GRACE CHURCH YATE

REPORT & FINANCIAL STATEMENTS

31 DECEMBER 2025

Charity Number 1133210

GRACE CHURCH YATE

FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2025

Contents	Pages
Trustees' Annual Report	**1 - 3**
Reference & Administrative Information	**4**
Independent Examiner's Report	**5**
Statement of Financial Activities	**6**
Balance Sheet	**7**
Notes to the financial statements	**8 - 16**

GRACE CHURCH YATE

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2025.

STRUCTURE GOVERNANCE AND MANAGEMENT

A constitution governs the charitable assets of the church from a legal perspective in accordance with the requirements of charity law (constitution adopted 12th May 2009 as amended on 11 March 2013) Regulations affecting the spiritual governance of the church are contained in a separate document entitled "Rules and Regulations".

In this church it shall be the Elders and Deacons, not otherwise disqualified from being trustees, who together, by the nature of their responsibilities, shall be the charity trustees, referred to in the Constitution as the "Office Bearers."

There must be a minimum of three Office Bearers at all times. The Church Members' Meeting, acting in accordance with the procedures set out in the constitution, shall appoint, remove and accept the resignation of Office Bearers.

The charity seeks to appoint new trustees as and when the current trustees see a requirement for additional trustees as part of the continuing nature of the charity. Training new trustees starts with an assessment that individuals meet criteria set out in the Bible, then a period of testing is undertaken before a final recommendation is made by the trustees to a general church meeting for recognising a new individual joining the team of trustees.

CHARITY OBJECTIVES

The principal objective of the charity is the advancement of the Christian faith according to Baptist principles and in accordance with the Basis of Faith as stated in its constitution. The charity may conduct other charitable purposes in the United Kingdom and/or other parts of the world.

The charity seeks to fulfil this objective by being a local church with a wide scope of different activities which include property ownership for holding public meetings, provision of housing and fund raising.

MAIN ACTIVITIES FOR PUBLIC BENEFIT

The church runs meetings open to all the public including worship, children's clubs and meetings for older folk. The church gives funds for the relief of poverty in the UK and overseas.

The church proclaims the gospel as described in the Basis of Faith in the constitution and encourages believers in the exercise of this faith.

The trustees have given due consideration to Charity Commission published guidance on the operation of the public benefit requirement and consider the open meetings, support for non-members, running of children's clubs, relief of poverty and provision of housing meet these requirements.

ACHIEVEMENTS IN THE YEAR

The gospel was preached consistently over the year in accordance with the Basis of Faith set out in the constitution.

Support for other UK and overseas charities was maintained. This support included visits to provide teaching based at these churches.

The church began support for Joshua Morland in training for a ministry in evangelism. Joshua grew up in the church and was converted and baptised in the church.

Church members give considerable support to elderly and infirm members as they need support. This includes such support as visiting, providing meals, giving lifts to various appointments and other ways.

The church purchased a property in Yate in 2012 and moved into the property in August 2013 after some initial development.

The church built a new church hall during 2018 and 2019 which caters for a larger number of people, and it was opened for church meetings from the beginning of 2020. The loans to the church were used to finance the property purchase and development, which are being repaid.

The new hall has accommodated larger congregations since it was opened including new people attending.

The church rented residential flats from part of the property during the year. Income from these rents is considered part of the general funds of the church and is available to fund any activities of the church. The Trustees consider the priority for these funds is loan repayments and property repairs.

FINANCIAL REVIEW

The church expenditure on Charitable activities is set out in Note 5 and amounts to £202,213 (2024: £141,775). Additional expenditure, as set out in Note 4, of £49,127 (2024: £22,843) is for managing the rental properties which generate their own income to cover these costs. The remaining £202,213 the Trustees consider is expenditure in pursuit of the normal activities of a church.

The Trustees seek to maintain free reserves of a minimum of £20,000 to continue the normal church activities for several months if no income is received during those months.

In the event of high increased giving the Trustees consider the repayment of the loan a high priority.

The free reserves of the church at the year end were £93,576 (2024: £84,768). This represents more free reserves than £20,000, the target free reserves.

The Trustees expect most of the surplus free reserves to be used in 2026 paying to continue repaying the loans received to enable the church to develop the site and on planned maintenance of the rental properties which are likely to increase in coming years. There are also opportunities that have arisen which require funding in 2026.

The Trustees are expecting all loans to be repaid over a period of 10 to 12 years from the beginning of 2020 when the church was able to fully use the new hall.

The Trustees are expecting all loans to be repaid between 2030 and 2032.

THE IMPACT OF THE COST OF LIVING CRISIS

The funds of the charity are mainly raised from the members by voluntary donations and rental income from residential properties. Both sources are dependent on the personal circumstances of individuals.

During the year, the members giving to the church has been more than previous years. This is reflected in the higher cash reserves than last year. Income to restricted funds has been maintained.

The Trustees will monitor income and reduce expenditure where necessary to maintain the viability of the church overall.

TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales 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 income and expenditure of the charity for that 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 judgments 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 sufficient 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 Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees

Derek Morland

Derek Morland
Trustee: Deacon

Date: 5 October 2026

Registered charity name Grace Church Yate

Charity registration number 1133210

The charity changed its name to Grace Church Yate, in March 2013.

The Charity's main address is:
c/o Mr JR Gulliford
20 Frampton End Road
Frampton Cotterell
Bristol BS36 2JZ

TRUSTEES

The trustees who managed the charity during the year were:

Mr G Williams
Mr JA Gulliford
Mr JR Gulliford
Mr T Chewter
Mr P Pomeroy
Mr J Barber
Mr D Morland
Mr K Rawlings
Mr S Walker-Cox
Mr P Jeal
Mr C Prendergast
Mr J Carron

Signed on behalf of the Trustees

Derek Morland

Derek Morland
Trustee: Deacon

Date: 5 October 2026

GRACE CHURCH YATE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GRACE CHURCH YATE

YEAR ENDED 31 DECEMBER 2025

I report to the trustees on my examination of the accounts of Grace Church Yate (the Charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity trustees of the Charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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.

Joshua Kingston

Joshua Kingston, BSc FCA
Burton Sweet Limited
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol
BS48 1UR

Date: 5 October 2026

GRACE CHURCH YATE

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
INCOME					
Donations	2	**153,786**	**70,847**	**224,633**	190,801
Investment income	3	**104,854**	**-**	**104,854**	95,862
TOTAL INCOME		**258,640**	**70,847**	**329,487**	286,663
EXPENDITURE on					
Raising funds	4	**49,127**	**-**	**49,127**	22,843
Charitable activities	5	**166,986**	**35,227**	**202,213**	141,775
TOTAL EXPENDITURE		**216,113**	**35,227**	**251,340**	164,618
NET INCOME	8	**42,527**	**35,620**	**78,147**	122,045
TRANSFERS Between Funds	16/17	**34,535**	**(34,535)**	**-**	-
NET MOVEMENT IN FUNDS		**77,062**	**1,085**	**78,147**	122,045
RECONCILIATION OF FUNDS					
Total funds brought forward		**2,344,209**	**40**	**2,344,249**	2,222,204
TOTAL FUNDS CARRIED FORWARD	16/17	**2,421,271**	**1,125**	**2,422,396**	2,344,249

The Statement of Financial Activities includes all gains and losses in the year and therefore a Statement of Comprehensive Income has not been prepared.

All of the above amounts relate to continuing activities.

Prior year fund comparatives for 2024 are included in note 10.

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

GRACE CHURCH YATE

BALANCE SHEET

YEAR ENDED 31 DECEMBER 2025

	Note	2025 £	2024 £
FIXED ASSETS			
Tangible assets	**11**	**1,327,695**	1,339,441
Investments	**12**	**1,400,000**	1,400,000
TOTAL FIXED ASSETS		**2,727,695**	2,739,441
CURRENT ASSETS			
Cash at bank		**95,876**	85,852
Debtors	**13**	**5,588**	6,006
TOTAL CURRENT ASSETS		**101,464**	91,858
CREDITORS: Amounts falling due within one year	**14**	**(6,763)**	(7,050)
NET CURRENT ASSETS		**94,701**	84,808
TOTAL ASSETS LESS CURRENT LIABILITIES		**2,822,396**	2,824,249
CREDITORS: Amounts falling due after more than one year	**15**	**(400,000)**	(480,000)
TOTAL NET ASSETS		**2,422,396**	2,344,249
THE FUNDS OF THE CHARITY			
Restricted income funds	**18**	**1,125**	40
Unrestricted income funds	**18**	**2,421,271**	2,344,209
TOTAL CHARITY FUNDS	**18**	**2,422,396**	2,344,249

These financial statements were approved by the members of the committee on the 5 October 2026 and are signed on their behalf by:

Derek Morland

D Morland
Trustee: Deacon

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

1. ACCOUNTING POLICIES

Basis of accounting
The financial statements have been prepared in accordance with the historical cost convention (except where otherwise stated in the accounting policy note) and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view'. This departure has involved following 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) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Trustees have prepared the financial statements on a going concern basis given the free reserves held by the charity and the careful planning of the Trustees. Impact from Covid-19 and the cost of living crisis of late 2023 is considered by the trustees in the Trustees Report on page 2.

The charity is a Public Benefit entity.

Income
Income is recognised in the accounts when the charity becomes entitled to the income, it is probable that the income will be received, and the value can be measured reliably.

Expenditure
Expenditure is recognised when a present legal or constructive obligation exists, which can be measured reliably.
Most expenditure is for meeting the church objectives i.e., operating as a church.
Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs are recognised within Charitable Activities.

Cash at Bank
Cash represents charity accounts maintained with banks repayable without penalty on notice of not more than 24 hours.

Creditors and Loans
Short term creditors are recognised at transaction price.
Loans falling due after more than 1 year are recognised at transaction value. These loans have been made interest free with agreement that the loans will be repaid after more than 1 year and over the next 10 years. Repayment dates are not known or agreed in advance.

Fund Designation

Unrestricted funds
Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

Designated funds
Designated funds are funds set aside by the Trustees out of unrestricted general funds for specific future purposes or projects.

1. ACCOUNTING POLICIES (continued)

Restricted funds
Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Fixed assets

All fixed assets are recorded at cost.

Depreciation
Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Freehold Buildings	1% per year

Investments
Investment property is held at valuation. The Trustees conducted their own valuation of the investment properties at the year end.

2. DONATIONS

2025	**Unrestricted Funds £**	**Restricted Funds £**	**Total Funds 2025 £**
Donations	**153,786**	**70,847**	**224,633**

2024	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations	145,790	45,011	190,801

3. INVESTMENT INCOME

	Unrestricted Funds £	**Restricted Funds £**	**Total Funds 2025 £**	Total Funds 2024 £
Rent receivable	**104,854**	**-**	**104,854**	95,862

All Investment income in the years ended 2025 and 2024 relates to income from investment property. The 2024 investment income categories were all unrestricted funds.

4. EXPENDITURE ON RAISING FUNDS BY FUND TYPE AND ACTIVITY

2025	**Unrestricted Funds £**	**Restricted Funds £**	**Total Funds 2025 £**
Management of Property for Rent	**49,127**	**-**	**49,127**

2024	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Management of Property for Rent	22,843	-	22,843

5. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE AND ACTIVITY

2025	**Unrestricted Funds £**	**Restricted Funds £**	**Total Funds 2025 £**
Church building and general costs	**42,970**	**-**	**42,970**
Wages	**69,097**	**-**	**69,097**
Outreach and preaching	**5,708**	**-**	**5,708**
Missionary and social support	**35,197**	**35,227**	**70,424**
Governance Costs (Note 7)	**2,268**	**-**	**2,268**
Depreciation of buildings	**11,746**	**-**	**11,746**
Church Activities	**166,986**	**35,227**	**202,213**

2024	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Church building and general costs	23,364	-	23,364
Wages	55,116	-	55,116
Outreach and preaching	3,810	-	3,810
Missionary and social support	31,443	14,046	45,489
Governance Costs (Note 7)	2,250	-	2,250
Depreciation of buildings	11,746	-	11,746
Church Activities	127,729	14,046	141,775

6. GRANTS

Included within missionary and social support and outreach and preaching are grants paid during the year, which are summarised as follows:

	2025	2024
	£	£
Organisations		
Lanka Evangelical Fellowship of Churches (Sri Lanka)	**25,965**	14,390
Forest Fold Baptist Church (Cyprus support)	**7,747**	8,699
Star Fish Asia (Khanpur School)	**7,461**	5,814
Illyrian Gospel Trust (Albania)	**18,508**	-
Morning Star Children's Centre (South Africa)	**-**	4,134
University of Warwick Christian Union	**1,750**	1,600
Free Grace Baptist Church Ulverston	**-**	2,600
GIBS Covenant Baptist Church Kenya	**-**	1,300
Equipping Pastors Worldwide Ltd	**2,000**	-
Immanuel School	**1,000**	-
Other grants	**-**	-
Individuals		
Joshua Morland – Training grant	**4,000**	-
Youssef Naciri	**2,720**	2,820
Will Niven	**-**	750
Individuals for Preaching expenses	**1,634**	1,019
Other grants	**1,780**	250
Total	**74,565**	43,376

7. GOVERNANCE COSTS

	Unrestricted Funds	**Total Funds 2025**	Total Funds 2024
	£	**£**	£
Independent Examiner's fee	**2,268**	**2,268**	2,250
	2,268	**2,268**	2,250

The Independent Examiners Fee and Professional Fees paid in 2024 were from Unrestricted Funds.

8. NET INCOME

This is stated after charging:

	2025	2024
	£	£
Depreciation of buildings	**11,746**	11,746
Independent Examiner's fee	**2,268**	2,250

One trustee (2024: 2 trustees) has been reimbursed £937 for their out of pocket travel expenses (2024: £1,364).

No other Trustee's expenses have been waived or reimbursed during the current or previous years.

9. STAFF COSTS AND EMOLUMENTS

Total staff costs were as follows:

	2025	2024
	£	£
Wages and salaries	**65,823**	52,920
Social security costs	**795**	-
Pension contributions	**2,479**	2,196
	69,097	55,116

Particulars of employees:

The average number of employees during the year was as follows:

	2025	2024
	No	No
Full/Part Time Ministry	**2**	2
Training	**-**	-
	2	2

No employee received remuneration of more than £60,000 during the year (2024: Nil).
The key management personnel are considered to be the trustees. The total employment benefits received by key management personnel in the year were £69,097 (2024: £55,116). See note 19.

10. PRIOR YEAR FUND COMPARATIVES

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
INCOME			
Donations	145,790	45,011	190,801
Investment income	95,862	-	95,862
TOTAL INCOME	241,652	45,011	286,663
EXPENDITURE on			
Raising funds	22,843	-	22,843
Charitable activities	127,729	14,046	141,775
TOTAL EXPENDITURE	150,572	14,046	164,618
NET INCOME	91,080	30,965	122,045
TRANSFERS Between Funds	30,925	(30,925)	-
NET MOVEMENT IN FUNDS	122,005	40	122,045
RECONCILIATION OF FUNDS			
Total funds brought forward	2,222,204	-	2,222,204
TOTAL FUNDS CARRIED FORWARD	2,344,209	40	2,344,249

11. TANGIBLE FIXED ASSETS

	Freehold Property £
COST	
At 1 January 2025	**1,374,587**
Additions in the year	**-**
Disposals in the year	**-**
At 31 December 2025	**1,374,587**
DEPRECIATION	
At 1 January 2025	**35,146**
Charge for the year	**11,746**
At 31 December 2025	**46,892**
NET BOOK VALUE	
At 31 December 2025	**1,327,695**
At 31 December 2024	1,339,441

12. INVESTMENTS

	Investment Property £
COST and VALUATION	
At 1 January 2025	**1,400,000**
At 31 December 2025	**1,400,000**

Investment property has been separated from property held for operational use as a tangible fixed asset in the year 2019, as the rental property was substantially completed during that year.

13. DEBTORS

	2025 £	2024 £
Donations	**5,588**	6,006
	5,588	6,006

Donations represent Gift Aid claimed on donations received during the year, received after the year end.

14. CREDITORS: Amounts falling due within one year

	2025 £	2024 £
Accruals	**2,957**	2,710
Rent in Advance	**3,806**	4,340
	6,763	7,050

15. CREDITORS: Amounts falling due after more than one year

	2025 £	2024 £
Loans repayable in the periods:		
Over 10 years	**400,000**	480,000
	400,000	480,000

All loans are unsecured.

16. RESTRICTED INCOME FUNDS

2025	**Balance at 1 Jan 2025 £**	**Income £**	**Expenditure £**	**Fund Transfers £**	**Balance at 31 Dec 2025 £**
Gifts earmarked for specific recipients	**40**	**36,312**	**(35,227)**	**-**	**1,125**
Gifts for property loan repayments and development	**-**	**34,535**	-	**(34,535)**	-
	40	**70,847**	**(35,227)**	**(34,535)**	**1,125**

Gifts for loan repayments are used to repay loans and are transferred to repay from general funds.

2024	Balance at 1 Jan 2024 £	Income £	Expenditure £	Fund Transfers £	Balance at 31 Dec 2024 £
Gifts earmarked for specific recipients	-	12,494	(14,046)	1,592	40
Gifts for property loan repayments and development	-	32,517	-	(32,517)	-
	-	45,011	(14,046)	(30,925)	40

17. UNRESTRICTED INCOME FUNDS

2025	**Balance at 1 Jan 2025 £**	**Income £**	**Expenditure £**	**Fund Transfers £**	**Balance at 31 Dec 2025 £**
General Funds	**2,344,209**	**258,640**	**(216,113)**	**34,535**	**2,421,271**
	2,344,209	**258,640**	**(216,113)**	**34,535**	**2,421,271**

2024	Balance at 1 Jan 2024 £	Income £	Expenditure £	Fund Transfers £	Balance at 31 Dec 2024 £
General Funds	2,222,204	241,652	(150,572)	30,925	2,344,209
	2,222,204	241,652	(150,572)	30,925	2,344,209

18. ANALYSIS OF NET ASSETS BETWEEN FUNDS

2025	**Fixed assets**	**Net current assets**	**Long term liabilities**	**Total**
	£	**£**	**£**	**£**
Unrestricted Income Funds:				
General Funds	**2,727,695**	**93,576**	**(400,000)**	**2,421,271**
Restricted Income Funds	**-**	**1,125**	**-**	**1,125**
Total Funds	**2,727,695**	**94,701**	**(400,000)**	**2,422,396**

2024	Fixed assets	Net current assets	Long term liabilities	Total
	£	£	£	£
Unrestricted Income Funds:				
General Funds	2,739,441	84,768	(480,000)	2,344,209
Restricted Income Funds	-	40	-	40
Total Funds	2,739,441	84,808	(480,000)	2,344,249

19. RELATED PARTY TRANSACTIONS

The following trustees were employed and paid by the church in accordance with the charity's constitution.

Mr JR Gulliford was paid a salary of £18,265 and pension contributions of £nil in the year for the work of part-time elder of the church (2024: £10,080, Pension £nil).

Mr P Pomeroy was paid a salary of £47,558 and pension contributions of £2,479 in the year for the work of full-time elder (2024: £42,840, Pension £2,196).

The Trustees and related parties donated £62,818 in the year (2024: £61,513).

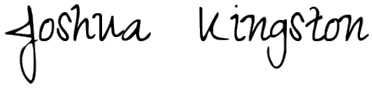
There are no other related party transactions other than those disclosed elsewhere in these accounts.

Audit Trail

Document Details

Title	Grace Church Yate Financial Statements YE 31 Dec 2025
File Name	Grace CY 2025 for signing.pdf
Document ID	d72ad16b9aab4b69b9eabc871aab6624
Fingerprint	ec456b4d3af4aabfe30d1c7eb4d26145
Status	Completed

Document History

Document Created	Document Created by Burton Sweet (accounts@burton-sweet.co.uk) Fingerprint: 87c4f1e2c0979e82e29d8cf91f65efc9	Oct 06 2026 08:07AM UTC
Document Sent	Document Sent to Derek Morland (derek.morland8977@btinternet.com)	Oct 06 2026 08:07AM UTC
Document Viewed	Document Viewed by Derek Morland (derek.morland8977@btinternet.com) IP: 86.159.38.4	Oct 06 2026 04:54PM UTC
Document Signed	Document Signed by Derek Morland (derek.morland8977@btinternet.com) IP: 86.159.38.4 	Oct 06 2026 04:55PM UTC
Document Sent	Document Sent to Joshua Kingston (josh.kingston@burton-sweet.co.uk)	Oct 06 2026 04:55PM UTC
Document Viewed	Document Viewed by Joshua Kingston (josh.kingston@burton-sweet.co.uk) IP: 193.37.83.74	Oct 07 2026 10:18AM UTC
Document Signed	Document Signed by Joshua Kingston (josh.kingston@burton-sweet.co.uk) IP: 193.37.83.74 	Oct 07 2026 10:19AM UTC
Document Completed	This document has been completed. Fingerprint: ec456b4d3af4aabfe30d1c7eb4d26145	Oct 07 2026 10:19AM UTC