

Charity registration number SC054256 (Scotland)

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 APRIL 2026

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

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DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

CHAIR'S INTRODUCTION

FOR THE PERIOD ENDED 30 APRIL 2026

This year has been a significant period for Dunfermline Rugby Football Club, marked by continued growth, strengthening participation, and the further development of our player pathway.

Key highlights included:

- Sustained growth across Minis and Youth sections, with over 280 players involved from U6–U18, demonstrating a strong and healthy pipeline for the future of the club
- A wide-ranging and high-quality rugby programme, including over 130 youth fixtures, regular Mini fixtures and festivals, and the successful delivery of an U16 international tour to Spain
- Continued development of the girls' and women's game, including the introduction of a Mini Girls section and increased participation across Youth age groups

Beyond activity on the pitch, the club has continued to deliver meaningful community impact. Sunday morning Mini rugby remains a cornerstone of the club, bringing together players, families, and volunteers, while wider opportunities such as festivals, touring, and professional matchday experiences help to inspire and retain players at all levels.

We remain committed to our role as a community-focused rugby club, supporting participation, development, and inclusion across all age groups and backgrounds, and ensuring that there is a clear and sustainable pathway from Minis through to senior rugby.

The Trustees would like to thank all players, volunteers, members, sponsors, and partners for their continued support. Their contribution remains essential to the ongoing success, sustainability, and growth of Dunfermline Rugby Football Club.

Greg Robertson

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Greg Robertson

Chairman

13-08-26
Date:

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

TRUSTEES' REPORT

FOR THE PERIOD ENDED 30 APRIL 2026

The trustees present their annual report and financial statements for the period ended 30 April 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the club's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by 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)".

Annual Snapshot (2025/26)

Participation

- Mini Players (U6–U12): 123
- Youth Players (U13–U18): 165
- Senior Players: (over 18s): 103

Activity Levels

- Total Matches Played (Club-wide): 200
- Youth Matches: 136
- Mini Fixtures & Festivals: 24 fixtures + 4 festivals
- Senior Fixtures: 36 fixtures

Coaching & Volunteers

- Total Coaches: 46
- Total Team Managers: 16

“These figures highlight the scale of participation, volunteer contribution, and community impact delivered by Dunfermline Rugby Football Club across the 2025/26 season.”

Objectives and activities

The club's aims are to advance public participation in the sport of Rugby Union Football and to improve the health and well-being of a wide range of participants.

Achievements and performance

Year in Review

On the Pitch

Senior Rugby

The Senior Section continues to play a central role within Dunfermline Rugby Football Club, providing opportunities for players across a range of abilities and experience levels.

During the 2025/26 season, the club successfully fielded three senior men's squads, demonstrating both the depth of playing resources and the strength of player retention within the club.

This structure ensures a clear and sustainable pathway for players progressing from Youth rugby into the senior game, while also supporting participation for those returning to or new to rugby.

Player Participation & Squad Depth

The club continues to maintain a strong senior playing group, supported by regular training and matchday participation across all three teams. This depth has enabled the club to consistently fulfil fixtures and remain competitive across both national and regional competitions.

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

TRUSTEES' REPORT (CONTINUED)

FOR THE PERIOD ENDED 30 APRIL 2026

Fixtures & Competitions

- **1st XV** competed in National League Division 4, facing strong opposition on a weekly basis and continuing to develop within a competitive national structure.
- **2nd XV** competed in Caledonia Midlands Division 3, providing an important bridge between performance and development rugby.
- **Development Squad (Spirit of Rugby)** took part in six spirit of Rugby festivals throughout the season, designed to promote inclusive, social, and developmental rugby.

The Spirit of Rugby programme continues to play an important role in:

- Supporting player retention
- Providing game time for developing and returning players
- Ensuring rugby remains accessible at all levels

Support & Engagement

The Senior Section continues to benefit from the strong and consistent support of members, supporters, and club patrons, both at home fixtures at McKane Park and on the road.

This support plays a vital role in:

- Creating a positive matchday environment
- Strengthening the connection between playing and non-playing members
- Reinforcing the club's identity and sense of community

Summary

The ability to consistently field three senior teams is a significant achievement and reflects the strength and stability of the playing group.

With a clear pathway from Youth rugby, a competitive 1st XV presence at national level, and inclusive opportunities through the 2nd XV and Development Squad, the Senior Section continues to provide a well-balanced and sustainable rugby offering.

What This Means for the Club

The strength of the Senior Section is critical to the overall health and sustainability of Dunfermline Rugby Football Club. The ability to operate three teams ensures that players of all abilities have a place within the club, supporting both retention and recruitment.

A clear progression route from Youth into senior rugby reinforces the effectiveness of the club's development pathway, while participation in programmes such as Spirit of Rugby demonstrates a continued commitment to inclusion and accessibility.

Importantly, strong supporter and patron engagement around the senior teams helps maintain the club's identity and community presence, ensuring that rugby at Dunfermline RFC remains both competitive and community focused.

Youth Rugby (U13–U18 Boys and Girls)

With 165 players representing the club across U13–U18 age groups, Youth Rugby continues to play a vital role in the strength and future of Dunfermline Rugby Football Club.

Across the 2025/26 season, 130 boys and 35 girls pulled on a Dunfermline jersey, reflecting strong progression from the Mini section and sustained engagement through the teenage years. These figures highlight the ongoing success of the club's development pathway from Minis through to Youth rugby.

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

TRUSTEES' REPORT (CONTINUED)

FOR THE PERIOD ENDED 30 APRIL 2026

Fixtures & Competitions

During the season, youth teams played a combined total of 136 matches, alongside participation in six festivals and tournaments. The club also successfully delivered an international touring opportunity for the U16 squad, who travelled to Spain.

Of the 136 fixtures, 30 were played by girls' teams, highlighting continued development within the girls' game. This level of activity provides regular opportunities for players to develop their skills, compete, and enjoy rugby.

Club Festivals & Events

The club continued to host key events within the Youth calendar:

- Dunfermline RFC 7s Festival (May 2026)

Three days of sevens rugby were hosted at McKane Park, showcasing participation from U13–U17 age groups.

- Barry Hughes Festival (October 2025)

One of the club's flagship youth events, involving the U16 squad hosting multiple visiting teams. This festival is now established as an annual fixture.

These events strengthen the club's presence within the wider rugby community and provide valuable playing and social opportunities for participants.

Touring Programmes

- U16 Tour to Spain

- Fixtures against local opposition and other touring sides
- A combination of rugby and cultural experiences

Touring remains an important component of player development, offering experiences beyond the domestic game. The U16 squad demonstrated strong commitment by fundraising throughout the year to enable their own tour.

Professional & Representative Experiences

Players were provided with opportunities to engage with rugby at a higher level:

- Glasgow Warriors Festival (January 2026)

- Participation at Scotstoun Stadium
- Matchday experience at a professional fixture

- Edinburgh Rugby "Club Takeover" (January 2026, v Blue Bulls)

- Involvement from U9, U11, U13 and U14 squads
- Guard of Honour roles
- Half-time matches on the main pitch
- Opportunities to meet professional players

These experiences play a significant role in inspiring players and strengthening their connection to the wider game.

International Match Engagement

The club continues to provide opportunities for players to experience international rugby:

- 2025:

- Attendance at six international fixtures at Murrayfield

- 2026 (planned):

- Fiji fixture
- Japan fixture

Attendance at the Japan fixture is expected to be the largest youth group in recent years, reflecting increasing engagement within the section.

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

TRUSTEES' REPORT (CONTINUED)

FOR THE PERIOD ENDED 30 APRIL 2026

Summary

The Youth Section continues to deliver a high-quality and enjoyable rugby experience, combining regular competition with opportunities for festivals, touring, and engagement with professional and international rugby.

With 165 active players, a strong fixture programme, and growing opportunities both on and off the pitch, the section plays a key role in player development and in maintaining a clear pathway into senior rugby.

What This Means for the Club

The continued growth and activity within the Youth Section provides a strong foundation for the long-term sustainability of the club. High participation levels, particularly the ongoing development of girls' rugby, demonstrate that Dunfermline RFC remains an attractive and inclusive environment for young players.

A consistent fixture programme, combined with high-quality experiences such as touring and professional matchday involvement, supports player retention and development—both of which are critical to strengthening future senior squads.

More broadly, the Youth Section plays a key role in reinforcing the club's position within the local community, developing not only players but also future volunteers, coaches, and members. This ensures that the club continues to grow both on and off the field, securing its future for years to come.

Minis Rugby (U6–U12)

At the heart of the club sits our Mini section, with 123 players aged U6–U12 taking part during the 2025/26 season.

Sunday mornings remain one of the most important parts of the week at Dunfermline RFC, with young players developing their skills, building friendships, and enjoying their introduction to rugby in a fun and supportive environment.

Current Participation

U6/7	U8	U9	U10	U11	U12
20	14	16	29	19	17

These participation levels reflect continued growth and strong engagement across all age groups.

Coaching & Safeguarding

All teams are supported by a minimum of two qualified coaches and a manager. Each coach is PVG checked, Rugby Right compliant and Coach Essentials trained.

Teams also aim to have a qualified first aider present at all sessions, ensuring a safe, structured, and supportive environment for all players.

Player Development

- U6/7 players focus on fundamental movement and ball skills, with an emphasis on enjoyment and confidence, building towards participation in competitive rugby from U8 level.

- U8–U12 teams train weekly and regularly apply their skills in match situations.

The emphasis throughout the Mini section remains on player development, confidence, and enjoyment of the game.

Fixtures & Festivals

Across the season, the Mini section as a whole:

- Hosted 11 home fixtures (66 games)

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

TRUSTEES' REPORT (CONTINUED)

FOR THE PERIOD ENDED 30 APRIL 2026

Played 9 away fixtures (54 games)

- Attended 4 regional festivals across Fife and Edinburgh

This regular programme provides consistent opportunities for players to develop and experience rugby in a game environment.

A notable highlight of the season was:

- Winners of the Fife & Forfar Cup (U10s at Madras)

The club continues to explore opportunities to host larger Mini festivals in the future.

Girls Rugby Development

One of the most positive developments this season has been the introduction of a Mini Girls section:

- Age groups: U8–U12
- Current participation: 10 players (and growing)

This programme represents an important step in:

- Increasing female participation
- Building confidence and skills
- Creating a clear pathway into girls' and women's rugby

Representative & Club Highlights

Mini players were also able to experience rugby beyond the club environment:

- Glasgow Warriors vs Munster Pre-Match Festival (U10s)
 - Reached the final and secured victory against Kinross RFC
 - Participated in the Guard of Honour
- Edinburgh Rugby Club Takeover Event
 - Opportunities to meet professional players
 - Guard of Honour roles
 - Matches played on the main pitch

These experiences are highly valuable in inspiring young players and strengthening their connection to the wider game.

Recognition & Awards

At the club's end-of-season awards:

- U12s – Team of the Year (second consecutive year)
- U10s Coach – Club Coach of the Year
- Mini Girls Coach – Mini Section Contribution Award

Summary

The Mini Section continues to grow year-on-year, supported by committed volunteers and a strong coaching structure.

With over 120 young players actively involved, a full programme of fixtures and festivals, and new initiatives such as the Mini Girls section, the club is continuing to build a strong and inclusive foundation for the future.

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

TRUSTEES' REPORT (CONTINUED)

FOR THE PERIOD ENDED 30 APRIL 2026

What This Means for the Club

The strength of the Mini Section is fundamental to the long-term success and sustainability of Dunfermline Rugby Football Club. Strong participation across all age groups ensures a consistent pipeline of players progressing into Youth rugby, supporting the club's long-term player development pathway.

The emphasis on enjoyment, inclusion, and high-quality coaching helps to build lifelong connections to the club, not only for players but also for families. This contributes to a broader sense of community and supports the recruitment of future volunteers, coaches, and members.

Importantly, the introduction of the Mini Girls section marks a significant step forward in developing a more inclusive club, strengthening the pathway for female players and supporting the continued growth of the women's and girls' game.

Overall, the Mini Section provides a vital platform for both participation and development, ensuring the club remains sustainable, community-focused, and well-positioned for future growth.

Club Development

Community Engagement & Development

Through our programmes and partnerships, Dunfermline Rugby Football Club continues to play an active role within the local community, engaging hundreds of young people and members both on and off the pitch.

From schools' rugby to community events and inclusive programmes, the club remains committed to increasing participation, supporting development, and strengthening local connections.

Schools Engagement

The club's Development Officer has continued to strengthen links across local schools, helping introduce new players to rugby and supporting progression into the club.

Secondary Schools:

- Dunfermline High School
 - Regular S1–S3 sessions for boys and girls
 - Participation in a fixture series, including an away trip to Monifieth
- Queen Anne High School
 - Combined sessions for S1 pupils and transitioning P7 players
 - Strong participation supporting progression into Youth rugby
- St Columba's High School
 - Lower levels of engagement
 - Identified as a focus area for future development

Primary School Engagement

- Dunfermline Ball Tournament (April)
 - 10 schools represented
 - 14 teams involved
 - Over 100 P6–P7 pupils participated

This event continues to be a key part of the club's schools programme, providing a positive introduction to rugby.

Youth players (S2–S3) also supported the delivery of the event, demonstrating leadership and contributing back to the wider club.

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

TRUSTEES' REPORT (CONTINUED)

FOR THE PERIOD ENDED 30 APRIL 2026

Programme Delivery & Funding

- Games & Participation (G&P) funding secured with Scottish rugby and reinvested into:
 - School sessions
 - Transport (buses)
 - Coaching and development

This funding plays an important role in sustaining and growing grassroots rugby activity.

Holiday Camps

- Easter rugby camps delivered for:
 - P1–P7
 - S1–S3

While attendance was lower than expected, the club will seek feedback from members to better understand demand and improve future provision.

Youth Pathway Development

The club continues to operate a clear pathway from Minis through to Youth rugby:

- Strong squad numbers in:
 - Colts
 - U16 Boys (confirmed for National League)
- Development focus:
 - U13–U15 Boys squads (recruitment and retention)

This ongoing work ensures players have opportunities to progress and remain within the club.

Club & Community Events This Year

Several events brought members and the wider community together throughout the season:

- Season Launch BBQ
 - Club-wide event with games and activities
- Community Sponsor Walk
 - Engagement with local businesses
 - Fundraising and increased club visibility
- End-of-Season Awards Gala (Glen Pavilion)
 - Celebrating achievements across all sections

These events help strengthen the sense of community that sits at the heart of the club.

Wider Community Contribution

The club also contributed to the wider community through volunteering and partnerships:

- Members supported the Edinburgh Marathon as volunteer marshals
- Use of Dunfermline Learning Campus for winter training:
 - Maintained training access
 - Supported use of local community facilities

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

TRUSTEES' REPORT (CONTINUED)

FOR THE PERIOD ENDED 30 APRIL 2026

Inclusive Participation

- Touch Rugby Programme
 - Delivered year-round
 - Open to all members of the community
 - Provides an accessible, non-contact introduction to rugby

This offers a flexible entry point for those new to the sport or looking for a more social format.

Summary

Across the season, the club has:

- Engaged over 100 pupils through schools events
- Supported hundreds of participants through school and community programmes
- Delivered a wide range of initiatives focused on inclusion, development, and participation

These activities directly support the club's charitable purposes by:

- Increasing participation in sport
- Promoting health and wellbeing
- Strengthening community connections

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

TRUSTEES' REPORT (CONTINUED)

FOR THE PERIOD ENDED 30 APRIL 2026

Financial review

On 21 May 2025 the former Dunfermline Rugby Club transferred all of its assets and liabilities to Dunfermline Rugby Football Club (SCIO) to enable the SCIO to continue the promotion of and participation in rugby.

Total income for the period was £260,651, primarily made up of membership income, sponsorships and the donation of assets from Dunfermline Rugby Club. Expenditure amounted to £130,352 with the majority directed towards kit and equipment, travel and school and community engagement.

The charity ended the period with restricted funds of £8,464 and unrestricted funds of £121,835 ensuring sustainability for the coming year.

The club's financial position remains challenging; however, significant progress has been made during the year to improve stability and control.

Through careful management and a more disciplined approach to spending, the club has successfully reduced costs and operated more efficiently. As a result, for the first time in three years, the club has recorded a minimal deficit, representing an important step forward in strengthening our financial position.

While there is still work to do, this improvement reflects the collective efforts of those involved in managing the club's finances and provides a stronger platform to build on in the years ahead.

Income

Main sources of income:

- Membership subscriptions
- Events income
- Sponsorship and donations
- Grants and funding

Expenditure

Major areas of spending:

- Facility maintenance and operations
- Rugby delivery (equipment, referees, transport, winter training)
- Development programmes

The Trustees continue to prioritise financial sustainability and responsible management of resources.

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

TRUSTEES' REPORT (CONTINUED)

FOR THE PERIOD ENDED 30 APRIL 2026

Reserves policy

It is the policy of the club that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the club's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the period.

General Comments

These are the first accounts for DRFC as a charity. The club has changed status, which means that the assets from last financial year must be added to this first financial of the new entity. Last financial year debtors and creditors are also transferred to the SCIO.

Restricted funds are linked to grants and donations given to the club with a specific purpose by the grantors and donors. For instance, SRU grants to support Development Officer or donation from Exxon Mobile for Girls Rugby development or other for purchase of teams or players equipment.

From this financial year, income and expenses have been strictly separated, thus showing to our members exactly how much money is going in and out our accounts.

Focusing on the profit and loss for 2025/26 financial year and leaving aside last financial year assets and debtors, the club accounts ended with a small loss (£4,302) comparing to a loss of (£9,505) in 2024/25 and (£22,872) in 2023/24.

Most Relevant Income

Membership (minus payment platform commission and not including May & June)

Adult players	£12,137
Patrons	£7,606
Youth	£30,754
Parents/Guardians and Volunteers	£87

From next financial year, all DRFC members including adult players and patrons, will be managed from Spond, including the membership payment from July'26.

SRU Participation Agreement

	Income	Expense
Club Investment Fund (unrestricted)	£5,625	-
Development Officer (restricted) (*excluding May & June)	£9,000	£20,651
State Schools (restricted)	£3,750	£2,076
Travel (restricted)	£9,100	£12,616
Women & Girls (restricted)	£1,250	£1,586
Total	£28,725	£36,929

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

TRUSTEES' REPORT (CONTINUED)

FOR THE PERIOD ENDED 30 APRIL 2026

Fundraising, Sponsorships & Donations

Spond Draw November 2025	£2,931
Sponsorship for Individual Senior Players (8 x £250)	£2,000
ATS Girls U14 & U18	£1,952
Stevenson Marshall LLP U16	£1,000
Exxon Mobile U12	£1,000
RSK/SCP U9	£1,000
Morgan Law Partnership U14	£500

Events	Profit/(Loss)
Fun day on 16th August 2026	£867
XMAS Lunch	£776
Hospitality for 1st XV games (Cartha QP, Stewartry, Ardrossan & Whitecraigs)	£4,648
End of Season Gala	(£903)
1st XV game days (with £2,510 generated from entry & pie shed food sales)	£349

Most Relevant Expenses

Kit and Equipment

Seniors (Coaches, Subs touchline vests, socks)	£2,819.64
Youth	
Balls & Ball bags	£1,880
Shorts & Socks	£2,456
U14 & U18 Girls – Match shirts	£2,096
U16 (now Colts) – Match shirts	£1,056
U15 (now U16) – Match shirts	£1,056
Coaches – Bodywarmers	£686
Misc.	£1,016

Special Projects

GO FUND ME 2025 4th April 2025 (raised £5,641)	£4,376
- Eowyn Storm fixes	
- DRFC sign in 1stXV stand.	
- Sky lights for 1st XV changing room	
- Trace heating	
- New windows for corridor	
Containers: installation, roof repairs, stairs (up to 24th June)	£2,412

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

TRUSTEES' REPORT (CONTINUED)

FOR THE PERIOD ENDED 30 APRIL 2026

Other Major Expenses

Bad debts (MKM)	£2,000
Club Coaching	£5,190
Ground and Club Maintenance	£13,673
Hire of 3rd party pitches (DLC)	£9,587
Insurance (Liability up to £10M + SRU Personal Accident Insurance)	£4,521
Physiotherapy, medical and related services	£4,207
Players' catering (adults and youth)	£5,538
Utilities (power, water, etc)	£4,285
Aerator	£2,880

Youth P&L

Income	£51,140
Expenses	£48,756
Profit/(Loss)	£2,385

This covers the income and expenses that are specific to the entire Youth section, including Girls, and all teams from U6/8 to U18. For instance, on the income side, membership, sponsorship, events specific to Youth, and on the expenses side, kit and equipment, catering and travel.

It does not include any share of Ground & Club maintenance, Insurance, Utilities, Special projects, SRU grants & associated expenses (Development Officer, W&G & State Schools).

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

TRUSTEES' REPORT (CONTINUED)

FOR THE PERIOD ENDED 30 APRIL 2026

Plans for future periods

This season has seen significant off-field progress as the club continues to build the structures needed for long-term success.

The 2025/26 season has been an important one for the development of Dunfermline Rugby Football Club, with significant progress made in strengthening the club's foundations both on and off the pitch. A key focus over the past year has been improving how the club operates, ensuring we are better structured, more efficient, and ready to grow in the years ahead.

Progress This Year

During the season, the club has successfully delivered several important improvements:

- Payment & Administration Systems
 - The full Youth section was transitioned onto Spond for payments and communication. This has improved organisation, transparency, and ease of use for members
- Governance & Structure
 - Establishment of a clearer governance framework following transition to SCIO status
 - Improved clarity in roles, responsibilities, and decision-making
- Club Infrastructure
 - Development of the club website and communications
 - Strengthened overall club structure and operational processes
- Club Growth – Acquisition
 - The successful acquisition/merger with Dunfermline Sports Club, approved by members. This represents a major milestone in securing the long-term future of the club

These steps provide a much stronger platform for future development.

Priorities for the Coming Year

Building on this progress, the club will focus on continuing to improve how it operates:

- Expansion of Spond
 - Extending the payment and communication system to:
 - Senior players
 - Patrons / members
- Professionalisation of the Club
 - Continuing to build a more professional and consistent approach across all areas
 - Improved processes, communication, and member experience
- Maximising Club Structure
 - Embedding the governance and operational model introduced this year
 - Ensuring consistency across all sections of the club

Facilities & Commercial Development

Looking ahead, the club will begin to unlock new opportunities created through recent developments:

- Trading Arm Development
 - Following the acquisition of Dunfermline Sports Club, the club can now further develop its trading activities. This will support long-term financial sustainability
- New Facility Usage
 - The introduction of new container units provides opportunities to enhance the club offering, including:
 - A club café
 - A club shop
 - A video analysis room

These developments will improve both the member experience and the club's ability to generate income.

Looking Ahead

The past year has been about putting the right foundations in place. The year ahead is about building on them. With stronger systems, clearer governance, and new facilities in place, the club is well positioned to continue its development into a more sustainable, professional, and community-focused organisation.

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

TRUSTEES' REPORT (CONTINUED)

FOR THE PERIOD ENDED 30 APRIL 2026

Structure, governance and management

Dunfermline Rugby Football Club is a Scottish Charitable Incorporated Organisation (SCIO), regulated by the Office of the Scottish Charity Regulator (OSCR). This means the club is now managed by a group of trustees and an operations committee. It was registered in its current legal form on 21 May 2025.

Management Structure

Dunfermline Rugby Football Club operates within a defined governance framework which ensures accountability, effective decision-making, and compliance with charity law.

The Trustees

As a Scottish Charitable Incorporated Organisation (SCIO), the club is governed by a Board of Trustees, who are responsible for the overall control and strategic direction of the charity.

In line with OSCR guidance, the Trustees:

- Have ultimate responsibility for the governance and management of the charity
- Ensure that the organisation acts in furtherance of its charitable purposes
- Safeguard the charity's assets and ensure their proper use
- Oversee financial management, compliance, and risk

The current Trustees are founding members following the Annual General Meeting at which the club transitioned to SCIO status. They collectively always exercise independent judgement and act in the best interests of the charity.

Delegation and Operational Management

While the Trustees retain overall responsibility, authority for the day-to-day management of the club is delegated to an Operational Committee. This delegation is in line with best practice, allowing Trustees to focus on governance while ensuring efficient delivery of activities.

The Operational Committee operates within a clearly defined framework of delegated authority and reports to the Trustees on a regular basis.

Operational Committee

The Operational Committee is responsible for the day-to-day running of the club and the delivery of rugby and community activities.

Core membership of the Operational Committee includes:

- President
- Vice President
- Secretary
- Treasurer
- Immediate Past President
- Youth Convenor
- Minis Convenor

Additional members supporting the committee during the year included:

- Senior Team Manager
- Development Officer

The responsibilities of the Operational Committee include:

- Implementation of the club's strategic objectives as set by the Trustees
- Coordination of rugby activities across all sections
- Organisation of fixtures, events, and programmes
- Management and support of volunteers
- Delivery of development initiatives and community engagement

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

TRUSTEES' REPORT (CONTINUED)

FOR THE PERIOD ENDED 30 APRIL 2026

Governance and Accountability

The Trustees maintain oversight of all delegated activities and receive regular updates from the Operational Committee. This ensures that:

- Decisions are aligned with the charity's objectives
- Proper financial controls are maintained
- Risks are identified and managed appropriately

This structure provides a clear separation between governance and operational delivery, while maintaining strong accountability and effective communication throughout the organisation.

Changes during the year:

Resignations/Appointments

- Kevin Storie- resigned from Youth Convenor at the end of this season
- Nic Mathieson – resigned from Girls Head coach at the end of this season
- Ross Hutchinson – resigned from seniors forward coach mid-year
- Scott Allan – resigned from senior's coaching at end of this season
- Iain Rae – resigned from U18s manager at the end of this season
- Scott Cunningham – resigned from U16 coach at the end of the season
- Kev Daglish – resigned from U16s coach mid-season
- Steve Crowther – resigned from U18s coach at the start of the season
- Zoe Thompson – resigned from U15s team manager at the end of the season
- Nic Mathieson – Resigned from Child Protection Officer
- Pauline Rae – Appointed Club Secretary
- Andy Royle – Appointed as seniors head coach
- Martin Scade – Appointed as First XV backs coach
- Susie Lightbody – Appointed as Child protection officer
- Angus Thopson – Appointed U14s head coach
- Kieron Clarkburns – Appoint as U12s coach
- Matthew Lloyd– Appointed as U6/7 coach
- Caine McIntyre – Appointed as U6/7s coach

Risk Management

The Trustees have identified key risks and implemented mitigation measures:

Risk	Mitigation
Financial sustainability	Budget monitoring, diversified income
Volunteer capacity	Recruitment and development
Facility maintenance	Planned maintenance and investment
Participation levels	Schools and community programmes

Trustees review risks regularly as part of ongoing governance.

Recruitment and appointment of trustees

The trustees are appointed in accordance with the constitution.

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

TRUSTEES' REPORT (CONTINUED)

FOR THE PERIOD ENDED 30 APRIL 2026

Organisational structure

Charity number SC054256

Trustees

Matthew Wilson (Appointed 21st May 2025)

Greg Robertson (Appointed 21st May 2025)

Tammy Ross (Appointed 21st May 2025)

Registered address

McKane Park

Dunfermline

KY12 7XA

Independent examiner

Thomson Cooper

3 Castle Court

Carnegie Campus

KY11 8PB

Special Thanks

To our commandos for their time from the most menial tasks of cleaning changing rooms to the more challenging maintenance and improvements projects they do.

To Richie Fraser and Rory Cooper for the organisation of the various hospitality days and XMAS lunch. These generate a significant income into the club account and bring new non-members and sponsors to McKane.

To all volunteers managing the various teams helping to provide good catering for our teams and their opponents in a cost-efficient manner.

Next Financial Year

The management of the transfer from the Dunfermline Sports Club to the new limited company McKane Parks Ltd, of which DRFC owns 80% of the share, will be significant in term of the changes to implement and in term of the opportunity it gives to all of DRFC members to increase the club's income directly.

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

TRUSTEES' REPORT (CONTINUED)

FOR THE PERIOD ENDED 30 APRIL 2026

Statement of Trustees' Responsibilities

The trustees 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).

The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the club and of the incoming resources and application of resources of the club 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 Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the club and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the club and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' report was approved by the Board of Trustees.

Greg Robertson

.....
G Robertson

Trustee

Date: 13-08-26
.....

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

I report on the financial statements of the club for the period ended 30 April 2026, which are set out on pages 20 to 28.

Respective responsibilities of trustees and examiner

The club's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The club trustees consider that the audit requirement of Regulation 10(1)(a)-(c) of the Charities Accounts (Scotland) Regulations 2006 does not apply.

It is my responsibility to examine the financial statements as required under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44(1)(a) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006, and
- to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the Charities Accounts (Scotland) Regulations 2006

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Sharon Collins CA
Thomson Cooper
3 Castle Court
Carnegie Campus
Dunfermline
Fife
KY11 8PB
Date:

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE PERIOD ENDED 30 APRIL 2026

	Notes	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £
Income from:				
Donations and legacies	2	182,055	37,704	219,759
Other trading activities	3	40,892	-	40,892
Total income		222,947	37,704	260,651
Expenditure on:				
Raising funds	4	19,593	330	19,923
Charitable activities	5	65,019	45,410	110,429
Total expenditure		84,612	45,740	130,352
Net income/(expenditure)		138,335	(8,036)	130,299
Transfers between funds		(16,500)	16,500	-
Net movement in funds		121,835	8,464	130,299
Reconciliation of funds:				
Fund balances at 1 May 2025		-	-	-
Fund balances at 30 April 2026		121,835	8,464	130,299

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

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

BALANCE SHEET

AS AT 30 APRIL 2026

	Notes	2026 £	£
Fixed assets			
Tangible assets	10		10,112
Current assets			
Debtors	11	52,048	
Cash at bank and in hand		77,466	
		129,514	
Creditors: amounts falling due within one year	12	(9,327)	
Net current assets			120,187
Total assets less current liabilities			130,299
The funds of the club			
Restricted income funds	13		8,464
Unrestricted funds	14		121,835
			130,299

The financial statements were approved by the trustees on 13-08-26

Greg Robertson
.....

G Robertson

Trustee

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 30 APRIL 2026

1 Accounting policies

Charity information

Dunfermline Rugby Football Club (SCIO) is a Scottish Charitable Incorporated Organisation. The registered address is McKane Park, Dunfermline, KY12 7XA.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the club's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by 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)". The club is a Public Benefit Entity as defined by FRS 102.

The club has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements are prepared in sterling, which is the functional currency of the club. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the club has adequate resources to continue in operational existence for the next 12 months. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the club is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the club has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the club has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 30 APRIL 2026

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	10% and 20% Straight Line
---------------------	---------------------------

Freehold land and assets in the course of construction are not depreciated.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the club reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The club has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the club's balance sheet when the club becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 30 APRIL 2026

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the club's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the club is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Income from donations and legacies

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £
Donations and gifts	128,404	14,604	143,008
Grants	3,000	23,100	26,100
Membership fees	50,651	-	50,651
	<u>182,055</u>	<u>37,704</u>	<u>219,759</u>

3 Income from other trading activities

	Unrestricted funds 2026 £
Fundraising events	<u>40,892</u>

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 30 APRIL 2026

4 Expenditure on raising funds

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026
Fundraising and publicity			
Staging fundraising events	19,593	330	19,923

5 Expenditure on charitable activities

	2026 £
Direct costs	
Depreciation and impairment	2,038
Physio and first aid	4,079
Competition entry fees	352
Kit and equipment	16,076
Laundry	2,000
Ground and club maintenance	12,358
Pitch hire	9,717
Travel	14,005
Catering and matchday expenses	5,979
Coaching fees	5,190
Committee expenses	696
School and community engagement	24,313
Staff training	2,194
Donations to fundraising causes	1,000
	99,997
Share of support and governance costs (see note 6)	
Support	10,432
	110,429
Analysis by fund	
Unrestricted funds	65,019
Restricted funds	45,410
	110,429

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 30 APRIL 2026

6 Support costs allocated to activities

	2026 £
Water and sewage	2,135
Power, light and heat	2,150
Printing and stationery	649
Subscriptions	2,174
Bank charges	142
Insurance	2,728
Advertising	454
	<u>10,432</u>

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the club during the period.

8 Employees

The average monthly number of employees during the period was:

	2026 Number
Total	<u>-</u>

There were no employees whose annual remuneration was more than £60,000.

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

10 Tangible fixed assets

	Freehold land and buildings £	Plant and equipment £	Total £
Cost			
Additions	5,522	6,628	12,150
At 30 April 2026	<u>5,522</u>	<u>6,628</u>	<u>12,150</u>
Depreciation and impairment			
Depreciation charged in the period	-	2,038	2,038
At 30 April 2026	<u>-</u>	<u>2,038</u>	<u>2,038</u>
Carrying amount			
At 30 April 2026	<u>5,522</u>	<u>4,590</u>	<u>10,112</u>

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 30 APRIL 2026

11 Debtors

	2026 £
Amounts falling due within one year:	
Other debtors	49,018
Prepayments and accrued income	3,030
	<u>52,048</u>

12 Creditors: amounts falling due within one year

	2026 £
Trade creditors	<u>9,327</u>

13 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 May 2025 £	Incoming resources £	Resources expended £	Transfers £	At 30 April 2026 £
Girl's fund	-	9,152	(2,422)	-	6,730
Kit sponsorships	-	5,452	(6,390)	1,513	575
SRU - Development officer	-	9,000	(20,651)	11,651	-
SRU - State schools	-	3,750	(2,076)	(515)	1,159
SRU - Travel	-	9,100	(12,615)	3,515	-
SRU - Women and girls	-	1,250	(1,586)	336	-
	<u>-</u>	<u>37,704</u>	<u>(45,740)</u>	<u>16,500</u>	<u>8,464</u>

Girl's fund - funds received from Dunfermline Reactive Rugby Charity ringfenced for girl's teams.

Kit Sponsorships - the club received sponsorships from numerous companies during the year to fund the purchase of kit and equipment for teams.

SRU - Development officer - funding to support the costs of a Development Officer for the club.

SRU - State schools - funding to support engagement with local schools.

SRU - Travel - support from the Scottish Rugby Union for travel expenses for adult and youth teams.

SRU - Women and Girls - funding to support women and girl's teams.

DUNFERMLINE RUGBY FOOTBALL CLUB (SCIO)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 30 APRIL 2026

14 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 May 2025	Incoming resources	Resources expended	Transfers	At 30 April 2026
	£	£	£	£	£
General funds	-	222,947	(84,612)	(16,500)	121,835
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

15 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total
	2026	2026	2026
	£	£	£
At 30 April 2026:			
Tangible assets	10,112	-	10,112
Current assets/(liabilities)	111,723	8,464	120,187
	<u> </u>	<u> </u>	<u> </u>
	121,835	8,464	130,299
	<u> </u>	<u> </u>	<u> </u>

16 Related party transactions

There were no disclosable related party transactions during the period.