Established 1903

A MEMBER OF THE
SCOTTISH RUGBY
UNION

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CAMBUSLANG RUGBY AND SPORTS CLUB

MANAGEMENT ACCOUNTS

FOR 9 MONTH PERIOD TO

31st DECEMBER 2025

INTRODUCTION

Now that we're three quarters the way through the financial year it's fitting that we review how this year's finances are going and to also make a good stab at next year's Budget. Attach are the Management Accounts to 31.12.25 which will help.

The year so far has not been too disappointing but if you refer to our Bar Sales in Note 1, the Function Room sales of c.£26k have a good bit to go to reach the annual budget of £44k. It is doubtful that the next quarter will generate the shortfall of c.£18k. Maybe, but very doubtful.

The Members Bar sales of c.£31k should increase over the next 3 months with 6 Nation and league rugby drawing to a conclusion. That budget of c.£38k should therefore be achieved.

A rough estimate of these lower bar sales will be a reduced annual Net Bar Profit of about c.£4k, which doesn't help with our cash flows.

All other Budget categories are not too far from our expectations but whatever happens the Club will have had another year of deficit. And this is just not sustainable!

The right hand column of the Accounts, the Budget for 26/27, is my early attempt at projecting forward 12 months from the beginning of April 26. There are some cuts to Ground Maintenance and some increases to Section Levy's. The Notes to the Accounts provide in some detail on what it costs to run the Club properly.

It is up to the Committee to get its priorities right and to also ensure we have the funding coming from all affiliated Sections to the Sports Club. If anyone or any section can suggest another Annual Budget, then let's hear it before the start of next year.

The Budget as it stands allows us to exit next financial year with some money in the bank. Always a good goal for any Club!!

Gerry Shepherd
Committee Member Without Portfolio
6th January 2026

INCOME AND EXPENDITURE

For 9 Month Period to **31.12.25**

	Notes	Actual to 31.12.25		Budget for 25/26		Budget for 26/27	
INCOME		£		£		£	
Gross Bar Profit	1	33011	*57%*	45740	56%	46740	*57%*
Staffing costs		-28155		-35000		-35000	
Consumables		-657		-1000		-1000	
Stocktaker/License		-549		-600		-600	
		-29361		-36600		-36600	
Net Bar Profit/Loss(-)		3650		9140		10140	
Sections Levy	2	44890		53150		58650	
Other Income (Grants etc)	3	6073		12300		11500	
TOTAL INCOME		**54613**		**74590**		**80290**	
EXPENDITURE							
Administration Costs	4	42871		56700		56700	
Clubhouse Maintenance	5	4400		6000		6000	
Grounds Maintenance	6	14890		15000		12000	
Loan Repayments	7	2457		3300		3300	
Other Costs	8	0		0		0	
TOTAL EXPENDITURE		**64618**		**81000**		**78000**	
SURPLUS/DEFICIT(-) FOR PERIOD		-10005		**-6410**		**2290**	
SURPLUS/DEFICIT(-) B/FWD	9	**-8997**		**-8997**		**-15407**	
SURPLUS/DEFICIT(-) C/FWD		**-19002**		**-15407**		**-13117**	
Represented By :							
Current Assets:		£		£		£	
Bar Stock (estimated)	10	5000		5000		5000	
VAT Recoverable	11	0		0		0	
Debtors	11	0		0		0	
Cash on Hand		1017	Tills etc	1017		1017	
Bank Account/Overdraft (+/-)	12	4285		2409		4699	
		10302		8426		10716	
Less Current Liabilities	13	-11471		-6000		-6000	
NET CURRENT ASSETS		-1169		2426		4716	
RBS Loan	14	-12186		-12186		-12186	
Energy Loan	14	-5647		-5647		-5647	
NET ASSETS		**-19002**		**-15407**		**-13117**	

NOTES TO ACCOUNTS **BUDGET HOLDER**

1 Gross Bar Profit **Bar Conv.**

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

	Actual to 31.12.25		Budget for 25/26		Budget for 26/27	
	£		£		£	
Bar Sales: Members	31491		38000		38000	
Function	26315		44000		44000	
	57806		82000		82000	
Less:						
Purchases	23795		35260		35260	
Opening Stock	6000		6000		5000	
Less Closing stock (est)	-5000		-5000		-5000	
Cost of Sales	24795		36260		35260	
Gross Bar Profit	33011	*57%*	45740	*56%*	46740	*57%*

2 Section Levies **Treasurer**

Section Levies received to date are as follows :

	Actual to 31.12.25	Budget for 25/26	Budget for 26/27
	£	£	£
Rugby (Seniors)	12000	12000	14000
Rugby (Juniors)	9000	12000	14000
Gaelic Football	9000	9000	10000
Exercise classes	740	1000	1000
Harriers	4000	4000	4500
Australian Rules	1650	1650	1650
Rugby League	1500	1500	1500
Gym Club	7000	12000	12000
	44890	53150	58650

Rugby (Seniors) Levy includes Sponsorship £6k (Scott JCB) received to date

3 Other Income **Treasurer**

Other Income is made up of the following:

	Actual to 31.12.25	Budget for 25/26	Budget for 26/27
	£	£	£
Room/Pitch rentals	2300	2300	2000
Network Rail	2000	2000	0
Fund Raising/Donations	1610	1500	3000
Cabin and Catering Sales	4101	1000	1000
Less Catering Costs	-3938		
Telecom Mast Rental	0	5500	5500
	6073	12300	11500

4 Administration Costs **Treasurer**

Central administration costs to date are as follows:

	Actual to 31.12.25	Budget for 25/26	Budget for 26/27
	£	£	£
Electricity	12289	18000	18000
Gas	5813	8000	8000
Property Rates	2371	3000	3000
Water Rates	4402	5000	5000
Insurance	2108	2500	2500
Cleaning	7233	9000	9000
Telephones	477	500	500
Waste Collection	3245	5000	5000
Legal Fees		0	0
Office Supplies	18	500	500
Audit & Accounts	825	900	900
Computer(SAGE)	1056	1200	1200
Miscellaneous Costs		200	200
TV Licenses	175	160	160
Premier TV Sports	267	0	0
Sponsorship Exp	549	1000	1000
Catering	0	600	600
Pitch rental	300	250	250
DR Card M/c	1322	140	140
Bank ch's	421	750	750
	42871	56700	56700

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 31.12.25	Budget for 25/26	Budget for 26/27
N/A	0	0	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 £5000

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	4698	
Paye & Nic	2993	
VAT	2330	
Gas and Elec. o/s	2000	
Owed from Rugby Club	-3000	Juniors Levy £3k
Owed to Rugby Club	1000	Sponsors(£1k) CJ Laing & G Burns
Sundry Creditors	1450	
Total Creditors	11471	

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.