Report of the Trustees and Financial Statements for the period ended 30th April 2026

For

The Hillington Bridge Club SCIO

Charity No: SC053589

The Hillington Bridge Club SCIO

Financial Statements for the period ended 30th April 2026

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The Hillington Bridge Club SCIO

Financial Statements for the period ended 30th April 2026

Legal and Administrative Information

	Appointed	Resigned	
Trustees at the date of this report			
Raymond Blin	25/06/25		Chair
John Di Mambro	25/06/25		
Alistair Dorward	25/06/25		
Georgina Halfnight	25/06/25		
Sandhya Kapitan	25/06/25		
Elizabeth Kennedy	25/06/25		
David Shenkin	25/06/25		
Stephanie Silverstone	23/08/24		
Alan Stewart	25/06/25		
Alan Livingstone	03/03/26		
Previous Trustees			
Robert Dickson	23/08/24	25/06/25	Previous Chair
Ann Bell	23/08/24	25/06/25	

Principal Office
4 Nasmyth Place
Hillington
G52 4PR

Independent examiner
John M Taylor
9 Glasgow Road
Paisley
PA1 3QS

Bankers
Bank of Scotland plc
PO Box 1000
BX2 1LB

Charity Reference No
SC053589

The Hillington Bridge Club SCIO

Financial Statements for the period ended 30th April 2026

Report of the Trustees for the period ended 30th April 2026

The Trustees have pleasure in presenting their report together with the financial statements for the year to 30th April 2026.

The Trustees have adopted the provisions of 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).

Objectives and Activities
The club will organise recreational activities which relate to the promotion, learning, teaching and playing of bridge and will do so in an inclusive manner, irrespective of any factors (including age, skill and experience). It will also provide educational opportunities for all, to assist their development and understanding of the game of bridge.

Achievements and Performance
It gives me great pleasure to present my Chairman's Report for the year ended 30 April 2026, our first full year of trading as Clyde Bridge Centre.

I am delighted to report that the club has enjoyed a highly successful first year. We began the year with a membership base of approximately 400 and have now grown to well over 500 members. This growth reflects the strength of bridge in the West of Scotland and the attractiveness of the facilities, programs and welcoming atmosphere that have been developed at the Centre.

One of the outstanding successes of the year has been the Academy. It has performed exceptionally well both in recruiting new learners to the game and in providing classes and development opportunities for existing members. This achievement is due in no small measure to the dedication and enthusiasm of Georgina and John.

A tremendous amount of credit is also due to Stephanie and Alan for their enormous contribution to both the day-to-day running of the Centre and the ongoing maintenance of the building.

My thanks also go to David and our finance team, particularly Barry, who continues somehow to retain at least some of his hair despite the many challenges encountered during the year.

Thanks, are also due to Alan and his team of stalwarts who have successfully managed our established tournaments whilst introducing new events and initiatives.

As was the case last year, we have been kept firmly on the straight and narrow by Elizabeth and her group, who have ensured that the charity remains fully up to date with its legal, regulatory and constitutional obligations.

Unfortunately, Alistair is retiring for health reasons. On behalf of all our members, I thank him for his contribution and wish him a full and speedy recovery

It would be remiss not to mention the newly formed Social Group led by the indomitable Ileen. She and her team have ensured that members have enjoyed many excellent social evenings throughout the year.

Thanks, are also due to Barnet for his regular column and for the informative and highly interesting seminars delivered throughout the winter months. In addition, a special acknowledgement should go to John and Peter Clarke for their work in organising junior training and other junior events.

Turning to our financial performance, the accounts demonstrate that the club remains in a strong financial position. Although there was an underlying loss on our charitable activities during the year, we were pleased to record an overall net surplus, thanks in part to donations that were received.

The underlying position was affected by additional expenditure incurred in maintaining the fabric of the building to the highest possible standard and purchasing a number of necessary items to support our operations and future development. We have also continued to make donations in furtherance of our charitable objectives.

I would also like to record my sincere thanks to the many volunteers from across the membership who have contributed so much to making the Centre a success in its first year. The club simply could not function without their dedication and goodwill.

Financial Review

The club aims to maintain reserves equivalent to at least 12 months of total expenditure.

Future Plans

During the year we developed a comprehensive marketing plan with the assistance of Cairn, our new marketing manager and, over the next few years, a number of innovative initiatives will be pursued to increase awareness of bridge and broaden our reach within the community.

These plans include developing links with golf clubs, establishing relationships with businesses in Hillington Industrial Estate, strengthening ties with the local community, and building partnerships with schools and universities. We particularly need to encourage more young people to take up the game and build upon the very encouraging start made during the past year. It is tremendously encouraging to see younger faces within the club, contributing fresh energy and enhancing the atmosphere for everyone.

In summary, the club has made a brilliant start. We have successfully established ourselves in our new home, grown our membership significantly, developed a thriving Academy, expanded our program of events, and maintained a strong financial base. Plans are already afoot to take the club further and faster in the years ahead, and I am confident that, with the continued support of our members, volunteers and trustees, our best years still lie ahead.

Finally, my sincere thanks once again to my fellow trustees for their commitment, support, and hard work throughout the year.

Report of the Trustees for the period ended 30th April 2026 (cont'd)

Structure, Governance and Management

Governing Document

The SCIO will operate as a "two-tier" entity in line with the requirements of its Constitution. There will not necessarily be a coincidence of the identity of Charity Trustees and Members. The legal structure of the SCIO consists of: -

- The Charity Trustees – who hold regular meetings, communicate with each other regularly and generally control and manage the administration and activities of the SCIO. The Charity Trustees may be referred to collectively as the "Board", and
- The Members – who have the right to attend and vote at Members' meetings.

Organisation and Appointment of Trustees

Membership of the SCIO is open to any person (legal or natural) who/which, in the view of the Charity Trustees, demonstrate(s) a genuine commitment to further the purposes of the SCIO.

Ordinarily, only Members are eligible for election or appointment as Trustees. However, under clause 17.4 of the Constitution, the Board may appoint any other person (who need not be a member of the SCIO) to be a Charity Trustee (subject to a maximum of two such Charity Trustees) on the basis that they have specialist experience and/or skills which could be of assistance to the Board.

The Charity Trustees will arrange meetings of Members (a Members' Meeting"). One Members' Meeting will be designated as the Annual General Meeting and at this meeting the election of Charity Trustees is held. At each AGM, all of the Charity Trustees previously elected/appointed shall retire from office – but shall then be eligible for re-election.

The minimum number of Charity Trustees is 3.

Trustee induction and training

New Trustees are briefed on their legal obligations as charity trustees under charity law (and are required to read the OSCR publication "Guidance and Good Practice for Charity Trustees") and are informed about the content of the club's Constitution, the Board, decision-making processes and the recent financial performance of the charity. They also meet the Board, the employees and volunteers.

Related parties and co-operation with other organisations

None of the Trustees receives remuneration or other benefit from their work as Trustees for the charity. Any connection between a Trustee or other representative of the charity and a supplier of goods and services must be disclosed to the Board of Trustees in the same way as any other contractual relationship with a related party.

Risk Management

The Trustees have a risk management strategy that comprises:

- an annual review of principal risks and uncertainties that the charity faces.
- the establishment of policies, systems and procedures to mitigate those risks identified in the annual review.
- the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

Report of the Trustees for the period ended 30th April 2026 (cont'd)

Trustees responsibilities in relation to the financial statements
The Trustees are responsible for preparing a Trustees' Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom generally accepted Accounting Practice).

The law applicable to charities in Scotland requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity, for the period.

In preparing these financial statements, the Trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Volunteers
In addition to the enormous amount of work done by Trustees, the Club relies heavily on the efforts of its many volunteers, including our treasurer, league co-ordinator, tournament managers, academy administrator, academy tutors and our membership secretary. We are extremely grateful for all of their input.

Approved by the Trustees on 12th August 2026 and signed on their behalf by:

Raymond Blin

Raymond Blin
Chairman
The Hillington Bridge Club SCIO

The Hillington Bridge Club SCIO

Financial Statements for the period ended 30th April 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE HILLINGTON BRIDGE CLUB SCIO FOR THE YEAR ENDED 30th APRIL 2026

I report to the Trustees on my examination of the financial statements of Hillington Bridge Club SCIO ('the charity') for the year ended 30 April 2026.

Responsibilities and basis of report

As the Trustees of the charity, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 (the '2005 Act') and the Charities Accounts (Scotland) Regulations 2006 (as amended). You are satisfied that your charity is not required by charity law to be audited and have chosen instead to have an independent examination.

I report in respect of my examination of the charity's financial statements as carried out under section 44(1)(c) of the 2005 Act. In carrying out my examination I have followed the requirements of Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Independent examiner's statement

Since the charity has prepared its accounts on an accruals basis your examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended). I can confirm that I am qualified to undertake the examination because I am a registered member of ICAS which is one of the listed bodies.

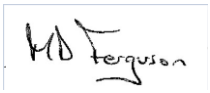
I have completed my examination. I confirm that no matters have come to my attention giving me cause to believe that in any material respect:

1. accounting records were not kept as required by section 44(1)(a) of the 2005 Act and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 (as amended); or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the accounting requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Michael D Ferguson CA
John M Taylor & Co
Chartered Accountants
9 Glasgow Road
Paisley
PA1 3QS

Statement of Financial Activities (Incorporating Income and Expenditure Account)

	Notes	Unrestricted Funds General Fund £	Designated Funds £	Restricted Funds £	2026 £	2025 £
Income						
From charitable activities						
Donations	**3**	106,362	-	-	106,362	1,345,681
Charitable Activities	**4**	137,277	-	-	137,277	-
Investment income	**5**	7,016	-	-	7,016	1,209
Total Income		250,655	-	-	250,655	1,346,890
Expenditure						
Cost of raising funds		-	-	-	-	
Expenditure on Charitable activities	**6**	186,828	-	-	186,828	35,581
Total Expenditure		186,828	-	-	186,828	35,581
Net income		63,827		-	63,827	1,311,309
Transfers between funds		-	-	-	-	
Other recognised gains/(losses)		,				
Gains on investment assets		-	-	-	-	
Net movement in funds		63,827	-	-	63,827	1,311,309
Reconciliation of Funds						
Total funds brought forward		1,311,309	-	-	1,311,309	-
Total funds carried forward		1,375,136	-	-	1,375,136	1,311,309

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure derives from continuing activities.

The notes on pages 10 to 16 form part of these financial statements.

Balance Sheet as at 30th April 2026

	Notes	£	30/04/26 £	30/04/25 £
Tangible Fixed Assets	**12**		963,438	804,543
Current Assets				
Debtors and Prepayments	**13**	7,354		18,036
Bank Account		405,158		564,944
VAT		36,886		-
		449,398		582,980
Creditors – amounts falling due within one year				
Creditors		-		(12,887)
Accruals		(29,191)		(51,028)
Table Money held		(8,509)		-
Deferred income		-		(12,299)
		(37,700)		(76,214)
Net Current Assets			411,698	506,766
Total Assets less Liabilities			1,375,136	1,311,309
Represented by:				
Unrestricted Funds				
General Fund	**14**		1,375,136	1,311,309
Designated Fund	**14**		-	
Restricted Funds	**14**		-	
Total Funds			1,375,136	1,311,309

The Financial Statements were approved by the Board on 12th August 2026 and signed on their behalf by:

Raymond Blin

Raymond Blin
Chairman
The Hillington Bridge Club SCIO

Notes to the Financial Statements for the period ended 30th April 2026

1. Accounting policies

Basis of preparation and assessment of going concern

The financial statements of the SCIO have been prepared on the historical cost basis, with items recognised at cost or transaction value, unless otherwise stated in the relevant notes and in accordance with:

- The Financial Reporting Standard applicable in the UK and the Republic of Ireland: FRS 102
- Accounting and Reporting by Charities: Statement of Recommended Practice (Charities SORP FRS 102) (effective 1 January 2019)
- The Charities and Trustee Investment (Scotland) Act 2005
- The Charities Accounts (Scotland) Regulations 2006 (as amended)

The Hillington Bridge Club is a Scottish Charitable Incorporated Organisation (SCIO) and constitutes a public benefit entity as defined by FRS 102. The charity operates in line with its Constitution. The address of the principal office and charity registration number are given on page 2. The principal activities of the charity are disclosed in the Trustee's Report.

Going concern

The financial statements have been prepared on a going concern basis. The Trustees continue to believe this is reasonable, principally in view of the strong unrestricted reserves position relative to the ongoing cost base.

Income recognition

Income is recognised and included in the Statement of Financial Activities (SoFA) when:

- The charity becomes entitled to the resource;
- The Trustees are virtually certain they will receive the resources; and
- The monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure

Where incoming resources have related expenditure the incoming resource and related expenditure are reported gross in the SoFA.

Donations

Donations are recognised in the year in which they are received or receivable, whichever is the earlier unless they relate to a future period in which case they are deferred.

Investment income

Interest received is credited to the SoFA in the year in which it is received.

Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Costs of raising funds are those costs incurred in trading activities that raise funds. Charitable activities comprise those costs incurred by the charity in the delivery of its operations and services for its members. Governance costs include those costs associated with meeting constitutional and statutory requirements and include audit fees and costs linked to the strategic management of the charity.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Notes to the Financial Statements for the period ended 30th April 2026 (continued)

Significant judgements and estimation uncertainty
In the application of the charity's accounting policies, the Trustees are required to make decisions, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. As 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 views and underlying assumptions are reviewed on an ongoing basis.

Tangible fixed assets for use by the charity
Items are capitalised if they have an estimated useful life in excess of one year and have an initial cost of at least £100. They are valued at cost or, if gifted, at the value to the charity on receipt. Depreciation is calculated at such a rate as to write off the asset, less any estimated residual value over the period of its estimated useful life.

- Property – 2% straight line
- Property Improvements – 2% straight line
- Furniture & Equipment – 20% straight line
- Computer Equipment – 20% straight line

There will be no depreciation charged on the cost of property improvements until the renovations are complete.

Cash and cash equivalents
Comprise cash at bank and cash in hand.

Debtors and prepayments
Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid, net of any discounts owing.

Creditors and accruals
Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount, usually the invoice amount. Accrued charges are normally valued at their settlement amount.

Financial Instruments
The charity only has financial assets and financial liabilities of a kind that qualify as primary financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Funds structure
Unrestricted income funds comprise those funds which the Trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds may include designated funds where the Trustees, at their discretion, decide to create a fund for a specific purpose.

Restricted funds are those which are to be used in accordance with specific restrictions imposed by the donor.

Further details of each fund are disclosed in note 15.

Notes to the Financial Statements for the period ended 30th April 2026 (continued)

Donated goods and services

Donated goods and services are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably.

On receipt, donated goods and services are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain the services on the open market, corresponding amount is then recognised in expenditure in the period of receipt.

Pension costs and post-retirement benefits

The charity operates a defined contribution scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. Contributions payable to the charity's pension scheme are charged to profit or loss in the period to which they relate.

2. Related party transactions and Trustees' expenses and remuneration

In the administration of the charity all Trustees give freely of their time and expertise without any form of remuneration or other benefit in cash or kind. None of the Trustees had any personal interest in any contract or transaction entered into by the charity during the period.

There were no expenses paid to the Trustees during the period and no expenses were waived.

3. Donations

	Unrestricted			Total	Total
	General	Designated	Restricted	2026	2025
	£	£	£	£	£
Buchanan Bridge Club	104,750	-	-	104,750	854,406
Glasgow Bridge Centre	-	-	-	-	259,265
St. Andrew Bridge Club	1,612	-	-	1,612	232,000
Sundry	-	-	-	-	10
	106,362	-	-	106,362	1,345,681

4. Income from Charitable Activities

	Unrestricted			Total	Total
	General	Designated	Restricted	2026	2025
	£	£	£	£	£
Subscriptions	18,961	-	-	18,961	-
Competitions	80,728	-	-	80,728	-
Tuition fees	30,982	-	-	30,982	-
Other income	6,606	-	-	6,606	-
	137,277	-	-	137,277	-

Notes to the Financial Statements for the period ended 30th April 2026 (continued)

5. Investment Income

	General	Designated	Restricted	2026	2025
	£	£	£	£	£
Bank Interest Received	7,016	-	-	7,016	1,209
	7,016	-	-	7,016	1,209

6. Expenditure on Charitable Activities

	Unrestricted			Total	Total
	General	Designated	Restricted	2026	2025
	£	£	£	£	£
Charitable activities	5,921	-	-	5,921	1,797
Tuition fees	20,650	-	-	20,650	-
Remuneration					
Staff Wages and NIC	14,709	-	-	14,709	-
Pension costs	127	-	-	127	-
Premises Costs					
Heat and light	29,081	-	-	29,081	1,280
Insurance	10,908	-	-	10,908	2,734
Service charges	6.537	-	-	6,537	933
Telephone	3,278	-	-	3,278	-
Repairs and refurbishment	14,224	-	-	14,224	1,398
Cleaning	21,212			21,212	6,345
Postage and stationery	957	-	-	957	-
Advertising and marketing	7,622	-	-	7,622	6,387
Sundry expenses	3,685	-	-	3,685	-
Bank charges	109	-	-	109	6
Donations	534	-	-	534	-
Seminar costs	549	-	-	549	-
Depreciation (note 9)	27,017	-	-	27,017	2,699
Social Group	2,450	-	-	2,450	-
Catering expenses	8,031	-	-	8,031	-
Professional fees	1,009	-	-	1,009	-
Support costs (note 7)	8,218	-	-	8,218	18,347
	186,828	-	-	186,828	35,581

7. Support Costs

	Unrestricted			Total	Total
	General	Designated	Restricted	2025	2025
	£	£	£	£	£
IT and software	854	-	-	854	203
Governance costs (note 8)	7,364	-	-	7,364	18,144
	8,218	-	-	8,218	18,347

Notes to the Financial Statements for the period ended 30th April 2026 (continued)

8. Governance Costs

	Unrestricted			Total	Total
	General	Designated	Restricted	2026	2025
	£	£	£	£	£
Accountancy fees(including payroll, VAT & Bookkeeping)	7,364	-	-	7364	2,800
Auditor's remuneration	-	-	-	-	8,100
Formation costs	-	-	-	-	7,204
Data Protection fee	-	-	-	-	40
	7,364	-	-	7,364	18,144

9. Net income for the period

This is stated after charging:

	Total 2026	Total 2025
	£	£
Depreciation	27,017	2,699
Audit fees	-	8,100
Accountancy fees	7,364	2,800

10. Independent examination fees

	Total 2026	Total 2025
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	5,800	-

11. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2026	2025
	£	£
Wages	14,709	-
The average number of staff employed	3	-

No employee received total emolument of more than £60,000 during the year.

Notes to the Financial Statements for the period ended 30th April 2025 (continued)

12. Fixed Assets

	Freehold Property	Property Improvement	Furniture & Equipment	Computer Equipment	Total 2026
	£	£	£		£
Cost					
As at 30/04/25	747,690	53,355	6,197	-	807,242
Additions	-	156,126	24,708	5,079	185,913
Disposals	-	-	-	-	-
As at 30/04/26	747,690	209,481	30,905	5,079	993,155
Depreciation					
As at 30/04/25	2,492		207		2,699
Charge for year	14,954	4,190	6,180	1,693	27,017
Depreciation on disposal					
As at 30/04/26	17,446	4,190	6,387	1,693	29,716
Net Book Value at 30/04/26	**730,244**	**205,291**	**24,518**	**3,386**	**963,438**
Net Book Value at 30/04/25	**745,198**	**53,355**	**5,990**	**-**	**804,543**

13. Debtors and Prepayments

	Unrestricted General	Unrestricted Designated	Restricted	Total 2026	Total 2025
	£	£	£	£	£
Prepayments	7,354	-	-	7,354	18,036
	7,354	-	-	7,354	18,036

14. Analysis of Net Assets between Funds

	Unrestricted General	Unrestricted Designated	Restricted	Total 2026	Total 2025
	£	£	£	£	£
Fixed Assets	963,438	-	-	963,438	804,543
Current Assets	449,398	-	-	449,398	582,980
Creditors – within one year	(37,700)	-	-	(37,700)	(76,214)
	1,375,136	-	-	1,375,136	1,311,309

Notes to the Financial Statements for the period ended 30th April 2025 (continued)

15. Movements in Funds

	At 30 April 2025	Incoming resources	Outgoing resources	Transfer	At 30 April 2026
		£	£	£	£
Restricted Funds	-	-	-	-	-
Unrestricted Funds					
The General Fund	1,311,309	250,655	(186,828)	-	1,375,136
Designated Fund	-	-	-	-	-
	1,311,309	250,655	(186,828)	-	1,375,136

Unrestricted Funds

The General Fund - This fund arises out of unrestricted donations and is utilised at the Trustees' discretion.

16. Funds held as agent

	At 30 April 2026 £	At 30 April 2025 £
Opening Balance	3,318	
Funds received on behalf of SBU	1,894	3,438
Funds paid to SBU	(5,536)	(120)
Balance due to SBU	(324)	3,318

The Club collects fees on behalf of the SBU and then forwards them to the SBU.

CERTIFICATE *of* SIGNATURE

REF. NUMBER
NTUTN-KGPZQ-OK534-BCTN3

DOCUMENT COMPLETED BY ALL PARTIES ON
18 AUG 2026 17:53:48 UTC

SIGNER	TIMESTAMP	SIGNATURE
RAYMOND BLIN EMAIL RAYMOND.BLIN@BUSINESS-PARTNERSHIP.COM	SENT 18 AUG 2026 15:44:26 VIEWED 18 AUG 2026 17:53:18 SIGNED 18 AUG 2026 17:53:48	 IP ADDRESS 104.28.42.107 LOCATION CROYDON, UNITED KINGDOM

RECIPIENT VERIFICATION

EMAIL VERIFIED
18 AUG 2026 17:53:18