Charity Registration No 1188520
Company Registration No 11707550

Contents

Trustees' report	1 - 9
Independent Examiner's report	10
Statement of financial activities	11
Balance sheet	12
Statement of cash flows	13
Notes to financial statements	14 – 22

Unaudited financial statements for the year ended 31 December 2025

Bedford Blues Foundation

Bedford Blues Foundation

Trustees' report
For the year ended 31 December 2025

The trustees are pleased to present their annual directors' report, together with the financial statements of the charity for the year to 31 December 2025 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and the 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) issued in October 2019.

Objectives and activities

The purposes and objectives of the charity are:

- to promote community participation in healthy recreation by providing facilities for playing rugby union football ("facilities" means equipment and organizing sporting activities); and
- to provide and assist in providing opportunities for other sport, recreation or other leisure time occupation of such persons who have need for such facilities by reason of their youth, age, infirmity or disablement, 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.
- to advance such charitable purposes (according to the law of England and Wales) as the trustees see fit from time to time.

In setting the charity's objectives and planning the activities, the trustees have considered the Charity Commission's guidance on public benefit.

The objectives are being pursued through the following strategies:

- facilitating the playing of rugby and other physical and/or recreation activities.
- providing facilities for the playing of sports capable of improving health in order to promote healthy lives across the surrounding regions.
- educate children and young people (including their academic, social and physical education and skills training) through sport, recreation, leisure time activities and such other means as the trustees think fit.
- host workshops and similar sessions designed to communicate and deliver the aims of the charity.
- Organising challenges in which people can participate to the level of their ability in order to raise funds for the charity and promote the message of building wellbeing, inclusivity and skills.

Bedford Blues Foundation

Trustees' report
For the year ended 31 December 2025

Achievements and performance

Overview

2025 saw Bedford Blues Foundation develop and evolve a number of key service deliveries to increase our reach into the local community. Across the year we saw 7,697 young people benefit through our alternative provision, rugby specific programmes and activities.

Our impact throughout the year has been vast, with measured outcomes and case studies which reflect the lasting difference our work is making locally. We are delighted to share this below and highlight some key successes.

Together with our board of Trustees and Foundation staff, we reviewed our organisation's structure, ensuring we had an effective delivery model and support structure around our operations. This contributed towards our increased reach and greater impact on young people around in Bedfordshire.

We ended the year in a strong financial position, posting a small surplus which will enable us to reinvest into our team, our projects and work towards our reserve policy of six months unrestricted reserve funding.

Impact

The numbers of participants increased from 4,200 in 2024 to 7,697 in 2025. This is a significant increase in twelve months and is a result of several positive factors. Firstly, our team have established strong links across schools and community organisations over the previous two years, created sound relationships and a reputation for high quality delivery. Secondly, word about our charity and our impact is growing, with more schools understanding how we can support they student populations and the value sport can add.

The figures below are reflective of our two delivery methods which includes our community rugby programmes, and outreach interventions. Our 2025 performance indicators are as follows:

- 7,697 children and young people reached through our programmes.
- 22,826 throughput (number of unique visits to our sessions).
- 54% males / 46% Females.
- 37% from deprived wards in Bedfordshire.
- 23% from a culturally diverse community.
- 20% with a disability.

In comparison, our 2024 outputs were as follows:

- 4,200 children and young people reached through our programmes.
- 20,424 throughput (number of unique visits to our sessions).
- 52% males / 48% Females.
- 38% from deprived wards in Bedfordshire.
- 23% from a culturally diverse community.
- 21% with a disability.

6,475 children and young people experienced our community rugby and school sport programmes throughout the year across Bedford Borough and Central Bedfordshire. This is a considerable increased and has largest been influenced by our inclusion on the Rugby Football Union's School Rugby Managers (SRM) programme, where Blues Foundation are a funded partner.

Impact (continued)

This programme has enabled us to reach schools in under privileged areas and provide rugby to new audiences. The SRMs programme includes 60 other funded partners across the country, we are very grateful to be part of the programme and collectively increase rugby participation ahead of the women's rugby world cup in 2025. We were also lucky enough to partner with Maddy's Mark, a girls rugby charity promoting physical activity and mental health. This enabled our team to deliver our Project 500 programme, delivering girls' rugby mental health workshops to promote positive role models in typically non rugby playing schools.

During 2025 we streamlined our offer to primary schools, recognising the sectors focus on whole-school benefits from increased activity levels from pupils, we adapted our programmes to ensure their relevance and appropriateness. This saw us pilot our Tackle LIFE programme for primary schools and combine with curriculum rugby delivery, promoting rugby's core values throughout the school population and adding to our unique offer as a charity. As always, we focused on sharing Rugby's values and included these within our school assemblies, another good addition to suite of programmes for 2025 and using Bedford Blues professional rugby players as inspirational role models for young people.

Rugby's values:

1. Teamwork: Essential to the sport, teamwork involves welcoming new members, working selflessly for the team, and taking pride in collective efforts both on and off the field
2. Respect: Mutual respect forms the basis of rugby, including respect for the sport, its traditions, match officials, opposition players, supporters, coaches, and clubhouses
3. Enjoyment: Rugby is played and supported for enjoyment, encouraging players to have fun, adopt a healthy lifestyle, and build life skills
4. Discipline: Strong discipline underpins rugby, ensuring controlled physical endeavour, honesty, fairness, and adherence to the laws of the game
5. Sportsmanship: The foundation of rugby, sportsmanship involves camaraderie, fair play, generosity in victory, dignity in defeat, and prioritizing the well-being and development of players

One PE lead from Pinchmill Primary school wrote:

"Over the last five years you have provided multiple experiences for our pupils to meet players, attend guard of honours and receive high quality coaching here at the school. All of you staff, coaches and players provide first class service and up lift the school and pupil whenever we run an event together. I feel you all need to know how much effect you have on our young people here at Pinchmill."

Within our streamlining of programmes, we assessed our outcomes and process to achieve them. Through consultation and logic modelling, we were able to re-focus our work and ensure we reach the outcomes we aim to. As a result of this review, we rebranded several projects with similar outcomes and design to sit within our Tackle LIFE programme. This enabled all mentoring and interventions to be easily identifiable, within one brand and simple for schools to access. Tackle LIFE use rugby's core values to address challenges with attainment in school and behaviour, as well as combat issues with mental and physical wellbeing.

Impact (continued)

This generated significant interest from primary and secondary schools, as well as Further Education institutions, stretching our delivery on this programme from the age of seven through to eighteen. Tackle LIFE uses sport as a tool to develop soft skills in children and young people who might struggle to develop these areas in a school setting. Throughout 2025, we saw 148 young people through Tackle LIFE, 68% were male and 32% female. 82% of these participants lived within deprived wards in Bedford and 52% were from culturally diverse communities.

One Shackleton Primary School Headteacher said:

"The impact has been significant. We have seen improvements in behaviour, particularly among children who may have struggled with engagement or focus. Confidence levels have increased, with children becoming more willing to participate and express themselves. Socially, children are building stronger relationships with their peers, and emotionally, they appear more resilient and better equipped to manage challenges." Laura Caley, Shackleton Primary School.

David Bailey - Headteacher, Biddenham International School and Sports College, said:

"At Biddenham, we have been involved with the 'Tackle Life' programme now for a number of years and it has been incredibly impactful with a range of students. The programme increases our students' self-esteem and confidence and through their involvement they feel cared about and known. It has supported students who find school difficult and also those who have a difficult home life or who are overcoming a traumatic life experience. The programme is engaging and delivered in a way that has clear boundaries, but enables a strong and purposeful coaching and mentoring relationship. Many of our students have attested to the difference it has made to their lives in the Blues Foundation videos; one stated that it had, 'changed the course of my life."

The Foundation continually monitors the progress of students throughout Tackle LIFE, we do this through our self-evaluation process which is completed by each young person. This allows us to understand how students felt at the start and end of the programme and provide an improvement score. Across the programme in 2025 students improved their employability by 65%, resilience by 60% and Mental Health by 55%. We also track their improvements in communication, leadership and physical health.

This case study comes from a school located in one of Bedford's most deprived wards and highlights improvements made during the programme.

> School A identified a group of Year 8 boys struggling with the demands of social pressure, resulting in challenging behaviour, resulting in multiple and consistent removals from lessons. The longer these students were out of the classroom, the greater the impact on their education. Senior leadership identified 11 students with the highest negative behaviour points in year 8 who would benefit from an intervention. All students had issues with important soft skills such as respect, inability to manage or regulate their emotions and impulsive behaviour choices.
>
> Focusing on the importance of communication, body language, leadership, our team have been working with the group to facilitate group discussions and tasks to promote teamwork. Sport has been integral to the intervention, using physical activity as an outlet to boost their wellbeing, and also put some of the lessons learnt into practice. Boosting physical activity is a core strand of the programme, the benefits of being active have a significant impact on the classroom, helping regulate behaviour, stress and concentration.

Impact (continued)

Together, the group took key lessons from the workshops to create their own game. This was designed to bring to life the skills developed over their first ten weeks deliver their game to staff from the school. This forced the students out of their comfort zone, consider their communication and messaging, as well as their leadership skills.

Financial Review

Unrestricted income amounted to £403,369 for the year (2024: £296,285) and restricted income was £109,350 (2024: £114,900). Of the total income, £66,805 was income from donations (2024: £70,622) and £445,914 was grant and other charitable income (2024: £340,563).

Total expenditure was £484,573 (2024: £453,952) of which £316,554 was unrestricted (2024: £326,010) and £168,019 was restricted (2024: £127,942).

At the year end total unrestricted funds were £108,318 (2024: £43,843) and restricted funds were £26,449 (2024: £62,778).

2025 saw us raise £511,000 across the calendar year, secured through fundraising activities. This reflects significant growth in our services, providing more opportunity for schools to access our programmes and mirrors the expected growth predicted in our charity. This increase from 2024 was within our 2025 forecasting and is a significant milestone for the charity. A surplus of £27,000 has enabled us to build our reserves, contribute towards our team growth and align to our plan to overturn our 2024 deficit.

We saw a general increase in our donations through events and fundraising activities across the year including our second Blues Banger Rally which saw 9 cars journey across Europe in aid of our charity. This was a large undertaking and resulted in £52,000 raised for Blues Foundation. We also saw uplifts in other events, including our Golf Day and Charity Ball. Wider income streams including grants also saw successes, raising £125,000.

This increase also comes after 12 months of a dedicated Fundraising Manager, part time, enhancing our profile amongst local businesses and securing long term unrestricted investment into our charity. We expect to see further uplift in this area as we looking to recruit a full-time fundraising Manager at the start of 2026.

Reserves Policy

It is the policy of the trustees to hold available reserves representing a minimum of three months of General Fund expenditure, with a target to increase this to six months, in order to ensure the activities of the charity can continue in the event of any variation in funding. Six months of reserves equals approximately £150,000. At 31 December 2025 the free reserves of the charity were £108,318 (2024: £43,843). The current level of reserves held is therefore less than the amount the trustees feel is necessary to hold but steps are being taken to build free reserves to the required level by retaining unrestricted funds in the short term. The trustees are monitoring the level of reserves on an ongoing basis and factoring this into their decisions accordingly.

Plans for the future and strategic planning

As our charity grows and becomes established locally, we are continually assessing and reviewing our performance, our impact and our direction, ensuring we are providing the best possible services for our community. 2025 was no different and saw us extend our previous strategy period from 2021 – 2025. This enabled us time to reconcile and this stage of our charity and plan from 2026 onwards. Towards the end of 2025 we were able to spend time with our team, key stakeholders and beneficiaries to outline our likely direction of travel and consult on their thoughts.

As we look ahead to 2026, we are able to use the bank of evidence built up over the past five years to inform our planning and ensure we are adding value to the groups of people we support.

Charity growth

The Foundation continued its planned growth in 2025 with an increased number of service delivery. The streamlining of programmes across our rugby an outreach programmes has significantly influenced this increase in participants, whilst maintaining high quality delivery. Our team currently includes seven full-time staff and six part-time. We were pleased to retain core members of our team in 2025 adding continuity to our team. We have seen success in our Degree Apprenticeship programme, as we plan our strategy for 2026 – 2030, we intend to grow this offer and provide more young people with an opportunity to blend their learning in the workplace environment.

As highlighted above, the establishment of our Fundraising Manager on a part time basis enabled us to make new connections in local business and with community organisations. Their creation of our Sponsor a Student scheme has provided an opportunity for businesses of a variety of levels to support our work and contribute towards our drive to promote positive lifestyle choices.

Blues Foundation is an independent charity led by trustees passionate about the impact our work has, providing an extensive skillset designed to guide the charity to meet its objectives and provide excellent standards to governance.

Bedford Blues Foundation

Trustees' report
For the year ended 31 December 2025

Reference and administrative details

Charity number:	1188520
Company number:	11707550

Trustees and administrators

Trustees:	J Stonor – Chairman G Alred V Brading S Lousada M Ormerod WJ Pearson A Smart R McKinley A Wilkinson

The trustees are the directors of the charitable company (the charity) for the purposes of company law.

The administration to whom day to day management is delegated:	Mr T Harwood
The principal address is:	Bedford Rugby Club Goldington Road Bedford MK40 3NF
The principal bankers are:	Handelsbanken 2nd Floor Clifton House 4a Goldington Road Bedford MK40 2NF
Accountants:	Monico Tunley Limited 19 Goldington Road Bedford MK40 3JY
Independent Examiner:	Louise Tunley FCA CTA DChA 19 Goldington Road Bedford MK40 3JY

Structure, Governance and Management

Governing document

Bedford Blues Foundation is a company limited by guarantee and governed by its Memorandum and Articles of Association dated 3 December 2018 later superseded by its Memorandum and Articles of Association dated 12 March 2020. It is registered as a charity with the Charity Commission. Anyone over the age of 16 can become a member of the company. The minimum number of members is 5 and there is no maximum. Each member agrees to contribute £10 in the event of the charity winding up.

The trustees aim to meet at least quarterly, and more often if circumstances require it. All strategic discussions and decisions are taken by the main body of trustees at their meetings in relation to the running of the charity, the community facilities and the activities provided by the charity. The overall accountability of the Foundation is the responsibility of the trustees, working through the Head of Foundation who has the day-to-day responsibility for the operational management of the Foundation and leadership of employees.

Recruitment and appointment of trustees

New trustees are appointed through an open recruitment process, managed through the Foundation's Nominations Committee. The Foundation is dedicated to being an equitable organisation, and aiming to become representative of the community it serves.

Potential trustees are given more details of the charity's aims and activities. If existing trustees agree, they are then proposed as new trustees at the subsequent trustees' meeting. This process allows due consideration of the person's eligibility, personal competence, specialist knowledge and skills.

Induction and Trustee training

When new trustees join they are given an informal introduction to their role within the charity and their legal responsibilities. All trustees are required to read the necessary Charity Commission guidance on becoming a trustee.

Key Management Personnel

The trustees consider themselves to comprise the key management personnel of the charity in charge of directing and controlling the charity. All trustees give of their time freely and no Trustee remuneration was paid in the year nor were any expenses reimbursed. The pay of the charity's staff team is reviewed annually by the trustees.

Risk Management

The trustees regularly review the risk assessments undertaken by them and by the various charity activities. The trustees are satisfied that systems are in place to identify and manage the risks which are identified. The principle risk faced by the charity is the reduction in income meaning sufficient funds may not be available to cover the expenditure. The trustees consider that this risk is adequately mitigated by their policy of holding sufficient reserves in order to ensure the activities of the charity can continue in the event of any variation in funding while alternative funding sources are secured.

Bedford Blues Foundation

Trustees' report
For the year ended 31 December 2025

Statement of Trustees' responsibilities

The trustees (who are also the directors of Bedford Blues Foundation for the purposes of company law) are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This Report has been prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies.

Approved by the Board of Trustees on 9 June 2026
and signed on their behalf by

J Stonor
Trustee (Chair)

Independent Examiner's Report to the Trustees of Bedford Blues Foundation

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 December 2025 which are set out on pages 11 to 22.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

Louise Tunley FCA CTA DChA

ICAEW, Chartered Accountant

19 Goldington Road
Bedford
MK40 3JY

Date: 9 June 2026

Bedford Blues Foundation

Statement of financial activities (including Income and Expenditure Account) For the year ended 31 December 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income and endowments from:					
Donations and legacies		66,805	-	66,805	70,622
Charitable activities		204,319	109,350	313,669	217,468
Other trading activities		132,245	-	132,245	123,095
Total income		403,369	109,350	512,719	411,185
Expenditure on:					
Raising funds		54,732	600	55,332	58,225
Expenditure on charitable activities	**5**	261,822	167,419	429,241	395,727
Total expenditure		316,554	168,019	484,573	453,952
Net income		86,815	(58,669)	28,146	(42,767)
Transfers between funds		(22,340)	22,340	-	-
Net movement in funds		64,475	(36,329)	28,146	(42,767)
Reconciliation of funds:					
Fund balances brought forward		43,843	62,778	106,621	149,388
Fund balances carried forward	**11,12**	108,318	26,449	134,767	106,621

The charity's income and expenditure all relate to continuing operations.

The charity has no recognised gains or losses other than those included above.

The notes to the financial statements also form part of these financial statements.

Bedford Blues Foundation

Balance sheet (Company number 11707550)
As at 31 December 2025

	Notes	2025 £	2024 £
Current assets:			
Debtors	**9**	24,865	46,139
Cash at bank and in hand		156,730	91,970
Total current assets		181,595	138,109
Liabilities:			
Creditors: amounts falling due within one year	**10**	(46,828)	(31,488)
Net current assets		134,767	106,621
Total net assets		134,767	106,621
The funds of the charity:			
Unrestricted funds	**11**	108,318	43,843
Restricted funds	**12**	26,449	62,778
Total charity funds	**13**	134,767	106,621

The notes to the financial statements also form part of these financial statements.

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of the accounts.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Approved and authorised for issue by the Board of Trustees on 9 June 2026
and signed their behalf by

A Smart
Trustee (Treasurer)

Bedford Blues Foundation

Statement of cash flows
For the year ended 31 December 2025

	2025 £	2024 £
Cash flows from operating activities:		
Net income for the period	28,146	(42,767)
Decrease/(increase) in debtors	21,274	(17,941)
Increase/(decrease) in creditors	15,340	(8,123)
Net cash used in operating activities	64,760	68,831
Cash flows from investing activities:		
Net cash used in investing activities	-	-
Cash flows from financing activities:		
Net cash used in financing activities	-	-
Change in cash and cash equivalents in the year	**64,760**	**68,831**
Cash and cash equivalents at the beginning of the period	91,970	160,801
Cash and cash equivalents at the end of the period	**156,730**	**91,970**

Notes to the financial statements
For the year ended 31 December 2025

1 Statutory information

Bedford Blues Foundation is a private company, limited by guarantee, registered in England within the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

The financial statements are presented in sterling which is the functional currency of the company and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

2 Accounting policies

2.1 Accounting convention

The financial statements have been prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value.

Bedford Blues Foundation constitutes a public benefit entity as defined by FRS 102.

The financial statements have been prepared in accordance with the 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)) (issued in October 2019) – (the Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The trustees consider that there are no material uncertainties about the charity’s ability to continue as a going concern. The key risk to the charity is the potential reduction in income but the level of reserves held is sufficient to mitigate this risk for the foreseeable future and is not considered to cast any doubt over the going concern basis.

2.2 Fund accounting

Unrestricted funds are funds given for the general purposes of the charity and these funds may be expended on the objects of the charity at the discretion of the trustees.

Designated funds are unrestricted reserves but represent funds set aside for specific projects by the trustees.

Restricted funds are those funds where a condition has been imposed on their use by the donor.

2.3 Income

Voluntary income including donations, gifts and legacies and grants that provide core funding or are of general nature are recognised where there is entitlement, probability of receipt and the amount can be measured with sufficient reliability.

Grants and donations for capital purposes are recognised on a receivable basis.

Income from charitable activities includes income received under contract or where entitlement to grant funding is subject to specific performance conditions is recognised as earned as the related services are provided. Grant income included in this category provides funding to support performance activities and is recognised where there is entitlement, probability of receipt and the amount can be measured with sufficient reliability.

Income is deferred when either the donor specifies that the grant or donation must only be used in future accounting year, or the donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis in the Statement of Financial Activities.

2.4 Allocation of expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds comprise the costs of generating voluntary income and any trading costs.
- Expenditure on charitable activities includes the costs of activities undertaken to further the purposes of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred. Expenditure on capital items is capitalised and included within fixed assets when it becomes payable.

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the Trusts activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in the notes to the accounts.

2.5 Governance costs

Governance costs represent expenditure incurred by the trustees which is associated with the governance of the charity. These costs are recognised when the liability arises.

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.

2.7 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.8 Cash at bank and in hand

Cash at bank and cash 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.

2.9 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2.10 Public Benefit Entity concessionary loans

Public Benefit Entity concessionary loans made and received are initially measured at the amount paid or received and recognised in the balance sheet accordingly. Any accrued interest receivable or payable is then adjusted against the carrying value of the loan in subsequent years.

3 Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the year in which the estimate is revised where the revision affects only that year, or in the year of the revision and future years where the revision affects both current and future years.

In the opinion of the trustees there are no critical accounting judgements or estimation uncertainties within the charity.

4 Legal status of the charity

The charity is a charitable company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity.

5 Analysis of expenditure on charitable activities

2025	Staff costs £	Other staff costs £	Activity costs £	Support costs £	2025 Total £
Sport, school and community activities	165,675	16,534	44,560	-	226,769
Support costs	103,249	5,786	-	91,537	200,572
Governance costs (note 6)	1,000	-	-	900	1,900
	269,924	22,320	44,560	92,437	429,241

2024	Staff costs £	Other staff costs £	Activity costs £	Support costs £	2024 Total £
Sport, school and community activities	158,736	19,209	39,733	-	217,678
Support costs	88,156	3,190	-	84,803	176,149
Governance costs (note 6)	1,000	-	-	900	1,900
	247,892	22,399	39,733	85,703	395,727

Of the above expenditure for the year ended 31 December 2025, £147,473 of staff costs were restricted (2024: £96,591), £2,015 of other staff costs were restricted (2024: £8,708), £17,894 of direct activity costs were restricted (2024: £20,947) and £37 of support costs were restricted (2024: £1,216). The balance of £271,822 was unrestricted (2024: £268,265).

6 Allocation of governance and support costs

The breakdown of support costs and how these were allocated between governance and other support costs is shown below.

2025	Support costs £	Governance costs £	2025 Total £	Basis of apportionment
Staff costs	103,249	1,000	104,249	Time spent
Other staff costs	5,786	-	5,786	Invoiced cost
Rent	9,600	-	9,600	Invoiced cost
Travel costs	3,965	-	3,965	Invoiced cost
Office costs	40,740	-	40,740	Invoiced cost
Bank charges	2,569	-	2,569	Invoiced cost
Insurance	3,195	-	3,195	Invoiced cost
IT costs	6,863	-	6,863	Invoiced cost
Professional fees	22,112	-	22,112	Invoiced cost
Independent Examination fees	-	420	420	Governance
Independent Examiner's fee for accounts preparation services	-	480	480	Governance
Sundry costs	2,493	-	2,493	Invoiced cost
	200,572	1,900	202,472	

2024	Support costs £	Governance costs £	2024 Total £	Basis of apportionment
Staff costs	88,156	1,000	89,156	Time spent
Other staff costs	3,190	-	3,190	Invoiced cost
Rent	9,600	-	9,600	Invoiced cost
Travel costs	3,221	-	3,221	Invoiced cost
Office costs	31,195	-	31,195	Invoiced cost
Bank charges	2,881	-	2,881	Invoiced cost
Insurance	4,928	-	4,928	Invoiced cost
IT costs	5,403	-	5,403	Invoiced cost
Professional fees	24,781	-	24,781	Invoiced cost
Independent Examination fees	-	420	420	Governance
Independent Examiner's fee for accounts preparation services	-	480	480	Governance
Sundry costs	2,794	-	2,794	Invoiced cost
	176,149	1,900	178,049	

7 Staff costs and numbers

	2025 £	2024 £
Staff costs:		
Wages and salaries	250,245	230,903
Social security costs	15,973	13,650
Pensions	3,706	3,339
	269,924	247,892

Staff numbers by function:	2025 Number	2024 Number
Management and Administration	10	10
	10	10

The charity considers its key management personnel to comprise the Head of Foundation and the Operations Manager. The total employment benefits of the key management personnel were £85,841. No employee received remuneration of more than £60,000 (2024: none).

8 Trustees

The trustees received no remuneration nor any reimbursed expenses during the year (2024: £nil).

9 Debtors

	2025 £	2024 £
Trade debtors	13,379	42,940
Prepayments	2,932	3,199
Accrued income	8,554	-
	24,865	46,139

10 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	6,826	14,271
Taxation and social security	5,766	1,800
Accruals	3,306	2,847
Other creditors	30,930	12,570
	46,828	31,488

Included in other creditors are pension costs of £1,029 (2024: £570).

11 Unrestricted funds

	Balance at 1 Jan 2025 £	Movement in year Incoming £	Outgoing £	Transfers between funds £	Balance at 31 Dec 2025 £
General fund	43,843	403,369	(316,554)	(22,340)	108,318
	43,843	403,369	(316,554)	(22,340)	108,318

It is the policy of the trustees to hold available reserves representing a minimum of three months of General Fund expenditure, with a target to increase this to six months, in order to ensure the activities of the charity can continue in the event of any variation in funding. Six months of reserves equals approximately £150,000. The current level of reserves held is therefore less than the amount the trustees feel is necessary to hold but steps are being taken to build free reserves to the required level by retaining unrestricted funds in the short term.

12 Restricted funds

	Balance at 1 Jan 2025 £	Movement in year Incoming £	Outgoing £	Transfers between funds £	Balance at 31 Dec 2025 £
ABILITY Blues	(621)	15,320	(8,158)	-	6,541
England Rugby Families Fund	(1,708)	-	(14,447)	22,340	6,185
Tackle Life	50,580	40,530	(101,465)	27,000	16,645
Try to Change	3,237	-	(2,517)	-	720
Be You	11,290	26,500	(41,432)	-	(3,642)
Sports Based Prevention	-	17,000	-	(17,000)	-
House of Industry	-	10,000	-	(10,000)	-
	62,778	109,350	(168,019)	22,340	26,449

Transfers of £12,500 and £9,840 were made from England Rugby Families restricted fund to unrestricted funds. These transfers were made due to reclassification of income from Rugby Football Development and Maddy's Mark. Transfers of £17,000 and £10,000 were made from restricted funds Sports Based Prevention and House of Industry to the Tackle Life restricted fund to reflect the fact that these income streams are part of the same fund.

Funding is expected for the Be You fund in the following financial year to clear the deficit balances which existed at 31 December 2025.

12 Restricted funds (continued)

The following restricted funds were operation during the year:

Name of fund	Purpose of fund
ABILITY Blues	To support a multi-sport disability programme
England Rugby Families Fund	To support a multi-sport programme for families
Tackle Life	To support an early intervention programme supporting disadvantaged children
Try to Change	To support an adult weight management programme
Be You	To support a programme for building confidence and self-esteem, life skills and wellbeing in young women and girls
Sports Based Prevention Pilot	To support a sports programme providing support to victims of crime
House of Industry	To support an early intervention programme supporting disadvantaged children

13 Net assets held by funds

	Current Assets £	Cash at Bank £	Current Liabilities £	Total £
Unrestricted funds	24,865	130,281	(46,828)	108,318
Restricted funds	-	26,449	-	26,449
	24,865	156,730	(46,828)	134,767

14 Financial commitments

At 31 December 2025 the charity had no financial commitments or contingent liabilities (2024: £nil).

15 Related party transactions

Donations from trustees during the year amounted to £6,958 (2024: £750). There were no other related party transactions during the year.

16 Comparative Statement of Financial Activities

The Statement of Financial Activities for the period ended 31 December 2024 is presented for illustrative purposes.

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Income and endowments from:			
Donations and legacies	70,622	-	70,622
Charitable activities	102,568	114,900	217,468
Other trading activities	123,095	-	123,095
Total income	296,285	114,900	411,185
Expenditure on:			
Raising funds	57,745	480	58,225
Expenditure on charitable activities	268,265	127,462	395,727
Total expenditure	326,010	127,942	453,952
Net income	(29,725)	(13,042)	(42,767)
Transfers between funds	7,896	(7,896)	-
Net movement in funds	(21,829)	(20,938)	(42,767)
Reconciliation of funds:			
Fund balances as at 1 January 2024	65,672	83,716	149,388
Fund balances carried forward at 31 December 2024	43,843	62,778	106,621