

## PURPOSE

THIS REPORT HELPS CLUB LEADERSHIP SEE WHERE MONEY, RISK, AND VALUE SIT INSIDE THE SQUAD. IT MOVES THE DISCUSSION AWAY FROM WHO PLAYS AND TOWARD WHERE CAPITAL IS EXPOSED.

### WAGE BILL STRUCTURE

Wages concentrated in older age bands reduce flexibility and limit resale options.

Age band	N Players	Total wages €	% of wage bill
U23	.....	.....	.....
23-27	.....	.....	.....
28-31	.....	.....	.....
32+	.....	.....	.....

### TRADABLE VS NON-TRADABLE PLAYERS

Low tradable value increases reliance on owner funding.

Category	Count	Est. value €
Active resale market	.....	.....
Limited resale market	.....	.....
No resale market	.....	.....

### WAGE EFFICIENCY

Low minutes paired with high wages mean capital stuck inside the squad.

Player category	% of wage bill
Core starters (>60% minutes)	.....
Rotation (20-60% minutes)	.....
Low minutes (<20% minutes)	.....

### RISK CONCENTRATION

Low tradable value increases reliance on owner funding.

Risk area	No Players	% wage bill
Injury-prone high earners	.....	.....
Aging high-cost players	.....	.....
Long contracts above market value	.....	.....
Dependence on a single player's value	.....	.....

### AMORTISATION PRESSURE

Peaks here mark seasons where financial room tightens.

Season	Amortisation €
This season	.....
+ 1 year	.....
+ 2 years	.....
+ 3 years	.....

### CONTRACT RISK MAP

Expiring value is asset loss that rarely gets discussed.

Contract status	N Players	Market value
Expiring <12 months	.....	.....
1-2 years left	.....	.....
3+ years	.....	.....

### KEY INDICATORS

- Share of wage bill tied to players aged 28+
- Share of wages paid to low-minute players
- Market value expiring within 24 months
- Tradable value as a share of total squad value
- Amortisation peak within the next two seasons

Clubs rarely run into trouble because of one bad transfer.

They run into trouble because costs pile up across the squad.