Charity registration number SC054470

Company registration number SC820943 (Scotland)

SCOTTISH BORDERS DISTRICT UNION

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MAY 2026

JRW HOGG & THORBURN
chartered accountants

SCOTTISH BORDERS DISTRICT UNION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	David Changleng David Ferguson James Forbes Alistair Forsyth Mark Moncrieff Colin Richardson Keith Robertson Owen Wood Stephanie Dalgleish Malcolm McRobert Douglas Livingstone	
Secretary	David Ferguson	
Country of incorporation	United Kingdom (Scotland)	SC820943
Charity registration	Scotland	SC054470
Registered office	Riverside House Ladhope Vale Galashiels TD1 1BT	
Independent examiner	Andrew Wayness Riverside House Ladhope Vale Galashiels TD1 1BT	

SCOTTISH BORDERS DISTRICT UNION

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SCOTTISH BORDERS DISTRICT UNION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MAY 2026

The trustees present their annual report and financial statements for the year ended 31 May 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 's governing document, the Companies Act 2006 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)".

Objectives and activities
The company's purpose is to advance the public participation in the sport of rugby.

In furtherance of this the company will:

I. Promote a unified voice for the region on all issues related to rugby;

I. Promote and encourage and extend the game of rugby within the region on all issues related to rugby;

I. Represent the best interests of the region in relation to any proposed change in SRU policy; and

I. Conduct such affairs of the SRU within the region as may be delegated to the company by the SRU.

The company's objectives are limited to those set out in the articles.

The company may (subject to first obtaining consent of OSCR) add to, remove or alter the statement of the company's objects in article 3.1; on any occasion when it does so, it must give notice to the registrar of companies (Companies House) and the amendment will not be effective until the notice is registered on the register of companies.

Public benefit
The trustees have paid due regard to guidance issued by the OSCR in deciding what activities they should undertake.

Achievements and performance
Significant activities and achievements against objectives
The following activity has been delivered by the SBDU board of trustees up to 31st May 2026.

- The Scottish Borders District Union were granted Charitable status on 18th August 2025 Charity Number (SCO 54470).

- The organisation facilitated a One Year on Event at Selkirk Rugby Club on Wednesday 17th September 2025 to inform stakeholders the work that had been carried out in our first year since the initial launch of the SBDU in September 2024 at the Schloss Roxburghe Hotel. This allowed stakeholders from respective clubs, business, third sector organisations and the governing body of Scottish Rugby to help shape our strategic assessment priorities for the next two years.

- Following the one-year-on event, the SBDU board worked closely with Scottish Rugby to ensure alignment of the strategy. This work was completed in late 2025, and the SBDU now has a strategy document setting out its short- to medium-term priorities, available to all stakeholders on our website. www.sbdu.scot

- The SBDU created small working groups to address the following areas, Communication, Inclusion and accessibility, Marketing and Finance and having representation in shaping a National sevens strategy.

Financial review
This was the first year that the company was granted charitable status.

The total income for the year amounted £10,190 which comprised of donations of £1,900 and a charity golf day generating £8,290.

Expenditure for the year totalled £10,681 which resulted in a donation to The Grass-roots Rugby for Everyone Awards Trust (GREAT) is a primary charity dedicated to funding local Scottish rugby from the income from the charity golf day of £3,190, the costs for the day were £2,385 and other legal and professional fees and overheads totalled £5,106.

This resulted in a Deficit for the year of £491.

The total unrestricted funds at 31 May 2026 were £463.

Reserves policy
It is the policy of the 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 '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 year.

Plans for future periods
Looking forward the Scottish Borders District Union will continue to grow the valued work started by the appointed sub-groups to meet our priorities within our strategic plan with continued engagement with our stakeholders, to ensure delivery of our short to medium term priorities.

In addition to this work, planning is well underway for future events which include our inaugural business breakfast in partnership with the Border Chamber of Commerce at Abbotsford House on the 3rd of June 2026, followed by a further Charity Golf Day this coming September after the outstanding success of our inaugural Golf Day last September at Minto Golf Course.

Structure, governance and management
The charity is a company limited by guarantee and was granted charitable status by OSCR of 18th August 2025.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Karen Burnett	(Resigned 23 June 2025)
David Changleng	
David Ferguson	
James Forbes	
Alistair Forsyth	
Mark Moncrieff	
Colin Richardson	
Keith Robertson	
Owen Wood	
Stephanie Dalgleish	
Malcolm McRobert	
Douglas Livingstone	

Recruitment and appointment of trustees
The recruitment and appointment of new trustees is decided by the board. To fill any vacancy that arises from time to time the nominated trustees would approach a suitable person to fulfil the role and responsibility that is required.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

SCOTTISH BORDERS DISTRICT UNION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MAY 2026

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

Douglas Livingstone
Trustee

18 June 2026

SCOTTISH BORDERS DISTRICT UNION

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF SCOTTISH BORDERS DISTRICT UNION

I report on the financial statements of the for the year ended 31 May 2026, which are set out on pages 5 to 13.

Respective responsibilities of trustees and examiner
The charity trustees (who are also the directors of Scottish Borders District Union for the purposes of company law) 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 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.

Andrew W Wayness

Andrew Wayness
the Institute of Chartered Accountants of Scotland
Riverside House
Ladhope Vale
Galashiels
TD1 1BT
18 June 2026

SCOTTISH BORDERS DISTRICT UNION

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MAY 2026

	Notes	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Income from:			
Donations and legacies	**3**	1,900	2,400
Other trading activities	**4**	8,290	-
Total income		10,190	2,400
Expenditure on:			
Raising funds	**5**	2,876	-
Charitable activities	**6**	7,805	1,446
Total expenditure		10,681	1,446
Net income/(expenditure) and movement in funds		(491)	954
Reconciliation of funds:			
Fund balances at 1 June 2025		954	-
Fund balances at 31 May 2026		463	954

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

SCOTTISH BORDERS DISTRICT UNION

BALANCE SHEET

AS AT 31 MAY 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Fixed assets					
Intangible assets	**13**		208		312
Current assets					
Debtors	**14**	500		-	
Cash at bank and in hand		2,055		1,002	
		2,555		1,002	
Creditors: amounts falling due within one year	**16**	(2,300)		(360)	
Net current assets			255		642
Total assets less current liabilities			463		954
The funds of the					
Unrestricted funds	**17**		463		954
			463		954

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 May 2026.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 18 June 2026

Douglas Livingstone
Trustee

1 Accounting policies

Charity information

Scottish Borders District Union is a private company limited by guarantee incorporated in Scotland. The registered office is Riverside House, Ladhope Vale, Galashiels, TD1 1BT.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the 's governing document, the Companies Act 2006 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 is a Public Benefit Entity as defined by FRS 102.

The 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 . 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 Prior period

The company was granted charitable status on 18th August 2025. During the prior period activities were very much in line with the organisation obtaining charitable status and therefore have been presented in a similar format to that of the current period.

1.3 Going concern

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

1.4 Charitable funds

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

1.5 Income

Income is recognised when the 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 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.

1 Accounting policies (Continued)

1.6 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.

1.7 Intangible fixed assets other than goodwill

Intangible assets acquired separately from a business are recognised at cost and are subsequently measured at cost less accumulated amortisation and accumulated impairment losses.

Intangible assets acquired on business combinations are recognised separately from goodwill at the acquisition date where it is probable that the expected future economic benefits that are attributable to the asset will flow to the entity and the fair value of the asset can be measured reliably; the intangible asset arises from contractual or other legal rights; and the intangible asset is separable from the entity.

Amortisation 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:

Website	3 years straight line

1.8 Impairment of fixed assets

At each reporting end date, the reviews the carrying amounts of its tangible and intangible 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).

1.9 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.

1.10 Financial instruments

The 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 's balance sheet when the 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.

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 's contractual obligations expire or are discharged or cancelled.

2 Critical accounting estimates and judgements

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

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

3 Income from donations and legacies

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Donations and gifts	1,900	2,400

4 Income from other trading activities

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Fundraising events	8,290	-

5 Expenditure on raising funds

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Fundraising and publicity		
Staging fundraising events	2,876	-

6 Expenditure on charitable activities

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Direct costs		
Legal and professional fees	2,579	428
Printing and promotion costs	414	200
Catering (SBDU Events)	347	-
	3,340	628
Grant funding of activities (see note 7)	3,190	-
Share of support and governance costs (see note 8)		
Support	104	-
Governance	1,171	818
	7,805	1,446
Analysis by fund		
Unrestricted funds	7,805	1,446

7 Grants payable

	Unrestricted funds 2026 £
Grants to institutions:	
Grass-roots Rugby of Everyone Awards Trust	3,190

-

8 Support costs allocated to activities

	2026 £	2025 £
Depreciation and amortisation	104	-
Governance costs	1,171	818
	1,275	818
Analysed between:		
Unrestricted funds	1,275	818

9 Net movement in funds

	2026 £	2025 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	1,171	818
Amortisation of intangible assets	104	-

10 Trustees

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

11 Employees

The average monthly number of employees during the year was:

	2026 Number	2025 Number
Total	-	-

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

12 Taxation

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

13 Intangible fixed assets

	Website
	£
Cost	
At 1 June 2025 and 31 May 2026	312
Amortisation and impairment	
At 1 June 2025	-
Amortisation charged for the year	104
At 31 May 2026	104
Carrying amount	
At 31 May 2026	208
At 31 May 2025	312

14 Debtors

	2026	2025
Amounts falling due within one year:	£	£
Other debtors	500	-

15 Loans and overdrafts

	2026	2025
	£	£
Other loans	2,000	-
Payable within one year	2,000	-

16 Creditors: amounts falling due within one year

	2026	2025
	£	£
Borrowings	2,000	-
Accruals and deferred income	300	360
	2,300	360

17 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 June 2025	Incoming resources	Resources expended	At 31 May 2026
	£	£	£	£
General funds	954	10,190	(10,681)	463

18 Related party transactions

During the year the charity entered into the following transactions with related parties:

The trustee Keith Robertson advanced a loan of £2,000 to the charity to help with its working capital. This loan is interest free and there is no fixed repayment date.