

**SILLOTH AMATEUR FOOTBALL CLUB  
TRUSTEES' REPORT AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 JUNE 2025**

SeavorChartered  
Chartered Accountants & Tax Advisers  
Clifford Court  
Cooper Way  
Carlisle  
Cumbria  
CA3 0JG

## **Silloth Amateur Football Club Contents**

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**Silloth Amateur Football Club  
Reference and Administrative Details  
For The Year Ended 30 June 2025**

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<b>Trustees</b>	Mr Liam Wilson - Chair Mr Paul Donald Mr Brian Hayhurst Mrs Amy Wise Mrs Carol Carr Mr Peter Wise Mrs Anne Taylor
<b>Charity Number</b>	1199608
<b>Principal Address</b>	2 Church Terrace Silloth Wigton Cumbria CA7 4BX
<b>Accountants</b>	SeavorChartered Chartered Accountants & Tax Advisers Clifford Court Cooper Way Carlisle Cumbria CA3 0JG
<b>Bankers</b>	NatWest 250 Bishopsgate London EC2M 4AA

# **Silloth Amateur Football Club**

## **Trustees' Report For The Year Ended 30 June 2025**

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The trustees present their report and the financial statements for the year ended 30 June 2025.

### **Objectives and Activities**

#### **Policies and Objectives**

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the charity commission relating to the public benefit requirement under the Charities Act 2011.

### **Achievements and Performance**

#### **Review of Activities**

The charity is an amateur sports club that provides sporting and football facilities to children, young people, and the general public of Silloth and surrounding area. The club hosts and partakes in matches and tournaments with other communities in Cumbria. The Trustees are grateful for the continued support for the charity which enables them to meet the ongoing challenges of meeting the objectives of the charity.

### **Financial Review**

#### **Going Concern**

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

#### **Principal Risks and Uncertainties**

The trustees have assessed the major risks to which the charity is exposed and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks.

### **Structure, Governance and Management**

#### **Constitution**

The principal objective of the charity is to provide an amateur football club. The charity is registered as a charitable incorporated organisation and was incorporated by a Memorandum of Association on 11 July 2022. The company was registered as a charity on 11 July 2022.

#### **Method of Appointment or Election of Trustees**

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

#### **Principal Activities**

Silloth Amateur Football Club provides amateur football club services for the public benefit of the inhabitants of Silloth, to give them a safe space where they can become part of the football team and play other recreational sport activities.

#### **Plans for future periods**

The charity intends to continue to provide an amateur football club for the public benefit for the inhabitants of Silloth.

**Silloth Amateur Football Club  
Trustees' Report (continued)  
For The Year Ended 30 June 2025**

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**Statement of Trustees' Responsibilities**

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in select jurisdiction requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. The trustees 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' report was approved by the board of trustees and signed on its behalf by:

Mr Liam Wilson

Trustee  
26 March 2026

**Silloth Amateur Football Club  
Accountants' Report  
For The Year Ended 30 June 2025**

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**Accountant's report to the board of trustees on the preparation of the unaudited statutory accounts of Silloth Amateur Football Club for the year ended 30 June 2025.**

In order to assist you to fulfil your duties under the Charities Act 2011, we have prepared for your approval the financial statements of Silloth Amateur Football Club for the year ended 30 June 2025 which comprise the Statement of Financial Activities (including Income and Expenditure Account), Statement of Financial Position and the related notes from the charity's accounting records and from information and explanations which you have provided us with.

This report is made solely to the board of trustees of the charity, as a body, in accordance with our letter of engagement dated . Our work has been undertaken solely to prepare for your approval the financial statements of Silloth Amateur Football Club, and state those matters that we have agreed to state to the board of trustees of the charity, as a body, in this report. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than Silloth Amateur Football Club and its board of trustees, as a body, for our work or for this report.

It is your duty to ensure that Silloth Amateur Football Club has kept sufficient accounting records and to prepare statutory financial statements that give a true and fair view of the assets, liabilities, financial position and surplus or deficit of the charity. You consider that Silloth Amateur Football Club is exempt from the requirement to have a statutory audit or an independent examination for the year ended 30 June 2025.

We have not been instructed to carry out an audit of the financial statements. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the financial statements.

26 March 2026

SeavorChartered  
Chartered Accountants & Tax Advisers  
Clifford Court  
Cooper Way  
Carlisle  
Cumbria  
CA3 0JG

**Silloth Amateur Football Club  
Statement of Financial Activities  
For The Year Ended 30 June 2025**

		<b>2025</b>	<b>2024</b>
		<b>Unrestricted funds</b>	<b>Unrestricted funds</b>
	<b>Notes</b>	<b>£</b>	<b>£</b>
<b>INCOME AND ENDOWMENTS FROM:</b>			
Charitable activities:			
Football Activities		22,922	28,957
<b>EXPENDITURE ON:</b>			
Charitable activities:	<b>5</b>		
Football Activities		(22,094)	(58,032)
<b>NET INCOME/(EXPENDITURE)</b>		828	(29,075)
<b>NET MOVEMENT IN FUNDS</b>		828	(29,075)
<b>RECONCILIATION OF FUNDS:</b>			
Total funds brought forward		18,632	47,707
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>10</b>	19,460	18,632

The notes on pages 7 to 10 form part of these financial statements.

**Silloth Amateur Football Club  
Statement of Financial Position  
As At 30 June 2025**

		<b>2025</b>	<b>2024</b>
		<b>Unrestricted</b>	<b>Total</b>
	<b>Notes</b>	<b>funds</b>	<b>funds</b>
		<b>£</b>	<b>£</b>
<b>FIXED ASSETS</b>			
Tangible Assets	<b>8</b>	3,646	3,550
		<u>3,646</u>	<u>3,550</u>
<b>CURRENT ASSETS</b>			
Cash at bank and in hand		18,354	16,752
		<u>18,354</u>	<u>16,752</u>
<b>Creditors: Amounts Falling Due Within One Year</b>	<b>9</b>	(2,540)	(1,670)
		<u>(2,540)</u>	<u>(1,670)</u>
<b>NET CURRENT ASSETS (LIABILITIES)</b>		15,814	15,082
		<u>15,814</u>	<u>15,082</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		19,460	18,632
		<u>19,460</u>	<u>18,632</u>
<b>NET ASSETS</b>		19,460	18,632
		<u>19,460</u>	<u>18,632</u>
<b>FUNDS OF THE CHARITY</b>			
Unrestricted Funds		19,460	18,632
		<u>19,460</u>	<u>18,632</u>
<b>TOTAL FUNDS</b>	<b>10</b>	19,460	18,632
		<u>19,460</u>	<u>18,632</u>

On behalf of the board

Mr Liam Wilson

Trustee

26 March 2026

The notes on pages 7 to 10 form part of these financial statements.



# **Silloth Amateur Football Club**

## **Notes to the Financial Statements**

### **For The Year Ended 30 June 2025**

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#### **1. General Information**

Silloth Amateur Football Club is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1199608. The principal address is 2 Church Terrace, Silloth, Wigton, Cumbria, CA7 4BX.

#### **2. Accounting Policies**

##### **2.1. Basis of Preparation of Financial Statements**

The financial statements 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 (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

##### **2.2. Incoming Resources**

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

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

On receipt, donated 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.

##### **2.3. Resources Expended**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

##### **2.4. Tangible Fixed Assets and Depreciation**

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Plant & Machinery	20% reducing balance
Fixtures & Fittings	20% reducing balance

##### **2.5. Cash and Cash Equivalents**

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

##### **2.6. Financial Instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments.

Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**Silloth Amateur Football Club**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 30 June 2025**

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**2.7. Provisions and Contingencies**

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past events, it is probable that a transfer of economic benefit will be required in settlement and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts discounted at the pre-tax discount rate that reflects the risks specific to the liability.

The unwinding of the discount is recognised within interest payable and similar charges.

**2.8. Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

**3. Income from Donations and Legacies**

The following grants are included within the total income from donations and legacies above:

	<b>2025</b>	<b>2024</b>
	<b>Unrestricted funds</b>	<b>Unrestricted funds</b>
	<b>£</b>	<b>£</b>
Grant income	-	10,332
	<u>          </u>	<u>          </u>

**4. Net Income/(Expenditure)**

The net income/(expenditure) is stated after charging/(crediting):

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Depreciation of tangible fixed assets - owned	724	448
	<u>          </u>	<u>          </u>

**5. Analysis of Expenditure**

	<b>2025</b>		
	<b>Activities undertaken directly</b>	<b>Support costs</b> (see note 6)	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Football Activities	14,279	7,815	22,094
	<u>          </u>	<u>          </u>	<u>          </u>
	<b>2024</b>		
	<b>Activities undertaken directly</b>	<b>Support costs</b> (see note 6)	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Football Activities	10,680	47,352	58,032
	<u>          </u>	<u>          </u>	<u>          </u>

**Silloth Amateur Football Club**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 30 June 2025**

**6. Support Costs**

	<b>2025</b>
	<b>Football Activities</b>
	<b>£</b>
Employee costs	540
Premises expenses	3,916
General administration	2,635
Depreciation	724
	<u>7,815</u>
	<u><u>7,815</u></u>
	<b>2024</b>
	<b>Football Activities</b>
	<b>£</b>
Employee costs	380
Premises expenses	39,473
General administration	7,051
Depreciation	448
	<u>47,352</u>
	<u><u>47,352</u></u>

**7. Average Number of Employees**

Average number of employees during the year was: NIL (2024: NIL)

**8. Tangible Assets**

	<b>Plant &amp; Machinery</b>	<b>Fixtures &amp; Fittings</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost</b>			
As at 1 July 2024	3,999	-	3,999
Additions	-	821	821
As at 30 June 2025	<u>3,999</u>	<u>821</u>	<u>4,820</u>
	<u><u>3,999</u></u>	<u><u>821</u></u>	<u><u>4,820</u></u>
<b>Depreciation</b>			
As at 1 July 2024	449	-	449
Provided during the period	711	14	725
As at 30 June 2025	<u>1,160</u>	<u>14</u>	<u>1,174</u>
	<u><u>1,160</u></u>	<u><u>14</u></u>	<u><u>1,174</u></u>
<b>Net Book Value</b>			
As at 30 June 2025	<u>2,839</u>	<u>807</u>	<u>3,646</u>
As at 1 July 2024	<u>3,550</u>	<u>-</u>	<u>3,550</u>
	<u><u>3,550</u></u>	<u><u>-</u></u>	<u><u>3,550</u></u>

**9. Creditors: Amounts Falling Due Within One Year**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Accruals and deferred income	<u>2,540</u>	<u>1,670</u>
	<u><u>2,540</u></u>	<u><u>1,670</u></u>

**Silloth Amateur Football Club**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 30 June 2025**

**10. Movement in Funds**

	<b>As at 1 July 2024</b>	<b>Income</b>	<b>Expenditure</b>	<b>As at 30 June 2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>				
General:				
General unrestricted fund	18,632	22,922	(22,094)	19,460
<b>Total funds</b>	<u>18,632</u>	<u>22,922</u>	<u>(22,094)</u>	<u>19,460</u>

	<b>As at 1 July 2023</b>	<b>Income</b>	<b>Expenditure</b>	<b>As at 30 June 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>				
General:				
General unrestricted fund	47,707	28,957	(58,032)	18,632
<b>Total funds</b>	<u>47,707</u>	<u>28,957</u>	<u>(58,032)</u>	<u>18,632</u>

**11. Transactions with Trustees**

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

No trustee expenses have been incurred.

**12. Related Party Disclosures**

There have been no related party transactions in the reporting period that require disclosure.

**Silloth Amateur Football Club**  
**Detailed Statement of Financial Activities**  
**For The Year Ended 30 June 2025**

	<b>2025</b>	<b>2024</b>
	<b>Total funds</b>	<b>Total funds</b>
	<b>£</b>	<b>£</b>
<b>INCOME AND ENDOWMENTS FROM:</b>		
<b>Charitable Activities:</b>		
<b>Football Activities</b>		
Subscription income	12,402	11,790
Sponsorship income	-	2,230
Donations	10,520	4,605
Grant income	-	10,332
	<u>22,922</u>	<u>28,957</u>
	22,922	28,957
<b>EXPENDITURE ON:</b>		
<b>Charitable Activities:</b>		
<b>Football Activities</b>		
Purchases	(10,389)	(6,918)
Hire and leasing of plant, equipment and vehicles	(3,890)	(3,762)
Staff training	(540)	(380)
Rent	(1,162)	(412)
Rates	(1,117)	-
Repairs and maintenance	(1,637)	(39,061)
Insurance	-	(3,960)
Printing, postage and stationery	-	(12)
Accountancy fees	(870)	(835)
Sundry expenses	(1,765)	(2,244)
Depreciation	(724)	(448)
	<u>(22,094)</u>	<u>(58,032)</u>
	(22,094)	(58,032)
<b>NET INCOME/(EXPENDITURE)</b>	<u>828</u>	<u>(29,075)</u>