



Royal Bank RugbyForce 2022

Digital Toolkit





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Introduction



It has been an exciting couple of months watching club rugby spring back to life as training, friendly fixtures and some social events have resumed across the country. From young boys and girls right up to older folk getting involved in walking rugby, there is a lot of buzz around the game returning. To see all this activity met with such enthusiasm from players and volunteers alike has been really encouraging.

Whilst we are in a much stronger position than the previous 18 months, our clubs' attention remains on preparing their facilities and people to re-open and re-engage with our sport safely. The tools Royal Bank have provided through RugbyForce will go a long way to help clubs maintain a safe and sustainable environment.

I am really looking forward to Royal Bank RugbyForce weekend next month and seeing clubs welcome new and existing members in a manner of different ways.

Gav Scott
Director of Rugby Development

The upcoming year is a really exciting moment for the grassroots game in Scotland. Throughout the pandemic, clubs all across the country showed just how important they are to their local communities, bringing people together and forging lifelong connections.

As we look forward to the new season, we remain committed to supporting clubs with the necessary skills, finance and training they need to build environmentally and financially sustainable futures.

With the current economic environment continuing to present difficult challenges for grassroots rugby, we have updated this year's edition of the toolkit to help clubs better forecast their financial futures including ideas on how to grow revenue streams that will equip your club to thrive in the long run and some top tips to directly address the issue of rising energy prices.

We also know that boosting membership and playing numbers is a key priority following the events of the past two seasons. To help with that we have also provided additional tips to help your club connect with the local community on social media and build an inclusive culture that everyone will want to be a part of.

Grassroots rugby will always be the beating heart of our game and we hope that this toolkit provides you with the knowledge and tools you need to make 2022 your best season yet.

Brett Williams
Senior Sponsorship Manager
Royal Bank of Scotland

Setting a strategy for your club

At the start of the season, it's important to consider what priorities you wish to achieve in 2022/23. Start planning what is needed to make the club an integral part of the community, if any club members have a little spare time to help out and certain skills, make the most of this.

Your club needs to decide on which projects they have the resources to plan for and to deliver. Don't try to achieve everything at once as you will spread yourselves too thinly.

Examples could be:

- Growing the club's membership
- Building up a sponsorship campaign
- Developing a school's programme that could be funded locally
- Developing the club's facilities so that it can be hired out
- Create a project budget to ensure it is manageable within their current plans.

They would initially spend time on researching the project, on building up communication channels so that all individuals connected to the club can be informed and then developing a plan of who does what and when.



Set SMART objectives

Specific – have a clear aim in mind, what outcomes are you trying to achieve, who is responsible, how is this going to be achieved.

Measurable – quantify what you want to achieve. For example, 10x more junior members, increase the women's section by 15%, raise £10,000 for development etc.

Achievable – make sure you have the resources available to succeed. Make a judgement based on other projects you have completed.

Relevant – ensure that the objectives set are suitable for the individual or based on their skill set and ensure the objectives align with the overall purpose and strategy of the organisation

Timely – give a deadline that you wish to achieve said goal. Again, be realistic to what's achievable in 6 months, a season or by Year 1, 2, 3 etc.

Helping your club navigate emerging challenges

Start small

Focusing on small changes in order to save could make a world of difference when it comes to managing money/the budget. Cutting back on a few of those non-essentials nice to have's for the club, could help you save a little bit each month – too drastic and they'll soon creep back in. Slowly does it.

Switch energy supplier or make changes within your club

Due to the current situation with increasing wholesale energy prices and a number of energy companies unable to continue trading, it might be more difficult to find a deal when looking to switch your energy supplier at the moment, however they are out there if you do your research.



Make changes whilst you do your research

- **Wash playing kits at a lower temperature** – 90% of a washing machine's energy usage is spent heating the water, so washing at a cooler temperature will save energy and money (USwitch, 2021).
- **Place lids on pots when you're cooking post-match meals** – You'll use less energy and time to cook your food by preventing heat escaping from the pot.
- **Don't overfill kettles or urns** – If your kettle doesn't let you see how many cups worth of water you're boiling, simply fill a cup from the tap, or however much you need, and pour it into the kettle.
- **Use 'eco' settings on appliances** – Appliances, such as dishwashers, often have an 'eco' setting which is designed to use less energy. Although the cleaning cycle can take longer, it will be more energy efficient than an intensive quick cycle.
- **Close the bar fridge door** – Leaving the fridge door open causes it to work harder to keep the temperature cool, so try to limit how long the door stays open. If your fridge has an alarm, make sure it's turned on, in case you leave it open by mistake. Defrosting your freezer regularly will help it to run efficiently too.
- **Reduce the time the teams spend in the shower** – A family of four could save £75 per year if each person spent one minute less in the shower (Source: Energy Saving Trust, 2021). Just think what that could be for the teams across your club. Fitting a water efficient shower head will also reduce your hot water usage while keeping the sensation of a powerful shower.
- **Good ventilation is important** – Taking a bath or shower in a poorly ventilated changing area will create more moisture in the air, making it harder to heat. That could mean your boiler has to work harder to warm a radiator. If you don't have an extractor fan, then keep a window open until any moisture clears
- **Dust club radiators** – When dust gathers on radiators it makes them less effective. Make sure you keep the top and back clear of dust. It's the same problem with dust at the back of fridges but moving them can be tricky.

- **Turn off standby** – Leaving appliances on standby means they're still using energy. Club house are normally home to a range of household gadgets, from televisions to music systems. Although it may be a small amount, it starts to add up if you do this every time it's used – wasting energy and money.
- **Let the light in** – On sunnier days, natural light will help nudge the temperature up naturally. Allowing you to lower that thermostat
- **Reduce draughts** – It can be difficult to work out where cold draughts are coming from, but gaps in wooden floorboards or open fireplaces can be culprits. Under floor insulation is one solution, but it might be cheaper and less of an upheaval to fill the gaps with a specially designed filler.



Shop around when it comes your broadband, TV and phone contracts

Whether it's your mobile phone contract, broadband or TV package, there are deals out there, especially if you've been with your current provider for a while or maybe it's no longer giving you what you need.

By checking on the latest deals you could save or get more for your money and switching could be easier than you think.

Ditch that old Direct Debit

Take some time to scroll through the regular payments, it's possible you'll discover at least one Direct Debit or standing order you no longer need. For most, you can cancel these online or over the phone, but it's worth checking any contracts you may have to avoid any cancellation fee or penalty.

“Do we really need this?”

If you're asking yourself and committee that question, there is a good chance you already know the answer. From memberships to online subscriptions, if you're not using it, cancel it. If that feels a bit drastic you can often pause payments to test the water first. Be strong.

Get rewarded for spending

It makes sense to do your research to find the best price but there are also ways you could earn some money back when you spend too.

Shop around when it comes your broadband, TV and phone contracts

Use cash flow forecasting

Cash flow forecasting can help predict the future availability of cash to the club and is a must, especially in challenging times. Cash flow forecasts are never going to be 100% accurate, but they're a useful tool to help predict if and when you might run out of money, or have a surplus of cash, and test the impact of saving any costs. The best approach when putting together a forecast is to predict your sales, profit and your cash in the bank, and then compare the figures to actual sales, profit and cash as you go.

Simplify members/hires/supporters payments

Making it easier for customers to pay can have a positive effect on cash flow. For example, if you insist on customers sending you a cheque, could you make it easier for them to pay? Can you take bank transfers or card payments? Customers will pay you more quickly if they can do it more easily.

Keep an emergency fund

It's also a good idea to keep emergency funds available to cover costs during times of cash flow difficulties. The amount you will want to have saved up depends on the size and type of club, but there should be enough cash on hand to see the club through a period of poor cash flow.

Monitor and revise your figures regularly

If you've had one cash flow issue, don't pretend it never happened; you have to prevent it from happening again. Make sure you monitor your cash very regularly, as it goes in and out of your bank account. Always know how much you've got – and how much you can afford to spend.

Finally, in such an unpredictable environment, it pays to watch economic indicators and world events, and try to plan your cash flow accordingly. Anticipate the effect these events will have on your cash flow, and on the economy as a whole. For instance, if fuel prices continue to rise, what will that do to your bank balance?

Ask for help

Don't leave it to late, reach out for support via your Scottish Rugby Club Development officer. Scottish Rugby is there to support you through. The best way to work together is to engage them early in noticing the issue.

Ask your bank to help to provide a free review of your club finances, they may be able to spot ways you have not noticed within your budgets/forecast/outgoings in which they can support.

Supporting your members

It's important to remember that during the current cost of living crisis, your club will need to balance the needs of the members as well as considering the impact on the club.

Here are a few thought starters to help members reduce the cost of playing and keep them involved in the club.

Members might need some flexibility with membership payments due to the rising costs of fuel and bills. Thinking about how they can structure payments over time to help members stay involved with the club can have longer- term benefits. Consider direct debits (monthly or quarterly) to help take the pressure off at the start of the season.

There are lots of ways you can be creative with memberships. For example: try getting a local business (bakery, garage, butcher, restaurant etc) to pay for 10 children's memberships; in return the parents are encouraged to use that local business more regularly. This can provide a great platform for further sponsorship if it drives business back to the local supplier.

Another consideration for your members is a second-hand kit sale. Cost of new equipment can be pricey so if there are any members not returning or buying new kit for the season that may help reduce the cost of playing.

Pay it forward – initiate a scheme at the club where members can pay match or membership fees for fellow members that might be struggling to afford their club costs.





Creating your budget



Why budget?

Clubs nationwide have had a tricky time since the pandemic, with costs rising across the board, understanding your budget becomes more crucial than ever. What should you consider?

- Your current aims
- Planning for surprise expenses
- Achieving long-term goals
- The way you create and record your budget
- Given these uncertain times, re-forecasting your budget more regularly than normal



Cashflow

Getting things right means you can project your cashflow. You can find out what makes a good cashflow here and how to forecast cashflow here.



Setting your budget

Income and expenditure

This year, club incomes are likely to be stretched, so more regular budget updates and realistic forecasting will help you manage your budget better.

Make sure you consider every source of income for your club and forecast how much money you will generate this year. Some of the things you'll want to include are:

- Membership subscriptions and match fees
- Merchandise sales
- Donations
- Facility hire
- Fundraising/sponsorship
 - Raffles
 - Advertising and events
 - Grants and loans
 - Bar profits

Accurately predicting your expenses will help you manage them better. Make sure you include things like:

- Pitch lease
- Grounds Manager fees
- Buildings and repairs
- Affiliation fees
- The cost of staging social activities or events
- Staff salaries
- Travel
- Utility bills
- Equipment
- Insurance
- Administration expenses
- Meetings
- Phone and internet
- Catering for afternoon teas



[Download a budget template](#)

Getting a good deal for your club

It's the small things

From tea bags and sugar, to petrol for the lawn mower, make sure you are getting the best deal to reduce your expenses, because it can be easy to forget about them and simply write them off. Get everyone involved in keeping an eye on the little things to reduce spend.

Using the resources you've got

Draw on the resources you already have, both the experience and connections of your members and also existing equipment. Taking a step back to look at what you've got in your corner can open up opportunities and reduce costs you'd never thought of before.

Reducing costs

Look at ways you can reduce costs. Make sure you know club members' off-field skills to see whether there's a member who might be able to do the work for you to reduce the cost. Could someone get you a deal on supplies or equipment?

Being a savvy shopper

At home we might negotiate with our energy supplier, buy insurance on comparison sites and shop around for the best deal when we're buying new technology. Making sure you're a savvy consumer for your club could save you loads of money.



Keeping your club budget safe and secure

Invoice redirection

Fraudsters pose as a creditor or supplier and tell you their company's bank details have changed (due to the coronavirus outbreak). The communication will ask you to make all future payments to a new sort code and account number.

Email fraud 'Phishing'

Fraudsters are sending out coronavirus-themed phishing emails to trick people into opening malicious attachments or revealing sensitive personal and financial details. For example, emails which claim to be from medical or government research organisations.

Phone fraud 'Vishing'

Vishing is fraudulent contact made by phone. Be alert to bogus calls linked to coronavirus as these could be from fraudsters who claim that they're from the bank, the police, an IT company or an official health organisation or company that you trust.

Bogus Boss 'email spoofing'

Bogus emails are sent to staff claiming to be from a senior member of staff within the organisation such as a Director, CEO or Chairman etc. requesting an urgent payment. They will often say that the payment is needed for urgent cleaning or medical supplies to counter coronavirus and needs to be made immediately.

Crypto Currency scams

Scammers are capitalising on the growing attention cryptocurrency is attracting, by offering fake investments that don't really exist or aren't worth the money. Before making any investments using cryptocurrency always make sure you understand everything completely and you're only using money you could afford to lose.



Top 6 things to do to protect you and your club from scams

- Never disclose security details
- Don't assume an email, text, or phone call is genuine
- Don't allow yourself to be rushed
- Listen to your instincts
- Stay in control

Use a secure network

(Wi-Fi is seen as an open network, whereas 3G and 4G are seen as closed type networks)

[Find out more](#)



Supporting your club with community and sports grants

There are some great resources that are specifically designed to help local clubs and societies, whether that's grant funding to support investment in kit, facilities and people, or support for your club in how to run your club more efficiently. Here are some links with valuable information that may help your club:

Practical Advice and announcement updates:

[Scottish Rugby
Club & School
Resource Hub](#)

[Scottish Rugby
Advice](#)

[National Council
for Voluntary
Organisations](#)





Boosting your income



Boosting your short-term income

How to apply a digital focus to fundraising

The growth of social media has provided community clubs with an ever-increasing number of channels through which to communicate their message and connect with their supporters. Club volunteers can look at the following to help generate additional club funding from the comfort of their own home by:



Looking into crowdfunding platforms

crowdfunder.co.uk/melrose-rugby-club-legacy-project

crowdfunder.co.uk/aberdeentaexali

crowdfunder.co.uk/widening-participation-in-unified-rugby-in-fife

Running quiz evenings

- You can do this yourself in person at the club or by using Skype, FaceTime or Zoom to hold a virtual pub quiz. Set up a JustGiving page and ask your guests to make a donation to take part.
- Or let Virtual Quiz Events do it all for you – virtualquizevents.com

Running online auctions

If you or your club members have a number of auction items or prizes that might generate some extra cash for the club, consider an online auction using the sites below:

jumblebee.co.uk

Promoting via social media

Use the power and reach of social media to help promote the fundraising initiatives you are undertaking online or in your local community.

Grants and funding information

Grant funding and external grants can help fund anything including:

- enhancing facilities
- equipment for the grounds team
- creating a junior to senior player pathway.

There are hundreds of regional and national grants funding programmes across the country. Whilst the club isn't open, why not use the time now to research your local area and see what funding might be available for local community projects, clubs and societies?

A wide range of the sources can be found here: mycommunity.org.uk/funding

But, to make it even easier, we've broken down some of the main sources to identify the key criteria that might apply to your club:

- Lottery Awards
- Awards for all <https://www.tnlcommunityfund.org.uk/funding/programmes/national-lottery-awards-for-all-scotland>
- Foundation Scotland – for the latest community and sports funding available
- Direct Club investment <https://sportscotland.org.uk/clubs/direct-club-investment/>
- Sport Scotland offers various community sports funds – including the Sport Facilities fund, the Community Fund and Awards for All

- Small Business Bonus Scheme /Rural Relief from the Scottish Government – Access to a one off grant of £10,000. Rural Relief: a business providing benefit to the community in a designated rural area (population <3000).
- Funding Scotland has a host of sporting and community grants visible
- Directory of Grant making Trusts is available for purchase with information on 2,000 grant makers each year <https://www.dsc.org.uk/publication/the-directory-of-grant-making-trusts-2022-23/>



Grants and funding information

Plus reach out to your local Rugby Development Officers from Scottish Rugby as they might be able to support you with access to kit, funding or expertise if your rugby club's strategy ties in with Scottish Rugby development goals.

Support for Rugby Clubs

Other grant options

- Legacies and Memorial trusts
- OSCR to search for grant making trusts per postcode, town or area
- Local community benefit schemes e.g. windfarm funding, Aberdeen Harbour Board's Community Action Fund etc.
- Your guide to disability grants – www.disability-grants.org



Simple ways to make your club greener...

...and could save a little money at the same time!

Visit Royal Bank's green business support pages:
<https://www.rbs.co.uk/business/green-banking/green-business-initiatives.html>

You can learn more about small changes that you can do now to help your club and members build up to more ambitious plans.

For example:

- **Have you thought about going paperless as a club** – No printed agendas for AGMs or printed fixture diaries, instead have everything online to be accessed?
- **Choose environmentally friendly suppliers** – Once you have reviewed your supplier list, can you find one's that are good for your club and the planet?
- **Recycle and manage waste sustainably** – Remove all plastic straws from the bar, encourage keep cups for the spectator hot drinks and reusable water bottles. Ensure recycling bins are available and no single use plastic cups used.
- **Do an energy audit** – Lighting, heating and electronics could be controlled by sensory devices and automatically switched off when not in use.
- **Try to cut food waste at your club** – get an idea of numbers for match days and training ahead of time via your club WhatsApps/Pitchero and cater to the numbers attending.
- **Compost or recycle your food waste** – Compost your food waste or start to recycle it. Recycled food waste can be used for commercial composting, or it can be processed to create green electricity. Check with your local authority if food waste is being recycled in your area and get started.
- **Consider meat free post-training/post-match meals** – even removing a couple of meat-based meals a month will make a big difference to your carbon footprint, plus it's a healthy alternative.
- **Encourage your team to travel more sustainably** – walk more, switch to two wheels, carpool and use public transport.

Simple ways to make your club greener

Or every club and members will have old sportswear or club stash why not reach out to Locker stash.



Locker Stash

Locker stash is a registered community interest company that works on behalf of professional and amateur sports teams, schools, universities and manufacturers to generate financial and social rewards. As well as environmental accreditation for trying to make Sporting Organisations more environmentally friendly.

The way we do this is by recycling old sportswear which is no longer used, so to quickly free up space and provide financial support we take this kit in, rehome via our e commerce platforms, repurpose damaged items into cushions, bucket hats and bears and re-donate equipment to less affluent groups in the UK.

All profits then go back into the clubs we are working on behalf of to spend how they wish, whilst surplus funds go into supporting disadvantaged clubs, children and young adults to get equal opportunities in sport.



Interested to find out more contact:

Guy Hamer

Partnerships Manager

Email: hello@lockerstashrugby.co.uk

Open a Community Bank Account

An everyday account for charities, clubs and societies

Existing Royal Bank personal or business banking customers* are eligible to apply for free banking if your community account's annual credit turnover is less than £100,000**.

[Apply here](#)

- Access free online accounting software with this business banking current account
- 24 months free banking for startup organisations (subject to status)
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- Bank anywhere with our mobile banking app

*At least one of the parties named in the application must be an existing Royal Bank customer – if there is no existing relationship your application will be declined.

**If your turnover exceeds £100k, your account will be moved onto our Standard Tariff. Fees & charges apply.

Digital Banking is available to RBS business account customers. Mobile App is available on selected iOS and Android devices with a UK or international mobile number in selected countries.

You are required to have: "FreeAgent (accounting software) is free subject to client retaining their Royal Bank of Scotland business banking current account."

This current account is for not for profit limited companies registered at Companies House, clubs and societies, churches and places of worship, registered and unregistered charities,

charitable incorporated organisations (CIOs) and non-personal trusts. This account can use our Mobile Banking app. Want to see our other business current accounts? See the range Royal Bank of Scotland Community account is available to account holders over 18 who have the right to be self employed in the UK.

To qualify for free banking at least one of the parties named in the application must be an existing Royal Bank personal or business banking customer and your community account's annual credit turnover is less than £100,000

You must have a Royal Bank of Scotland business bank account to use our mobile app. The Mobile App is available to Digital Banking customers with a UK or international mobile number in specific countries. Free banking is subject to status. FreeAgent is free subject to client retaining their Royal Bank of Scotland business banking current account.