Trustees Report & Unaudited Financial Statements

Leamington Gospel Hall Trust
For the year ended 5 April 2026

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Legal and Administrative Information

Leamington Gospel Hall Trust
For the year ended 5 April 2026

Charity Name:

Leamington Gospel Hall Trust

Registered Charity Number:

1159547

Trustees:

Malcolm Hoggins (Chair)

James Ellis

James Matthews

Paul Gardner

Darren Cox

Treasurer:

Malcolm Hoggins

Principle Address:
4 Montrose Avenue, Leamington Spa, Warwickshire, United Kingdom, CV32 7DT

Independent Examiner:

Laverne Eames
1120 Elliott Court
Herald Avenue
Coventry
CV5 6UB

Accountant:

Oldfield Advisory LLP
1120 Elliott Court
Herald Avenue
Coventry
CV5 6UB

Bankers:

HSBC Bank plc, 126 The Parade, Leamington Spa, Warwickshire, CV32 4AJ
CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

Report of the Trustees

Leamington Gospel Hall Trust
For the year ended 5 April 2026

The trustees present their report along with the financial statements of the Charity for the year ended 5 April 2026. The financial statements have been prepared in accordance with the accounting policies set out on page 11 and comply with the Trust Deed and applicable law.

Structure, Governance and Management

Governing Document

The Charity is an unincorporated trust constituted by a Deed of Trust dated 03 March 1979, most recently amended by Deed of Variation dated 12 August 2014. The trust was registered with the Charity Commission for England and Wales on 09 December 2014 under Charity Registration Number: 1159547

Recruitment and appointment of new Trustees

The Trustees who have served during the year and since the year end are set out on page 3. Details regarding remuneration or expense received by the Trustees in the year ended 5 April 2026 can be found in note 2.

The Trust operates two Gospel halls and Trustees are chosen from among the regular congregation of the halls. New Trustees are nominated by the existing Trustees or by the congregation and must be appointed by unanimous resolution of the congregation. They are selected according to their skills and experience and are expected to use both in furthering the objects of the Charity. Checks are made to ensure the Trustees' eligibility to act and incoming Trustees are made aware of their responsibilities by the existing Trustees, who ensure that new Trustees read the Trust Deed and relevant Charity Commission guidance.

Wider Network

The Trustees maintain informal links with Trustees of similar charities with a view to pooling experience considered useful in pursuing the objects of the Charity. The Charity also maintains particular links with Avonvale Gospel Hall Trust with which it shares members of its congregation.

Risk Management

The Trustees have identified and reviewed the major risks to which the charity is exposed and confirm that they have established systems to manage and mitigate those risks.

Objectives and Activities

Objectives and Aims

The charitable purposes of the Charity are the advancement of the Christian religion for the public benefit, including by the carrying on of the service of God in accordance with the Old and New Testaments of the Holy Bible as followed by those Christians forming part of the world-wide fellowship known as the Plymouth Brethren Christian Church (the "Brethren") and any other charitable purposes connected with Brethren. The core doctrine of the Brethren and proper practices in furtherance of certain aspects of doctrine are summarised in two schedules to the Trust Deed.

Public Benefit

The Trustees confirm that they have complied with their duty under section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance to charities on public benefit.

Details of public benefit activities carried out by Leamington Gospel Hall Trust can be found in the separate appendix to this report.

Main activities and achievements

The Trust provides and maintains two Gospel halls where religious meetings are held by the local Brethren community. Details of the origins, teachings and way of life of the Brethren can be found on the website - www.plymouthbrethrenchristianchurch.org and in the schedules to the Trust Deed.
The Trust continued to maintain and improve its facilities during the year. Maintenance works were carried out at the Gospel halls, notably a major project to replace the main hall gates, improving security and access. The Trust also recognised the need for an additional local hall to meet growing communicant numbers and accumulated significant funds during 2025–2026 to support future development.

Plans for future periods

Despite the increased cost of energy, the trustees feel that these increased costs are not significantly impacting on the ability of the charity to continue as a going concern.

The Trust plans to continue investing in its facilities, including the urgent replacement of heating and air-conditioning equipment, and supporting future provision of an additional local room.

A meeting of the congregation was held on 19 December 2025 to consider amendments to the Charity's Trust Deed and the appointment of a corporate trustee. Also considered at that meeting was the consolidation of local gospel hall trusts such that all gospel hall property in a locality would be held by the relevant city gospel hall trust, in this case Leamington Gospel Hall Trust. This meeting was held as part of a wider programme of global restructuring and rationalisation to adopt a structure for holding the UK Gospel Halls which serves the purposes of the UK charities more effectively

Meetings

Meetings held at the Gospel halls include the Lord's Supper (Communion), Gospel preachings, Bible readings and Bible addresses. There is a structured weekly schedule of meetings and, depending on the particular meeting, between 40 and 600 people normally attend these occasions.

The meetings are attended by the regular congregation and most are open to other properly disposed visitors. The notice board outside the Hall welcomes visitors and displays the times of Gospel preachings, along with a telephone number for those seeking further information or help. Gospel tracts, which are distributed by street preachers, also display this information.

Bibles and an extensive range of other Christian reading material are on display at the halls and visitors are free to help themselves.

Spreading the Gospel message and the life of a Christian

The Gospel halls are a base from which the regular congregation and others who attend the meetings are encouraged to spread the Christian Gospel, in word and deed.

Members of the congregation regularly participate in a programme of street preaching where Gospel tracts are provided free of charge by the Charity to such preachers to be handed out to interested members of the public.

In carrying out this work, the congregation considers itself to be living out its faith in practice, as particularly exemplified in the following extract from the schedule to the Trust Deed on living a Christian life:

- We seek and are encouraged to live exemplary lives in all our relationships with others in the wider community (including former Brethren), in accordance with the teachings of Holy Scripture (1 Tim 2:2).
- We regularly go out from our homes to preach on the streets, to distribute Christian literature and engage with the wider community (including former Brethren) in order to present eternal salvation, available to all men by faith in Jesus Christ. (2 Tim 4:2).
- We seek as members of the public to lead Christian lives as husbands and wives, parents, children, employers, employees and neighbours. (Col 3:22-25, Col 4:1).
- The preservation and protection of the family unit is fundamental and children are prized as a blessing from God. (Psalm 127:3-5). The elderly are valued members of the community, for whom both their family and the wider community are expected to care.

- Holy Scripture commands us to be good neighbours to others, and deal with all other people (including former Brethren) openly, honestly and fairly and consistent with these principles, we should give our time, talents and money to assist those in need in the wider community, in so far as reasonable given our abilities and our available resources. (Matt 7:12, Matt 22:39, Eph 4:28).

Funding

Funding is sought through gifts from the congregation and Gift Aid is claimed on eligible donations. Funding is sometimes received from other charitable trusts with complementary objectives.

Financial Review

In the year ended 5 April 2026 the Trust had a surplus of incoming resources over resources expended.

Total voluntary income received this year was £177,099 compared to £207,400 in the previous year.

All funds held were unrestricted funds.

Reserves Policy

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs, based on its size and the level of its financial commitments. The Trust has no employees and its regular outgoings are minimal. However, the Trustees have decided to adopt a policy of accumulating sufficient reserves to meet the commitment of providing an additional local hall. The congregation is kept regularly informed as to particular needs for funds, and other relevant matters and the Trustees aim to ensure that the Charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure, by raising a funds appeal to the congregation.

Free Reserves at the year end were £679,457 (2025: £580,636)

Statement of Trustees Responsibilities

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations and the provisions of the Trust Deed require 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, including the income and expenditure, of the Charity for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP (FRS 102);
- 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the Trust Deed. 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. All transactions have been reviewed and approved by two trustees.

On Behalf of the board:



Mr M Hoggins (Trustee) (Trustee)

2026-09-15

Date

Report of the Independent Examiner

Leamington Gospel Hall Trust
For the year ended 5 April 2026

I report to the trustees on my examination of the accounts of the Leamington Gospel Hall Trust for the year ended 5 April 2026.

Respective responsibilities of Trustees and Examiner

The charity's trustees 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 Trust'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.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. 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 of 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent Examiner's Statement

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 Trust 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.

.....

Laverne Eames
1120 Elliot Court
Herald Avenue
Coventry
CV5 6UB

29 June 2026

Statement of Financial Activities

Leamington Gospel Hall Trust
For the year ended 5 April 2026

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2026	TOTAL FUNDS 2025
Income and endowments:				
Donations and Legacies:				
Contributions from the Congregation	139,018	-	139,018	165,244
Gift Aid Donations	30,465	-	30,465	33,725
Income Tax refunds	7,616	-	7,616	8,431
Other Income				
Burial Ground Income	44,450	-	44,450	20,500
Total Other Income	**44,450**	**-**	**44,450**	**20,500**
Investments				
Interest Received	10,635	-	10,635	11,499
Total Income and endowments:	**232,185**	**-**	**232,185**	**239,399**
Expenditure:				
Running Meeting Rooms (note 8)	127,529	-	127,529	119,650
Cost of donated services (note 4)	24,771	-	24,771	17,607
Total Expenditure:	**152,300**	**-**	**152,300**	**137,257**
Net Income/(Expenditure)	**79,885**	**-**	**79,885**	**102,143**
Net Movement In Funds	**79,885**	**-**	**79,885**	**102,143**

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2026	TOTAL FUNDS 2025
Reconciliation of funds (note 10)				
Total Funds bought forward	1,705,644	-	1,705,644	1,603,502
Net movement in funds	79,885	-	79,885	102,143
Total Funds carried forward	**1,785,529**	**-**	**1,785,529**	**1,705,644**

The notes on page 11 - 20 form part of these financial statements.

Balance Sheet

Leamington Gospel Hall Trust
As at 5 April 2026

	2026	2025
Fixed Assets		
Tangible assets (note 5)	1,106,073	1,125,009
Total Fixed Assets	**1,106,073**	**1,125,009**
Current assets		
Prepayments and accrued income	3,620	2,700
Cash at bank and in hand	677,964	579,519
Total Current assets	**681,584**	**582,220**
Creditors: amounts falling due within one year		
Accruals and deferred income	2,127	1,584
Total Creditors: amounts falling due within one year	**2,127**	**1,584**
Net current assets/(liabilities)	**679,457**	**580,636**
Total assets less current liabilities	**1,785,529**	**1,705,644**
Net Assets	**1,785,529**	**1,705,644**
Funds (note 9)		
Unrestricted funds	1,785,529	1,705,644
Total Funds	**1,785,529**	**1,705,644**

The unaudited financial statements were approved and authorised for issue by the Trustees of Leamington Gospel Hall Trust on 2026-09-15 and were signed on its behalf by:

Malcolm Hoggins

Mr M Hoggins (Trustee) (Trustee)

The notes on pages 11 - 20 form part of these financial statements.

Notes forming part of the Financial Statements

Leamington Gospel Hall Trust
For the year ended 5 April 2026

1. ACCOUNTING POLICIES

1.1 Basis of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Second edition of the 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 on 16th October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and UK Generally Accepted Practice.

The functional currency of the charity is sterling (£).

The Trust 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 note(s).

1.2 Income

Donations are recognised in the year in which there is entitlement and probability of receipt and the amount can be measured with reasonable certainty. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future year. Gift aid is added to the value of the donation to which it relates.

Donated services are recognised as income and expenditure in the financial statements when organisations or individuals offer their services and support pro bono. The value of these donated services to Leamington Gospel Hall Trust is considered to be equal to market value which would be paid were the service formally procured. This includes services paid for by other trusts.

Investment income is accounted for on a receivable basis.

1.3 Expenditure

Expenditure is included on an accruals basis. Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Charitable activities comprise those costs directly attributable to the fulfilment of the charitable objects.

1.4 Governance and support costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and costs related to statutory requirements. Governance and support costs are allocated to charitable activities on the basis of capacity used.

1.5 Tangible fixed assets and depreciation

Tangible fixed assets (costing more than £100) are stated at cost less depreciation. Freehold land is not depreciated. Depreciation is provided at rates calculated to write off the cost, less estimated residual value, of each asset over its expected useful life as follows:

Freehold buildings	4% straight line
Property improvements	4% straight line
Fixtures and fittings	15% reducing balance
Office equipment	15% and 25% reducing balance

1.6 Taxation

The Trust is a registered charity and is not liable to United Kingdom income or corporation tax on charitable activities, provided income falls within the charitable exemptions and is spent on charitable purposes.

1.7 Funds

The general unrestricted fund is free for the Trustees to use for any purposes in furtherance of the trust's charitable objects.

Restricted funds arise from donations to the trust, which are made for a specific purpose. Restricted funds can only be used for the purpose for which funds were given.

1.8 Preparation of consolidated financial statements

The Charity does not have a trading subsidiary.

1.9 Going Concern

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

1.10 Significant estimates and judgements

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

2. TRUSTEES' REMUNERATION AND EXPENSES

No Trustees received any remuneration or other benefits from an employment with the charity. During the year, Trustees were reimbursed for expenses totaling £593 (2025: £815)

3. WAGES AND SALARIES

There are no employees (2025: none)

4. Donated Services

	2026	2025
Donated Services		
Donated To:		
Donated Services to Avonvale Trust	24,771	17,607
Total Donated Services:	**24,771**	**17,607**

5. Tangible Fixed Assets

Cost	Sandy Lane Property	Sandy Lane Property Improvements	Common Lane Property	Common Lane Property Improvements
At 6 April 2025	100,000	1,230,035	250,000	104,304
Additions	-	39,463	-	-
Disposals	-	-	-	-
At 5 April 2026	100,000	1,269,498	250,000	104,304
Depreciation				
At 6 April 2025	-	443,056	80,000	51,897
Current Year Depreciation	-	49,762	6,667	4,172
Eliminated on disposals	-	-	-	-
At 5 April 2026	-	492,819	86,667	56,069
Net Book Value				
At 6 April 2025	100,000	776,679	163,333	48,235
At 5 April 2026	100,000	786,978	170,000	52,407

Cost	Plant and Equipment	Office Equipment	Totals
At 6 April 2025	33,476	22,250	1,740,066
Additions	-	4,788	44,251
Disposals	-	-	-
At 5 April 2026	33,476	27,038	1,784,317
Depreciation			
At 6 April 2025	26,821	13,283	615,058
Current Year Depreciation	998	1,588	63,187
Eliminated on disposals	-	-	-
At 5 April 2026	27,819	14,871	678,245
Net Book Value			
At 5 April 2026	5,657	12,168	1,106,072
At 5 April 2025	6,656	8,967	1,125,008

Land registry titles of the above property held are WK270833, WK352398 and WK459293.

6. TRANSACTIONS WITH RELATED PARTIES

During the financial year, aggregated donations of £10,195 (2025: £79,200) were received. The trust made reimbursements to trustees, totalling £593 for expenses paid on the trusts behalf.

7. VOLUNTEERS

Leamington Gospel Hall Trust relies entirely on volunteers to carry out the management, administration and general maintenance work. The Trust has no paid staff or paid Trustees.

Resources Expended

Leamington Gospel Hall Trust
For the year ended 5 April 2026

8. Resources Expended

	MEETING ROOMS	OTHER CHARITABLE ACTIVITIES	TOTAL COSTS 2026	TOTAL COSTS 2025
Direct Costs				
Premises costs - repairs and maintenance	43,449	-	43,449	23,871
Premises costs - heat, light and power	5,642	-	5,642	19,212
Telephone	997	-	997	941
Health and Safety	6,170	-	6,170	5,616
Legal and professional	2,684	-	2,684	4,994
Bank charges	80	-	80	120
Public outreach expenses	-	746	746	(986)
Special meeting costs	307	-	307	-
Depreciation	63,187	-	63,187	61,533
Insurance	2,635	-	2,635	2,766
Governance	1,632	-	1,632	1,584
Total Direct Costs	**126,783**	**746**	**127,529**	**119,650**

Governance costs include £180 (prior year: £180) in respect of independent examiners fees.

Analysis of Net Assets - Current year

Leamington Gospel Hall Trust
For the year ended 5 April 2026

9. ANALYSIS OF NET ASSETS BETWEEN FUNDS

9.1 Current Year

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2026
Funds				
Tangible Fixed Assets	1,106,073	-	-	1,106,073
Current Assets	681,584	-	-	681,584
Current Liabilities	(2,127)	-	-	(2,127)
Total Funds	**1,785,529**	**-**	**-**	**1,785,529**

Analysis of Net Assets - Prior Year

Leamington Gospel Hall Trust
For the year ended 5 April 2026

9.2 Prior Year

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2025
Funds				
Tangible Fixed Assets	1,125,009	-	-	1,125,009
Current Assets	582,220	-	-	582,220
Current Liabilities	(1,584)	-	-	(1,584)
Total Funds	**1,705,644**	**-**	**-**	**1,705,644**

Movement in Funds - Current Year

Leamington Gospel Hall Trust
For the year ended 5 April 2026

10. Movement in Funds

10.1 Movement in funds - current year

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2026
Movement in Funds				
Total funds bought forward	1,705,644	-	-	1,705,644
Incoming resources	232,185	-	-	232,185
Resources expended	(152,300)	-	-	(152,300)
Total funds carried forward	**1,785,529**	**-**	**-**	**1,785,529**

Movement in Funds - Prior Year

Leamington Gospel Hall Trust
For the year ended 5 April 2026

10. Movement in Funds

10.2 Movement in funds - Prior year

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2025
Movement in Funds				
Total funds bought forward	1,603,502	-	-	1,603,502
Incoming resources	239,399	-	-	239,399
Resources expended	(137,257)	-	-	(137,257)
Total funds carried forward	**1,705,644**	**-**	**-**	**1,705,644**

Comparative Statement of Financial Activities

Leamington Gospel Hall Trust
For the year ended 5 April 2026

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2025
Income and endowments:			
Donations and Legacies:			
Contributions from the Congregation	165,244	-	165,244
Gift Aid Donations	33,725	-	33,725
Income Tax refunds	8,431	-	8,431
Other Income			
Burial Ground Income	20,500	-	20,500
Total Other Income	**20,500**	**-**	**20,500**
Investments			
Interest Received	11,499	-	11,499
Total Income and endowments:	**239,399**	**-**	**239,399**
Expenditure:			
Running Meeting Rooms (note 8)	119,650	-	119,650
Cost of donated services (note 4)	17,607	-	17,607
Total Expenditure:	**137,257**	**-**	**137,257**
Net Income/(Expenditure)	**102,143**	**-**	**102,143**
Net Movement In Funds	**102,143**	**-**	**102,143**

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2025
Reconciliation of funds (note 10)			
Total Funds bought forward	1,603,502	-	1,603,502
Net movement in funds	102,143	-	102,143
Total Funds carried forward	**1,705,644**	**-**	**1,705,644**

Leamington Gospel Hall Trust

Public Benefit Report 2025– 2026

One of the Trust's principal activities that furthers its objects is providing a facility for the coordination of "outreach" work into the wider community.
Members of the congregation, acting under the directions of the trustees and with their full active encouragement, have continued with "outreach" work which they have conducted for many years.

Street Preaching and Tract Distribution

Street preaching has been conducted during 2025-2026 in Leamington Spa (each weekday) and in Kenilworth (twice weekly).
Tracts and other literature were still available for collection from the main Gospel Hall

Working with other Charities

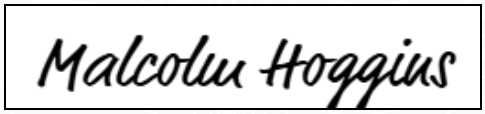
The trust sees that the work conducted by its members as volunteers of the Rapid Relief Team (RRT), a separate charity, is of the utmost importance in the community.
Details of such work are as follows: -
Communicants donated thirty-three food boxes to Telford Infant School, St Johns Primary School, and Helping Hands Charity for the homeless in Leamington.
Meals, Coffee, and Cakes were provided by 114 communicants at 12 events as follows: -

International Nurses Day Breakfast	Warwick hospital
International Nurses Day Breakfast	Myton Hospice
Southam Fire Station open day	
Stratford Fire Station's open day	
Warwick Hospital thank you meal	
Leamington Hospital thank you meal	
A&E Appreciation week	Warwick Hospital
Emergency Department event	Warwick Hospital
Local Resilience Forum capabilities day,	

CERTIFICATE *of* SIGNATURE

REF. NUMBER
ZJ8FI-EN8AC-G6V39-5R5Z5

DOCUMENT COMPLETED BY ALL PARTIES ON
16 SEP 2026 19:00:21
UTC

SIGNER	TIMESTAMP	SIGNATURE
MALCOLM HOGGINS EMAIL MGHOGGINS@TALKTALK.NET	SENT 15 SEP 2026 12:31:31 VIEWED 16 SEP 2026 18:44:06 SIGNED 16 SEP 2026 19:00:21	 IP ADDRESS 2.99.61.139 LOCATION BIRMINGHAM, UNITED KINGDOM

RECIPIENT VERIFICATION

EMAIL VERIFIED
16 SEP 2026 18:44:06