

Bedford Ladies and Girls Football Club

Charity Number 1188351

**Trustees' Annual Report and Accounts for the period
1st July 2024 to 30th June 2025**

Structure, Governance and Management

Governing Document

Bedford Ladies and Girls Football Club was established as a Charitable Incorporated Organisation (Foundation Model) on 4th March 2020. The Constitution was formally adopted on 15th January 2020.

Recruitment and appointment of new trustees

The trustees of the organisation are normally connected to the club as either a current or ex-player, a coach, or as parent of a player (or ex-player), providing the organisation with various knowledge and skills relating to running the organisation.

Reference and Administrative details

Charity name

Bedford Ladies and Girls Football Club

Registered charity number

1188351

Charity's principal address

43 Bromham Road
Bedford
Bedfordshire
MK40 2AA

Trustees

Zara Carroll	- until 20-04-26
Elizabeth Clarke	- until 20-04-26
Rebecca Fhalora	- until 20-04-26
Kathryn Martin-Harris	- until 20-04-26
Martin Trinder	
Jill Upton (Chair)	
Timothy West	- until 20-04-26
Jennifer Yildiz	

Independent Examiner

Angela Futter
St Johns
107 Highfields Road
Highfields Caldecote
Cambridge
CB23 7NX

Objectives and Activities

Summary of the purposes of the charity as set out in its governing document

The objects of the charity are; (a) to advance the amateur sport of association football, in particular but not exclusively for women and girls, in the Bedfordshire area and its surrounding areas; (b) to promote community participation in healthy recreation by the provision of facilities for the playing of association football (facilities means land, buildings, equipment and organising football activities); (c) to provide and assist in providing facilities for sport, recreation and other leisure time occupation of people who have need of such facilities because of youth, age, infirmity or disability, poverty or social and economic circumstances or for the public at large in the interests of social welfare and with the object of improving their conditions of life.

Summary of main activities

Bedford Ladies and Girls Football Club offers opportunities for girls and ladies to play association football at an amateur level. The club runs football training sessions for all age groups (from 6), twice weekly, mainly on Tuesdays and Thursdays. New players are invited along to these sessions to allow more girls to try football and encourage them to consider playing. Youth teams play in the FA Bedfordshire Girls League, Hertfordshire Football Partnership, and some boys leagues. Most of the teams play games on Saturday mornings. The club also offers Walking Football opportunities.

In May 2024 the Ladies first team won promotion to the Womens National Football League. Playing at this level requires the team to become semi-pro, and additional investment, which is outside both the scope and capacity of the charity, so the team was transferred to Real Bedford FC to continue their journey.

The club continues to offer open age football opportunities at an amateur level through the Ladies Reserves (playing in the Eastern Region Womens Football League), and the Ladies Development Team (playing in the Bedfordshire and Hertfordshire Womens Football League).

Public Benefit

In carrying out the activities, which are explained in more detail on the following pages of this annual report, the organisation provided public benefit by providing opportunities for a wide section of the public to participate in an amateur sport.

The public benefit from having more individuals that are participating in community-based activities, and are physically and mentally healthier.

Women and girls (often underrepresented in team sports) are more likely to participate in amateur sport and receive the health and social benefits of participating in a team activity.

The trustees have complied with their duty to have due regard to the Charity Commission's public benefit guidance in setting the charity's objectives and planning its aims, objectives and future activities and when exercising any powers or duties to which the guidance is relevant.

Achievements and Performance

This fifth year of operation for the charity has seen continued increase in girls and women's interest in football following the success of the national team, as well as general interest in the club. We have seen an increase in the numbers of teams we have within the club, both with girls training and playing competitively, during the 2024-2025 season.

The club is an FA Charter Standard Development Club and is fully affiliated with the Bedfordshire FA.

The 2024-25 season saw the club stabilise with 18 youth teams, 2 adult teams, and a walking football team, all providing opportunities for over 250 girls and women to play amateur football.

The success of the WSL and the England Woman's Football Team has generated significant interest from girls of all ages to participate in the sport, with many of the club's teams at full capacity.

Allen Park remained the main 'home' ground for youth teams, with other venues being used as required. The club is almost at capacity, with Allen Park being used for up to 10 home games each week. For the club to develop further, additional pitches and training facilities will be required.

The club continues to train twice a week. During the lighter, summer months all teams trained at Mowsbury Park, continuing to provide a friendly atmosphere for all the players, and developing that sense of being part of a bigger club. For years summer training was at Allen Park, but the growth of mid-week Cricket teams made this impractical.

Quality winter training is also critical to the club's success. The club has a long-term relationship with Bedford Academy, supporting the school in their bid to the FA to install a 3G pitch, and replace the old AstroTurf training pitch that the club used for years. The new 3G pitch was installed in the summer of 2024, which enabled the club to relocate all winter training to one venue. Winter training facilities remain the most significant cost to the club.

The club's relationship with Real Bedford FC continues, The Charity has adopted the name Real Bedford Ladies and Girls FC as an operating name, and the club colours and logo have been aligned with Real Bedford FC. New home kit and training kit was provided by Real Bedford FC, and it is hoped that similar support will continue in future years. The club remains legally separate, but working closely together to offer footballing opportunities at all levels.

The Ladies first team was jointly managed last year with Real Bedford FC, which also provided the necessary home venue to allow the team to push to play at a higher level in the football pyramid. The team won promotion to tier 4 in May 2024, and as the team transitions from an 'amateur' to a 'semi-professional' team, from the 2024-25 season onwards, the team will be managed by Real Bedford FC.

Contribution made by volunteers

The club could not operate without volunteers. From the 40 coaches turning up three times a week to organise training and matches, to the numerous parents helping to put the nets up, run the line, and serve refreshments, the club is indebted to volunteers to make everything happen.

A number of volunteers also undertake a range of administrative duties behind the scenes, acting as trustees, welfare officers and other roles that are all vital in running the club.

Most coaches are parents, but there are also a number of previous or current players, who recognise the importance of football in their own lives, and choose to volunteer to coach youth teams.

A number of the older players undertake Duke of Edinburgh volunteering by supporting the coaching of the some of the younger teams, providing role models for the youth players, and an opportunity for them to consider taking up coaching in the long term.

Financial Review

Review of the charity's financial position at the end of the period

The club is in a good financial position.

A combination of fees and grants make up the majority of the charity's income. A small amount of income is generated through the refreshments on matchdays, which goes towards the cost of match officials and pitch hire. A small amount of local business support also helps to pay for new kit for some teams. Real Bedford FC continues to make contributions towards some kit costs, so that we can continue to wear the same strip as the adult teams.

In May 2024 the Ladies first team won promotion to the Womens National Football League. Playing at this level requires the team to become semi-pro, and additional investment, which is outside both the scope and capacity of the charity, so the team were transferred to Real Bedford FC to continue their journey. In recognition of this, the club received a fee of £50,000 which will be used to provide some financial stability for the club, so that it may support amateur football across all ages for years to come.

The club continued to keep fees as low as possible, despite increasing costs, so that football is accessible to as many people as possible. The club also continued to be responsive to any requests for support with the fees and training kit, etc.

Reserves

The club currently holds £47,249 of unrestricted reserves.

The club wishes to maintain sufficient reserves amounting to at least 6 months of expenditure (approx. £45,000) to provide a contingency in the event of any sudden loss of income, to cover any sudden or unexpected costs, and to allow for the creation of additional teams if sufficient players, pitches and volunteers are identified.

The club is also having to commit to significant costs in advance. The cost of securing sufficient pitch space on 3G pitches for winter training is around £30,000 per annum, but such is the demand for those pitch, the club needs to make a commitment 6-12 months in advance, and before any players have signed up for the new season.

The cost of replacing a playing kit for an entire team, for example, is also normally required every two years, but sponsorship cannot always be guaranteed.

Declarations

Approved by the trustees on 20th April 2026 and signed on its behalf by:



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Jill Upton - Trustee

Independent Examiner's Report

Report to the trustees/ members of Bedford Ladies and Girls Football Club on the accounts for the year ended 30th June 2025

Charity no 1188351

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/06/2025.

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:



Name: Angela Futter

Relevant professional qualification(s) or body (if any):

Address:

St Johns
107 Highfields Road
Highfields Caldecote
Cambridge
CB23 7NX

Bedford Ladies and Girls Football Club
Charity Number 1188351

Receipts and payments accounts

For the period from 1st July 2024 to 30th June 2025

	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £
Receipts				
Subscriptions	49,643	-	49,643	41,971
Events/Tours	3,382	-	3,382	3,770
Sponsorship/Grants	18,678	-	18,678	17,395
Schools	2,279	-	2,279	2,147
Fees	50,000	-	50,000	-
Tuck/Gate	12,062	-	12,062	11,174
Miscellaneous	-	-	-	341
Sub total	136,044	-	136,044	76,798
Asset and investment sales	-	-	-	-
Total receipts	136,044		136,044	76,798
Payments				
Kit/Equipment	22,601	-	22,601	19,016
Pitch Hire	35,911	-	35,911	28,908
Fines	493	-	493	379
Tuck/Awards	7,760	-	7,760	7,640
Leagues/FA/Fines	4,419	-	4,419	1,546
Coaching	6,765	-	6,765	7,414
Tournaments	380	-	380	505
Referees	7,604	-	7,604	5,638
Ladies	11,169	-	11,169	108
Miscellaneous	-	-	-	974
Courses	2,055	-	2,055	1,015
Sub total	99,157		99,157	73,237
Asset and investment purchases	-	-	-	-
Total payments	99,157	-	99,157	73,237
Net of receipts/(payments)	36,887	-	36,887	3,561
Transfers between funds	-	-	-	-
Cash funds last year end	10,362	-	10,362	6,801
Cash funds this year end	47,249		47,249	10,362

Bedford Ladies and Girls Football Club
Charity Number 1188351

Statement of assets and liabilities at the end of the period

		Unrestricted Funds	Restricted Funds
		to nearest £	to nearest £
Cash Funds	Nat West 1	47,249	
	Total Cash Funds	47,249	
		Unrestricted Funds	Restricted Funds
Other monetary assets	-	-	-

		Fund to which asset belongs	Cost (optional)	Current value (optional)
Investment assets	-	-	-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
Assets retained for the charity's own use	-	-	-	-

Approved by the trustees on 20th April 2026 and signed on its behalf by:



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Jill Upton - Trustee