Company registration number: SC234746

Charity registration number: SC033827

Home Basics (Tweeddale) Company Limited

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 30 September 2025

Home Basics (Tweeddale) Company Limited

Contents

Home Basics (Tweeddale) Company Limited

Reference and Administrative Details

Trustees	C Maxwell Stuart
	T G Hudson
	G Cresswell
	T Buchan
	H Batsch
	R McKean
Secretary	C Maxwell Stuart
Charity Registration Number:	SC033827
Company Registration Number	SC234746
Country of Incorporation	Scotland
Registered Office	Unit 7 Tweedvale Mills East Walkerburn EH43 6AB
Independent Examiner	David Campbell Chartered Accountant 27 North Bridge Street Hawick TD9 9BD
Solicitors:	Blackwood & Smith, WS 39 High Street Peebles EH45 3AD
Bankers	Unity Trust Bank PO Box 7193 Planetary Road Willenhall WV1 9DG

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 30 September 2025.

Objectives and activities

Objects and aims

The object for which the company is established is the relief of poverty of the inhabitants of the area of benefit (in particular those who have need by virtue of their age, youth, infirmity, disability, handicap, poverty, homelessness or unemployment), by collecting, refurbishing and storing donated furniture and household goods and distributing them to those in need.

In addition to the above, the following core competencies have been identified;
• Provision of volunteering opportunities
• Provision of training
• Environmental recycling

Achievements and performance

The Trustees would firstly like to offer their thanks to all employees and volunteers for their efforts at both retail sites and across all events in the Borders this past year. We end this financial year in a solid financial position and we have steadily exceeded our sales targets across the year.

From October 2024 to September 2025 across both of our premises we supported 17 clients referred by other support agencies, 301 Self-Referred clients (these self-referrals supported a total of 416 adults and 174 children).

We accepted a huge 139 tonnes of donations, of which 137 tonnes were reused or sold. Another 1.3 tonnes of materials recycled (fabrics, scrap metal and cookers along with various items collected from the Reuse cabins at Selkirk, Eshiels and Hawick).
Our vans collected donations from 1480 properties and delivered purchases to 1016 properties.

Financial review

The results show a deficit of £36,128 (2024: surplus of £11,261) for the year. This has been deducted from our funds and we now have £182,986 in total funds. Of this amount, an amount equivalent to 3 months costs is earmarked as reserves.

Solar panels costing £22,080 were purchased in the year with the help of a £20,000 grant from SBC CLLD.

Policy on reserves

The management committee has examined the requirements for reserves in light of the main risks to the charity. It remains the strategy of the company to continue to build reserves through planned operating surpluses.

Principal funding sources

The main source of funding is our self generated income. This is supplemented by grants from Scottish Borders Council.

Investment policy and objectives

Under the Memorandum and Articles of Association, the charity has the power to invest in any way the directors wish. Monies not immediately required can be invested in such investments or securities or property as may be thought fit.

Structure, governance and management

Nature of governing document

The company, which is a recognised charity in Scotland, is a charitable company limited by guarantee and was set up by a Memorandum of Association on 30 July 2002.

Recruitment and appointment of trustees

The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Memorandum and Articles of Association. One third of the directors retire annually at the AGM but are eligible for re-election. New directors may be appointed by the directors during the course of the year but such appointed directors are subject to election at the following AGM. New directors may also be elected annually at the AGM by vote in person or by proxy. Directors need not be members prior to election.

Induction and training of trustees

New directors undergo an induction process which briefs them on their obligations under legislation, the decision making processes, the business plan and the recent financial performance. During the induction process, new directors are shown the facilities, introduced to the key members of staff and introduced to the other directors.

Organisational structure

The Company has a Board of Directors who meet monthly and are responsible for the strategic direction and policy of the charity. At present the committee has seven members from a variety of backgrounds relevant to the work of the charity. A scheme of delegation is in place and day to day responsibility for the provision of the facilities rest with the business manager. The business manager is responsible for ensuring that the charity delivers the facilities specified and that key performance indicators are met, together with responsibility for the operational management of the facilities.

Relationships with related parties

Related party

There are no related parties at present, but “Home Basics” works closely with a number of statutory and voluntary bodies and it is anticipated that service level agreements may be entered into in the future.

Major risks and management of those risks

The Trustees have assessed the major risks to which the company is exposed, in particular those related to the operations and finances of the company, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks. The Manager is responsible for preparing regular reports for the directors to ensure that these systems operate correctly and that they mitigate the exposure to the major risks. Attention is also focused on non financial risks arising from health and safety issues.

Funds held as custodian trustee on behalf of others

No funds are held on behalf of others.

Creditor payment policy

It is policy to settle invoices within normal credit terms.

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

Small companies provision statement

This report has been prepared in accordance with the special provisions relating to the small companies regime under the Companies Act 2006.

2026-06-26

The annual report was approved by the trustees of the charity on .... and signed on its behalf by:

......

T Buchan

Trustee

Independent Examiner's Report to the trustees of Home Basics (Tweeddale) Company Limited

I report on the accounts of the charity for the year ended 30 September 2025 which are set out on pages 5 to 16 .

Respective responsibilities of trustees and examiner
The trustees (who are also the directors of the company for the purposes of company law) 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. The 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 independent examiner’s report
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 seeking explanations from you as 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 connection with 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; and
- 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.

....
David Campbell
Chartered Accountant
ICAS

27 North Bridge Street
Hawick
TD9 9BD

Date:.............................

Statement of Financial Activities for the Year Ended 30 September 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £
Income and Endowments from:				
Donations and legacies	3	13,453	9,505	22,958
Charitable activities	4	296,626	-	296,626
Investment income	5	1,366	-	1,366
Total income		311,445	9,505	320,950
Expenditure on:				
Charitable activities	6	(347,573)	(9,505)	(357,078)
Total expenditure		(347,573)	(9,505)	(357,078)
Net expenditure		(36,128)	-	(36,128)
Net movement in funds		(36,128)	-	(36,128)
Reconciliation of funds				
Total funds brought forward		219,114	-	219,114
Total funds carried forward	18	182,986	-	182,986

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	3	33,247	2,813	36,060
Charitable activities	4	300,984	-	300,984
Investment income	5	1,344	-	1,344
Total income		335,575	2,813	338,388
Expenditure on:				
Charitable activities	6	(254,539)	(72,588)	(327,127)
Total expenditure		(254,539)	(72,588)	(327,127)
Net income/(expenditure)		81,036	(69,775)	11,261
Net movement in funds		81,036	(69,775)	11,261
Reconciliation of funds				
Total funds brought forward		138,078	69,775	207,853
Total funds carried forward	18	219,114	-	219,114

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 18.

Home Basics (Tweeddale) Company Limited

(Registration number: SC234746)
Balance Sheet as at 30 September 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	13	205,279	201,774
Current assets			
Debtors	14	9,008	4,393
Cash at bank and in hand	15	89,618	128,235
		98,626	132,628
Creditors: Amounts falling due within one year	16	(21,251)	(16,432)
Net current assets		77,375	116,196
Total assets less current liabilities		282,654	317,970
Creditors: Amounts falling due after more than one year	17	(99,668)	(98,856)
Net assets		182,986	219,114
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		182,986	219,114
Total funds	18	182,986	219,114

For the financial year ending 30 September 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors's responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and in accordance with section 44 of the Charities and Trustee Investment (Scotland) Act 2005.

Trustees responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

2026-06-26

The financial statements on pages 5 to 16 were approved by the trustees, and authorised for issue on .... and s[illegible]

TBuchan

....
T Buchan
Trustee

The notes on pages 7 to 16 form an integral part of these financial statements.

1 Charity status

The charity is limited by guarantee, incorporated in Scotland, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
Unit 7
Tweedvale Mills East
Walkerburn
EH43 6AB

2 Accounting policies

Summary of significant accounting policies and key accounting estimates
The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance
The financial statements have been prepared in accordance with 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 October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation
Home Basics (Tweeddale) Company Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Exemption from preparing a cash flow statement
The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Income and endowments
All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Other trading activities

Sale of goods are recognised on sale to the customer, which is considered the point of delivery. Retail sales are usually by cash, credit or payment card.

Investment income

Investment income is recognised on a receivable basis.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset’s use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity’s compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Government grants

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost.

Depreciation and amortisation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Land and buildings	nil
Furniture and equipment	25% reducing balance

Trade debtors
Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors
Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Pensions and other post retirement obligations
The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Financial instruments

Classification

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of it's liabilities.

Recognition and measurement

Where shares are issued, any component that creates, a financial liability of the company is presented as a liability in the balance sheet. The corresponding dividends relating to the liability component are charged as an interest expenses in the profit and loss account.

Impairment

At the end of each reporting period financial instruments measured at fair value are assessed for objective evidence of impairment. The impairment loss is recognised in the profit and loss account.

Fair value measurement

The best evidence of fair value is a quoted price for an identical asset in an active market. When quoted prices are unavailable, the price of a recent transaction for an identical asset provides evidence of fair value as long as there has not been a significant change in economic circumstances or a significant lapse of time since the transaction took place. If the market is not active and recent transactions of an identical asset on their own are not a good estimate of fair value, the fair value is estimated by using a valuation technique.

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from individuals	1,686	-	1,686
Gift aid reclaimed	11,167	-	11,167
Grants, including capital grants;			
Government grants	600	-	600
Grants from other charities	-	9,505	9,505
Total for 2025	13,453	9,505	22,958
Total for 2024	33,247	2,813	36,060

4 Income from charitable activities

	Unrestricted funds General £	Total funds £
Sales	296,626	296,626
Total for 2025	296,626	296,626
Total for 2024	300,984	300,984

5 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	1,366	1,366
Total for 2025	1,366	1,366
Total for 2024	1,344	1,344

6 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Staff costs		261,302	-	261,302
Allocated support costs		84,702	9,505	94,207
Governance costs	7	1,569	-	1,569
Total for 2025		347,573	9,505	357,078
Total for 2024		254,539	72,588	327,127

	Activity undertaken directly £	Activity support costs £	Total expenditure £
Wages and salaries	247,025	-	247,025
Employers nic	9,986	-	9,986
Rates	-	5,506	5,506
Light, heat and power	-	8,463	8,463
Insurance	-	6,609	6,609
Repairs and maintenance	-	19,173	19,173
Telephone	-	1,593	1,593
Printing, postage and stationery	-	791	791
Trade subscriptions	-	952	952
Sundry expenses	-	368	368
Total for 2025	257,011	43,455	300,466
Total for 2024	233,777	93,350	327,127

7 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total funds £
Independent examiner fees		
Examination of the financial statements	700	700
Legal fees	869	869
Total for 2025	1,569	1,569
Total for 2024	5,204	5,204

8 Net incoming/outgoing resources

Net (outgoing)/incoming resources for the year include:

	2025 £	2024 £
Operating leases - other assets	-	3,936
Depreciation of fixed assets	19,216	9,631

9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

10 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	247,025	222,415
Social security costs	9,986	8,037
Pension costs	3,676	3,230
Other staff costs	615	95
	261,302	233,777

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No

Contributions to the employee pension schemes for the year totalled £3,676 (2024 - £3,230).

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

11 Independent examiner's remuneration

	2025 £	2024 £
Examination of the financial statements	700	711

12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

13 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
Cost				
At 1 October 2024	145,795	33,944	64,425	244,164
Additions	-	22,721	-	22,721
At 30 September 2025	145,795	56,665	64,425	266,885
Depreciation				
At 1 October 2024	-	30,508	11,882	42,390
Charge for the year	-	6,080	13,136	19,216
At 30 September 2025	-	36,588	25,018	61,606
Net book value				
At 30 September 2025	145,795	20,077	39,407	205,279
At 30 September 2024	145,795	3,436	52,543	201,774

14 Debtors

	2025 £	2024 £
Prepayments	4,031	3,416
Other debtors	4,977	977
	9,008	4,393

15 Cash and cash equivalents

	2025 £	2024 £
Cash at bank	89,618	128,235

16 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	2,016	1,116
Other loans	6,375	6,375
Other taxation and social security	4,604	3,309
Accruals	710	710
Deferred income	7,546	4,922
	21,251	16,432

Other borrowings

Other loans with a carrying amount of £80,613 (2024 - £86,988) is denominated in £ with a nominal interest rate of 2.6% (2024 - 2.6%). The final instalment is due on 1 June 2044.

The loan is secured on the property at Croft Road, Hawick. The loan was provided by Social Investment Scotland.
The loan is repayable by monthly instalments over a period of 20 years.

17 Creditors: amounts falling due after one year

	2025 £	2024 £
Bank loans	2,794	3,478
Other loans	74,238	80,613
Deferred income	22,636	14,765
	99,668	98,856

18 Funds

	Balance at 1 October 2024 £	Incoming resources £	Resources expended £	Balance at 30 September 2025 £
Unrestricted funds				
General				
General funds	219,114	311,445	(347,573)	182,986
	219,114	311,445	(347,573)	182,986
Restricted funds				
All funds	-	9,505	(9,505)	-
Total restricted funds	-	9,505	(9,505)	-
Total funds	219,114	320,950	(357,078)	182,986

	Balance at 1 October 2023 £	Incoming resources £	Resources expended £	Balance at 30 September 2024 £
Unrestricted funds				
General				
General funds	138,078	335,575	(254,539)	219,114
Restricted				
All funds	-	2,813	(2,813)	-
WEE Fund	35,865	-	(35,865)	-
Adapt & Thrive	22,641	-	(22,641)	-
SBC	10,779	-	(10,779)	-
CRNS	490	-	(490)	-
Total restricted funds	69,775	2,813	(72,588)	-
Total funds	207,853	338,388	(327,127)	219,114

The specific purposes for which the funds are to be applied are as follows:

Unrestricted funds represent free funds available to spend as the directors see fit. Funds represent both cash and assets. With the purchase of the property in Hawick, £43,012 of the funds relate to the net cost of the new property asset and £15,795 of the funds relate to the property at Walkerburn.
Restricted funds are for specific projects as stipulated in the grant consideration.

19 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 30 September 2025 £
Tangible fixed assets	175,097	30,182	205,279
Current assets	98,626	-	98,626
Current liabilities	(21,251)	-	(21,251)
Creditors over 1 year	(69,486)	(30,182)	(99,668)
Total net assets	182,986	-	182,986

	Unrestricted funds General £	Restricted funds £	Total funds at 30 September 2024 £
Tangible fixed assets	182,087	19,687	201,774
Current assets	132,628	-	132,628
Current liabilities	(16,432)	-	(16,432)
Creditors over 1 year	(79,169)	(19,687)	(98,856)
Total net assets	219,114	-	219,114

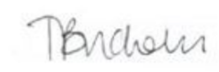
20 Related party transactions

There were no related party transactions in the year

CERTIFICATE *of* SIGNATURE

REF. NUMBER
GFWQV-BGTDO-MEMQS-CBRVK

DOCUMENT COMPLETED BY ALL PARTIES ON
26 JUN 2026 09:07:14
UTC

SIGNER	TIMESTAMP	SIGNATURE
TRACY BUCHAN EMAIL TRACYBUCHAN@HOTMAIL.COM	SENT 22 JUN 2026 07:42:13 VIEWED 26 JUN 2026 09:06:34 SIGNED 26 JUN 2026 09:07:14	 IP ADDRESS 94.7.39.68 LOCATION EDINBURGH, UNITED KINGDOM

RECIPIENT VERIFICATION

EMAIL VERIFIED
26 JUN 2026 09:06:34