

Annual Accounts for the year ended 31st May 2025

Scottish Schools Football Association

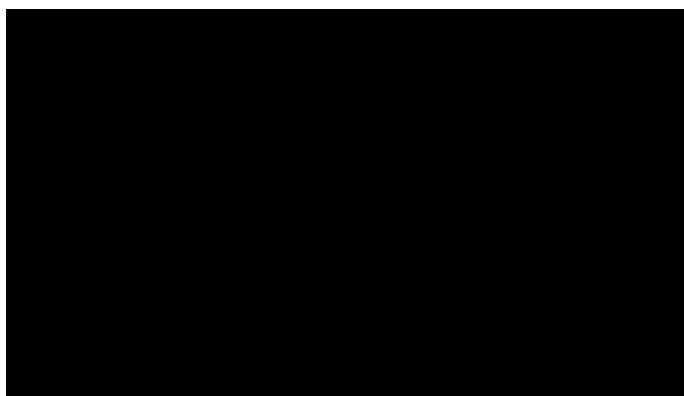
Charity Number: SC006452

CONFIDENTIAL

Charity name The Scottish Schools' Football Association
Charity's principal address Hampden Park
 Glasgow
 G42 9AZ

List of Trustees

Office	Trustee Name	Name of person (body) entitled to appoint trustee (if any)
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Council at A.G.M.
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Structure, governance and management

The Scottish School's Football Association was formed in 1903 and currently has 28 affiliated Primary and Secondary Local Associations from all parts of Scotland.

The Association's activities are governed by its Council which is elected at the Annual General meeting and comprises 32 members drawn from Local Associations according to population. The Management Committee, consisting of the Association's Office bearers, is responsible to the Council and the Annual General Meeting. The Management Committee has wide ranging responsibilities for the conduct of Association business. Members of the Management Committee and Council are volunteers.

The Association has no permanent staff members. All trustees are volunteers. An annual honorarium payment is agreed and made by the Council (see note 8 in the accounts).

Objectives and activities

The object of the Association shall be to foster the mental, moral and physical development and improvement of pupils through the medium of association football and to help charitable funds and purposes.

During the year the charity received £31,957 (£39,451 in 2024) in the form of sponsorship and donations.

Income and Activities during the year totalled £48,476 (£39,352 in 2024) and Bank Interest of £14,115 (£6,300 in 2024) for use in our charitable activities.

Achievements and performance


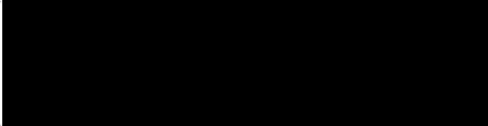
During the year the charity paid out £4,476 (£5,302 in 2024) in donations, grants and grant aid and paid out £681 in gifts (£1,131 in 2024)

Financial Review

The charity's main sponsor, Bank of Scotland, halted formal funding of the SSFA during the year to May 2015. The sponsorship agreement was one of the oldest in Scotland.

The charity has been unable to replace Bank of Scotland with a single major sponsor since that time and has also had to contend in recent years with the COVID-19 pandemic. The charity has entered into a number of smaller sponsorship agreements for individual tournaments and other activities as was the case in the years since May 2015.

The charity continues to hold reserve funds in a high interest savings account. Transfer from these funds was to be made only in the circumstance where the Association lost sponsors which led to a deficit in the Income and Expenditure account. A £5,845 surplus occurred in the year to May 2025 (versus a deficit of £25,948 in 2024) therefore no reserves have been utilised over the year. The SSFA continues to pursue sponsors throughout the year.

Signed by one or two trustees on behalf of all the trustees	
Signature	Date of approval
	19/02/2026
	19/02/2026

Independent Examiner's Report to the Trustees of Scottish Schools Football Association

I report on the accounts of the charity for the year ended 31 May 2025 which are set out on pages 5 to 13

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: [REDACTED]

Signed:

[REDACTED]

Relevant professional body: ACCA

Address: [REDACTED]

Date: Qualified since 2010, Fellow as of 2015



Charity Name: Scottish Schools Football Association		Charity No: SC006452		CC39a
Annual accounts for the period				
Period start date 01-Jun-24	To	Period end date 31-May-25		

Section A Statement of financial activities

Descriptions by natural category	Note	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
		£	£	£	£	£
Incoming resources (Note 3)		F01	F02	F03	F04	F05
Donations, legacies and Grants		31,957	-	-	31,957	39,451
Affiliation and entry fees		48,476	-	-	48,476	39,352
Fundraising events		21,724	-	-	21,724	19,391
Interest and dividends		14,115	-	-	14,115	6,300
Other income		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
Total incoming resources	S01	116,273	-	-	116,273	104,494
Resources expended (Notes 4-7)						
International matches		38,263	-	-	38,263	54,348
Trials		6,208	-	-	6,208	3,922
Coaching		4,618	-	-	4,618	2,509
Competitions		7,314	-	-	7,314	15,000
Governance Costs		24,320	-	-	24,320	26,282
Teacher release scheme		-	-	-	-	-
Cost of fundraising events		20,109	-	-	20,109	17,378
Insurance		2,027	-	-	2,027	1,940
telephone postage and stationery		3,093	-	-	3,093	3,761
Donations and Grants		4,476	-	-	4,476	5,302
		-	-	-	-	-
		-	-	-	-	-
Total resources expended	S02	110,428	-	-	110,428	130,441
Net incoming/(outgoing) resources before transfers	S03	5,845	-	-	5,845	25,948
Gross transfers between funds	S04	-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)	S05	5,845	-	-	5,845	25,948
Other recognised gains/(losses)						
Gains and losses on revaluation of fixed assets for the charity's own use	S06	-	-	-	-	-
Gains and losses on investment assets	S07	-	-	-	-	-
Net movement in funds	S08	5,845	-	-	5,845	25,948
Total funds brought forward	S09	464,924	-	-	464,924	490,872
Total funds carried forward	S10	470,769	-	-	470,769	464,924

Signed by one or two trustees on behalf of all the trustees

Signature

Date of approval

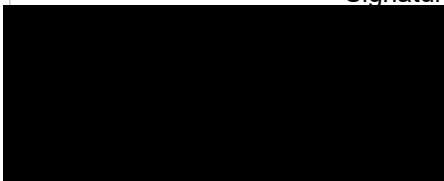
19/02/2026

19/02/2026

Section B Balance sheet

	Note	Total this year £ F01	Total last year £ F02
Fixed assets			
Tangible assets	B01	-	-
	B02	-	-
Investments	B03	-	-
Total fixed assets	B04	-	-
Current assets			
Stock and work in progress	B05	-	-
Debtors (Note 6)	B06	812	-
(Short term) investments	B07	-	-
Cash at bank and in hand	B08	469,956	464,998
Total current assets	B09	470,769	464,998
Creditors: amounts falling due within one year (Note 7)	B10	-	74
Net current assets/(liabilities)	B11	470,769	464,924
Total assets less current liabilities	B12	470,769	464,924
Creditors: amounts falling due after one year	B13	-	-
Provisions for liabilities and charges	B14	-	-
Net assets	B15	470,769	464,924
Unrestricted funds	B16	470,769	464,924
Designated funds	B17	-	-
Total unrestricted funds		470,769	464,924
Restricted income funds	B18	-	-
Endowment funds	B19	-	-
Total funds	B20	470,769	464,924

Signed by one or two trustees on behalf of all the trustees

Signature	Date of approval
	19/02/2026
	19/02/2026

Section C**Notes to the accounts****Note 1 Basis of preparation**

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with*

✓

 Accounting Standards;
- or

 Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act 1993.

* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick "Accounting Standards";
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick "Financial Reporting Standards for Smaller Enterprises (FRSSE)".

** - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year

1.3 Changes to previous accounts

No changes have been made to accounts for previous years

Section C	Notes to the accounts	(cont)
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Note 2 Accounting policies

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES

Recognition of incoming resources	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> the charity becomes entitled to the resources; the trustees are virtually certain they will receive the resources; and the monetary value can be measured with sufficient reliability.
Incoming resources with related expenditure	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
Contractual income and performance related grants	This is only included in the SoFA once the related goods or services have been delivered.
Gifts in kind	<p>Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.</p> <p>Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.</p> <p>Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.</p>
Donated services and facilities	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment income	This is included in the accounts when receivable.
Investment gains and losses	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.
Investments	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
Stocks and work in progress	These are valued at the lower of cost or market value.

**POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM THOSE
ABOVE**

Section C	Notes to the accounts	(cont)
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Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	Unrestricted £	restricted £	This year £	Last year £
Donations, legacies and Grants	Voluntary income / Sponsorship	2,000		2,000	5,000
	Grants / Donations	29,957		29,957	34,451
				-	
	TSB Travel Fund			-	
	Total			31,957	39,451
Fundraising events	Competitions (Gate)	12,268		12,268	9,100
	Primary Entry Fees			-	
	International Matches	289		289	438
	Uniforms and Player Support	6,714		6,714	5,120
	Bob Docherty Refund			-	3,864
	Refund	553		553	
	Cash float	250		250	
	Wembley Tickets			-	
	Sales / Sundries			-	
	Sale of hats	508		508	
	Programme Sales	1,143		1,143	868
	Total			21,724	19,391
Interest and dividends	Bank interest	14,115		14,115	6,300
				-	-
				-	-
				-	-
	Total			14,115	6,300

Section C	Notes to the accounts	(cont)
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Note 4 Analysis of resources expended

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	Unrestricted £	restricted £	This year £	Last year £
Cost of fundraising events	Service Level Agreement			-	-
	Childsafe PVG	365		365	150
	Programmes	1,093		1,093	295
	SAFIB AGM	4,920		4,920	
	Awards	5,629		5,629	7,099
	Gifts	681		681	1,131
	Equipment / Uniforms	3,489		3,489	4,982
	Laundry	817		817	1,124
	Sundries			-	120
	SFA Licence	75		75	30
	Cap presentation	259		259	101
	Media	597		597	620
	SAFIB AFIL	1,613		1,613	1,725
	Hats	569		569	-
	Total	20,109		20,109	17,378
Governance Costs	Honoraria	21,000		21,000	23,000
	Meetings	2,606		2,606	2,346
	Office Travel			-	936
	Audit fee			-	-
	Office expenses	714		714	-
				-	-
				-	-
	Total	24,320		24,320	26,282
telephone postage and stationery	Telephone	2,433		2,433	3,307
	Postage	21		21	13
	Office Furniture / SAFIB AGM			-	
	Stationery / Printing	37		37	441
	Microsoft	603		603	-
				-	-
	Total	3,093		3,093	3,761
Donations and Grants	Grant Aid	4,476		4,476	5,202
	Charity Donations			-	100
	STV Charity Appeal			-	
				-	-
				-	-
				-	-
				-	-
	Total	4,476		4,476	5,302

Section C

Notes to the accounts

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Note 5 Details of certain items of expenditure**5.1 Trustee expenses**

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

	This year	Last year
Number of trustees who were paid expenses	12	11
Nature of the expenses	All trustees and council members incur expenses in the course of running the charities tournaments and competitions. Expenses are subsequently reimbursed.	All trustees and council members incur expenses in the course of running the charities tournaments and competitions. Expenses are subsequently reimbursed.
Total amount paid	£6,414	£7,043

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

	This year £	Last year £
Independent examiner's or auditors' fees for reporting on the accounts	0	0
Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor	0	0

Section C	Notes to the accounts	(cont)
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Note 6 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	812	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors		-	-	-
Prepayments and accrued income	-	-	-	-
Total	812	-	-	-

Note 7 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

7.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	-	-	-	-
Trade creditors	-	74	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	-	-	-	-
Accruals and deferred income			-	-
Total	-	74	-	-

Section C

Notes to the accounts

(cont)

Note 8 Transactions with related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in note 5) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.

8.1 Remuneration and benefits

Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.

Name of trustee or related party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
	Awarded by the board		5,000
Honorary Treasurer	Awarded by the board	5,000	5,000
International Secretary	Awarded by the board	3,000	3,000
Asst General Secretary, Referees	Awarded by the board		
	Awarded by the board		
General Secretary	Awarded by the board	5,000	1,000
	Awarded by the board		1,000
AGS, Non Professional Game Board	Awarded by the board		1,000
Child and Wellbeing Protection Officer	Awarded by the board	1,000	1,000
President	Awarded by the board	1,000	1,000
Competition Secretary	Awarded by the board	2,000	1,000
Vice President	Awarded by the board	1,000	1,000
Vice President	Awarded by the board	1,000	1,000
SSFA Media & IT Secretary	Awarded by the board	1,000	1,000
	Awarded by the board		
	Awarded by the board		
	Awarded by the board		
Results Co-ordinator	Awarded by the board	1,000	1,000
		21,000	23,000

8.2 Loans

Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.

	Name of trustee or related party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties			0	0
Due from trustees and related parties			0	0

8.3 Other transaction(s) with trustees or related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £
			0	0