

Charity number: 1162213

Berkshire County Girls Football League

Report and financial statements

For the year ended 31May 2025

Berkshire Girls Football Charity
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For the year ended 31 May 2025

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Berkshire County Girls Football League
Trustees Annual Report
For the year ended 31 May 2025

Charity number 1162213

Operational address

58 Pennfields, Ruscombe, Reading, RG10 9BG

Patron: Fran Kirby (Brighton & Hove Albion FC Women & England Women)

Trustees

Ex-Officio Trustees:

Coral John, Chair
 Ethan Greene, Secretary
 Brian Strange, Treasurer

Elected Trustees:

Heather Wellington (Referee)
 John Swallow (AFC Reading)
 Natasha Loughrey (Wokingham & Emmbrook FC)

Bankers

CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

Charity Members

The member clubs during the 2024/25 financial year* were:

AFC Henley	Henley Lions FC	Woodley United FC
AFC Reading	Holyport FC	Yateley United FC
Ascot United FC	Laurel Park FC	Aylesbury United Women FC
Ashridge Park FC	Maidenhead Boys & Girls FC	Aylesbury Vale Dynamos FC
Barton Rovers FC	Maidenhead United Juniors FC	Bucks Ravens
Beaconsfield Town Youth FC	Marlow FC Girls	Burghfield FC
Berks County FC	Pangbourne Youth FC	Chalfont Park FC
Binfield FC	Penn & Tylers Green FC	Chesham United FC
Bracknell Athletic FC	Pinewood FC	Delaforde FC
Bracknell Cavaliers FC	Purley Jubilee FC	Downley Dynamos FC
Burnham Junior FC	Reeves Rangers FC	EC7 FC
Caversham AFC CIC	Rotherfield United FC	Haddenham Youth FC
Caversham Trents FC	Sandhurst Community FC	Henley United FC
Chalfont Saints FC	Shinfield Rangers FC	Kings Church Amersham FC
Cold Ash FC	Slough Town FC	Risborough Rangers JFC
Didcot Town Youth FC	Thatcham & Newbury Town L & G FC	Naphill FC
Eversley & California FC	Thatcham Tornadoes FC	Stoke Mandeville FC
FC Bracknell	Tilehurst Panthers FC	Townmead Youth FC
Finchampstead FC	Twyford Comets FC	Virtu Juniors FC
Flackwell Heath FC	Wargrave Girls FC	Westwood Park FC
Gerrards Cross & Fulmer FC	Westwood Wanderers FC	Sporttiers FC
Goring Robins FC	Windsor FC Youth	
Hearts of Teddlothian FC	Wokingham & Emmbrook Youth FC	

**Note that a member club which does not enter any teams at the start of a new season shall automatically cease to be a member of the competition and will also thereby cease to be members of the Charity.*

Report of the trustees for the year ended 31 May 2025

The trustees present their report and the financial statements for the year ended 31 May 2025.

The reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the Charity's constitution and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Objectives and activities

Purposes and aims

The object of the Charity is to provide or assist in the provision of facilities in the interests of social welfare, for recreation or other leisure time occupation of women and girls in the County of Berkshire and surrounding counties, with the object of improving their conditions of life, in particular, but not exclusively, to promote and organise:

- leagues, cup competitions and other fixtures;
- activities to raise standards of playing, coaching and refereeing in female football; and
- activities to increase participation and facilitate access to the sport to all females within the community.

The Berkshire County Girls Football League organises:

- League and cup competitions for teams in age groups from Under 8 through to Under 18, and developmental festivals for the Under 7 age group.
- Developmental and training events for coaches, players and referees.

The trustees review the aims, objectives and activities of the Charity each year. This report looks at what the Charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the Charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

Charity Patron

The trustees are delighted that Fran Kirby, who currently plays for Brighton & Hove Albion FC Women, and earned 77 caps for the England Women's national team, continued as Patron of the Berkshire County Girls Football League. The trustees consider Fran to be an excellent role model for anyone playing female football, while also demonstrating what can be achieved in the female game.

Grant-making policy

The Charity has a grant-making policy, whereby, grants may be offered consistent with the Charity's aims and objectives. The trustees have determined that it will only be possible to give grants when sufficient funds are available for distribution or specific donations are received to support specific grant payments. The trustees would only make grants where they consider these would be for the public benefit.

Achievements and performance

The Charity's main activities and whom it tries to help are described below. All of its charitable activities relate to the year ended 31 May 2025, and are undertaken to further the Berkshire County Girls Football League's charitable purposes for the public benefit.

Promoting and organising leagues, cup competitions and other fixtures

- The league was once again able to organise league and cup competitions from age groups from Under 8 through to Under 18.
- This season saw the total number of registered teams increase significantly from 266 to 330, primarily due to the incorporation of teams from the Bucks Girls Football League into the League following the dissolution of that league.
- The number of member clubs also increased significantly due to the incorporation of teams from the Bucks Girls Football League, with 67 member clubs active at the end of the season (2024: 49).

Promoting and organising activities to raise standards of playing, coaching and refereeing in female football

- The Referee of the Season Award and Young Referee of the Season Awards were again awarded as we continue to support, encourage and retain both new and experienced referees, and continued to encourage the development of young referees.
- Age group Fair Play Awards were presented at the AGM.

Promoting and organising activities to increase participation

- While the league did not organise festivals at a central venue location, festival events were held at individual clubs during the season.

Beneficiaries of our services

The Charity will continue to benefit girls and women who participate in football. The trustees believe that football is beneficial for both physical and social reasons and will strive to maximise participation.

Financial review

The principal source of funding for the Charity were the annual subscription fees paid by the League's member clubs. Income from entry fees and subscriptions increased this year from £24,535 to £30,870, due to the increase in the number of teams. Overall expenditure reduced by £5,225, totalling £15,706 (2024: £20,931), with the main reduction being £4,509 on player trophies £8,333 (2024: £12,842), due to utilising trophies purchased in the previous financial year. The Charity generated a surplus for the year of £17,169 (2024: £5,989). At the end of the financial year, the Charity held reserves of £49,874 (2024: £32,705).

Brian Wratten Restricted Fund

During the 2016/17 financial year, the Charity received a donation of £25,000 from the estate of Brian Wratten, who was a much-loved referee and supporter of the league, who sadly passed away in May 2016. The donation has been restricted by the donors to the following purposes associated with refereeing within the Berkshire County Girls Football League:

- to promote refereeing and recruit new referees;
- to support the development, ongoing training and mentoring of individual referees;
- to raise the standard of referees and assistant referees;
- to improve the match day experience of referees;
- to improve the retention of referees, and
- to make awards to recognise individual performance.

The donation has been deferred as it is required to be used for a number of specific purposes in relation to the development of refereeing which will necessarily take place over a period beyond the current financial year.

Principal risks and uncertainties

The principal risks faced by the Charity would include:

- The Charity being unable to attract the volunteers it needs to continue its activities, including organising fixtures, appointing referees and supporting events such as the cup finals days.

- The unavailability of suitable football pitches, due to adverse weather conditions or insufficient supply.
- External factors, such as a pandemic, which prevent the running of organised football activities.
- Having insufficient referees available to officiate its fixtures.
- A reduction in the number of teams participating in the League which make the League competitions unviable, due to insufficient players or migration of teams to other leagues in the surrounding region.

To manage and mitigate these risks the Charity:

- Volunteers for committee roles are encouraged from a wide range of clubs to ensure the management of its activities is representative of its member clubs and continues to meet their needs.
- Trustees and other committee members maintain positive relationships with the County FA, other leagues and football-related organisations in the region, with involvement in representative groups whenever possible.
- Works to ensure the availability of training and developmental support for new and existing referees.
- Organises league and cup competitions to ensure teams play at a level appropriate to the development of their players, to ensure girls continue to enjoy playing the game.
- Promotes standards of behaviour across all those involved to make the match day experience as positive as possible, again to ensure that girls continue to enjoy playing the game.

Reserves policy and going concern

The trustees aim to maintain free reserves in unrestricted funds at a level that equates to twelve months of unrestricted charitable expenditure. The trustees consider that this level will provide sufficient funds to enable the Charity to meet its liabilities and to minimise the impact on its beneficiaries.

The trustees consider that the current level of reserves £49,874 (2024: £32,705) to be a sufficient level of reserves and that adequate resources will continue to be available to fund the activities of the charity for the foreseeable future.

Plans for the future

The key plans for the 2025/26 season are as follows:

- The League will continue to run leagues, cup competitions to offer organised football to as many girls as possible, including being a Future Fit Early Adopter for 3v3 for the U7 age group.
- The League will further develop, implement and promote initiatives to support refereeing, utilising the restricted donation wherever possible, including providing match day mentors, referee kit and equipment, and pro-actively supporting courses for new referees.

Structure, governance and management

The Charity is a charitable incorporated organisation, registered on 15 June 2015, registered number 1162213, and was formally constituted on 22 June 2015. At a Special General Meeting on 25 April 2017, the members voted for the Charity to be known as the Berkshire County Girls Football League.

Structure

The Charity has three ex officio trustees and up to three elected trustees. The trustees meet on three or four occasions during the year to discuss charity-specific matters. The main activities of the Charity are managed through the Management Committee of the Berkshire County Girls Football League.

Membership of the charity

All football clubs that have been elected to membership of the Berkshire County Girls Football League automatically become the members of the Charity unless they elect to opt out. Clubs, which cease to be members of the League, will also cease to be members of the Charity.

Management Committee of the Berkshire County Girls Football League

The principal activities of the Charity are the competitions organised by the Berkshire County Girls Football League. The League management committee meets regularly throughout the season and holds meetings of team managers/coaches up to three times each season. The members of the management committee are appointed at the annual general meeting of the Berkshire County Girls Football League, with additional

appointments made by the Committee to fill vacancies during the year. All trustees give their time voluntarily and receive no benefit from the Charity.

Appointment of trustees

Ex officio charity trustees

The elected Chairman, Secretary and Treasurer of the Berkshire County Girls Football League are automatically (by virtue of holding that office) a charity trustee.

Elected charity trustees

Up to three elected trustees are appointed by a vote at the annual general meeting of the members of the Charity and serve for a period of up to three years. At each annual general meeting one third of the elected charity trustees retire from office. The trustees may fill any vacancies that arise, but any trustees so appointed shall retire at the conclusion of the annual general meeting next following the date of his appointment. There can be a maximum of one elected trustee from any member club.

Related parties and relationships with other organisations

The Berkshire County Girls Football League is affiliated to the Berks & Bucks Football Association.

Statement of responsibilities of the trustees

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the period and of its financial position at the end of the period. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees' annual report has been approved by the trustees on 17 March 2025 and signed on their behalf by



Coral John
Chair

Independent Examiner's Report

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Charity") for the year ended 31 May 2025. 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 2011 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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Signed:



Date: 17 March 2026

Name: David Bowcock

Relevant professional qualification: Chartered Management Accountant

Address: 29 Juniper Way, Reading RG31 6NB

Berkshire County Girls Football League
Statement of Financial Activities

For the year ended 31 May 2025

		Unrestricted	Restricted	2025 Total	Unrestricted	Restricted	2024 Total
	Note	£	£	£	£	£	£
Income from:							
Donations and legacies	2	-	37	37	-	1,699	1,699
Charitable activities							
League and cup competitions	3	31,240	-	31,240	24,535	-	24,535
Investments	5	1,598	-	1,598	686	-	686
Total income		32,838	37	32,875	25,221	1,699	26,920
Expenditure on:							
Charitable activities							
League and cup competitions	5	14,272	-	14,272	17,556	-	17,556
Activities to raise standards	5	249	37	285	1,676	1,699	3,375
Total expenditure		15,670	37	15,706	19,232	1,699	20,931
Net income / (expenditure)		17,169	-	17,169	5,989	-	5,989
Transfers between funds	14	-	-	-	-	-	-
Net movement in funds		17,169	-	17,169	5,989	-	5,989
Reconciliation of funds:							
Total funds brought forward		32,705	-	32,705	26,716	-	26,716
Total funds carried forward		49,874	-	49,874	32,705	-	32,705

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 13 to the financial statements.

Berkshire County Girls Football League
Balance Sheet

As at 31 May 2025

	Note	Total 2025 £	2024 £
Current assets:			
Debtors	9	-	-
Investments		-	-
Cash at bank and in hand		79,757	63,545
		79,757	63,545
Liabilities:			
Creditors: amounts falling due within one year	10	(29,883)	(30,840)
Net current assets / (liabilities)		49,874	32,705
Total net assets / (liabilities)		49,874	32,705
Funds:	13		
Restricted income funds		-	-
Unrestricted income funds:			
General funds		49,874	32,705
Total unrestricted funds		49,874	32,705
Total charity funds		49,874	32,705

Approved by the trustees on 17 March 2026 and signed on their behalf by



Coral John
Chair



Brian Strange
Treasurer

Berkshire County Girls Football League
Statement of Cash Flows

For the year ended 31 May 2025

	Note	2025 £	£	2024 £	£
Cash flows from operating activities					
Net cash provided by operating activities	14		14,614		(605)
Cash flows from investing activities:					
Dividends, interest and rents from investments		1,598		686	
Net cash provided by investing activities			1,598		686
Change in cash and cash equivalents in the year			16,212		81
Cash and cash equivalents at the beginning of the year			63,545		63,464
Cash and cash equivalents at the end of the year	15		79,757		63,545

1 Accounting policies

a) Basis of preparation

The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011, and UK Generally Accepted Practice as it applies from 1 January 2015.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

b) Public benefit entity

The charity meets the definition of a public benefit entity under FRS 102.

c) Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

d) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

e) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

f) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

For the year ended 31 May 2025

1 Accounting policies (continued)

g) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

h) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

Costs of raising funds relate to the costs incurred by the charity in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose

Expenditure on charitable activities includes the costs of activities undertaken to further the purposes of the charity

Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

i) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However support costs relating to the administration of the Charity are apportioned on the basis of the direct cost of each activity.

Governance costs are the costs associated with the governance arrangements of the Charity. These costs are associated with constitutional and statutory requirements and are also apportioned on the basis of the direct cost of each activity.

2 Income from donations and legacies

	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Donations	-	-	-	1,000
Legacies	-	37	37	699
	-	37	37	1,699

Berkshire County Girls Football League
Notes to the financial statements

For the year ended 31 May 2025

3 Income from charitable activities

	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Subscriptions and entry fees	30,870	-	30,870	24,535
Sundry income	370	-	370	-
Sub-total for League and cup competitions	31,240	-	31,240	22,349
Under 7 Festivals	-	-	-	-
Sub-total for activities to increase participation	-	-	-	-
Total income from charitable activities	31,240	-	31,240	22,349

4 Income from investments

	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Interest on cash deposits	1,598	-	1,598	686
	1,598	-	1,598	686

For the year ended 31 May 2025

5 Analysis of expenditure

	Charitable activities			2025 Total £	2024 Total £
	League and cup competitions £	Activities to raise standards £	Activities to increase participation £		
Trophies	9,738	225	-	9,963	14,008
Cup Finals Day	3,351	-	-	3,351	1,996
Referee Development	-	37	-	37	1,699
Under 7 Festivals	-	-	1,054	1,054	1,150
	13,089	262	1,054	14,405	18,853
Support costs	1,168	23	94	1,285	1,528
Governance costs	15	-	1	16	550
Total expenditure 2025	14,272	285	1,149	15,706	20,931
Total expenditure 2024	17,556	3,375	-	20,931	

Of the total expenditure, £15,670 was unrestricted (2024: £19,232) and £37 was restricted (2024: £1,699).

6 Analysis of governance and support costs

The Charity initially identifies the costs of its support functions. It then identifies those costs which relate to the governance function. Having identified its governance costs, the remaining support costs together with the governance costs are apportioned between the three key charitable activities undertaken (see note 6) in the year on the basis of the total direct cost of each activity. Refer to the table below for the basis for apportionment and the analysis of support and governance costs.

	Governance £	Support £	2025 Total £	2024 Total £	Basis of Apportionment
Affiliation & Insurance	-	100	100	62	Support Cost
Bank Charges	-	95	95	113	Support Cost
Computer Equipment	-	160	160	-	Support Cost
League Clothing	-	-	-	290	Support Cost
Meeting & Travel Costs	16	660	676	1,357	Purpose of meeting
Printing & Postage	-	-	-	10	Support Cost
Website	-	270	270	246	Support Cost
	16	1,285	1,301	2,078	

For the year ended 31 May 2025

7 Related party transactions

There are no related party transactions to disclose for 2025 (2024: none).

8 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

9 Debtors

	Total	
	2025	2024
	£	£
Trade debtors	-	-
	-	-
	-	-

10 Creditors: amounts falling due within one year

	Total	
	2025	2024
	£	£
Trade creditors	20	2,360
Other creditors	4,693	4,825
Accruals	2,304	752
Deferred income	22,866	22,903
	29,883	30,840

11 Deferred income

	Brian Wratten Donation	Team Subscript- ions	Total	
			2025	2024
			£	£
Balance at the beginning of the year	22,903	-	22,903	23,602
Amount released to income in the year	(37)	-	(37)	(699)
Amount deferred in the year	-	-	-	-
Balance at the end of the year	22,866	-	22,866	22,903

Deferred income

A £25,000 donation was received in March 2017 from the family of Brian Wratten. This has been deferred as it is required to be used for a number of specific purposes in relating to the development of refereeing, which will necessarily take place over a period of time beyond the current financial year.

For the year ended 31 May 2025

12 Analysis of group net assets between funds

	General unrestricted £	Designated funds £	Restricted funds £	Total funds £
Cash at bank and in hand	79,757	-	-	79,757
Other net current assets	(29,883)	-	-	(29,883)
Net assets at the end of the year	49,874	-	-	49,874

13 Movements in funds

	At the start of the year £	Incoming resources & gains £	Outgoing resources & losses £	Transfers £	At the end of the year £
Restricted funds:					
Referees Restricted Fund	-	37	(37)	-	-
Total restricted funds	-	37	(37)	-	-
General funds	32,705	32,838	(15,670)	-	49,874
Total unrestricted funds	32,705	32,838	(15,670)	-	49,874

Purposes of restricted funds

The Referees Restricted Fund relates to expenditure funded from the Brian Wratten donation, which is limited to:- expenditure promoting refereeing and recruiting new referees; supporting the development, ongoing training and mentoring of individual referees; raising the standard of referees and assistant referees; improving the match day experience of referees; improving the retention of referees; and, making awards to recognise individual performance.

14 Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2025 £	2024 £
Net income / (expenditure) for the reporting period (as per the statement of financial activities)	17,169	5,989
Interest	(1,598)	(686)
Decrease/(increase) in debtors	-	55
Increase in creditors	(957)	(5,963)
Net cash provided by / (used in) operating activities	14,614	(605)

Berkshire County Girls Football League
Notes to the financial statements

For the year ended 31 May 2025

15 Analysis of cash and cash equivalents

	At 1 June 2024 £	Cash flows £	Other changes £	At 31 May 2025 £
Cash at bank and in hand	63,545	16,212	-	79,757
Total cash and cash equivalents	63,545	16,212	-	79,757