



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From Period start date: 01/04/2024 To Period end date: 31/03/2025

Charity name: Street Football Wales

Charity registration number:1152799

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The purpose of Street Football Wales is to promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people living in Wales who are socially excluded, in particular but not exclusively by the provision of sporting activities and generic support and training for such persons, in order that they are better able to identify, and help meet, their needs and to participate and integrate more fully into society.</p> <p>For the purpose of this clause 'socially excluded' means being excluded from society, or parts of society, as a result of one of more of the following factors: unemployment; financial hardship; youth or old age; ill health (physical or mental); substance abuse or dependency including alcohol and drugs; discrimination on the grounds of sex, race, disability, ethnic origin, religion, belief, creed, sexual orientation or gender re-assignment; poor educational or skills attainment; relationship and family breakdown; poor housing (that is housing that does not meet basic habitable standards; crime (either as a victim of crime or as an offender rehabilitating into society).</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>At Street Football Wales (SFW) we offer opportunity for people who have been socially isolated and excluded, by providing an open, inclusive and safe environment to come and play football, make friends, build self-confidence and to support them on their own personal journeys. We will do this by building a community around football, that includes our players, referees,</p>

		volunteers, our sponsors, supporters and followers.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Confirmed.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	The charity does not operate a grant-making programme. All funds are used to deliver the charity's own activities in furtherance of its charitable objectives.
Policy on social investment including program related investment	Para 1.38	The charity did not make any social investments or programme-related investments during the year.
Contribution made by volunteers	Para 1.38	<p>The trustees and volunteers play a vital role in the work of the charity. During the year, volunteers supported governance, administration, fundraising, and delivery of activities.</p> <p>The trustees would like to thank all volunteers for their commitment and contribution.</p>
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>As Interim Chair of Street Football Wales, I am proud to present our annual report and reflect on a year of growth, resilience, and community impact.</p> <p>Our vision remains clear: to use the power of football to create positive change, promote inclusion, and support individuals who have experienced homelessness or social exclusion.</p> <p>These values guide everything we do, ensuring that every participant is welcomed, empowered, and supported on their personal journey.</p> <p>Street Football Wales (SFW) provides opportunities for socially isolated or excluded individuals to play football, build confidence, and develop friendships in a safe and welcoming environment. We do</p>

	<p>this by fostering a community that includes players, referees, volunteers, partners, and supporters.</p> <p>During April 2024 to March 2025, SFW delivered a wide range of activities and initiatives:</p> <ul style="list-style-type: none"> • Delivered regular football sessions and inclusive tournaments across Wales and internationally, including a women's team trip to Dublin. • Strengthened governance and strategy with a new board, the first Director appointment, and publication of the 2025–28 Strategy and 2022–24 Impact Report. • Developed staff and volunteers through coaching, safeguarding, and first aid training. • Enhanced recognition and partnerships, including FAW Affiliate status and ongoing Welsh Sports Association membership. • Began diversifying income through the club shop, paid workshops, and fundraising support. <p>The year presented financial challenges, with a tight grant landscape and low levels of unrestricted reserves. Trustees actively monitored income and expenditure, prioritised essential activities, and took steps to diversify income streams.</p> <p>Measures included earned income through the online club shop and workshops, support from a fundraising partner, and careful cashflow management. These actions help ensure that SFW can continue delivering its mission and build capacity for future sustainability.</p> <p>I extend my heartfelt thanks to our dedicated staff, volunteers, partners, and participants. Their commitment is the driving force behind our success, ensuring that every session, event, and conversation contributes to a connected and supportive community.</p> <p>Looking ahead, we will continue to build on these achievements, strengthen programmes, and expand opportunities for those who need them most, ensuring that Street Football Wales remains a place of hope, community, and lasting positive change.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	<p>During 2024–25, Street Football Wales focused on promoting inclusion, participation, and confidence-building through football.</p> <p>Key achievements included:</p> <ul style="list-style-type: none">• Regular (weekly) sessions and multiple inclusive football tournaments across Wales, engaging players from diverse backgrounds.• International travel: While financial constraints meant the charity was unable to attend the Homeless World Cup in Seoul, a women's team participated in the Irish Homeless Street Leagues 20th anniversary tournament in Dublin, gaining international experience and team-building opportunities. Trustees remain committed to creating future international opportunities for all players, subject to funding.• Developing staff and volunteers through FAW coaching, safeguarding, and first aid training to ensure sessions are safe and inclusive.• Launching the 2025–28 Strategy and Outcomes Framework and publishing the 2022–24 Impact Report, strengthening planning and accountability.• Diversifying income through the club shop, paid workshops, and fundraising partner support.• Achieving FAW Affiliate Partner status and continuing Welsh Sports Association (WSA) membership, enhancing recognition, credibility, and networking opportunities. <p>These achievements helped participants access safe, high-quality football sessions while building organisational capacity and sustainability.</p>
Performance of fundraising activities against objectives set	Para 1.41	<p>During 2024–25, expenditure significantly exceeded income due to a reduction in historic grant funding.</p> <p>The charity continued to deliver its programmes by carefully prioritising essential activities and actively seeking funding from multiple sources.</p>

		<p>Funding received during the year came from a mix of restricted and unrestricted grants, project income, and donations. Key sources included:</p> <ul style="list-style-type: none"> • Final drawdown from a historic National Lottery Community Fund grant • A two-year Awards for All grant from The National Lottery Community Fund, with funding drawn down during the year to deliver educational workshops through football sessions • Grants from Postcode Community Trust, Be Active Wales Fund, Millennium Stadium Trust, Greggs Foundation, Sported, and Sporting Heritage • Earned income from workshops delivered to the Kings Trust • Donations and general support, which saw significant growth compared with the previous year, particularly driven by the CBI Dinner and a bucket collection at the Wales international football game.
Investment performance against objectives	Para 1.41	<p>The charity does not hold any investments other than cash on deposit. Cash is held with low-risk institutions to meet operational needs. Trustees monitor cash balances regularly to ensure funds are available for core activities, and no social or programme-related investments were made during the year.</p>
Other		<p>During 2024–25, the charity strengthened its approach to safeguarding.</p> <p>Trustees recruited new board members with safeguarding expertise, enhancing oversight and governance.</p> <p>Staff and volunteers delivering sessions attended FAW safeguarding training, ensuring they are equipped to run safe and inclusive football activities.</p> <p>Trustees actively scrutinise and review safeguarding arrangements as part of their governance duties.</p> <p>While further improvements are planned beyond this reporting period, the charity is committed to embedding best practice and addressing recommendations to strengthen safeguarding policies and procedures in future years.</p> <p>These measures are part of a wider ambition for Street Football Wales to become an industry leader in safe,</p>

		<p>inclusive, and socially impactful football provision across Wales.</p> <p>By continuing to invest in governance, staff, volunteers, and safeguarding, the charity aims to set standards for quality, inclusion, and community impact in the sector.</p>
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>The year 2024–25 presented significant financial challenges for Street Football Wales, with reduced historic grant funding and low unrestricted reserves. Trustees actively managed income and expenditure to ensure essential activities continued, while exploring ways to diversify income and strengthen financial resilience. Despite the tight funding environment, the charity continued to deliver safe, inclusive football opportunities, develop staff and volunteers, and invest in governance and organisational capacity.</p> <p>At year-end, total funds were £16,712, of which a significant proportion was restricted for specific projects, including £7,480 of restricted funding drawn down and spent during the year. Unrestricted reserves remained very low.</p> <p>Expenditure significantly exceeded income during the year, resulting in a deficit primarily caused by reduced grant and other income. Trustees have taken steps to address this in the current year, including diversifying income streams and reviewing expenditure priorities.</p> <p>Staff costs remained the principal area of expenditure and were higher than the previous year due to the appointment of a new Director and the recognition of previously unprovided pension liabilities.</p> <p>Other significant expenditure included venue hire and consultancy support to deliver activities, workshops, and staff development.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>Reserves policy</p> <p>The trustees recognise the importance of maintaining adequate unrestricted reserves to support ongoing operations and manage financial risk. Given the charity's size and funding profile, the trustees aim to build unrestricted reserves over time to provide greater financial flexibility.</p>

		The trustees acknowledge that current reserves are below this target and continue to monitor the position closely.
Amount of reserves held	Para 1.22	At year end, the majority of funds held were restricted for specific projects and therefore not available for general expenditure.
Reasons for holding zero reserves	Para 1.22	Unrestricted reserves were very low due to reduced historic grant funding, timing of income, and ongoing expenditure commitments. Trustees aim to gradually increase unrestricted reserves to support core activities and provide financial resilience.
Details of fund materially in deficit	Para 1.24	There were no funds materially in deficit at the year end. The trustees monitor both restricted and unrestricted funds to ensure that all expenditure is within the terms of grant funding and available resources.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<p>The trustees have reviewed cash flow forecasts and funding commitments for the coming 12 months. Although unrestricted reserves remain low, the charity has sufficient funding to continue operating.</p> <p>Following the year end (April/May 2025), measures were implemented to strengthen financial resilience, including reviewing expenditure, prioritising essential costs, securing additional income where possible, and establishing a Finance & Governance Committee and an Income Generation & Fundraising Committee. These committees bring additional expertise to support oversight, financial management, and income diversification.</p> <p>The 2024–25 deficit included previously unprovided pension liabilities, which have now been recognised. Trustees are confident that ongoing income diversification and careful expenditure oversight will maintain the charity's viability. Together, these actions mitigate financial risk and support the continued delivery of the charity's objectives.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The charity's income came from a mix of restricted and unrestricted grants, small-scale project income, and donations. Key sources included:
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		<ul style="list-style-type: none"> • The National Lottery Community Fund (Awards for All – two-year grant, partial drawdown in 24–25) • Postcode Community Trust, Be Active Wales Fund, Millennium Stadium Trust, Greggs Foundation, Sported, and Sporting Heritage • Earned income from the Kings Trust “Get Started with SFW” workshop • Donations and general support, including bucket collections and a CBI dinner, which saw a significant increase compared with the previous year.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The charity does not hold any investments other than cash held on deposit to meet operational needs. The trustees have not adopted a social investment policy and have not made any programme-related investments during the year. Cash is held with institutions offering competitive interest rates while maintaining low risk.
A description of the principal risks facing the charity	Para 1.46	<p>The trustees regularly review the risks facing the charity and have identified the following principal risks, together with the actions taken to mitigate them:</p> <ol style="list-style-type: none"> 1. Financial risk – low unrestricted reserves and reliance on grant income The charity is exposed to fluctuations in grant funding and has low levels of unrestricted reserves. <p><i>Mitigation:</i> Trustees closely monitor cashflow, prioritise essential expenditure, and actively work to diversify income streams through a mix of grant funding, donations, and earned income.</p> <p>Post year-end, trustees strengthened financial oversight and income generation by establishing a Finance & Governance Committee and an Income Generation & Fundraising Committee, with additional skills and expertise co-opted to support sustainability.</p> <p>The charity has also accessed external financial management support through its Welsh Sports Association membership.</p> <ol style="list-style-type: none"> 2. Operational risk – delivery capacity and continuity. The charity relies on a small staff team and volunteers to deliver activities across multiple locations, creating risks around capacity, continuity, and resilience.

		<p>Delivery may also be affected by external factors such as adverse weather conditions.</p> <p><i>Mitigation:</i> Trustees balance ambition and growth with available financial and people resources.</p> <p>The charity invests in training and developing staff, volunteers, and sessional workers, including supporting progression opportunities for former players with lived experience.</p> <p>Delivery plans and session schedules are kept under review to avoid overstretch, and activities are adapted or postponed where safety or weather conditions require.</p> <p>3. Safeguarding, health and safety, and participant wellbeing risk. The charity works with adults who may be vulnerable and delivers activities in community settings, including travel to sessions and events.</p> <p><i>Mitigation:</i> Safeguarding is a standing agenda item for trustees and is actively scrutinised by the board.</p> <p>During the year, staff and volunteers completed FAW safeguarding, coaching, and emergency aid training, and safeguarding policies and procedures were reviewed in line with FAW guidance.</p> <p>The board includes specific safeguarding expertise, strengthening oversight and accountability. Risk assessments are undertaken for activities, events, and travel, and appropriate insurance and health and safety policies are maintained.</p> <p>4. Compliance and governance risk There is a risk of non-compliance with charity law, funder requirements, or regulatory expectations.</p> <p><i>Mitigation:</i> Trustees ensure that restricted funds are spent in accordance with funder conditions and maintain transparent and open relationships with funders.</p> <p>Governance arrangements are reviewed regularly, and post year-end the trustees established a Finance & Governance Committee to strengthen oversight of</p>
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		<p>financial management, compliance, and internal controls.</p> <p>Accurate records are maintained and reviewed, and trustees bring a wide range of professional skills and lived experience to support effective governance.</p> <p>5. External factors – funding environment and sector pressures. Changes in funding priorities, delays in grant decisions, or wider economic conditions may affect income levels.</p> <p><i>Mitigation:</i> The charity maintains strong relationships with funders, plans conservatively, and continues to develop alternative income streams to reduce reliance on any single funding source.</p>
Other		N/A

Structure, Governance and Management

Description of charity's trusts:		Not applicable. The charity does not operate any trusts.
Type of governing document (trust deed, royal charter)	Para 1.25	Charitable Incorporated Organisation Foundation Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation (CIO)
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Apart from the first charity trustees, every trustee must be appointed for a term of two years by a resolution passed at a properly convened meeting of the charity trustees. In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	<p>During 2024–25, new trustees were provided with an introduction to the charity's governing document, objectives, and strategic priorities.</p> <p>While formal induction and training processes were limited during the year, trustees actively sought to build their knowledge of the charity's work and responsibilities.</p> <p>Post year-end, the board has identified the need for more structured induction and ongoing training.</p>
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<p>The charity is governed by a board of trustees responsible for strategic direction and oversight. Day-to-day management of activities is delegated to the Director and staff team.</p> <p>During 2024–25, the board met regularly to oversee the charity's activities, finances, and compliance. Day-to-day delivery of projects and programmes was carried out by staff and volunteers. Trustees did not claim any expenses during the year.</p> <p>Street Football Wales collaborates with partners including local authorities, sports bodies, funders, and voluntary sector organisations to deliver inclusive football programmes across Wales.</p>
Relationship with any related parties	Para 1.51	There were no related party transactions during the year other than the reimbursement of agreed, small out-of-

		pocket costs to staff, players and volunteers.
Other		The trustees acknowledge the importance of strengthening governance and are reviewing processes to improve induction, training, and oversight arrangements for trustees. These measures aim to enhance the effectiveness of the board and support the charity's ongoing development.

Reference and Administrative details

Charity name	Street Football Wales
Other name the charity uses	SFW
Registered charity number	1152799
Charity's principal address	Sophia House, 28 Cathedral Road, Cardiff, CF11 9LJ.

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Steven Williams	Interim Chair	February 19 2025	
2	Keith Morgan	Interim Treasurer		
3	Tim Hartley			
4	Lyn Jehu		February 19 2025	
5	Graham Smith	Safeguarding Lead	February 19 2025	
6	Jess Elson		February 19 2025	
7	Chantelle Francis	Interim Secretary		
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Corporate trustees – names of the directors at the date the report was approved

Director name		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A – Street Football Wales does not hold any assets as a custodian trustee for other organisations.
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

The charity has chosen not to disclose the names of senior staff to protect personal privacy and security.
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Other optional information

N/A

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	S.Williams	
Full name(s)	Steven Mark Williams	
Position (eg Secretary, Chair, etc)	Interim Chair	
Date	28.01.2026	

A3 **Payments**

DATE:

Street Football Wales [SFW]

Accounts for the year ended 31 March 2025



SECTION B : Statement of assets and liabilities at end of the period
(CC16a)

	2025 Unrestricted funds	2025 Restricted funds	2025 TOTAL FUNDS
B1 <u>Cash funds</u>			£
Co-op bank a/c balance	4,192	12,520	16,712
B2 <u>Other monetary assets</u>	5,000	0	5,000
B5 <u>Liabilities</u>	(14,538)	0	(14,538)
	<u>(5,346)</u>	<u>12,520</u>	<u>7,174</u>

The trustees declare that they approve the above statement of assets and liabilities.

Signed on behalf of the charity's trustees.

Mr Keith R Morgan

Approval signature

Approval signature

Mr Keith Roger Morgan

Full name:

Full name:

Chair

Position: Chair / Trustee

Position:

30 January 2026

DATE:

Independent Examiner's Report to the Trustees of Street Football Wales

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2025.

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').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

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.

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

WBV Limited

WBV Limited
Chartered Accountants
The Third Floor
Langdon House
Langdon Road
SA1 Swansea Waterfront
Swansea
SA1 8QY

30 January 2026

Directors:

David A Rowe
BA ACA

Richard N Chapple
BSc (Econ) FCCA

Terrance J Jones
FCCA ACA

Associate:

Frances Faull
LLB FCCA

Consultant:

Philip Hunkin
DL BSc ARCS FCA