

COMPANY REGISTRATION NUMBER: SC552977
CHARITY REGISTRATION NUMBER: SC047700

Biggar Rugby Football Club
Company Limited by Guarantee
Financial Statements
For the year ended
31 March 2026

I.A.STEWART & CO
Chartered Accountants & statutory auditor
The Mechanics Workshop
New Lanark
ML11 9DB

Biggar Rugby Football Club

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2026

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Biggar Rugby Football Club

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2026

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2026.

Reference and administrative details

Registered charity name	Biggar Rugby Football Club
Charity registration number	SC047700
Company registration number	SC552977
Principal office and registered office	The Mechanics Workshop New Lanark ML11 9DB

The trustees

Mr D C Low	
Mr G Young	
Mr I Conn	(Resigned 6 June 2025)
Mrs M Dunlop	
Mr F Campbell	
Mr J Orr	
Mr K Fulton	(Appointed 25 June 2025)

The above trustees served the company as directors during the period.

Auditor	I.A.Stewart & Co Chartered Accountants & statutory auditor The Mechanics Workshop New Lanark ML11 9DB
Bankers	Royal Bank of Scotland 104 High Street Biggar ML12 6DH

Biggar Rugby Football Club

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Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2026

Structure, governance and management

Biggar Rugby Football Club is a company limited by guarantee and a registered charity. The company was incorporated on 20th December 2016 and achieved charitable status on 1st September 2017.

The charity is constituted by Articles of Association and the structure of the club comprises:

Members - comprising

(a) voting members, who have the right to attend the AGM (and any general meeting) and have various powers under these Articles and the Companies Act, particularly in electing people to serve as Trustees and taking decisions in relation to any changes to these articles and

(b) non-voting members, who have the right to attend the AGM (and any general meeting), but not to vote: and

Trustees - who hold regular meetings between each AGM, set the strategy and policy of the Club.

Management Committee - due to the size of the club the day to day management is under the control of the management committee who generally control and supervise the activities of the club. The club treasurer who is not a trustee but is responsible for monitoring its financial position, chairs a finance group consisting of the President and the Club Manager and they report regularly to the management committee and trustees on financial matters.

Recruitment and appointment of trustees

The trustees have the power to appoint any person to be a trustee either to fill a casual vacancy or as an addition to the existing trustees. The permanent appointment of new trustees must be ratified by the voting members in general meeting. New trustees who are invited to join are provided with appropriate guidance in relation to their responsibilities.

Risk Management and Health and Safety

The trustees have Standard Operating Procedures and Risk Assessments for outdoor activities. Trained first aid persons are present at all training sessions and on match days. There is financial risk in ensuring the club has sufficient funds to continue in operation. The trustees have budgets in place to minimise this risk and have strict procedural policies to ensure adherence to the operating budget. These along with other procedural and management policies are reviewed on an ongoing basis.

Biggar Rugby Football Club

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Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2026

Objectives and activities

To advance the public participation in sport, particularly the sport of Rugby Union Football, so as to improve the health and well-being of a wide range of participants.

To provide, develop, manage and promote recreational facilities and related recreational activities available to the public generally.

To provide education, coaching and training through life-long learning in relation to sports, fitness, first aid and related skills to broaden the development of individual capabilities of children, youths, young adults and adults, and

To work with those involved in sport, particularly the sport of Rugby Union Football, in relation to all or any of these Charitable Purposes.

Achievements and performance

As in the previous reporting period this year has seen us have another successful trading year. This is the first year when we have not had significant levels of grant expenditure going through the accounts and should represent a normal trading year.

This year our specific grant income has been more limited with grants from the SRU-Scottish Gas Net Zero fund assisting with some further improvements to the clubhouse, a grant from the Loaningdale Trust towards a sprayer and a grant from the Clyde Wind Farm Fund towards our line marking robot.

Our turnover in the last 12 months was £720,000 and this should be more reflective of future years, Biggar RFC Ltd. our wholly owned trading company also saw an increased level of turnover to £112,000

All our areas of trading and income generation worked well and are closely monitored to ensure they continue to operate efficiently. The popularity of the gym remains high with new members joining on a regular basis although as expected some leave after a short period. We have again invested in some new equipment and the classes run by the PT's continue to generate a steady income stream.

Membership income has again increased and levels throughout the club are steady, gym membership has increased slightly and is proving to be a valuable asset to the club, both for our players and the income it generates.

We have seen an increased use of the clubhouse and have continued to invest in the property to maintain standards and improve functionality and its letting ability, which is in turn increasing its popularity. We are still looking for increased daytime use but letting space to Biggar Bridge Club has proven worthwhile.

Where possible we have supported other local charitable organisations with small donations and also using the facility free of charge, one such event was The Wooden Spoon Society whom we hosted for a couple of rugby matches, and a fund-raising dinner.

With our ladies and men's teams in the top two leagues in Scotland we appreciate and invest the financial support we receive from the SRU into player welfare and development. This year we have received further financial support targeted at our youth players which is helping them to develop further through professional coaching.

In addition, the SRU continue to support our Development Officer programme working in the Biggar and Carluke areas at both Primary & Secondary level.

The support from both the club and the community in terms of volunteers remains strong, and we have

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Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2026

witnessed active support across all the teams from many of the club's members, thus embodying the club motto of One Club - One Family.

The trustees and management committee recognise the invaluable support of members and parents of our youth section in ensuring that these sections of the club continue to thrive and provide a stream of players into the senior teams.

The management committee and trustees give their time to manage the overall affairs of the club. We estimate around 3,000 hours has been spent by the 20+ committee members and 6 trustees in the management of the club in the last 12 months.

We don't keep a detailed record of the vast number of hours that our ground staff, maintenance team, coaches, team managers and parent helpers contribute but from our knowledge that this is a group of over 75 people who are generally active at the club a minimum of twice per week and in some cases 3-4 times per week. Therefore, volunteering hours across the whole club will easily be in excess of 25,000 hours.

Financial review

After generating a surplus last year, it's very pleasing that we can again report a good trading position from the last 12 months activities and generation of another surplus.

We continue to earmark a significant amount of our income for our Development and Academy programmes that benefit the youth sections of the club, and this is where our largest membership base exists.

The shop on the High Street continues to trade reasonably well and this year shows a small surplus

We are in the process of switching to new banking system, still with RBS but one more suited to our turnover and which gives better protection for the club's funds.

The finance group monitor the club's financial position on a regular basis and we have brought in additional processes to ensure we comply with good governance procedures.

We still have some external works to do and whilst not part of the Phase 3 project which has now been completed, we have set aside approx. £5k for these works.

Biggar RFC Limited, became VAT registered in Oct 2025.

Reserves policy

Our previous reserves policies had been set aside to allow the Project Team to access the reserves for completion of the Phase 3 project.

We have now been able to re-establish a general reserve fund and are also starting to build a reserve fund for gym equipment as we anticipate there being a need to replace and upgrade various pieces of equipment on a regular basis.

On behalf of the Trustees, Management Committee and all members, thanks to everyone who have contributed and made this a year such a success for Biggar Rugby Football Club.

Plans for future periods

The Trustees plan to continue to develop and improve the club facilities and to encourage increased membership especially among young persons.

Biggar Rugby Football Club

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Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2026

Lead Trustee Report

It doesn't seem like a year since I re-entered the Trustee world at the Club, this following the untimely passing of Ian Conn. Sadly, since that time, we have lost other members of our family and it's more than appropriate for the Trustees to remember and recognise their contributions on an occasion such as this. All are missed.

There is no question that people are the heartbeat of the Club: no matter whether player, volunteer or supporter, you are all fundamental and critical elements of what makes this Club what it is. Both the Trustees and the Management Committee recognise the value and strength of your inputs - even the not so positive ones!

As the Trustees have noted elsewhere, what you see at Hartree Mill Sports Ground today is testament to the hard work, the perseverance and resilience of those at the Club as we have all strived to ensure and enable what must be, arguably, one of the best community focused sporting organisations operating in Scotland today. Looking back, the transformation from 1975 to the present operation has been a truly significant and wonderful one.

We should all be very, very proud.

Over the past year, while day to day operations resided primarily with the Management Committee and Club Officers, the Trustees' principal focus has been on finance, governance structures and a review of the current Strategic Vision 2022-2029 framework. Significant, ongoing progress has been made on all:-

- As Treasurer, Nigel has done a sterling job and, as in the previous reporting period, this year has seen us have another successful trading year. It's very pleasing that he can again report generation of another surplus.

- As Secretary, Mike has performed an often thankless task, often under additional pressure due to operating procedures that haven't necessarily been as fit for purpose as they perhaps should have been. Progress is being made however - ironically at the same time as Mike is passing on his mantle! - the Club's Strategic Vision first saw light in its current form in 2018 and through the ongoing seeking of Members views, has provided the framework for the strategic growth and development objectives of the Club. The latest review concluded on 26th April this year.

With regard to what, hopefully, will become the 2026-2033 Strategic Vision, the outcomes of the recent review have been provided as a separate document for the AGM. As such, you will no doubt be pleased to hear that I am not intending to repeat all that's contained there, here. However, a short summary would highlight that respondents would like to see:-

- Further improvements to spectator viewing areas, car parking facilities and the development of an all-weather/indoor training area(s)

- A restructured coaching identification and development process, this alongside a strengthened youth development commitment and improved player retention policies. The objectives being to have all teams playing at the highest possible levels on a more consistent and skilled basis.

- An improvement to how the Club communicates with its Members. - greater clarity around the roles, duties and time commitment requirements of the various volunteering opportunities at the Club.

- A strengthened "One Club, One Family" approach incorporating such as stronger, shared integration across the Club and more inclusive, whole-club events.

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Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2026

With Members' agreement, the Trustees will now move to refresh and re-issue the Strategic Vision document.

And finally, on behalf of the Trustees, can I offer our appreciation and thanks to everyone who has contributed and made this year such a success for Biggar Rugby Football Club.

Keith Fulton

Mr Keith Fulton

Biggar Rugby Football Club

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Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2026

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' 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 charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

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 applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2026

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 9 June 2026 and signed on behalf of the board of trustees by:

Mr Keith Fulton

Mr K Fulton
Trustee

Biggar Rugby Football Club

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Independent Auditor's Report to the Members of Biggar Rugby Football Club

Year ended 31 March 2026

Opinion

We have audited the financial statements of Biggar Rugby Football Club (the 'charity') for the year ended 31 March 2026 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2026 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Biggar Rugby Football Club

Company Limited by Guarantee

Independent Auditor's Report to the Members of Biggar Rugby Football Club (continued)

Year ended 31 March 2026

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Biggar Rugby Football Club

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Independent Auditor's Report to the Members of Biggar Rugby Football Club *(continued)*

Year ended 31 March 2026

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Biggar Rugby Football Club

Company Limited by Guarantee

Independent Auditor's Report to the Members of Biggar Rugby Football Club (continued)

Year ended 31 March 2026

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, included, but were not limited to the following:

- Ensuring that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations.
- Understanding and evaluating the design and implementation of management's controls in place to prevent and detect irregularities.
- Challenging assumptions and judgements made by management in their significant accounting estimates, in particular in relation to accruals and deferred income, and assessing whether they were indicative of potential bias.
- Assessing the extent of compliance with laws and regulations through making enquiries of management, reading minutes of meetings of those charged with governance and inspection of legal correspondence.
- Testing journal entries to identify unusual transactions and investigation of the rationale behind significant or unusual transactions to address the risk of fraud through management bias and override of controls.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence. Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

Biggar Rugby Football Club

Company Limited by Guarantee

Independent Auditor's Report to the Members of Biggar Rugby Football Club *(continued)*

Year ended 31 March 2026

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Biggar Rugby Football Club

Company Limited by Guarantee

Independent Auditor's Report to the Members of Biggar Rugby Football Club *(continued)*

Year ended 31 March 2026

I A Stewart & Co Limited is eligible to act as auditor in terms of section 1212 of the Companies Act 2006.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Alan Kerr

Mr Alan Kerr (Senior Statutory Auditor)

For and on behalf of
I.A.Stewart & Co
Chartered Accountants & statutory auditor
The Mechanics Workshop
New Lanark
ML11 9DB

9 June 2026

Biggar Rugby Football Club**Company Limited by Guarantee****Statement of Financial Activities
(including income and expenditure account)****Year ended 31 March 2026**

			2026		2025
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	127,086	24,437	151,523	595,815
Charitable activities	6	364,676	6,490	371,166	329,971
Other trading activities	7	202,638	—	202,638	37,501
Investment income	8	995	—	995	3,856
Total income		<u>695,395</u>	<u>30,927</u>	<u>726,322</u>	<u>967,143</u>
Expenditure					
Expenditure on raising funds:					
Costs of other trading activities	9	154,203	—	154,203	12,468
Expenditure on charitable activities	10,11	563,426	—	563,426	384,328
Total expenditure		<u>717,629</u>	<u>—</u>	<u>717,629</u>	<u>396,796</u>
Net income and net movement in funds		<u>(22,234)</u>	<u>30,927</u>	<u>8,693</u>	<u>570,347</u>
Transfers between funds	15	<u>20,291</u>	<u>(20,291)</u>	<u>—</u>	<u>—</u>
Net movement in funds		<u>(1,943)</u>	<u>10,636</u>	<u>8,693</u>	<u>570,347</u>
Reconciliation of funds					
Total funds brought forward		1,681,150	—	1,681,150	1,110,803
Total funds carried forward		<u>1,679,207</u>	<u>10,636</u>	<u>1,689,843</u>	<u>1,681,150</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 18 to 29 form part of these financial statements.

Biggar Rugby Football Club**Company Limited by Guarantee****Statement of Financial Position****31 March 2026**

	Note	2026 £	2025 £
Fixed assets			
Tangible fixed assets	16	1,637,830	1,635,281
Investments	17	100	100
		<u>1,637,930</u>	<u>1,635,381</u>
Current assets			
Stocks	19	16,323	11,244
Debtors	20	4,859	22,677
Cash at bank and in hand		54,534	112,952
		<u>75,716</u>	<u>146,873</u>
Creditors: amounts falling due within one year	21	<u>22,193</u>	<u>93,054</u>
Net current assets		53,523	53,819
Total assets less current liabilities		1,691,453	1,689,200
Creditors: amounts falling due after more than one year	22	<u>1,610</u>	<u>8,050</u>
Net assets		<u>1,689,843</u>	<u>1,681,150</u>
Funds of the charity			
Restricted funds		10,636	—
Unrestricted funds		1,679,207	1,681,150
Total charity funds	25	<u>1,689,843</u>	<u>1,681,150</u>

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

These financial statements were approved by the board of trustees and authorised for issue on 9 June 2026, and are signed on behalf of the board by:

Mr Keith Fulton

Mr K Fulton
Trustee

The notes on pages 18 to 29 form part of these financial statements.

Biggar Rugby Football Club**Company Limited by Guarantee****Statement of Cash Flows****Year ended 31 March 2026**

	2026	2025
	£	£
Cash flows from operating activities		
Net income	8,693	570,347
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	51,176	30,966
Other interest receivable and similar income	(995)	(3,856)
Interest payable and similar charges	2,835	2,095
Loss on disposal of heritage assets	—	2,880
<i>Changes in:</i>		
Stocks	(5,079)	2,847
Trade and other debtors	17,818	4,930
Trade and other creditors	(70,861)	41,664
Cash generated from operations	3,587	651,873
Interest paid	(2,835)	(2,095)
Interest received	995	3,856
Net cash from operating activities	<u>1,747</u>	<u>653,634</u>
Cash flows from investing activities		
Purchase of tangible assets	(53,724)	(993,727)
Proceeds from sale of tangible assets	—	2,880
Proceeds from sale of heritage assets	—	(2,880)
Net cash used in investing activities	<u>(53,724)</u>	<u>(993,727)</u>
Cash flows from financing activities		
Payments of finance lease liabilities	(6,440)	(6,439)
Net cash used in financing activities	<u>(6,440)</u>	<u>(6,439)</u>
Net decrease in cash and cash equivalents	(58,417)	(346,532)
Cash and cash equivalents at beginning of year	112,952	459,484
Cash and cash equivalents at end of year	<u>54,535</u>	<u>112,952</u>

The notes on pages 18 to 29 form part of these financial statements.

Biggar Rugby Football Club

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2026

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in Scotland and a registered charity in Scotland. The address of the registered office is The Mechanics Workshop, New Lanark, ML11 9DB.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Consolidation

The entity has taken advantage of the option not to prepare consolidated financial statements contained in Section 398 of the Companies Act 2006 on the basis that the entity and its subsidiary undertakings comprise a small group.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The trustees are of the opinion that there are no matters of significant judgements, estimates or assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities in the next financial year.

Taxation

Biggar Rugby Football Club is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is registered for VAT.

Biggar Rugby Football Club

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2026

3. Accounting policies *(continued)*

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment. The designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the funds.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.
- income from trading activities is accounted for when earned.

Biggar Rugby Football Club

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2026

3. Accounting policies *(continued)*

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold property	- 0% - 10% reducing balance
Plant and machinery	- 15% reducing balance

Investments

Fixed asset investments are initially recorded at cost, and subsequently stated at cost less any accumulated impairment losses.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

Biggar Rugby Football Club

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2026

3. Accounting policies *(continued)*

Stocks

Stocks are measured at the lower of cost and estimated selling price less costs to complete and sell. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing the stock to its present location and condition. Stocks of sports and expendable equipment for use by the charity in providing services are debited to the profit and loss in line with usage.

Finance leases and hire purchase contracts

Assets held under finance leases and hire purchase contracts are recognised in the statement of financial position as assets and liabilities at the lower of the fair value of the assets and the present value of the minimum lease payments, which is determined at the inception of the lease term. Any initial direct costs of the lease are added to the amount recognised as an asset.

Lease payments are apportioned between the finance charges and reduction of the outstanding lease liability using the effective interest method. Finance charges are allocated to each period so as to produce a constant rate of interest on the remaining balance of the liability.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Investments are measured at cost less impairment.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution pension plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided.

Biggar Rugby Football Club

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2026

4. Limited by guarantee

The Liability of the members is limited. Every member of the club undertakes to contribute such amount as may be required (not exceeding £1) to the property of the Club if it should be wound up whilst he, she or it is a member or within one year after he, she or it ceases to be a member (for whatever reason), for payment of its debts and liabilities contracted before he, she or it ceases to be a member, and of the cost, charges and expenses of winding up.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2026 £
Donations			
Donations	61,373	—	61,373
Grants			
Grants receivable	65,713	24,437	90,150
	<u>127,086</u>	<u>24,437</u>	<u>151,523</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Donations			
Donations	44,803	—	44,803
Grants			
Grants receivable	43,207	507,806	551,012
	<u>88,010</u>	<u>507,806</u>	<u>595,815</u>

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2026 £
Subscriptions	136,288	—	136,288
Sponsorship	84,157	—	84,157
Gate income	2,987	—	2,987
Catering income	52,796	—	52,796
Development camps	16,769	—	16,769
Tour income	15,915	—	15,915
International ticket sales	9,692	—	9,692
Shop sales	23,689	—	23,689
Brick sales	—	6,490	6,490
Gym Classes	22,383	—	22,383
	<u>364,676</u>	<u>6,490</u>	<u>371,166</u>

Biggar Rugby Football Club

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2026

6. Charitable activities *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Subscriptions	115,829	—	115,829
Sponsorship	105,147	—	105,147
Gate income	3,900	—	3,900
Catering income	26,298	—	26,298
Development camps	14,243	—	14,243
Tour income	—	—	—
International ticket sales	15,994	—	15,994
Shop sales	23,873	—	23,873
Brick sales	—	17,638	17,638
Gym Classes	7,049	—	7,049
	<u>312,333</u>	<u>17,638</u>	<u>329,971</u>

7. Other trading activities

	Unrestricted Funds £	Total Funds 2026 £	Unrestricted Funds £	Total Funds 2025 £
Parking income	—	—	900	900
Fundraising events	169,981	169,981	15,090	15,090
Lotteries and raffles	19,745	19,745	19,629	19,629
Other income from other trading activities	12,912	12,912	1,882	1,882
	<u>202,638</u>	<u>202,638</u>	<u>37,501</u>	<u>37,501</u>

8. Investment income

	Unrestricted Funds £	Total Funds 2026 £	Unrestricted Funds £	Total Funds 2025 £
Bank interest receivable	995	995	3,856	3,856

9. Costs of other trading activities

	Unrestricted Funds £	Total Funds 2026 £	Unrestricted Funds £	Total Funds 2025 £
Costs of other trading activities - Membership schemes and social lotteries	5,800	5,800	6,000	6,000
Costs of other trading activities - Staging events	148,403	148,403	6,468	6,468
	<u>154,203</u>	<u>154,203</u>	<u>12,468</u>	<u>12,468</u>

Biggar Rugby Football Club

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2026

10. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2026 £	Unrestricted Funds £	Total Funds 2025 £
Club activities	551,551	551,551	374,579	374,579
Support costs	11,875	11,875	9,750	9,749
	<u>563,426</u>	<u>563,426</u>	<u>384,329</u>	<u>384,328</u>

11. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2026 £	Total fund 2025 £
Club activities	551,551	–	551,551	374,579
Governance costs	–	11,875	11,875	9,749
	<u>551,551</u>	<u>11,875</u>	<u>563,426</u>	<u>384,328</u>

12. Net income

Net income is stated after charging/(crediting):

	2026 £	2025 £
Depreciation of tangible fixed assets	51,176	30,966
Loss on disposal of heritage assets	–	2,880
Fees payable for the audit of the financial statements	3,000	3,000
Fees paid to the auditor for other services	<u>8,395</u>	<u>6,269</u>

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2026 £	2025 £
Wages and salaries	96,674	94,157
Social security costs	–	1,552
Employer contributions to pension plans	<u>1,542</u>	<u>1,387</u>
	<u>98,216</u>	<u>97,096</u>

The average head count of employees during the year was 6 (2025: 7). The average number of full-time equivalent employees during the year is analysed as follows:

	2026 No.	2025 No.
Number of staff	<u>6</u>	<u>7</u>

No employee received employee benefits of more than £60,000 during the year (2025: Nil).

Biggar Rugby Football Club

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2026

14. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

No expenses were paid to the trustees.

15. Transfers between funds

Transfers between funds at the year end, assets totalling £20,291 (2025: £942,768), purchased from restricted funds, were transferred to the unrestricted fund to reflect that the assets are available for the use of the club generally and carry no further restriction to their use.

16. Tangible fixed assets

	Land and buildings £	Plant and machinery £	Total £
Cost			
At 1 Apr 2025	1,409,801	304,696	1,714,497
Additions	20,838	32,886	53,724
At 31 Mar 2026	<u>1,430,639</u>	<u>337,582</u>	<u>1,768,221</u>
Depreciation			
At 1 Apr 2025	22,190	57,026	79,216
Charge for the year	11,079	40,096	51,175
At 31 Mar 2026	<u>33,269</u>	<u>97,122</u>	<u>130,392</u>
Carrying amount			
At 31 Mar 2026	<u>1,397,370</u>	<u>240,460</u>	<u>1,637,830</u>
At 31 Mar 2025	<u>1,387,611</u>	<u>247,670</u>	<u>1,635,281</u>

Finance leases and hire purchase contracts

Included within the carrying value of tangible fixed assets are the following amounts relating to assets held under finance leases or hire purchase agreements:

	Plant and machinery £
At 31 Mar 2026	<u>22,790</u>
At 31 Mar 2025	<u>26,882</u>

Biggar Rugby Football Club**Company Limited by Guarantee****Notes to the Financial Statements** *(continued)***Year ended 31 March 2026****17. Investments**

	Shares in group undertaking s £
Cost or valuation	
At 1 Apr 2025 and 31 Mar 2026	100
Impairment	
At 1 Apr 2025 and 31 Mar 2026	—
Carrying amount	
At 31 Mar 2026	100
At 31 Mar 2025	100

All investments shown above are held at valuation.

18. Investment entities**Subsidiaries and other investments**

The charity owns 100% of the issued share capital of Biggar RFC Ltd, a trading company incorporated in Scotland (SC557268). The registered office is The Mechanics Workshop New Lanark ML11 9DB.

The charity is not required to prepare group accounts and the value attributed to this undertaking in the company's financial statements is £100 (see note 17).

19. Stocks

	2026 £	2025 £
Finished goods and goods for resale	16,323	11,244

20. Debtors

	2026 £	2025 £
Prepayments and accrued income	—	13,260
Other debtors	4,859	9,417
	4,859	22,677

Biggar Rugby Football Club**Company Limited by Guarantee****Notes to the Financial Statements** *(continued)***Year ended 31 March 2026****21. Creditors: amounts falling due within one year**

	2026	2025
	£	£
Accruals and deferred income	1,766	70,290
Social security and other taxes	5,077	288
Obligations under finance leases and hire purchase contracts	6,440	6,440
Other creditors	8,910	16,036
	<u>22,193</u>	<u>93,054</u>

22. Creditors: amounts falling due after more than one year

	2026	2025
	£	£
Obligations under finance leases and hire purchase contracts	<u>1,610</u>	<u>8,050</u>

23. Deferred income

	2026	2025
	£	£
At 1 April 2025	70,290	31,515
Amount released to income	(70,290)	(16,515)
Amount deferred in year	1,766	55,290
At 31 March 2026	<u>1,766</u>	<u>70,290</u>

Deferred income is income received during the period which will be expended in later periods.

24. Pensions and other post retirement benefits**Defined contribution pension plans**

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £1,542 (2025: £1,387).

The amount outstanding at the year end is £710 (2025: £291).

25. Analysis of charitable funds**Unrestricted funds**

	At 1 Apr 2025	Income	Expenditure	Transfers	At 31 Mar 2026
	£	£	£	£	£
General funds	<u>1,681,150</u>	<u>695,395</u>	<u>(717,629)</u>	<u>20,291</u>	<u>1,679,207</u>

	At 1 Apr 2024	Income	Expenditure	Transfers	At 31 Mar 2025
	£	£	£	£	£
General funds	<u>693,479</u>	<u>441,700</u>	<u>(396,797)</u>	<u>942,768</u>	<u>1,681,150</u>

Biggar Rugby Football Club

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2026

25. Analysis of charitable funds *(continued)*

General fund - holds the balances available to the charity for its day to day operation.

Restricted funds

	At 1 Apr 2025	Income	Expenditure	Transfers	At 31 Mar 2026
	£	£	£	£	£
Redevelopment	—	30,927	—	(20,291)	10,636

	At 1 Apr 2024	Income	Expenditure	Transfers	At 31 Mar 2025
	£	£	£	£	£
Redevelopment	417,324	525,444	—	(942,768)	—

Redevelopment fund - holds the balance available to the charity for this specific area of work within the club.

26. Contributions made by volunteers

Biggar Rugby Football Club benefits greatly from the involvement and enthusiastic support of its volunteers who give their time and talents willingly for the benefit of the Charity. In accordance with accounting standards, the economic contribution of general volunteers is not measured in the accounts.

Biggar Rugby Football Club

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2026

27. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2026 £
Tangible fixed assets	1,637,830	—	1,637,830
Investments	100	—	100
Current assets	65,080	10,636	75,716
Creditors less than 1 year	(22,193)	—	(22,193)
Creditors greater than 1 year	(1,610)	—	(1,610)
Net assets	1,679,207	10,636	1,689,843

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Tangible fixed assets	1,635,281	—	1,635,281
Investments	100	—	100
Current assets	146,873	—	146,873
Creditors less than 1 year	(93,054)	—	(93,054)
Creditors greater than 1 year	(8,050)	—	(8,050)
Net assets	1,681,150	—	1,681,150

28. Analysis of changes in net debt

	At 1 Apr 2025 £	Cash flows £	At 31 Mar 2026 £
Cash at bank and in hand	112,952	(58,418)	54,534
Debt due within one year	(6,440)	—	(6,440)
Debt due after one year	(8,050)	6,440	(1,610)
	98,462	(51,978)	46,484

29. Charges on assets

Creditors include net obligations under finance lease and hire purchase contracts which are secured of £8,049 (2025: £14,489).

30. Related parties

During the year £32,000 (2025: £34,233) was donated to the charity by Biggar RFC Ltd a trading subsidiary owned by the charity.

Biggar Rugby Football Club

Company Limited by Guarantee

Management Information

Year ended 31 March 2026

The following pages do not form part of the financial statements.

Biggar Rugby Football Club**Company Limited by Guarantee****Detailed Statement of Financial Activities****Year ended 31 March 2026**

	2026	2025
	£	£
Income and endowments		
Donations and legacies		
Donations	61,373	44,803
Grants receivable	90,150	551,012
	<u>151,523</u>	<u>595,815</u>
Charitable activities		
Subscriptions	136,288	115,829
Sponsorship	84,157	105,147
Gate income	2,987	3,900
Catering income	52,796	26,298
Development camps	16,769	14,243
Tour income	15,915	—
International ticket sales	9,692	15,994
Shop sales	23,689	23,873
Brick sales	6,490	17,638
Gym Classes	22,383	7,049
	<u>371,166</u>	<u>329,971</u>
Other trading activities		
Parking income	—	900
Fundraising events	169,981	15,090
Lotteries and raffles	19,745	19,629
Other income from other trading activities	12,912	1,882
	<u>202,638</u>	<u>37,501</u>
Investment income		
Bank interest receivable	995	3,856
	<u>995</u>	<u>3,856</u>
Total income	<u><u>726,322</u></u>	<u><u>967,143</u></u>

Biggar Rugby Football Club**Company Limited by Guarantee****Detailed Statement of Financial Activities** *(continued)***Year ended 31 March 2026**

	2026	2025
	£	£
Expenditure		
Costs of other trading activities		
Prizes	5,800	6,000
Purchases	–	6,468
Events	148,403	–
	<u> </u>	<u> </u>
Expenditure on charitable activities		
Catering purchases	39,143	19,611
Wages and salaries	96,674	94,157
Employer's NIC	–	1,552
Pension costs	1,542	1,387
Rates and water	226	–
Light and heat	24,108	19,924
Repairs and maintenance	33,531	963
Insurance	10,880	12,093
Cleaning	21,784	18,776
Pitch expenses	20,259	12,835
Equipment expenses	24,969	17,701
Travel expenses	30,857	37,075
Self-employed services	90,445	44,659
Accountancy Fees	11,395	9,269
Legal and professional fees	480	480
Telephone	2,038	1,001
Printing and stationery	3,853	5,125
Depreciation	51,177	30,966
Bank Charges	2,835	2,095
Profit/Loss on sale of assets	–	2,880
Tour costs	17,045	–
International tickets	10,397	14,510
Shop costs	29,263	23,987
Other clubhouse costs	8,844	5,516
Sundry expenses	6,072	3,613
Hire purchase charges	534	534
Irrecoverable input vat	18,778	–
IT expenditure	5,094	3,509
Donations	1,203	110
	<u>563,426</u>	<u>384,328</u>
	<u> </u>	<u> </u>
Total expenditure	717,629	396,796
	<u> </u>	<u> </u>
Net income	8,693	570,347
	<u> </u>	<u> </u>