

Charity registration number SC044797 (Scotland)

Marr Rugby Football Club

Annual report and unaudited financial statements

For the year ended 30 June 2025

Scottish Charitable incorporated Organisation

Marr Rugby Football Club

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Marr Rugby Football Club

Reference and administrative information

Principal Office-bearers	President Chairperson Treasurer Interim treasurer	Anthony G Peters Kirsty Dace (Appointed 8 May 2025) James Caldwell (Resigned 6 August 2025) Callum Bastock (Appointed 8 May 2025)
Principal address		Isle of Pin Road Troon Ayrshire KA10 7ER
Bankers		Royal Bank of Scotland 36 St Andrew Square Edinburgh EH2 2YB
Independent Examiner		Henderson Loggie LLP Suite 5.3 Kirkstane House 139 St Vincent Street Glasgow G2 5JF
Charity registration number		SC044797

Marr Rugby Football Club

Trustee's report

For the year ended 30 June 2025

The Trustees present their Annual Report and Financial Statements for the year ended 30 June 2025.

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 charity's constitution, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and "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)" (effective 1 January 2019).

Year in Summary

The year under review saw strong participation across all sections of the Club, continued delivery of rugby activity from pre-school through to adult level, and a strengthening of the Charity's financial position. During the year the Charity received a significant legacy which has been designated to support future improvements to the Club's facilities. The Trustees consider the Charity to be in a stable position, well placed to continue delivering its charitable objectives.

Objectives and Activities

Marr Rugby Football Club was incorporated as a Scottish Charitable Incorporated Organisation on 11 April 2014.

The principal objects of the Charity are to advance public participation in sport, and in particular Rugby Union, and to provide recreational facilities. In pursuance of these objects, the Charity:

- Provides coaching, training and competitive rugby opportunities for participants of all ages;
- Promotes participation across the whole community;
- Ensures a duty of care to all members of the Club;
- Delivers services in a way that is fair and inclusive, ensuring equal treatment of all participants.

The Charity formed a wholly-owned subsidiary, Marr RFC Limited, to administer senior rugby activities, including the Club's 1XV team. Marr RFC Limited participates in the Scottish Rugby Union Premiership and operates independently, with staff costs recovered from the company where appropriate.

Achievements and Performance

During the year, the Charity continued to deliver Rugby Union training and competitive fixtures across all age groups, from pre-school children through to adults.

At Mini Rugby level, training is offered to boys and girls from three years of age up to Primary 7. Primary school pupils take part in training sessions, matches and festivals with neighbouring clubs. At secondary school age groups, the Charity provides Rugby Union training and competitive rugby at Marr College for both boys' and girls' teams.

During the 2024/25 season:

- Both the Marr College Under-16 and Under-18 teams reached the semi-finals of the Scottish Schools Cup at their respective age groups.
- The men's senior 1XV team competed in the Scottish Premiership, finishing ninth in a twelve-team league. Following league restructuring, the team was relegated to National League Division 1.
- The second XV competed in the Inter-Cities Reserve League.
- The third XV competed in the West Region Reserve League Division 1.

Marr Rugby Football Club

Trustee's report (Continued)

For the year ended 30 June 2025

Achievements and Performance (Continued)

- The senior ladies' team, the Marrlequins, competed in West Division 3, winning both Stage 1 and Stage 2 competitions and securing promotion to West Division 2.

Adult male and female team activities are administered by Marr RFC Limited.

Employee Policy

The Charity employs coaching staff to work across junior and senior teams. Staff costs are initially paid by the Charity, with a management charge levied to the associated Limited company to recover costs relating to players participating in the Scottish Premiership.

Financial Review

The Charity's income and expenditure for the year is set out in the Statement of Financial Activities.

The Charity recorded an increase in total funds during the year, principally reflecting strong trading and fundraising activity and the receipt of a legacy amounting to £79,427. The legacy has been allocated to the Club Improvement Fund to support future investment in the Club's facilities.

Trustees consider that the Charity remains financially sound and continues to operate within its means.

Reserves Policy

The Charity aims to maintain appropriate reserves to support ongoing operations and manage financial risk. Trustees seek to increase reserves through sponsorship and advertising opportunities and by growing subscription income through increased membership.

Designated reserves are held to support planned improvements to the Clubhouse and playing fields and to underpin continued investment in youth rugby. Trustees consider the level of unrestricted reserves held at year end to be appropriate for the Charity's needs.

Investment Policy

All charitable funds are held in bank accounts. Surplus funds are, from time to time, placed on deposit where appropriate. The Charity does not currently operate a formal investment portfolio.

Structure, Governance and Management

The charity is a two tier SCIO, administered by the Trustees on behalf of the membership.

The Board experienced a number of changes during the year. Trustees record their thanks to those who stepped down during the period and welcome new trustees appointed.

Marr Rugby Football Club

Trustee's report (Continued)

For the year ended 30 June 2025

Structure, Governance and Management (Continued)

The Trustees who served during the year were:

Anthony G Peters	(President)	
Kirsty Dace	(Chair)	Appointed 8 May 2025
Glenn Davis	(Vice President)	Resigned 8 May 2025
William Bate	(Secretary)	Resigned 6 May 2025
Kevin Quinn	(Director of Rugby)	Resigned 1 December 2025
James Caldwell	(Treasurer)	Resigned 6 August 2025
Callum Bastock	(Interim treasurer)	Appointed 8 May 2025
Ewan Campbell	(Trustee)	Appointed 8 May 2025
Gillian Bell	(Trustee)	Appointed 8 May 2025
Siobhan Reid	(Trustee)	Appointed 8 May 2025
Stephen McNab	(Trustee)	Appointed 1 December 2025
Robbie Scott	(Trustee)	Appointed 1 December 2025
Paul Gillespie	(Membership Secretary)	Resigned 9 August 2025
Russell Keene	(Interim secretary)	Appointed 8 May 2025

Approved by the Trustees on 7 April 2026 and signed on their behalf

Kirsty Dace

Kirsty Dace - 2026-04-13, 10:55:13 UTC

Kirsty Dace
Trustee

Independent examiner's report to the trustees of Marr Rugby Football Club

I report on the accounts of the charity for the year ended 30 June 2025 which are set out on pages 6 to 16.

Respective responsibilities of trustees and examiner.

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of the independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks 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 accounts.

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 2005 act and Regulation 4 of the 2006 Accounts Regulations
- to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations

have not been met, or

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


Matthew McDermott – 2026-04-13, 11:35:00 UTC

Matthew McDermott
Director
For and on behalf of Henderson Loggie LLP
Chartered Accountants

Date: 7 April 2026

Suite 5.3 Kirkstane House
139 St Vincent Street
Glasgow
G2 5JF

Marr Rugby Football Club

Statement of financial activities

For the year ended 30 June 2025

		General Fund	Youth Fund	Club Improvement Fund	2025 Total	General Fund	Youth Fund	Club Improvement Fund	2024 Total
	Note	£	£	£	£	£	£	£	£
Income from:									
Donations and legacies	2	1,704	22,795	79,507	104,006	26,757	14,189	10,921	51,867
Charitable activities	3	127,440	73,868	-	201,308	103,235	40,320	-	143,555
Other operating income	4	56,191	-	-	56,191	17,295	-	-	17,295
Investments	5	875	-	-	875	189	-	-	189
Total income		186,210	96,663	79,507	362,380	147,476	54,509	10,921	212,906
Expenditure on:									
Charitable activities	6	133,061	128,443	8,214	269,718	111,788	84,686	-	196,474
Total expenditure		133,061	128,443	8,214	269,718	111,788	84,686	-	196,474
Net income / (expenditure)		53,149	(31,780)	71,293	92,662	35,688	(30,177)	10,921	16,432
Transfers between funds		(31,780)	31,780	-	-	(30,177)	30,177	-	-
Prior period restatement	17	-	-	-	-	18,014	-	-	18,014
Net movement in funds		21,369	-	71,293	92,662	23,525	-	10,921	34,446
Total funds brought forward	14	627,947	-	10,921	638,868	604,422	-	-	604,422
Total funds carried forward	14	649,316	-	82,214	731,530	627,947	-	10,921	638,868

The statement of financial activities includes all gains and losses recognised in the year. All funds are unrestricted.

Marr Rugby Football Club

Balance sheet

As at 30 June 2025

		2025	As restated 2024
	Note	£	£
Fixed assets			
Tangible assets	10	573,199	573,200
Investments	11	1	1
Total fixed assets		573,200	573,201
Current Assets			
Stocks		9,095	-
Debtors	12	18,397	23,023
Cash at bank and in hand		134,591	61,660
Total current assets		162,083	84,683
Creditors : amounts falling due within one year	13	(3,753)	(19,016)
Net current assets		158,330	65,667
Net assets		731,530	638,868
Funds			
Unrestricted funds:			
General fund	14	649,316	627,947
Club improvement fund	14	82,214	10,921
Total funds		731,530	638,868

The financial statements were approved by the Trustees on 7 April 2026 and signed on their behalf by:


Kirsty Dace - 2026-04-13, 10:55:13 UTC

Kirsty Dace
Trustee

The notes on pages 8 to 16 form part of these financial statements.

Marr Rugby Football Club

Notes to the financial statements

For the year ended 30 June 2025

1 Accounting Policies

Charity information

Marr Rugby Football Club is a two tier SCIO established in April 2014 and operating under a constitution.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charity's Constitution, the Charity and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities SORP 'Accounting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the (FRS102) (effective 1 January 2019).

The Charity has taken advantage of the provisions in the SORP not to prepare a Statement of Cash flow.

The financial statements are presented in Sterling, which is the functional currency of the charity, rounded to the nearest £. The financial statements have been prepared under the historical cost convention.

1.2 Going Concern

At the time of approving the financial statements the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future and no material uncertainties exist regarding this. Thus the Trustees continue to adopt the Going concern basis of accounting in preparing financial statements.

1.3 Charitable Funds

The General Fund is an unrestricted Fund and is regarded by the Trustees as available for use at the discretion of the Trustees in furtherance of their Charitable Activities.

The Youth fund is a designated Fund that raises income for the development of Rugby Union for children and young adult from the age of three years old to eighteen. Any deficit arising on the Youth Fund is met by a transfer from the General Fund

The Club Improvement Fund is regarded as a designated fund for use in carrying out fabric repairs and improvements to the property.

The Club has no restricted or endowment funds.

1.4 Income

Income is recognised when any performance conditions have been met, the amounts can be measured reliably, and it is possible that the income will be received.

Cash donations are recognised on receipt.

Marr Rugby Football Club

Notes to the financial statements (Continued)

For the year ended 30 June 2025

1.4 Income (Continued)

Legacies are recognised once payment has been received by the charity. The standard

procedure is that the Charity contacts the Solicitor or other party making the donation to enquire if there is any condition or restriction attached to the use of the funds, The donation is then recognised in accordance with the wishes of the donor.

1.5 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. All expenditure shown on the Statement of Financial Activities relating to Marr Rugby Football Club is regarded as charitable expenditure.

1.6 Fixed assets

Tangible fixed assets are initially measured at cost, net of depreciation and any impairment losses. Depreciation is provided at the following rates in order to write off each asset over its estimated useful life:

Clubhouse & Playing fields - 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 Fixed asset investments

Unquoted investments represent the holding in the subsidiary company and is held at cost.

1.8 Impairment of fixed assets

At each reporting end date, the company 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 arises the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Stocks

Stocks are stated at the lower of cost and net realisable value. Cost includes all costs incurred in bringing the product to its present location and condition. Net realisable value is based on estimated selling price less any further costs to be incurred to completion and disposal.

1.10 Debtors

Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.11 Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar.

Marr Rugby Football Club

Notes to the financial statements (Continued)

For the year ended 30 June 2025

1.12 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.13 Financial instruments

The charity only enters into basic financial instruments. Financial assets are initially measured at transaction price and subsequently held at cost, less any impairment. Financial liabilities are initially measured at transaction price and subsequently held at amortised cost.

1.14 Employee benefits

Salaried employees are entitled to take holiday leave as agreed with their line manager. Those working intermittent hours are paid a percentage of their hourly rate to take account of holiday pay due to them.

1.15 Retirement benefits

Payments to defined contribution pension schemes are charged as an expense as they fall due.

1.16 Charity status and taxation

The charity is a Scottish Charitable Incorporated Organisation (SCIO) and is exempt from corporation tax which is applied for charitable purposes commensurate with that status. The charity trustees and members have no liability to pay any sums to help to meet the debts (or other liabilities) of the SCIO if it is dissolved.

2 Donations and legacies

	General fund £	Youth fund £	Club Improvement fund £	2025 £	2024 £
Donations	1,704	22,795	80	24,579	31,034
Legacies	-	-	79,427	79,427	20,833
	1,704	22,795	79,507	104,006	51,867

Marr Rugby Football Club

Notes to the financial statements (Continued)

For the year ended 30 June 2025

3 Charitable activities

	General fund £	Youth fund £	Club Improvement fund £	2025 £	2024 £
Subscriptions	49,920	-	-	49,920	54,028
SRU Income	36,252	26,750	-	63,002	37,546
Kit sales	25,270	-	-	25,270	36,661
Fundraising	-	44,859	-	44,859	15,320
Voice of Rugby	14,066	-	-	14,066	-
Youth Rugby Patrons	-	1,720	-	1,720	-
Commission	1,932	-	-	1,932	-
Catering Income	-	539	-	539	-
	127,440	73,868	-	201,308	143,555

4 Other operating income

	General fund £	Youth fund £	Club Improvement fund £	2025 £	2024 £
Management fee	29,591	-	-	29,591	15,000
Rent	26,300	-	-	26,300	1,375
Insurance claim	-	-	-	-	920
Bank compensation	300	-	-	300	-
	56,191	-	-	56,191	17,295

5 Investment income

	General fund £	Youth fund £	Club Improvement fund £	2025 £	2024 £
Bank interest	875	-	-	875	189
	875	-	-	875	189

Marr Rugby Football Club

Notes to the financial statements (Continued)

For the year ended 30 June 2025

6 Expenditure on charitable activities

	General fund £	Youth fund £	Club Improvement fund £	2025 £	2024 £
Rent and Rates	14,876	1,465		16,341	5,069
Repairs & Maintenance	530	-	8,214	8,744	7,710
Equipment	1,319	4,027	-	5,346	12,730
Travel	-	14,421	-	14,421	8,060
Catering and Hospitality	-	4,100	-	4,100	1,827
Coach training and expenses	-	1,972	-	1,972	2,283
Salaries	55,644	86,876	-	142,520	105,865
Pension costs	-	1,687	-	1,687	3,620
Strips and Club kit	20,596	1,348	-	21,944	39,280
Laundry & Match costs	302	500	-	802	281
Printing, Media & software costs	1,197	2,490	-	3,687	1,000
Medical and First Aid expenses	-	22	-	22	29
Trophy & Engraving costs	837	974	-	1,811	502
Sundry expenses	28	-	-	28	-
SRU income distributed to sub	26,650	-	-	26,650	-
Depreciation	1	-	-	1	-
Support costs (note 7)	11,081	17	-	11,098	8,218
Fundraising expenditure	-	8,544	-	8,544	-
	133,061	128,443	8,214	269,718	196,474

7 Support costs

	General fund £	Youth fund £	Club Improvement fund £	2025 £	2024 £
Insurance	5,137	-	-	5,137	4,875
Bank charges	2,944	17	-	2,961	3,343
Independent examination	3,000	-	-	3,000	-
	11,081	17	-	11,098	8,218

Marr Rugby Football Club

Notes to the financial statements (Continued)

For the year ended 30 June 2025

8 Trustee remuneration and expenses

None of the trustees received any remuneration for their services in the year.

During the year GK Properties, a company that trustee Anthony Peters is associated with, was paid a sum of £2,819.44 for fence and surface repairs.

During the year 3 trustees received reimbursement of expenditure incurred on behalf of the charity totalling £1,702. These payments were permitted by the charity's constitution.

Comparative amounts for trustee expenses are not available.

9 Staff costs and numbers

	2025 £	2024 £
Salaries and wages	142,520	105,865
Pension costs	3,936	3,620
	<u>146,456</u>	<u>109,485</u>

The average monthly number of employees during the year was 23. The comparative number for average employees is not available.

No employees received emoluments in excess of £60,000 in the current or prior year. The key management personnel of the charity are the trustees. The total employee benefits of the key management personnel of the charity during the year were £Nil (2024: £Nil).

Marr Rugby Football Club

Notes to the financial statements (Continued)

For the year ended 30 June 2025

10 Tangible fixed assets

	Clubhouse & Playing Fields £	Equipment £	Total £
Cost			
At 30 June 2024	573,199	29,053	602,252
Additions	-	-	-
At 30 June 2025	<u>573,199</u>	<u>29,053</u>	<u>602,252</u>
Depreciation			
At 30 June 2024	-	29,052	29,052
Charge for the year	-	1	1
At 30 June 2025	<u>-</u>	<u>29,053</u>	<u>29,053</u>
Net book value			
At 30 June 2025	<u>573,199</u>	<u>-</u>	<u>573,199</u>
At 30 June 2024	<u>573,199</u>	<u>1</u>	<u>573,200</u>

The Clubhouse and playing fields were constructed by the Club. The land is owned by and leased from South Ayrshire Council.

The Trustees have taken the view that the value is greater than the cost shown in the accounts.

11 Investments

	2025 £	2024 £
Investment in Marr RFC Limited	1	1
	<u>1</u>	<u>1</u>

Marr RFC Limited is a company registered in Scotland (company registration number SC633775) and was formed to administer the affairs of Marr Rugby Club's senior teams and in particular the 1XV team that operates in the Scottish Premiership. The charity owns one share in Marr RFC Limited, being the entire share capital.

Marr Rugby Football Club

Notes to the financial statements (Continued)

For the year ended 30 June 2025

12 Debtors

	2025 £	2024 £
Trade debtors	1,360	12,041
Amounts due from subsidiary	12,921	7,980
Other debtors	4,116	3,002
	18,397	23,023

13 Creditors: amounts falling due within one year

	2025 £	2024 £
Taxation and social security	-	3,761
Accruals & deferred income	3,300	15,000
Other creditors	453	255
	3,753	19,016

14 Funds

	At 1 July 2024 As restated £	Income £	Expenditure £	Transfers between funds £	At 30 June 2025 £
Unrestricted funds:					
General fund	627,947	186,210	(133,061)	(31,780)	649,316
Youth fund	-	96,663	(128,443)	31,780	-
Club improvements fund	10,921	79,507	(8,214)	-	82,214
	638,868	362,380	(269,718)	-	731,530

15 Operating lease commitments

Operating lease commitments represent the charity's obligations as a lessor under a sublease arrangement relating to land leased from South Ayrshire Council. The charity acts as the 'mid-landlord' in this sublease agreement.

	2025 £	2024 £
Within one year	1,800	700
Between two and five years	-	-
in over five years	-	-
	1,800	700

Marr Rugby Football Club

Notes to the financial statements (Continued)

For the year ended 30 June 2025

15 Operating lease commitments (Continued)

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025 £	2024 £
Within one year	500	500
Between two and five years	2,000	2,000
in over five years	500	1,000
	<u>3,000</u>	<u>3,500</u>

16 Related party transactions

During the year, the charity had a loan outstanding with its wholly-owned subsidiary, Marr RFC Limited, amounting to £12,921 (2024: £7,980). The loan is unsecured, interest-free, and no repayment terms have been agreed.

17 Prior year restatement

During the year, the Trustees identified that certain bank accounts held in the name of the Club had not been fully reflected in the accounting records in prior periods. As a result, the opening cash balance at 1 July 2024 was understated.

The comparative figures for the year ended 30 June 2024 have therefore been restated to recognise the full cash balances held by the Club at that date. The effect of the restatement was to increase cash at bank and in hand by £18,014, with a corresponding increase in unrestricted funds.

There was no adjustment to the total income or expenditure reported for the year ended 30 June 2024. The adjustment has been recognised as an opening fund balance adjustment and reflected in the comparative balance sheet figures.

The Trustees consider that the accounting records, as far as they are aware, now fully reflect all bank accounts and transactions of the Club.



Henderson Loggie Secure Messaging

E-SIGNATURE CERTIFICATE

Certificate Summary

ENVELOPE SUBJECT: Marr Rugby Updated Accounts for signing
DOCUMENT: Marr Rugby Football Club 2025 Accounts V.4.pdf
DOCUMENT ORIGINATOR: Natalie Elphinstone (natalie.elphinstone@hlca.co.uk)

CERTIFICATE STATUS: Completed
DELIVERED: Apr 13, 2026 10:31 AM UTC
DOCUMENT PAGES: 18 CERTIFICATE PAGES: 1 TOTAL ENVELOPE PAGES: 19

ENVELOPE ID: be595745-483e-4d6e-b82a-cd0a765eb9b8
DOCUMENT ID: cce0d65b-fbe9-45fd-82af-bfbd0e8cde4b
ORIGINATOR IP ADDRESS: 157.231.93.186

COMPLETED SIGNATORIES: 2 / 2
COMPLETED IN PLACE SIGNATURES: 3 / 3
COMPLETED IN PLACE INITIALS: 0 / 0
CARBON COPY RECIPIENTS: 0

Signatures

E-SIGNED BY: Kirsty Dace (chair@marrrugby.com)
SECURITY LEVEL: Secure Email (Authenticated)
E-SIGNATURE ID: 3e7643cc-6611-4387-8b1e-1a8ec746a828

SENT: Apr 13, 2026 10:31 AM UTC
VIEWED: Apr 13, 2026 10:51 AM UTC
SIGNED: Apr 13, 2026 10:55 AM UTC
USING IP ADDRESS: 90.211.202.251

Kirsty Dace

I AGREE TO THE CONTENTS OF ALL PAGES ABOVE WITH AN ELECTRONIC SIGNATURE

PRINT NAME: Kirsty Dace EMAIL: chair@marrrugby.com

SENT: Apr 13, 2026 10:31 AM UTC
VIEWED: Apr 13, 2026 11:31 AM UTC
SIGNED: Apr 13, 2026 11:35 AM UTC
USING IP ADDRESS: 87.246.91.14

E-SIGNED BY: Matthew McDermott (matthew.mcdermott@hlca.co.uk)
SECURITY LEVEL: Secure Email (Authenticated)
E-SIGNATURE ID: 964553e9-6d8c-4b8a-86fe-6db463d866c8

Matthew McDermott

I AGREE TO THE CONTENTS OF ALL PAGES ABOVE WITH AN ELECTRONIC SIGNATURE

PRINT NAME: Matthew McDermott EMAIL: matthew.mcdermott@hlca.co.uk