



HAWICK BAPTIST CHURCH SCIO

ANNUAL REPORT

2025-2026

Annual General Meeting

23rd August 2026

12.30pm

REPORT OF THE TRUSTEES

STATEMENT OF RECEIPTS AND PAYMENTS

STATEMENT OF BALANCES

INDEPENDENT EXAMINER'S REPORT

Year Ending 31st March 2026

Vision Statement:

“Making and maturing followers of Jesus through the gospel of Jesus to the glory of
Jesus”

Text 2026: “You are the light of the world. A city situated on a hill cannot be hidden.”
Matthew 5:14 (CSB)





HAWICK BAPTIST CHURCH SCIO

ANNUAL REPORT



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**Hawick Baptist Church SCIO
Annual Report 2025-2026**

REPORT OF THE TRUSTEES

1. Reference and administration details

Charity Name: Hawick Baptist Church SCIO

Scottish Registered Charity Number: SC053037

Charity's principal address: Hawick Baptist Church, 11, North Bridge Street, Hawick TD9 9BD

The charity was formed as a UVA but on 1st April 2024 transferred all assets to a new charity Hawick Baptist Church SCIO. A new constitution was approved and the trustees serving for this period are:

Rev. Martin Smith
Mrs Wendy Underhill
Mr Gordon Dickey
Mr Robin Turton
Mrs Jennifer Fox
Mr Andrew Green
Mr Bryce Crawford

None of the Trustees has received any remuneration or expenses apart from Rev. Martin Smith who was paid a stipend and allowances in accordance with Baptist Union of Scotland guidelines.

Independent Examiner: Mr Neil J Garden, c/o Deans Chartered Accountants and Business Advisors, 27, North Bridge Street, Hawick TD9 9BD

Bankers: Bank of Scotland, 7, High Street, Hawick TD9 9DA

2. Structure, governance and management

Constitution:

The constitution for the charity was adopted from 1 April 2024

Trustees' recruitment and appointment:

Under the constitution, the Trustees will be recruited from the membership of Hawick Baptist Church and will constitute the leadership of the church. They will be called to serve for three years, nominated and seconded and approved at the Annual General Meeting.

3. Objectives and activities

The principle object of the Church is the advancement of the Christian faith and this underpins all the activities of the church.

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In the past year we have met as follows:

Day	Activity	Frequency
Sunday	Morning worship 10.30am	Weekly
	HBC Kids	Weekly
	Christianity or Hope Explored pm	4 week sessions during a year
	Quarterly Members meeting	Every 3 months
Tuesday	Mainly Play (Parent & toddlers)	Weekly, during term time
Wednesday	Wiggly Worms Cafe 10-11am	monthly
	Prayer meeting 4pm	weekly
Thursday	House Groups 7/7.30pm	weekly
Friday	Deacons/Trustees meeting	Monthly
	Youth nights	Monthly
Saturday	Men's breakfast 9am	Monthly

There have been other meetings arranged as and when desired such as Men's Curry nights, Ladies Bible Studies.

4. Achievements and performance

Ministry Team:

During the year, our pastor Rev. Martin Smith, who joined us in September 2017, has led the church faithfully proclaiming the gospel and maintaining pastoral care of those in need.

Dan Boshoff came to us in 2024 as a pastor in training for a 3 year practical, hands on experience of pastoring a gospel church in the Scottish Borders. He has brought valuable skills to the church and will be used of the Lord in many ways. We propose to take on a further Pastor in Training in October of the forthcoming year.

Emily Pollok joined the team as church apprentice in November 2025 working 2 days a week for the church and also studying at Cornhill College. She has continued the work amongst the ladies of the church and has been helpful with the administration side of running the church. Both Dan and Emily have helped to form a youth group which has met monthly for most of the year, joining with other churches across the Borders on a few occasions.

We have continued a strong connection with 'Wiggly Worms', a local nursery group and they use the church building for big occasions and continue with a monthly seniors café in the church building as well. The church building forms a versatile space and has been well-used by groups both within and outwith the church.

Change of premises:

In November 2024 the church took the decision to accept the offer from Hawick Congregational Church to gift their premises in Bourtree Place to the church and for us to refurbish the premises to create a larger place to worship and to modernise the facilities required. We are grateful to the members of the congregational church for their generosity. The premises will accommodate our increasing congregation and leave room for further growth. It also has the benefit of an integral hall which can be used by HBC kids etc,. A team has been continuing to oversee the refurbishment and significant work has been carried out. We are hopeful of moving across to the renovated building at the end of 2026.

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Growth:

At the start of the year the membership stood at 54 and since that time several members have been added to our number such as we now number 65. Our morning service is regularly attended now by upwards of 90 people and we are grateful for the growth not only in numbers but in the depth of knowledge and love for our Saviour .

Financial Review

As at our financial year end, the monetary assets of Hawick Baptist Church stood at:

- ❖ £87,187.40 in an Easy Access account with United Trust Bank
- ❖ £91,233.32 in accounts with Cambridge and Counties Bank
- ❖ £114,403.79 in a 95 day notice account with Redwood Bank
- ❖ £7,000 in a 12 month bond with Virgin Money
- ❖ £15,087.10 in accounts with Bank of Scotland
- ❖ £48.70 cash in hand

A total of £314,960.31

Reserves:

The reserves policy of the Church is that we hold sufficient funds to cover 6 months running costs, including maintenance of the church buildings and funds towards the salaries of our ministry team. At the end of the financial year the reserves stood at £292,823.00. These reserves were specifically allocated for the following purposes:

- £659 Fabric reserve, which is to cover expenditure on the maintenance of the property of the Church, including the Church building and The Well (church hall)
- £13,092 Stipend Contingency Fund, to cover any shortfall in payment of the Pastor's stipend.
- £10,588 in a fund provided by fellow Pillar Network churches to support our Pastor-in-training
- £23,070 in the Ministry Fund, supporting current and future Ministry in the church.
- £860 in our Evangelism, Outreach and Discipleship Fund
- £2,882 from our Anniversary Thank Offering to go towards the provision of a new Baptistry Pool in our new building
- £236,759 in our Capital Reserve to pay for renovations in our new building

Our income derives chiefly from freewill offerings of the Church members and adherents, some of which are given under the Gift-Aid scheme, so that income tax can be reclaimed on those gifts. We have experienced more people attending, some of whom are also able to give under the Gift-Aid Scheme, with the result that we have been able to reclaim more income tax from HMRC. We have also been able to benefit from the Government's GASDS top-up scheme.

Donated facilities and services:

We depend on and benefit from the voluntary support of members and others in undertaking all sorts of tasks within the Fellowship, so many things cannot be included in facts and figures because they are not reckoned in monetary terms. We thank everyone who does anything in the service of our Lord within this Fellowship.

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5. Other information:

Our aims for the incoming year are:

- To find new ways to interact with the community around us.
- To see more new people coming along to Church activities and finding faith in the Lord Jesus Christ.
- To continue the appointments of our Pastor, Pastors in Training and church apprentice and to have flexibility to employ the necessary personnel to carry on the work already started and to expand into other areas of service.
- To work towards the church vision of making and maturing followers of Jesus.
- To support our Pastor as he takes on additional duties and to reward him appropriately financially as he commits to serving the church and His Lord.
- To continue the witness in local schools and assist in running Scripture Union groups in those schools.
- To seek to integrate further into the church the diverse backgrounds of many of our members and adherents.

It will be seen from this report, that the Church is in good heart, but realises the need to grow numerically, spiritually and in maturity, to seek new ways to make Jesus known, and to improve the pastoral care of our community contacts.

6. Declaration

The Trustees declare that they have approved the Trustees' Report above.

Signed on behalf of the Charity's Trustees,



Wendy Underhill
Trustee and Treasurer, Hawick Baptist Church SCIO

Date: 17th August 2026

HAWICK BAPTIST CHURCH SCIO
ANNUAL REPORT 2025-2026
STATEMENT OF RECEIPTS AND PAYMENTS
31st March 2026
RECEIPTS

2024-25

2025-26

		Restricted Funds	Unrestricted Funds	Total
Offerings:				
£7,177.93	General Giving (Not GASDS)		£10,130.00	
£12,982.14	Gift Aid Small Donations Scheme(GASDS)		£13,065.75	
£7,768.50	Gift Aid - by Sunday offerings		£8,615.42	
£34,071.53	Gift Aid - by Standing order		£39,344.00	
£310.00	Anniversary thank offering		£2,260.00	
£15,200.00	Gift Aid Spec Donations		£8,720.00	
	Gift Aid – Harvest Appeal	£220.00		
	Gift Aid – Draguignan		£7.00	
£14,515.23	HMRC Repayments		£15,820.89	
£92,025.33			£97,963.06	£98,183.06
Rents				
£450.00	Hall/Church		£120.00	
Fundraising:				
	Sale of The Well		£92,751.00	
£242.60	Market Proceeds		£96.00	
£1,499.30	Mainly Play family fees		£1,679.38	
£25,405.89	Charlotte Baptist Chapel (Pastor-in-training)			
£2,414.74	Redeemer Bible Church (Pastor-in-training)		£4,613.79	
£30,012.53			£99,260.17	£99,260.17
Donations: to the Church (Unrestricted)				
£90,942.12	Legacies		£5,339.75	
£350.00	General donations		£100.00	
	Donations – For building renovations		£22,000.00	
	Donation – Draguignan Fund		£20.00	
	Balance from High School Hot Chocolate club		£67.25	
£77.65	Events		£63.72	
£33.02	Donations, Tea Bar Fund/Fabric Fund		£10.00	
£534.82	Personal donations from USA		£6,614.14	
£273.59	Riverstone Church (Pillar Network)		£1,304.64	
£741.19	Cross Pointe Church (Pastors' conference)			
£50.00	To Evangelism & Outreach Fund			
£93,002.39			£35,519.50	£35,519.50
Donations: through Church (Restricted)				
£180.00	BMS Birthday Scheme	£160.00		
	Harvest Appeal, J Chamley, Thailand	£585.00		
£175.00	Anniversary T/O (Bonar)			
	Anniversary T/O (Baptismal Pool)		£560.00	
£320.00	Great Commission Baptist Church			
£675.00			£560.00	£745.00
£215,715.25	To Carry forward:	£965.00	£233,302.73	£234,267.73

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STATEMENT OF RECEIPTS AND PAYMENTS
31st March 2026
RECEIPTS

2024-25		2025-26		
		FUNDS		
		Restricted	Unrestricted Funds	Total
£215,715.25	Carried forward	£965.00	£233,302.73	£234,267.73
	Other Income:			
	Refund of carriage charges		£12.95	
	Talktalk Telecom refund		£37.78	
	Emily Pollok, overpayment		£2.70	
	Minibus, returned deposits		£300.00	
	Insurance refund Well/HCCC unoccupancy		£1,402.85	
£292.95	For "Book of the term"		£174.70	
£135.00	Books for Women in the Word		£60.00	
£150.00	Bank of Scotland (Complaint compensation)		£30.00	
£577.95			£2,020.98	£2,020.98
	Interest:			
£2,754.45	Cambridge and Counties interest:		£3,137.57	
	Redwood Bank		£2,394.77	
£4,421.16	United Trust Bank interest: Easy Access		£3,549.67	
	United Trust Bank interest: 6 month bond		£164.24	
	Virgin Money 12 month bond interest:		£2,475.00	
£63.58	HBC SCIO Comm Savings 1		£51.21	
£135.46	HBC SCIO Commercial Savings 2		£15.07	
	HBC SCIO Commercial Savings 3		£0.11	
£11.58	HBC BB Inst Online interest: no. 1			
£11.39	HBC BB Inst Online interest: no. 2			
£7,397.62			£11,787.64	£11,787.64
£223,690.82	Total Income	£965.00	£247,111.35	£248,076.35
£114,134.49	Total Expenditure	£1,115.00	£222,035.50	£223,150.50
£109,556.33	Yearly Surplus/Deficit	-£150.00	£25,075.85	£24,925.85

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HAWICK BAPTIST CHURCH
ANNUAL REPORT 2025-2026
STATEMENT OF RECEIPTS AND PAYMENTS
31st March 2026

PAYMENTS

2024-2025

2025-2026

FUNDS

Restricted	Unrestricted Funds	Total
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Ministry costs:

£36,120.85	Pastor: Stipend and Pension	£35,976.72
£1,466.33	Mileage/trains/flights	£363.42
£231.07	Books/Stationery etc.	£124.73
£323.88	Tel/Broadband, inc mobile	£296.89
£1,916.25	Council Tax	£2,962.76
£154.05	Hospitality	£120.40
£93.12	Conference tickets	£131.97
£15,236.21	Children's, Women's Worker Sal & Pension	
£3,856.12	Church Administrator Salary	
	Church Apprentice salary	£5,925.94
	Cornhill College fees	£2,475.00
£10,802.96	Pastor-in-Training Salary and pension	£18,116.95
£2,557.90	Tuition fees (Ed Th Seminary)	£2,557.90
£94.50	Conference tickets	
	Book Allowance	£443.54
	Expenses	£66.50
£1,030.13	Biblical Counselling Course fees & books (MPS & DB)	
£11,186.90	PAYE/NI	£10,747.70
£798.00	Payroll processing	£354.00

£85,868.27

£80,664.42

£80,664.42

£747.00

£746.00

£823.00

Pulpit Supply:

Church Expenses:

£73.25	Communion Wine	£84.99
£40.83	ChurchSuite	£300.00
£636.00	Cleaning	£1,843.47
£35.50	Youth nights	£892.97
£134.82	Church supplies	£118.26
	Scottish Borders Council – rates HCCC	£778.25
	Diakoneo Legal expenses	£150.00
£180.51	Copier paper/ink/postages/sundries	£108.66
£722.07	Catering, inc Men's Breakfasts, Quiz nights etc	£611.22
£110.14	Tea bar expenses	£318.20
£333.00	Licences - CCL	£176.00
£754.42	Parent & Toddler expenses	£1,870.52
£534.86	Website/streaming/Zoom etc	£617.00
£22.00	Subs + Christmas Mkt fee	
£150.00	"Contagious" fees	

£3,727.40

£7,869.54

£7,869.54

£90,342.67

£89,279.96

£89,279.96

To Carry forward

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STATEMENT OF RECEIPTS AND PAYMENTS
31st March 2026

PAYMENTS

2024-2025

2025-2026

Restricted	Unrestricted Funds	Total
	£89,356.96	£89,356.96

£90,342.67

Carried forward

Pastors' Conference expenses:

£100.00	Speaker
£125.50	10 of those books
£439.98	Catering and other expenses

£665.48

Repairs and Renewals:

	Plumbing	£70.00
	Boiler repair	£48.00
£28.99	Equipment	£29.96
£2,595.00	Roofing	£350.00
£310.53	Fire extinguishers & panel battery	
£85.98	New microphones	
£540.00	Craig Frew	
£1,604.28	Live feed to crèche room expenses	
£199.00	New vacuum cleaner (Well)	
£1,169.41	Printer	

£6,533.19

£497.96

£497.96

HCCC Renovations:

	D Charters electrical	£897.60
	Bannerman Burke Law – Conveyancing	£1,180.00
	Lee Boyd, Architects	£14,729.61
	Lowrie Roofing	£49,692.00
	Waugh and McKean, builders	£9,666.48
	Irons Foulner, Quantity Surveyors	£2,220.00
	Scottish Borders Council – Building Warrant	£3,450.60
	Marsh Riddell Gibson	£1,650.00
	Alderbanks Joinery	£6,733.27
	Roxburghe Heating – Boiler service	£102.00
	Rivo Plumbing	£2,287.00
	Turnbull and Kyle	£1,800.00
	Sundries	£190.15
	D9 Scaffolding	£10,281.60

£104,880.31

£104,880.31

38 Mansfield Road:

Maintenance

£993.32

£993.32

£97,541.34

To Carry forward

£195,728.55

£195,728.55

HAWICK BAPTIST CHURCH
ANNUAL REPORT 2025-2026
STATEMENT OF RECEIPTS AND PAYMENTS
31st March 2026

PAYMENTS

2024-2025

2025-2026

		Restricted	Unrestricted Funds	Total
£97,541.34	Carried forward		£195,728.55	£195,728.55
Printing & Stationery:				
	Donation Envelopes		£269.27	
	Books – Deacons/Men's ministry		£197.58	
£483.50	Book of the term		£591.52	
£67.14	Fridge magnets/church text		£78.99	
£259.20	The Hawick Paper notices and ads		£237.60	
£89.87	Posters/flyers/banners		£602.70	
£429.28	Christmas and Easter giveaways		£862.88	
£152.06	CE/HE expenses		£259.09	
£284.51	Women's Ministry expenses		£111.05	
£99.44	Bibles		£369.24	
£239.36	Good Book Co			
£491.36	10ofthose			
£48.40	Resources/books		£94.44	
£2,644.12			£3,674.36	£3,674.36
Donations:				
From the Church:				
£4,403.71	Monthly Donation (Mar-Jan) - Scottish Baptist Fund		£5,048.56	
£1,352.85	Monthly donation - BMS World Mission		£1,845.04	
£130.81	BMS Harvest			
	Harvest, Jack Charnley, Teach Beyond, Thailand	£805.00	£115.00	
£258.50	Great Commission Bible Church, Pnomh Phen (XS Luggage)			
£462.22	Annual donation(Feb) - Scottish Baptist College		£486.54	
£840.00	Hope Church, Aviemore		£840.00	
	Pastor's Fund		£168.32	
£7,448.09			£8,503.46	£9,308.46
Donations Through the Church:				
£360.00	Birthday Scheme:	£310.00		
£392.29	Great Commission Bible Church, Pnomh Phen			
£562.50	Anniversary T/O Moorlands Church			
£62.50	The Bonar Trust (Anniversary Offering)			
£1,377.29				£310.00
Gifts:				
£30.00	Gifts/Flowers		£49.00	
£109,040.84	To Carry forward:	£1,115.00	£49.00	£49.00
			£207,955.37	£209,070.37

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STATEMENT OF RECEIPTS AND PAYMENTS
31st March 2026

PAYMENTS

2024-2025

2025-2026

		Restricted	Unrestricted Funds	Total
£109,040.84	Carried forward	£1,115.00	£207,955.37	£209,070.37
	Utilities			
£1,456.03	Church and Hall electricity		£1,424.05	
£635.78	Church Gas		£3,670.32	
	HCCC Gas		£238.54	
	HCCC Electricity		£402.18	
	Business Stream – HCCC		£928.20	
	Business Stream – HBC		£446.67	
£2,091.81			£7,109.96	£7,109.96
	663.23 Telephone/Broadband: (HBC Church and Hall)		£596.20	£596.20
	Telephone/Broadband: (HCCC)		£344.04	£344.04
£2,302.76	Insurance:		£6,062.26	£6,062.26
£35.85	Petty Cash Expenses:			
	Bank of Scotland charges:		£44.67	£44.67
£3,001.84				
<u>£114,134.49</u>		<u>£1,115.00</u>	<u>£222,112.50</u>	<u>£223,227.50</u>

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STATEMENT OF BALANCES
31st March 2026

2024-2025

2025-2026

Current Assets

£7.37	Petty Cash in hand	£8.70
£64.59	Bank Charity Account (Bank of Scotland)(less cheques)	£278.57
£75,830.00	Cambridge & Counties Bank 31 day notice	£31,233.32
	Cambridge & Counties Bank 6 month deposit	£60,000.00
£6,979.42	Commercial Savings a/c no. 1 (BoS)	£5,981.76
£2,104.06	Commercial Savings a/c no. 2 (BoS)	£5,944.16
	Commercial Savings a/c no. 3 (BoS)	£2,882.61
£40.00	Mainly Play float	£40.00
£85,000.00	United Trust Bank (Easy Access)	£87,187.40
£55,000.00	Virgin Money 12 month term Deposit account	£7,000.00
£65,009.02	Redwood Bank (95 day notice)	£114,403.79
£290,034.46	Total Assets	£314,960.31

Funds

Unrestricted and Designated Funds

-£2,499.07	General Fund (Unrestricted) as at 1st April	£4,730.61
£110,692.64	Surplus/Deficit for the Year	£25,075.85
-£103,462.96	Transfers (to)/from Designated Funds during the year (see below)	-£4,888.13
£4,730.61	General Fund (Unrestricted) as at 31st March	£24,918.33
£13,092.10	Stipend Contingency Fund (Designated)	£13,092.10
£3,731.87	Fabric Fund (Designated)	£658.59
£30,889.62	Ministry Fund (Designated)	£23,070.62
£18,062.18	Pastor-in-training Fund (Designated)	£10,587.94
£3,298.60	Evangelism, Outreach & Discipleship Fund	£860.37
£42.56	Drop In Fund	
£579.92	Tea Bar Fund	£327.74
	Draguignan Fund	£27.00
£2,016.27	Parent & Toddler Fund	£1,776.29
£213,440.73	Capital Reserves Fund (71HS fund+Ch Admin Fund+ legacies)	£236,758.72
	Anniversary Thank Offering (Baptistry Pool)	£2,882.61
£289,884.46	Total Unrestricted and Designated Funds	£314,960.31

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STATEMENT OF BALANCES
31st March 2026

2024-2025		2025-2026
	<u>Restricted Funds</u>	
	£222.01 Borders Missional Retreat Fund (as at 1st April)	
	-£222.01 Surplus/Deficit for the year	
	Borders Missional Retreat Fund (as at 31st March)	
	Harvest Appeal	
	Surplus/Deficit for the year	
	Energy Saving Trust Loan (as at 31st March)	
	£330.00 BMS Birthday Card	£150.00
	-£180.00 Surplus/Deficit for the year	-£150.00
£150.00	BMS Birthday Card scheme (as at 31st March)	
	£734.30 Parent and Toddler Group (as at 1st April)	
	-£734.30 Surplus/Deficit for the year	
	Parent and Toddler Group (as at 31st March)	
£150.00	Total Restricted Funds	
	£1,286.31 Total Restricted Funds at 1st April	£150.00
	£150.00 Total Restricted Funds at 31st March	
	-£1,136.31 Surplus/(Deficit) on Restricted Funds for the year	-£150.00
£290,034.46	Total Funds in accounts at 31st March	£314,960.31
£180,478.13	Total Funds/Balances in accounts at 1st April	£290,034.46
£290,034.46	Total Funds/Balances in accounts at 31st March	£314,960.31
£109,556.33	Total Deficit/Surplus for the year	£24,925.85

ASSETS:

Church building - value unknown

New Church Building, former Hawick Congregational Community Church, 26 Bourtree Place, Hawick TD9 9HL

This was gifted to us, its market value is unknown but for insurance purposes we have taken the Council Valuation

Officer's figure of £1.5 million.

Signed on behalf of the Trustees by:

Wendy Underhill
On behalf of the Trustees

Date: 17th August 2026



Independent examiner's report on the accounts

Hawick Baptist Church SCIO

SC003568

Period start date				Period end date		
Day	Month	Year		Day	Month	Year
01	April	2025	to	31	March	2026
5			to	12		

Report to the trustees/members of

Registered charity number

On the accounts of the charity for the period

Set out on pages

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 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 statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 accounts.

Independent examiner's statement

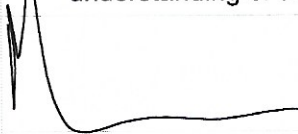
In the course of my examination, no matter has come to my attention

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, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met

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

Signed:



Date:

13 August 2026

Name: Neil John Garden

Relevant professional qualification(s) or body (if any):

Address: 16 Thirlestane Drive
Lauder
TD2 6TS