BREAKING NEWS: Chelsea sign Rogers for £117m » DEAL DONE: £116m Anderson to Man City

The anatomy of a football transfer

Hushed press conferences, frenzied media gatherings and supporters glued to their phones awaiting the next transfer update – the modern football transfer window blends sport and business like never before, with scouts, agents and sporting directors determining whether deals succeed or fall apart

SCOUTING

Objective: Identify suitable player in required position



*England star **Jude Bellingham,** now at Real Madrid, identified by **Borussia Dortmund,** aged 17 – German club regarded as benchmark for modern player recruitment*

Who is involved?

- Scouts
- Recruitment analysts
- Sporting director
- Manager

Methodology

- Combines live scouting and video analysis with extensive use of data platforms such as ***Hudl*** and ***StatsBomb*** – who support more than 200,000 teams worldwide, providing player insights, tactical analysis and performance evaluation

Human element – player beyond data analytics

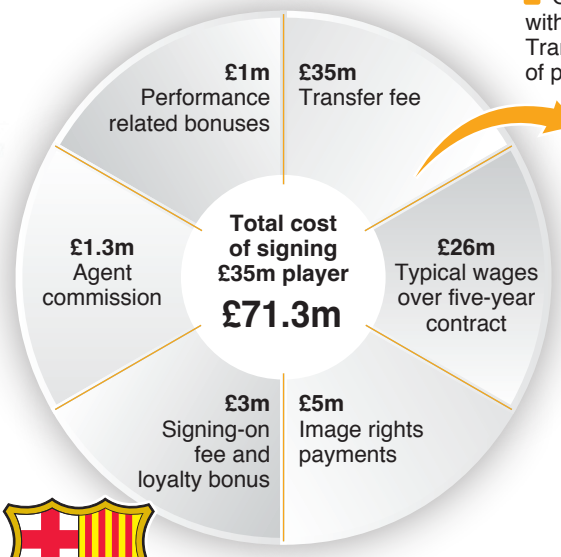
- Consideration of character, personality and team compatibility

FINANCE

Objective: *Negotiate affordable fee*

- **Early contact:** Assessment of player interest and evaluation of selling club's stance
- **Transfer fee:** Initial bid often followed by counter offers before final package agreed

Example transfer agreement:
Complex structure of modern football



- **Payment:** Fully funded upfront fees are rare, with clubs increasingly structuring deals in instalments to align costs with future revenue

*In 2025, Barcelona's latest financial report revealed €159m in outstanding transfer fees for players including **Ferran Torres** (signed in 2021), **Robert Lewandowski** and **Raphinha** (both 2022)*

REGULATIONS

Objective: *Are we allowed to sign player?*

Financial implications

- Clubs must ensure transfers comply with domestic league and UEFA financial rules. Transfer fees are typically amortised – spread across length of player's contract – for accounting purposes

Chelsea have used amortisation as transfer strategy

Amortisation of £35m player (five-year contract)

Illustrative total commitment	Annual cost to club accounts	Selling player crystallises remaining book value
Fee + wages £61m	£12.2m	*£35m player sold after three years for £20m = £6m accounting profit (book value £14m)*
	£7m fee (amortised) + £5.2m wages	

Premier League Squad Cost Ratio *(introduced 2026-27)*

Limits annual on-pitch spending to **85%** of football revenue

UEFA squad cost rule **70%**



MEDIA

Objective: *Control narrative to protect reputation*

Buying club · Selling club · Player · Agent

Strategic leaks create leverage, pressuring clubs to raise offers and influence supporter opinion



MEDICAL

Objective:
Due diligence of asset

What is involved?

- Physical assessments ensure deal is viable
- MRI scans, muscle screening and VO_2 max tests are designed to uncover underlying risks
- **Failed medicals can derail transfer**

ANNOUNCEMENT: Contracts signed, player registered and commercial campaigns launched

Sources: YouTube (The Long Play), Premier League, BBC
Pictures: Pexels (Artem Podrez), Getty Images © GRAPHIC NEWS