

# APPENDIX 3



**Report to the  
trustees/members of**

**Registered charity  
number**

**On the accounts of the  
charity for the period**

**Set out on pages**

**Respective  
responsibilities of  
trustees and examiner**

**Basis of independent  
examiner's statement**

**Independent examiner's  
statement**

**Name:**

**Relevant professional  
qualification(s) or body**

**Address:**

Independent examiner's report on the accounts v2							
Charity name <b>Banchory Community Football Club</b>							
Registered charity number <b>SC051182</b>							
Period start date				Period end date			
Day	Month	Year		Day	Month	Year	
01	07	2024	to	30	06	2025	
Set out on pages 1 to 12						(remember to include the page numbers of additional sheets)	

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 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) 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.

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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 view given by the accounts.

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page\*]

- 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 9 of the 2006 Accounts Regulations

have not been met, or

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

**Signed:**

**Date:**

23 March 2026

**Name:**

Graeme Penman

**Relevant professional  
qualification(s) or body**

**Address:**

Member of the Institute of Chartered Accountants in Scotland

7 St Johns Terrace, Aberdeen, AB15 7PH

\*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

## APPENDIX 3

### Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of  
any items that the  
examiner wishes to  
disclose

**Banchory Community Football Club – Trustee Annual Report 2024/25**



Office of the Scottish Charity  
Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	07	2024	To	30	06	2025

**Reference and administration details**

Charity name	Banchory Community Football Club		
Other names charity is known by	Not applicable		
Registered charity number	SC051182		
Charity's principal address	1 Chestnut Grove		
	Banchory	Postcode AB31 5PF	

**Names of the charity trustees on date of approval of Trustees' Annual Report**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Derek Thomson	Chairperson		Not applicable
2	John Anderson	Vice Chairperson / Boys Development / Saturday Morning Training Rep		Not applicable
3	Martin Scott	Head of Fundraising		Not applicable
4	Simon Tweedie	Treasurer		Not applicable
5	Fiona Melville	Girls Secretary		Not applicable
6	Gavin Hamilton	Secretary		Not applicable
7	Gillian McPetrie	Membership Secretary		Not applicable
8	Iain Abernethy	Committee Member		Not applicable
9	Michael Ollerhead	Head of Facilities	24/11/24 - present	Not applicable
10	Rhoda Cameron	Girls Development	07/12/25 – present	Not applicable

## APPENDIX 1

### Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year
David Rennie	01/07/24 – 07/12/25
Graham Fraser	01/07/24 – 07/12/25
Stuart Ewen	24/11/24 – 01/08/25
Duane McAvoy	01/07/24 - 24/11/24
Mike Smith	01/07/24 - 24/11/24
Hugh McGarvey	01/07/24 - 24/11/24

### Structure, governance and management

#### Type of governing document

Board of Trustees – supported by Club constitution

#### Trustee recruitment and appointment

Recruitment is across our extensive network of volunteers, in particular past and present parents and guardians of our membership of approximately 500 players. Appointment occurs via election at the Club's Annual General Meeting.

## Objectives and activities

### OBJECTIVES

At Banchory Community FC (BCFC), our aim as a community focused organisation is to provide positive life enhancing experiences using football to help our local community achieve their goals.

We strive to deliver an environment where football can be played and enjoyed by all, regardless of ethnicity, gender or ability. We seek to provide an opportunity to develop the physical, mental and emotional growth of our players and other club participants such as coaches, volunteers, committee and family members.

Through experience derived from playing football and supporting community focused initiatives we aim to enhance life skills such as teamwork, fair-play and commitment in a supportive environment and we strive to be role models for the youth in our club as well as the larger community in which we operate.

### SUMMARY OF ACTIVITIES

The Club's activities are underpinned by participation in development and competitive football. These football activities are undertaken in line with the Scottish Football Association (SFA) player pathway that encourages and supports participation from 4 years, all the way to adult football. At present there are approximately 500 children playing competitive or development football, including a mix of both boys and girls.

At a minimum all our members are provided the opportunity to participate in arranged matches or football festivals and get access to focused coaching and training sessions.

In addition to these activities, the club promotes other participation in football and holds a number of key recurring events which foster interaction with the community.

The Club holds Platinum status in respect of the Scottish FA (SFA) Quality Mark. This represents the highest level of Scottish FA Quality Mark accreditation and requires the Club to satisfy various criteria which include:

- Participation levels (including a minimum of 12 teams)
- Education (including minimum levels of coaching education)

The Club is also undertaking significant effort to improve the local football facilities which are currently insufficient to support the requirements of the community and the Club, particularly as the Club continues to be successfully in increasing participation levels in the community.

### Development Football

Our development activities encourage children between 4 and 12 years old, with a strong focus on promoting equal time participation and supportive coaching to introduce and practice skills from beginner up to expert level.

In addition, we offer weekly Saturday morning training which serves to welcome new members and their parents, as well as supporting our existing members across the age group of pre-school nursery to P7, with festival style games.

### **Boys' Competitive Football**

A number of teams represent the club and participate in The Aberdeen & District Juvenile Football Association leagues at various levels from A League through to C League. The teams also regularly participate in both local and national cup competitions including the Scottish Cup.

### **Girls' Competitive Football**

The section has historically faced challenges with participation levels being naturally lower than boys' groups, meaning that it has been challenging to support competitive teams, however the Club is very encouraged by the growth in girls' participation and will enter competitive teams where possible in the Scottish Women's Football leagues.

### **Football For All**

The Football for All section operates to remove all barriers that may exist to football participation and offers para-football to those that may otherwise face barriers to participation in other sections.

The Club continues to offer a weekly session every Saturday. Through this scheme, the club ensures it continues to create a safe environment for all players to enjoy being active and enjoy the many benefits that result from their participation.

### **Community Events & Impacts**

The Club routinely supports local community events such as those hosted by the Banchory Rotary Club. This can range from offering manpower to offering the sale of refreshments to assist fundraising, whilst at the same time enhancing the offering of such events to the community. The club also routinely participates in activities such as litter picks.

Further local community engagement is also provided by continuing to offer access to football, including on a complimentary basis and the Club has continued to run the weekly ladies' recreation session and walking football session which encourage participation from individuals not traditionally included in the Club's core sections.

Teams also take the opportunity to promote initiatives consistent with the Club's ethos and values such as "Show Racism the Red Card" and "Football versus Homophobia".

### **Annual Events**

During our annual calendar there are a number of key events to support our ethos of full participation and fun:

- BCFC Fun Day – an annual summer event that allows everyone in the club to meet and continue to build on new or existing relationships. The day, which is free for all our members combines our player of the year awards with games of development football and a variety of fun events and a BBQ. Funds raised support the girls' section of the club.
- Coaches evening – the Club host an annual event to promote positive behaviours in coaching, promote the Clubs' ethos and offer support with respect to team

administration and coaching development. The Club encourages all coaches to progress through the various levels of SFA coaching badges.

- Competitive team trip – the Club encourages each competitive team to take at least one away trip during their time with the club. This is generally overseas and occurs during the latter stages of their progression through the club's age categories. These are funded largely by the respective teams' fundraising efforts to reduce any financial burden on the members and numerous teams have completed successful and rewarding trips.
- Other – various other events are held, often on an ad-hoc basis and can include but are not limited to further prizegiving events, support to local community events and social events such as discos, attendance at local Aberdeen FC football matches and organised screenings of major tournament matches.

## **Funding**

Our membership fees are structured to support our various activities, in terms of providing facilities to deliver our coaching, fund equipment purchases and pay for the various match related fees including associated affiliation fees and referee costs. The club also part-funds the cost of any competitive team trip to a cost of £3,000 per trip and part-funds physiotherapy to aid treatment and recovery associated with any injuries or conditions preventing participation.

The club operates as a not-for-profit organisation and manages costs within a budget for each period. The club is run by volunteers and external costs are carefully managed such to minimise costs to members and ensure financial circumstances are not a barrier to participation.

The club offer a confidential referral process to support any family or parent that struggles to meet the cost of membership and continues to pride itself on the fact no child will ever be turned-away from the club due to financial hardship.

Our membership is supported by a two-tier funding structure, from membership subscriptions and fundraising or donations.

## **Fundraising**

Fund raising and donations are managed by the clubs Head of Fundraising. A calendar of events is routinely arranged, and funds raised serve to fund ongoing activities and ensure membership fees remain as competitive as possible.

In addition, the Club will look to maximise grant funding that may exist from local and national organisations and in particular benefits from various schemes offered by the Scottish FA in support of various initiatives. Where use of funds is restricted to a particular purpose, it is ensured that funds are used on that basis.

Future fundraising is expected to be influenced by the efforts to raise significant funds in respect of a new 3G football facility, with plans currently underway on a schedule of events.

## **Facilities**



Facilities within the local community continue to provide a very challenging backdrop, with the town currently identified as having the lowest level of facilities for football within Aberdeenshire, in particular per capita. The Club currently operates across various facilities in Banchory including King George V Park, Silverbank Park and Hill of Banchory West 7 a-side pitch, whilst supplementing these with the additional hire of other facilities such as Hill of Banchory Astro Turf, Milton Park and Knockburn Park.

These deficiencies remain a significant focus for the Board and an area it is keen to engage across all levels of the local community, council and elected officials to address as a priority.

During the period the Club has further progressed a potential development opportunity which would allow for the establishment of a full-size all-weather pitch and community hub at the Tillybrake playing fields, a site owned and operated by Aberdeenshire Council. The Club is advancing plans and has obtained planning permission for the facility as well as securing the funding requirements including approximately £750,000 which will be provided by the Scottish Football Association (approximately £500,000) and the Aberdeenshire Council via the Scottish Government Place Based Investment Programme (£250,000). It remains the intention of the Trustees that the significant portion of the clubs current cash resources will be invested in the project.

## Achievements and performance

The Club continues to be represented within the local football leagues at all various levels and abilities and our network of members and volunteers network continue to make a positive impact on the wider local community through the variety of community focused initiatives in which the club participates.

During the period the Club has maintained the current membership levels at historic highs and continued to deliver the various activities in line with previous periods. In particular, the potential 3G facility at Tillybrake has been progressed and when delivered will represent a step-change for the club in terms of having a recognised hub and would mitigate the need for teams to expend resources on hiring facilities, including those which are out with Banchory and therefore necessitate travel.

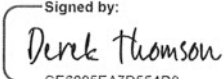
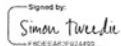
The club has generated a financial surplus during the period, primarily driven by increased fund raising activities in support of the Tillybrake development and robust levels of fee income.



Declaration

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

Signed on behalf of the charity's trustees

Signature(s)	<div>Signed by:  CE6905EA7D554D0...</div>	<div>Signed by:  F70E5AE3F624F92</div>
Full name(s)	Derek Thomson	Simon Tweedie
Position (e.g. Chair)	Chairperson	Treasurer
Date	22-Mar-2026   18:54 GMT	22-Mar-2026   21:48 GMT

APPENDIX 2

Enter charity name below

Enter SC No. below

**Banchory Community Football Club****SC051182**

Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	July	2024		30	June	2025

**Section A Statement of receipts and payments**

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
<b>A1 Receipts</b>						
Donations	1,250	-	-	-	1,250	-
Legacies	-	-	-	-	-	-
Grants	7,472	5,000	-	-	12,472	8,268
Receipts from fundraising activities	48,116	-	-	-	48,116	17,170
Gross trading receipts	-	-	-	-	-	-
Income from investments other than land and buildings	5,020	-	-	-	5,020	2,726
Rents from land & buildings	-	-	-	-	-	-
Gross receipts from other charitable activities	68,987	-	-	-	68,987	64,388
<b>A1 Sub total</b>	<b>130,845</b>	<b>5,000</b>	<b>-</b>	<b>-</b>	<b>135,845</b>	<b>92,552</b>
<b>A2 Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets	-	-	-	-	-	-
Proceeds from sale of investments	-	-	-	-	-	-
<b>A2 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>130,845</b>	<b>5,000</b>	<b>-</b>	<b>-</b>	<b>135,845</b>	<b>92,552</b>
<b>A3 Payments</b>						
Expenses for fundraising activities	3,690	-	-	-	3,690	4,271
Gross trading payments	-	-	-	-	-	-
Investment management costs	-	-	-	-	-	-
Payments relating directly to charitable activities	95,240	2,515	-	-	97,755	71,219
Grants and donations	-	-	-	-	-	-
Governance costs:	-	-	-	-	-	-
Audit / independent examination	-	-	-	-	-	-
Preparation of annual accounts	-	-	-	-	-	-
Legal costs	-	-	-	-	-	-
Other	-	-	-	-	-	-
<b>A3 Sub total</b>	<b>98,930</b>	<b>2,515</b>	<b>-</b>	<b>-</b>	<b>101,445</b>	<b>75,490</b>
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets	-	-	-	-	-	-
Purchase of investments	-	-	-	-	-	-
<b>A4 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>98,930</b>	<b>2,515</b>	<b>-</b>	<b>-</b>	<b>101,445</b>	<b>75,490</b>
<b>Net receipts / (payments)</b>	<b>31,915</b>	<b>2,485</b>	<b>-</b>	<b>-</b>	<b>34,400</b>	<b>17,062</b>
<b>A5 Transfers to / (from) funds</b>						
<b>Surplus / (deficit) for year</b>	<b>31,915</b>	<b>2,485</b>	<b>-</b>	<b>-</b>	<b>34,400</b>	<b>17,062</b>

APPENDIX 2

Banchory Community Football Club

SC051182

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	191,244	-			191,244	174,182
	Surplus / (deficit) shown on receipts and payments account	31,915	2,485			34,400	17,062
						-	
						-	
	Cash and bank balances at end of year	223,159	2,485	-	-	225,644	191,244
	(Agree balances with receipts and payments account(s))						

Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments			
	Total	-	-

Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets				
	Total	-	-	-

Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities			
	Total	-	-

Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities			
	Total	-	-

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	<div>Signed by: Derek Thomson</div>	Derek Thomson	22-Mar-2026
	<div>Signed by: Simon Tweedie</div>	Simon Tweedie	22-Mar-2026



## APPENDIX 2

## Banchory Community Football Club

SC051182

**Additional analysis (1)****Analysis of receipts and payments****1 Donations**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Personal donations	1,250				1,250	-
	-				-	-
					-	-
					-	-
<b>Total</b>	<b>1,250</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,250</b>	<b>-</b>

**2 Grants**

	Unrestricted funds to nearest £	Restricted funds to nearest £			Total current period to nearest £	Total last period to nearest £
Scottish Football Association	3,300	-			3,300	5,300
Sported UK	-	-			-	240
Giving Force Foundation (BP)	2,672	-			2,672	728
UK Online Giving (Shell)	-	-			-	2,000
Charitable giving (Barratts)	1,500	-			1,500	-
Renewables Energy Systems (Hill of Fare Wind Farm)	-	5,000			5,000	-
					-	-
					-	-
<b>Total</b>	<b>7,472</b>	<b>5,000</b>			<b>12,472</b>	<b>8,268</b>

**3 Gross receipts from other charitable activities**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Membership fee income	68,987				68,987	64,388
					-	
					-	
					-	
					-	
					-	
<b>Total</b>	<b>68,987</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>68,987</b>	<b>64,388</b>

**4 Payments relating directly to charitable activities**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Affiliation fees	3,206				3,206	3,613
Festival entry fees	1,238				1,238	2,556
Referee fees	4,500				4,500	3,255
Facilities Hire	25,963				25,963	20,926
Facilities Maintenance / Capital Expenditure	5,589	2,515			8,104	4,049
Equipment	28,381				28,381	19,113
Trophies	3,277				3,277	-
Training courses (coaching & first aid)	3,482				3,482	4,566
Coaches Hosting / Entertaining	1,657				1,657	1,111
Contribution to International Tournaments	13,272				13,272	1,000
Physio	540				540	430
Administration Costs	1,604				1,604	2,170
Miscellaneous	1,156				1,156	1,035
Tillybrake project expenditure	1,375				1,375	7,395
<b>Total</b>	<b>95,240</b>	<b>2,515</b>	<b>-</b>	<b>-</b>	<b>97,755</b>	<b>71,219</b>