**STONEYGATE FOOTBALL CLUB LIMITED**
**YEAR END ACCOUNTS TO 31 AUGUST 2025**
**TREASURER'S NOTES**

These notes refer to the year end accounts to 31 August 2025.

In summary, the club made a surplus for the year of £ 28,146 and at the balance sheet date had bank balances totalling £84,497 and an investment balance of £1,124,000

## INCOME AND EXPENDITURE ACCOUNT.

- Club income of £64,234 decreased compared to August 2024 by £21,877. The main reason for this was a fall in sponsorship income during the year. Subscriptions were slightly down and income from the Junior rugby shop decreased too. The investment income fell slightly due to a levelling off and subsequent drop in interest rates. Some longer term deposits helped to secure a better fixed return. This is held on bank deposits with various banks in order that the FSCS limit of £120,000 is not exceeded and the funds are therefore protected.
- Interest rate across the investment at August 2026 is 3.89 %
- Interest is drawn down periodically into the trading bank account leaving the initial investment untouched.
- Sponsorship income and playing subscriptions total £10.4k in the year (down by 13.5k compared to 2024)
- Playing expenditure (Note 6) decreased from £36.5k to £27.8k in the year. Rent for the junior section increased by £3k but a reduction in costs on playing kit and clubhouse costs led to the overall fall.

## BALANCE SHEET.

- The increase in fixed assets is due to the final additions in respect of the Minis clubhouse.
- Prepayments are represented by accrued interest not yet received at 31 August 2025.
- Accruals represent autumn 2025 international ticket sales received in advance and costs for the summer 2025 golf day that weren't paid until after the year end date.
- Share Capital. The members shares of £16 represents 320 full members of the club at 5 pence per share. This is considered relatively constant hence the year on year £16 shown in the accounts.