It also contributes to the cost of ground maintenance and continues to liaise with schools in the local community to fund facilities for sport including the maintenance of playing areas and the provision of goalposts and nets.

The Football Partnership with Ashlyns School on the development and management of "BerkoAstro", a floodlit all weather 3G pitch, and the Paul Beard Centre providing toilets, refreshments and club room facilities continues to be a success generating funds for investment in sport at the school and within Raiders.

The Club has led by example in the adoption of the FA Respect campaign and runs a club wide programme to promote Respect and increase understanding amongst players and parents.

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**Trustees' Report (continued)**

**Financial review**

The aim of the Board of Trustees is to ensure that the club's costs are more than covered by its income, and to create a surplus of funds that can be invested in future infrastructure projects in furtherance of the club's objectives.

**Reserves**

The charity's approach to reserves is to always ensure that a minimum of £10,000 is kept as a contingency fund. This would help to cover events such as the replacement of vandalised goals, or to fund kit purchases if our sponsorship revenues fall short. Any surpluses are invested in the development of facilities for football within the Club or within the local Community. The current reserves are held at £141,329, which is currently being held to fund our future clubhouse.

**Future Plans**

We aim to build long-term, sustainable partnerships to deliver the best playing facilities, both indoor and outdoor. We will achieve this by providing access for Raiders members to two full size 3G pitches in Berkhamsted and surrounding areas by the end of 2026 and increasing the number of grass pitches available to Raiders members from 28 currently to 37 by season 2025/26 through gaining use of new pitches at St Thomas More School and underused pitches at Borough and Parish Council locations.

We are looking to identify a suitable location and fund a new Clubhouse which will allow us to have a home and a base from which to pursue our objectives. We want to improve our coaching quality and have at least 75% of coaching sessions to be delivered by Level 2 Coaches.

We are committed to improving female participation across the Club (in line with FA goals) and to double girls' participation, in line with FA aims, increasing from 250 to 500 female playing members (and maintain boys at 950). We also want to support the development of futsal and provide a development pathway to adult football for all abilities and genders through local club partnerships.

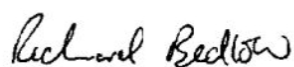
We achieve this by recruiting new Trustees with diverse and broad skillsets to ensure the Club meets the requirements of the Charity Commission and FA with an effective Club operations and communication between Football Committee Leadership and Age Group Co-ordinators (annually appointed) and ensuring an effective volunteer experience with clear communication, appropriate training and clear Roles and Responsibilities.

Raiders follow official FA guidelines for a return to grassroots football, in order that our management committee set out good practice guidance for those responsible for delivering different aspects of the Raiders grassroots football programme. This includes a risk assessment and a regular review of the financial impact on budgets.

**Independent examiner**

Bianca Permal FCA of Dux Advisory Limited was re-appointed as the independent examiner during the period and has expressed her willingness to continue in that capacity.

This report was approved by the trustees on 24/03/2025.....and signed on its behalf by



R Bedlow  
Treasurer

**Berkhamsted Raiders Community Football Club**  
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**Independent examiner's report to the members of**  
**Berkhamsted Raiders Community Football Club**

**Independent examiner's report to the trustees of Berkhamsted Raiders Community Football Club**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 30 June 2024.

**Responsibilities and basis of report**

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants for England & Wales, which is one of the listed bodies.

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2011 Act and are eligible for independent examination, I report in respect of my examination of your charity's account as carried out under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

**Independent Examination**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. Accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. The accounts do not accord with those records; or
3. The accounts do not comply with the accounting requirements of section 130 of the Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard in the UK and Republic of Ireland (FRS102)).

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



Bianca Permal FCA  
Dux Advisory Limited  
Kennel Club House  
Gatehouse Way  
Aylesbury  
Buckinghamshire  
HP19 8DB

Date: 25/03/2025  
.....

**Berkhamsted Raiders Community Football Club**  
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**Statement of financial activities**

|  |       | 2024             | 2023             |
|--|-------|------------------|------------------|
|  | Notes | Total funds<br>£ | Total funds<br>£ |
| <b>INCOMING RESOURCES</b>                            |       |                  |                  |
| <b>Voluntary income</b>                              |       |                  |                  |
| Sponsorship and donations                            |       | 25,085           | 18,450           |
| Gift aid   |       | 20,276           | 18,927           |
| General fund raising                                 |       | 8,730            | 687              |
| <b>Incoming resources from charitable activities</b> |       |                  |                  |
| Membership fees                                      |       | 345,336          | 312,594          |
| Tour income  |       | 77,261           | 16,201           |
| Tournament income                                    |       | 29,202           | 15,501           |
| Kit sales and other income                           |       | 17,027           | 1,923            |
| <b>Total incoming resources</b>                      |       | <b>522,918</b>   | <b>384,283</b>   |
| <b>RESOURCES EXPENDED</b>                            |       |                  |                  |
| Costs of generating funds                            | 1     | 216              | 216              |
| Charitable activities                                | 1     | 394,522          | 305,476          |
| Governance costs                                     | 1     | 77,570           | 66,657           |
| Other resources expended                             | 1     | 22,340           | 7,553            |
| <b>Total resources expended</b>                      |       | <b>494,648</b>   | <b>379,902</b>   |
| <b>Net (outgoing)/incoming resources</b>             |       | <b>28,270</b>    | <b>4,381</b>     |
| Total funds brought forward                          |       | 113,059          | 108,678          |
| <b>Total funds carried forward</b>                   |       | <b>141,329</b>   | <b>113,059</b>   |

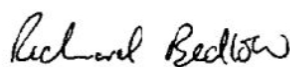
There were no designated or restricted funds in the year ended 30 June 2024 (2023: £nil).

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**Balance Sheet**

|   |       | 2024           | 2023           |
|---|-------|----------------|----------------|
|   | Notes | £              | £              |
| <i>Fixed assets</i>                                   |       |                |                |
| Tangible assets                                       | 2     | 421            | 722            |
| <i>Current assets</i>                                 |       |                |                |
| Debtors and prepayments                               | 3     | 28,964         | 22,395         |
| Cash  |       | 154,364        | 96,514         |
| <b>Total assets</b>                                   |       | <b>183,749</b> | <b>119,631</b> |
| <b>Creditors: amounts falling due within one year</b> | 4     | (42,420)       | (6,572)        |
| <b>Net assets</b>                                     |       | <b>141,329</b> | <b>113,059</b> |
| <br><b>Reserves</b>                                   |       |                |                |
| Restricted funds                                      |       | -              | -              |
| Unrestricted funds                                    |       | 141,329        | 113,059        |
| <b>Total funds</b>                                    |       | <b>141,329</b> | <b>113,059</b> |

The financial statements were approved by the trustees on <sup>24/03/2025</sup>.....and signed on its behalf by:



R Bedlow  
Treasurer



**Berkhamsted Raiders Community Football Club**  
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**year ending 30 June 2024**

## **1. Accounting policies**

The principal accounting policies are summarised below and have been applied consistently throughout the year and in the preceding 12-month period.

### **1.1. Basis of accounting**

The financial statements of the charity, which is a public benefit entity under FRS102, 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 (FRS102) (effective 1 January 2019). The financial statements have been prepared under historical cost convention. The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the 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) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements have been prepared on a going concern basis. The Trustees have reviewed and considered relevant information, including the annual budget and future cash flows in making their assessment. However, there are significant headwinds facing the UK economy currently with a cost-of-living crisis fuelled by rising energy prices. The Trustees have reviewed the current resources available to the club together with the budget for next year considering the current economic climate and have concluded that it remains appropriate to adopt the going concern basis in preparing the annual report and accounts. The financial accounts are presented in sterling which is the functional currency of the charity and rounded to the nearest pound.

### **1.2. Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the charitable objectives of the club. Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal. The costs of raising and administering such funds are charged against the specific fund.

### **1.3. Fixed assets**

Fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost of assets over their expected useful life as follows:

- |                           |                            |
|---------------------------|----------------------------|
| • Goals & other equipment | Straight line over 4 years |
| • Computer equipment      | Straight line over 3 years |

### **1.4. Incoming resources**

Income resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are also applied to categories of income:

- Grants, donations and gifts are recognised when received.
- Investment income is recognised when receivable.

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## **1. Accounting policies (continued)**

- Membership income is recognised in the period to which the annual membership relates.
- Tour and Tournament income is recognised when the events occur.
- Kit sales income is recognised when the goods are delivered.

### **a. Cash in hand and at bank**

Cash is represented by cash in hand and deposits with financial instructions. Cash equivalents are highly liquid investments that mature in more than 3 months from the date of acquisition and are readily convertible to known amounts of cash.

### **b. Resources expended**

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising

Charitable activities comprise those costs incurred by the charity in the delivery of its activities and services for its beneficiaries.

Governance costs include costs associated with meeting the constitutional and statutory requirements of the charity and include the independent examiners fees and costs linked to the strategic management of the charity.

All expenditure is accounted for on an accruals basis and has been included under categories that aggregate all the costs for allocation to activities.

### **1.7. Taxation**

The club is a registered charity and accordingly is exempt from taxation on its income and gains where they are applied for charitable purposes.

### **1.8. Debtors**

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

### **1.9. Creditors and accruals**

Creditors are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party, and the amount due to settle the obligation can be measured or estimated reliably.

### **1.10. Financial instruments**

Basic financial instruments are measured at amortised cost other than investments which are measured at fair value.

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**Notes to the financial statements**

**1. Resources expended**

|   | 2024           | 2023           |
|---|----------------|----------------|
|   | £              | £              |
| <b>Costs of generating funds</b>        |                |                |
| Fund raising costs                      | 216            | 216            |
|   | <u>216</u>     | <u>216</u>     |
| <b>Charitable activities</b>            |                |                |
| Berkhamsted Sports Club membership      | 3,674          | 3,140          |
| Registration and competition entry fees | 6,594          | 6,282          |
| Trophies, prizes and presentation costs | 8,377          | 7,958          |
| Coaching costs                          | 94,428         | 90,561         |
| Pitch hire                              | 98,701         | 78,472         |
| Match day kit                           | 43,865         | 46,615         |
| Manager's expenses                      | 1,400          | 1,140          |
| Referees' fees                          | 18,570         | 12,467         |
| League fines                            | 1,904          | 2,080          |
| Repairs and pitch maintenance           | 20,047         | 13,833         |
| Coaching training course                | 3,280          | 6,378          |
| Tournament expenses                     | 16,519         | 10,553         |
| Tour Costs                              | 72,598         | 14,479         |
| Miscellaneous expenses                  | 6,265          | 3,442          |
| Bad Debt                                | (2,000)        | 3,526          |
| Depreciation                            | 300            | 4,550          |
|   | <u>394,522</u> | <u>305,476</u> |
| <b>Governance costs</b>                 |                |                |
| Committee and administrative expenses   | 61,010         | 57,739         |
| Independent examination                 | 1,560          | 1,104          |
| Other professional fees                 | 14,912         | 7,755          |
| Bank charges                            | 88             | 59             |
|   | <u>77,570</u>  | <u>66,657</u>  |
| <b>Other resources expended</b>         |                |                |
| Other charitable donations              | 22,340         | 7,553          |
|   | <u>22,340</u>  | <u>7,553</u>   |

**Berkhamsted Raiders Community Football Club**  
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**2. Tangible fixed assets**

|                        | <b>Goals &amp;<br/>Equipment</b> | <b>Computer<br/>Equipment</b> |
|------------------------|----------------------------------|-------------------------------|
| <b>Cost</b>            | £                                | £                             |
| At 1 July 2023         | <b>28,276</b>                    | <b>3,673</b>                  |
| Additions              | -                                | -                             |
| Disposals              | 27,647                           | 3,673                         |
| <b>At 30 June 2024</b> | <b>629</b>                       | <b>-</b>                      |
| <b>Depreciation</b>    | £                                | £                             |
| At 1 July 2023         | <b>27,697</b>                    | <b>3,530</b>                  |
| Charge for the year    | 157                              | 143                           |
| Disposals              | 27,646                           | 3,673                         |
| <b>At 30 June 2024</b> | <b>208</b>                       | <b>-</b>                      |
| <b>Net book value</b>  |                                  |                               |
| At 30 June 2023        | 579                              | 143                           |
| <b>At 30 June 2024</b> | <b>421</b>                       | <b>-</b>                      |

**3. Debtors**

|                | 2024          | 2023          |
|----------------|---------------|---------------|
|                | £             | £             |
| Trade Debtors  | 4,724         | 7,088         |
| Prepayments    | 9,241         | 3,834         |
| Gift Aid       | 14,999        | 14,999        |
| Accrued income | -             | -             |
| Bad Debt       | -             | (3,526)       |
|                | <b>28,964</b> | <b>22,395</b> |

**4. Creditors**

|                 | 2024          | 2023         |
|-----------------|---------------|--------------|
|                 | £             | £            |
| Trade Creditors | (1,803)       | 5,572        |
| Accruals        | 44,224        | 1,000        |
| Other Payables  | -             | -            |
| Deferred income | -             | -            |
|                 | <b>42,420</b> | <b>6,572</b> |

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**5. Trustee remuneration and related party transactions**

No trustee received any remuneration in respect of their services during the year (2023: £nil).

Payments in respect of expenses were made to the trustees amounted to £1,621 (2023: £312), which included equipment, ground maintenance, pitch hire and referees' fees.

The nature of the related party with Berko FC comes about due to one of our Trustees is a manager of a development side within Berko FC. They are not paid for this role and conducted as a voluntary position. Payments in respect of expenses were made to Berko FC amounted to £7,309.30, which included pitch hire and social events for volunteers and members.

**6. Staff Costs**

|                   | <b>2024</b> | <b>2023</b> |
|-------------------|-------------|-------------|
|                   | <b>£</b>    | <b>£</b>    |
| Gross salaries    | 34,000      | 34,000      |
| Employers NIC     | -           | -           |
| Employers pension | -           | -           |

Average headcount for employees for the year is 1 (2023: 1)