Established 1903

A MEMBER OF THE SCOTTISH RUGBY UNION

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CAMBUSLANG RUGBY AND SPORTS CLUB

MANAGEMENT ACCOUNTS

FOR 6 MONTH PERIOD TO

30th SEPTEMBER 2025

INTRODUCTION

With the Sports Club half way through the financial year it would be worthwhile to review where we are and to revise the Budget for the year accordingly.

Bar turnover and a gross profit margin of 60% are being achieved and therefore on track to achieve the £49k gross surplus. However, staffing costs are creeping up slightly which prompts a slight downgrade to the projected Net Bar Profit to nearer c.£12k. Disappointing, but an increase in Bar activity over the remainder of the year might redress the situation. Fingers crossed!

Section Levies are being received as expected except for the Harriers £4k which should be received very soon, I am assured. The Australian Rules and Rugby League levies are as shown and will not change. I remain to be convinced of their benefit to the Sports Club.

Other Income has been bolstered by £2k from Network Rail for remedial work carried out on the car park fence. Telecom Mast Rental of £5500 is due in the last quarter of the year.

Our Administration Costs continue to gobble up the lion's share of our income. Utility bills are our biggest overhead and one that shows no sign of abating. The Budget for this year's electricity consumption of 76000 kw/h is revised up to £18k. A kw/h rate of approximately 24p per unit is a commercial rate. Its our consumption that we need to try and minimise. Surely someone in the Club can help out with identifying our usage, with a view to eventually reducing it.

Clubhouse and Grounds maintenance remain unchanged but will prove challenging going forward.

A simple broad number for everyone to remember; this Sports Club needs expenditure of c.£80-85k per year to run properly. Our current income of c.£77k runs slightly short of this and pushes us into a deficit situation for the year. One of two things needs to happen in future years. Either we increase our Income(Section Levies etc) or we reduce our Expenditure(Electricty and Gas etc).

The Rugby and Sports Club needs to turn its mind to doing one or both of the above.

G Shepherd

Committee Member Without Portfolio

INCOME AND EXPENDITURE

For 6 Month Period to **30.09.25**

	Notes	Actual to 30.09.25		Budget (*revised*) for Year	
INCOME		£		£	
Gross Bar Profit	1	22730	*60%*	49000	*60%*
Staffing costs		-18049		*-35000*	
Consumables		-482		-1000	
Stocktaker/License		-510		-600	
		-19041		-36600	
Net Bar Profit/Loss(-)		3689		12400	
Sections Levy	2	30610		53150	
Other Income (Grants etc)	3	4144		11000	
TOTAL INCOME		38443		76550	
EXPENDITURE					
Administration Costs	4	26944		57000	
Clubhouse Maintenance	5	2603		8000	
Grounds Maintenance	6	13402		15000	
Loan Repayments	7	1640		3300	
Other Costs	8	0		0	
TOTAL EXPENDITURE		44589		83300	
SURPLUS/DEFICIT(-) FOR PERIOD		-6146		-6750	
SURPLUS/DEFICIT(-) B/FWD	9	-8997		-8997	
SURPLUS/DEFICIT(-) C/FWD		-15143		-15747	
Represented By :					
Current Assets:		£		£	
Bar Stock (estimated)	10	6000		6000	
VAT Recoverable	11	0		0	
Debtors	11	0		0	
Cash on Hand		1017	Tills etc	1017	
Bank Account/Overdraft (+/-)	12	6752		1069	
		13769		8086	
Less Current Liabilities	13	-11079		-6000	
NET CURRENT ASSETS		2690		2086	
RBS Loan	14	-12186		-12186	
Energy Loan	14	-5647		-5647	
NET ASSETS		-15143		-15747	

NOTES TO ACCOUNTS | **BUDGET HOLDER**

1 Gross Bar Profit | **Bar Conv.**

Gross Bar Profit from both bars has been calculated as follows:

	Actual to 30.09.25 £		Budget (revised) for Year £	
Bar Sales: Members	19983		38000	
Function	17593		44000	
	37576		82000	
Less:				
Purchases	14846		33000	
Opening Stock	6000		6000	
Less Closing stock (est)	-6000		-6000	
Cost of Sales	14846		33000	
Gross Bar Profit	22730	60%	49000	60%

2 Section Levies | **Treasurer**

Section Levies received to date are as follows :

	Actual to 30.09.25 £	Budget (revised) for Year £
Rugby (Seniors)	12000	12000
Rugby (Juniors)	3000	12000
Gaelic Football	6000	9000
Exercise classes	450	1000
Harriers	0	4000
Australian Rules	1650	1650
Rugby League	1500	1500
Gym Club	6000	12000
	30610	53150

Rugby (Seniors) levy is represented by Sponsorship and Donations received to date

3 Other Income | **Treasurer**

Other Income is made up of the following:

	Actual to 30.09.25 £	Budget (revised) for Year £
Room/Pitch rentals	1600	2000
Network Rail	2000	2000
Fund Raising/Donations		500
Catering Income (net)	544	1000
Telecom Mast Rental		5500
	4144	11000

4 **Administration Costs** **Treasurer**

Central administration costs to date are as follows:

	Actual to 30.09.25 £	Budget (revised) for Year £
Electricity	8050	*18000*
Gas	3446	8000
Property Rates	1482	3000
Water Rates	2767	5000
Insurance	1640	2500
Cleaning	5003	9000
Telephones	322	500
Waste Collection	2020	5000
Legal Fees	0	0
Office Supplies	0	1000
Audit & Accounts	825	900
Computer(SAGE)	672	1000
Miscellaneous Costs	30	200
TV Licenses		160
Premier TV Sports		0
Sponsorship Exp		1000
Catering		600
Pitch rental	300	250
DR Card M/c	150	140
Bank ch's	237	750
	26944	57000

5 **Clubhouse Maintenance** **House Conv.**

Expenditure to date includes for the day to day repair cost of the Clubhouse.

6 **Grounds Maintenance** **Grounds Conv.**

This years grounds expenditure to date includes grass cutting, seeding, feeding and verti draining.

7 **Loan Repayments** **Treasurer**

The Club has taken advantage of the HM Governments 'Bounce Back' Loan Scheme Repayments of £207 pcm are currently being paid to service this loan.

To assist with funding the new 2nd xv floodlights a loan of £6237 was received from Energy Loan. It has zero % interest and repayable at £67pcm over the the next 8 years.

8 Other Costs **Treasurer**

This accont will reflect any unforseen costs or special projects undertaken by the Sports Club. Funding for these projects should be identified in the income side of the Accounts (Note 3 above). For this period they are as follows;

	Actual to 30.09.25	Budget (revised) for Year
N/A	0	0
	0	0

9 Deficit B/Fwd **Treasurer**

The funding surplus was identified in the Annual Accounts to 31/03/25 and reflected in Net Assets/(Liabilities) of £8997

10 Bar Stock **Bar Con.**

The estimated stock valuation at the end of the period is £6000

11 Debtor

The Club has no material Debtors at the end of the period

12 Bank Account **Treasurer**

The Club no longer has an overdraft facility.

13 Creditors **Treasurer**

The figure comprises the following short term liabilities.

	£	
Trade Creditors	2901	*ground works etc*
Paye & Nic	2872	
VAT	2151	
Gas and Elec.	1000	
Owed from Rugby Club	-3295	Sponsorship costs etc
Owed to Rugby Club	4000	Sponsorship(£2k)& Levy(£2k)
Sundry Creditors	1450	
Total Creditors	11079	

14 RBS Bounce Back Loan **Treasurer**

The Club received a loan of £20k under HM Governments Bounce Back Scheme.
Repayment of £207pcm are currently being made to service this loan.
It has a minimal interest rate, repayable over 10 years and can be repaid anytime.
This money has gone towards the Grounds drainage system costing £45k, which was completed in May 2021

Energy Loan
To help fund the new Floodlights on the 2nd XV pitch the Club has received a zero % Energy Loan of £6237 with monthly repayments of £67pcm.
It is intended to repay this loan as soon as practically possible.