



Duns Fair Share

Trustees' Annual Report

May 1 2024 to April 30 2025

Scottish Charity Number: SC053316

15 Murray St, Duns, Scottish Borders, TD11 3DE



Website: www.dunsfairshare.co.uk

Charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (If Any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1.		Chair		Duns Fair Share
2.			13/05/25 - Present	Duns Fair Share
3.				
4.			08/04/25 - Present	Duns Fair Share
5.		Treasurer 1/5/24-31/10/24		Duns Fair Share
6.		Secretary		Duns Fair Share
7.				Duns Fair Share
8.		Treasurer from 1/11/24 to Present		Duns Fair Share
9.				Duns Fair Share

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

None.

Structure, governance and management

Type of governing document

SCVO Model SCIO Constitution (two tier)

Trustee recruitment and appointment

Trustees are recruited and appointed in accordance with clauses 64 to 74 of the Constitution and the policy adopted by the Committee of Trustees at its meeting on 8 April 2025.

Objectives and activities

In our Constitution our charitable purposes are indicated as follows:

(a) The relief of poverty

In furtherance Duns Fair Share will continue the work of Duns Food Bank

(b) The relief of those in need

In furtherance Duns Fair Share will:

- promote an inclusive community that caters for all needs
- provide a resilience service to the community
- promote community wellbeing and tackle loneliness

(c) The advancement of citizenship and community development

In furtherance Duns Fair Share will:

- promote volunteering opportunities within the community
- adopt a 'green' approach that helps sustain the local environment
- promote an all-inclusive approach for the development of the community

Summary of the main activities in relation to these objects

- 1) The relief of poverty During the year May 2024 – April 2025 Duns Food Bank made 415 deliveries throughout most of Berwickshire (additional statistics below).
- 2) The relief of those in need:
 - a) Our Social Café offers hot drinks and snacks on a 'Pay As You Feel' basis, in a warm and welcoming environment. It helps people connect and therefore tackles loneliness and, in collaboration with several organisations, acts as a 'One Stop Shop' to provide helpful information, advice and support on a wide range of issues. We also provide free wifi.
 - b) Our Community Larder runs alongside the Social Café. Customers of the Larder may take a broad selection of fresh and frozen foodstuffs for a nominal fee. During the year May 2024 – April 2025 there were 2,615 customer visits to the Café/Larder. The Café and Larder are open 10.00 am – 12 noon, Tuesdays and Thursdays and are available to everyone.
- 3) The advancement of citizenship and community development During the last year, Duns Fair Share has more than doubled the number of volunteers associated with its initiatives to the current total of 47. We have adopted a

'green' approach, working with a wide range of organisations to ensure that surplus food is saved from landfill. Finally, as described in "Collaborations" below - we frequently arranged appointments or participation in collaborative initiatives for Food Bank or Cafe/Larder clients/customers who were often very appreciative of these opportunities.

Achievements and performance

Summary of the main achievements of the charity during the financial period

Duns Food Bank

Duns Food Bank tackles directly the diverse and pervasive ill effects of food poverty. It responds to referrals from over 40 external agencies and delivers across Berwickshire. During the year May 2024 – April 2025, inclusive, Duns Food Bank made 415 deliveries helping 852 people (582 adults, 270 children) and 306 pets. Some of these are repeat referrals.

Community Larder and Social Café

We established a Community Larder and Social Larder for a number of reasons. First, we wanted to give anyone experiencing food deprivation in our town, the opportunity to access and choose a selection of nutritious foodstuffs in a dignified manner and at nominal cost (£1 minimum donation). Our second major aim was to adopt a green approach, ensuring that surplus food is put to good use.

Over the last year we have built invaluable relationships with several organisations and now access surplus food from Fareshare (Cyrenians, Edinburgh), Eildon Housing Association, Duns Co-op, Duns News Plus, Farne Salmon and Greenvale Potatoes, There has been a strong demand for fresh fruit and vegetables which we have been able to satisfy through collaboration with organisations like Abundant Borders and the Hugo Burge Foundation. And of course, we have many individual donors especially in summer / harvest time.

The Café and Larder are open to everyone and people from all walks of life make good use of these facilities. Our customer numbers are increasing mainly through word of mouth, and we see a diverse representation of the Duns community each week. Agencies who run sessions at 15 Murray Street (see below) say that Duns Fair Share is giving them better access to their clients. Finally, we are hopeful that a recent dip in food bank referrals represents the impact of the Larder.

Fundraising

Funds for Duns Fair Share are mainly raised through donations, grants and Pay as You Feel donations at the café and larder. The main grant received by Duns

Fair Share in 2024/25 was £12,826 received from the Scottish Borders Communities Mental Health and Wellbeing Fund 2024. This was received in April 2025 and must be spent within 18 months on café and larder activities.

Pay As You Feel Donations are around £350 to £400 per month and make a significant contribution towards café and larder running costs.

Grants received into the Food Bank Restricted Fund in 2024/25 were £2,500 from Arnold Clarke and £1,125 from the Tesco Stronger Starts Programme. We received food bank donations from individuals, churches, the Duns Rotary Club, Fleming Homes, Farne Salmon, Infiniti Blu Dental Christmas Raffle and the Preston Abbey & Trust.

We are very grateful to these grant programmes and to our generous individual and corporate donors.

Collaborations

We work with collaborators to address the underlying causes of social deprivation and ill health in our town. Our facilities at 15 Murray Street allow both public and private consultation with members of the public alongside regular Social Café/Community Larder sessions. This has allowed us to host a range of organisations including: Citizens' Advice Bureau, a total of 40 x 2-hour sessions between 14/05/24 – 31/10/24; Scottish Borders Council Social Work Dept. ('What Matters Hub'), 23 x 4-hour sessions between 14/05/24 – 22/04/25; Abundant Borders, two free six-week courses on cooking economically and healthily using slow cookers and air fryers; Greener Duns, recycling and bicycle repair workshops; Allanbank Arts, two free Art for Wellbeing Workshops. Other organisations that have attended Café/Larder sessions from time to time, to provide help and advice to customers, include Social Security Scotland, Caledonian Credit Union and Sustainable Selkirk.

Feedback, social interaction and volunteering

Feedback from Food Bank clients, Café/Larder customers and volunteers has been overwhelmingly positive. Some of our customers have informed us they suffer from one or more serious mental or physical health disorder e.g. psychoses, diabetes. They indicate that they greatly appreciate the warm and supportive environment at 15 Murray Street and the opportunity to improve their health and wellbeing through access to fresh food. There is also clear and abundant evidence of customers helping one another during Social Café sessions.

Furthermore, Duns Fair Share's recruitment of volunteers has helped break down barriers to participation in community activities. We have actively encouraged Food Bank clients and Café/Larder customers to volunteer with our organisation and several of them have worked, or are now working, on Duns Fair Share initiatives. Their feedback indicates they have benefited greatly from this experience, as have we.

Written feedback from customers at 15 Murray Street:

'Thank you so much for making my life so much calmer and easier and offering an anxious mess such as myself a place where I feel happy and safe.' (██████████)

'Lovely welcoming larder and café.'

'It's very helpful, thanks.' (██████████)

'Very welcoming. Thank you.'

'So glad you are here helping.'

'Wonderful, so glad for the help with food costs.'

'Lovely atmosphere 😊'

'Very nice and everyone is always friendly.'

'This is a great little café and so good that there is food that has been donated and not going to waste and landfill is a bigger bonus ❤️'

'So helpful. Thank you so much.'

'Very worthwhile project.'

'I absolutely love this little place. Made to feel so welcome and staff always go above and beyond. Brilliant asset to the community ❤️'

'Great selection of donations. The salmon is delicious. Really wouldn't expect coffee and biscuits. A real pleasure to come and a great help. Hope our feedback helps you to continue to do your great work here.'

'Just found your place here and really great idea for community. (Really glad to hear of later times!) Thank you for doing this for the community!! We appreciate you.' (██████████)

Local support

We have received a great deal of support locally for Duns Fair Share. We have the unanimous backing of Duns Community Council and the support of our three

Scottish Borders Council councillors. We obtained over 400 local signatures in support of a recent grant application (in person and via Facebook). We have also received letters of support from key local organisations including Roxburgh & Berwickshire Citizens Advice Bureau, Duns Adult Social Work and Practice, Borders Community Action, A Heart for Duns, Berwickshire Swap, Abundant Borders, Berwickshire Housing Association, Greener Duns. As outlined previously we have also been generously supported by local organisations and businesses.

Financial review

Income

Funds for Duns Fair Share are raised through donations and grants. The main grant received by Duns Fair Share in 2024/25 was £12,826 received from the Scottish Borders Communities Mental Health and Wellbeing Fund 2024. This was received in April 2025 and must be spent within 18 months. Grants received by the Food Bank Restricted Fund in 2024/25 were £2,500 from Arnold Clarke and £1,125 from the Tesco Stronger Starts Programme. As stated earlier we also received donations from individuals, companies and churches.

Relationship with Duns and District Parishes

Responsibility for running Duns Food Bank is being handed over by the Duns and District Parishes (Church of Scotland) (SCO05161) ("the Church") to Duns Fair Share. In 2024/25 all Food Bank expenses were covered by funds still held by the Church. This is why our financial statements show no expenses from the Restricted Fund. The funds held by the Church will be depleted by end 2025 and all food bank expenses will then be made from the Duns Fair Share Restricted Fund.

The Church had also previously held all Duns Fair Share Unrestricted funds until Duns Fair Share was able to open a bank account. In 2024/25 these funds were spent on Duns Fair Share unrestricted fund activities and are now zero. All current and future cafe and larder expenses will be taken from the Duns Fair Share Unrestricted Fund.

Risk management

The Trustees have assessed the major risks to which the Charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

Statement of the charity's policy on reserves

It was agreed by the Board of Trustees that Duns Fair Share should maintain sufficient reserves to cover three (3) months of overhead costs. This would be in

the region of £5,500 to £6,500. Given the irregularity of grant receipts Duns Fair Share currently has reserves well in excess of this guideline. These will be spent during 2025/26 in accordance with the grant terms and we will be seeking grants and donations to secure the future of our operations beyond 2025/26.

Details of any deficit

There is no deficit.

Donated facilities and services

Duns Fair Share is grateful to all its generous donors of food, time and money including:

Food donations received via drop off points at Duns COOP, Duns News Plus and Duns Parish Church

Food donations from Farne Salmon, Greenvale Potatoes, Eildon Housing Association, The Hugo Burge Foundation, Abundant Borders and local gardeners.

49 Volunteers in Cafe, Larder & Food Bank

Volunteer driver collecting donations

Volunteer Portable Electronic Testing (PET)

Volunteer locksmith labour for new door locks

Volunteer fire extinguisher review

Volunteer website support

Volunteer cleaner for premises

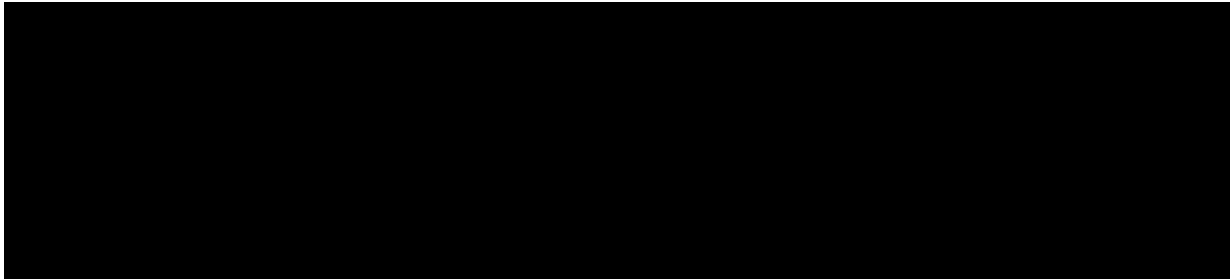
Future plans

Duns Fair Share plan to continue the work we have begun in 2024/25. The option of extending the café / larder hours is under review. We will also focus on maintaining and increasing our volunteer base.

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity trustees:



Designation

Chair

Date

July 9, 2025

Receipts and payments accounts							
For the period from				to			
	Day	Month	Year		Day	Month	Year
	01	May	2024		30	April	2025

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	6,704	7,551			14,256	-
Legacies					-	-
Grants	12,522	3,625			16,147	-
Receipts from fundraising activities					-	-
Gross trading receipts					-	-
Income from investments other than land and buildings					-	-
Rents from land & buildings		-			-	-
Gross receipts from other charitable activities	1,480	-			1,480	-
					-	-
A1 Sub total	20,706	11,176	-	-	31,883	-
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
A2 Sub total	-	-	-	-	-	-
Total receipts	20,706	11,176	-	-	31,883	-
A3 Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities	6,035	-			6,035	-
Grants and donations					-	-
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
Other					-	-
					-	-
A3 Sub total	6,035	-	-	-	6,035	-
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	-
Purchase of investments					-	-
A4 Sub total	-	-	-	-	-	-
Total payments	6,035	-	-	-	6,035	-
Net receipts / (payments)	14,671	11,176	-	-	25,848	-
A5 Transfers to / (from) funds						
					-	-
Surplus / (deficit) for year	14,671	11,176	-	-	25,848	-

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	-	-			-	-
	Surplus / (deficit) shown on receipts and payments account	14,671	11,176			25,848	-
						-	-
	Cash and bank balances at end of year <small>(Agree balances with receipts and payments account(s))</small>	14,671	11,176	-	-	25,848	-

Categories	Details	Fund to which asset belongs		Market valuation	Last year
				to nearest £	to nearest £
B2 Investments					
		Total		-	-

Categories	Details	Fund to which asset belongs		Cost (if available)	Current value (if available)	Last year
				to nearest £	to nearest £	to nearest £
B3 Other assets						
			Total		-	-

Categories	Details	Fund to which liability relates		Amount due	Last year
				to nearest £	to nearest £
B4 Liabilities					
		Total		-	-

Categories	Details	Fund to which liability relates		Amount due (estimate)	Last year
				to nearest £	to nearest £
B5 Contingent liabilities					
		Total		-	-

Signed by one or two trustees on behalf of all the trustees

Signature*

Print Name

Date of approval

	Wednesday, July 9, 2025
	Wednesday, July 9, 2025

* Please note - OSCR will accept digital or typed signatures

Section C Notes to the Accounts

C1 Nature and purpose of funds
(may be stated on analysis of funds worksheets)

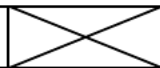
i) Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. Our Unrestricted Fund is used to fund the activities of the community café and food pantry. The Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes. Our Restricted Fund is used solely for Food Bank activities

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
		Total	-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)

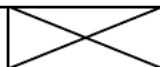


C3b Trustee remuneration - details

Authority under which paid	£

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)



C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

DFS insurance policy includes Trustee Indemnity Insurance for all its trustees. No remuneration was paid to the trustees or any connected persons during the year.

DUNS FAIR SHARE

SC053316

Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Donations - Café Pay As You Feel	4,237	-			4,237	-
Donations - Other	226	516			742	
Donations - Businesses	-	2,808			2,808	-
Donations - Regular Individual	-	2,316			2,316	-
Donations - Other Individual	20	951			971	-
Donations - Churches	-	830			830	-
Transfer from Constituted Group	2,221	130			2,351	-
Total	6,704	7,551	-	-	14,256	-

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Grants Received	12,826	3,625	16,451	-
Portion of Grant Owed to Abundant Borders	304		304	-
			-	-
			-	-
Total	12,522	3,625	16,147	-

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Contributions for Use of Premises	1,480				1,480	
					-	
					-	
					-	
					-	
					-	
					-	
Total	1,480	-	-	-	1,480	-

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Utilities	1,209	-			1,209	-
Food Purchases - Fare Share	1,541	-			1,541	-
Expenses - Supermarkets	1,074	-			1,074	-
Expenses - Other	1,599	-			1,599	-
Expenses - Insurance	613	-			613	-
					-	
					-	
					-	
					-	
Total	6,035	-	-	-	6,035	-

Other Expenses include a new electronic door lock (£277), miscellaneous café set up costs including food safety training (£155), printing (£162) and café supplies for the period May to August 2024 (£888). Café supplies are subsequently accounted for in a separate line of the accounts "Supermarket Expenses".

Additional analysis (2)

5 Breakdown of unrestricted funds

	Duns Fair Share	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	6,704				6,704	-
Legacies					-	-
Grants	12,522				12,522	-
Receipts from fundraising activities					-	-
Gross trading receipts					-	-
Income from investments other than and buildngs					-	-
Rents from and buildngs					-	-
Gross receipts from other charitable activities	1,480				1,480	-
Sub total	20,706	-	-	-	20,706	-
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
Sub total	-	-	-	-	-	-
Total receipts	20,706	-	-	-	20,706	-
Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities	6,035				6,035	-
Grants and donations					-	-
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
					-	-
					-	-
Sub total	6,035	-	-	-	6,035	-
Payments relating to asset and investment movements						
Purchases of fixed assets					-	-
Purchase of investments					-	-
Sub total	-	-	-	-	-	-
Total payments	6,035	-	-	-	6,035	-
Net receipts / (payments)	14,671	-	-	-	14,671	-
Transfers to / (from) funds						
					-	-
Surplus / (deficit) for year	14,671	-	-	-	14,671	-

Ju y 9 2025
Ju y 9 2025

Nature and purpose of funds
 Responsibility for running Duns Food Bank is being handed over by the Duns and District Parishes (Church of Scotland) (SCO05161) ("the Church") to Duns Fair Share. In 2024/25 a Food Bank expenses were covered by funds stretched by the Church. These will be depleted by end 2025 and a food bank expenses will then be made from the Duns Fair Share Restricted Fund.
 The Church had a so previous year had a Duns Fair Share Unrestricted funds unit. Duns Fair Share was able to open a bank account. In 2024/25 these funds were spent on Duns Fair Share cafe and order activities (not the Food Bank). These funds are now zero and a future cafe and order expenses will be taken from the Duns Fair Share Unrestricted Fund.
 Funds for DFS cafe and order are raised through donations and grants. The main grant received by DFS in 2024/25 was £12,826 received from the Scottish Borders Communities Mental Health and Wellbeing Fund 2024. This was received in April 2025 and must be spent within 18 months.

DUNS FAIR SHARE

SC053316

Additional analysis (3)

6 Breakdown of restricted funds

	Duns Food Bank	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
Receipts						
Donations	7,551				7,551	
Legacies					-	
Grants	3,625				3,625	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than and including					-	
Rents from and including					-	
Gross receipts from other charitable activities					-	
Sub total	11,176	-	-	-	11,176	-
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	11,176	-	-	-	11,176	-
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	-	-	-	-	-	-
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	-
Net receipts / (payments)	11,176	-	-	-	11,176	-
Transfers to / (from) funds					-	
Surplus / (deficit) for year	11,176	-	-	-	11,176	-

July 9 2025
July 9 2025

Nature and purpose of funds

Responsibility for running Duns Food Bank is being handed over by the Duns and District Parishes (Church of Scotland) (SCO05161) ("the Church") to Duns Fair Share. In 2024/25 a Food Bank expenses were covered by funds held by the Church. These will be depleted by end 2025 and a food bank expenses will then be made from the Duns Fair Share Restricted Fund.

The Church had a so previous year held a Duns Fair Share Unrestricted funds unit Duns Fair Share was able to open a bank account. In 2024/25 these funds were spent on Duns Fair Share cafe and order activities (not the Food Bank). These funds are now zero and a future cafe and order expenses will be taken from the Duns Fair Share Unrestricted Fund.

Funds for Duns Food Bank are raised through donations and grants. Grants received by the Food Bank in 2024/25 were £2,500 from Arnold Carke and £1,125 from the Tesco Stronger Starts Programme.

APPENDIX 3



		Independent examiner's report on the accounts						v2
Report to the trustees/members of	Charity name	DUNS FAIR SHARE						
	Registered charity number	SC053316						
On the accounts of the charity for the period	Period start date				Period end date			
	Day	Month	Year		Day	Month	Year	
	01	May	2024	to	30	April	2025	
Set out on pages	10 to 15						(remember to include the page numbers of additional sheets)	

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 (as amended). 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 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 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 view given by the accounts.

Independent examiner's statement

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

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

Signed:**

Name:

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

Address:

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.
 ** OSCR will accept digital or typed signatures

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

**Give here brief details of
any items that the
examiner wishes to
disclose**