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Form AR27

Trade Union and Labour Relations (Consolidation) Act 1992

Annual Return for an Employers' Association

Name of Employers' Association:	Employers in Voluntary Housing
Year ended:	31 December 2024
List No:	5035E
Head or Main Office:	137 Sauchiehall Street
	5th Floor
	Glasgow
Postcode	G2 3EW
Website address (if available)	www.evh.org.uk

Has the address changed during the year to which the return relates?

Yes		No	X

('X' in appropriate box)

General Secretary:	Paul McMahon
Contact name for queries regarding the completion of this return:	Lorraine Cassidy
Telephone Number:	0141 352 7435
E-mail:	Contactus@evh.org.uk

Please follow the guidance notes in the completion of this return

Any difficulties or problems in the completion of this return should be directed to the Certification Office as below or by telephone to: 0330 1093602

You should send the annual return to the following address stating the name of the union in subject:

returns@certoffice.org

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Return of Members

(see note 9)

Number of members at the end of the year				
Great Britain	Northern Ireland	Irish Republic	Elsewhere Abroad (Including Channel Islands)	Totals
136				136

Change of Officers

Please complete the following to record any changes of officers during the twelve months covered by this return.

Position held	Name of Officer ceasing to hold office	Name of Officer appointed	Date of Change
Director	Alison S A'Hara		20 February 2024
Director	Flora S Wallace		15 May 2024
Director		Muriel M Alcorn	12 August 2024
Director		John Kelly	12 August 2024
Director		Sandra McMenamin	12 August 2024
Director		Malcolm Richards	12 August 2024
Director		Bryce Wilson	12 August 2024

Officers in post

(see note 10)

Please complete list of all officers in post at the end of the year to which this form relates.

Name of Officer	Position held
Muriel Alcorn	Director
Morag T Cameron	Director
Brian D Chaplin	Director
Nurgis R Finlayson	Director
Ian Johnstone	Director
John Kelly	Director
Joginder P S Makar	Director
Robert McLeary	Director
Sandra McMenamin	Director
Teresa McNally MBE JP ret	Director
Malcolm Richards	Director
David W Rose	Director
John W Thorburn	Director
Izabela Trzcielinska	Director
Bryce Wilson	Director

Officers in post

(see note 10)

Please complete list of all officers in post at the end of the year which thi

Name of Officer	Position held
Muriel Alcorn	Director
Morag T Cameron	Director
Brian D Chaplin	Director
Nurgis R Finlayson	Director
Ian Johnstone	Director
John Kelly	Director
Joginder P S Makar	Director
Robert McLeary	Director
Sandra McMenamin	Director
Teresa McNally MBE JP ret	Director
Malcolm Richards	Director
David W Rose	Director
John W Thorburn	Director
Izabela Trzcielinska	Director
Bryce Wilson	Director

is form relates to

	Date Elected to Post
	12 August 2024
	01 April 2019
	03 April 2016
	28 March 2010
	19 May 2023
	12 August 2024
	29 April 2022
	07 September 2020
	12 August 2024
	01 April 2019
	12 August 2024
	11 June 2012
	19 May 2023
	19 May 2023
	12 August 2024

Revenue Account / General Fund

(see notes 11 to 16)

Previous Year			£	£
	Income			
604,364	From Members	Subscriptions, levies, etc	584,615	584,615
	Investment income	Interest and dividends (gross)		
4,784		Bank interest (gross)	8,959	8,959
		Other (specify)		
		Unrealised gain on investment revaluation	40,720	40,720
4,784		Total Investment Income	49,679	49,679
	Other Income	Rents received	1,630	1,630
		Insurance commission		
168,386		Consultancy fees	162,533	162,533
432,836		Publications/Seminars	453,146	453,146
		Miscellaneous receipts (specify)		
		Total of other income		617,309
		Total income		1,251,603
		Interfund Transfers IN		
	Expenditure			
551,674	Administrative expenses	Remuneration and expenses of staff	572,718	572,718
84,286		Occupancy costs	83,969	83,969
11,596		Printing, Stationery, Post	11,929	11,929
2,465		Telephones	2,958	2,958
86,661		Legal and Professional fees	87,611	87,611
		Miscellaneous (specify)		
6,484		Committee costs	6,224	6,224
27,696		publication and advertising	22,633	22,633
2,752		JNC costs	1,690	1,690
41,383		Member protect costs		
		Total of Admin expenses		789,732
637	Other Charges	Bank charges	436	436
31,133		Depreciation	29,153	29,153
		Sums written off		
4,922		Affiliation fees	4,929	4,929
4,385		Donations	4,048	4,048
138,213		Conference and meeting fees	127,800	127,800
23,098		Expenses	15,959	15,959
		Miscellaneous (specify)		
243,241		Irrecoverable VAT	-189,796	-189,796
7,000		bank interest and similar charges	9,320	9,320
5,000		Pension re-measurement	25,000	25,000
		Room hire	300	300
		Total of other charges		27,149
-76		Taxation	12,315	12,315
		Total expenditure		829,196
		Interfund Transfers OUT		
		Surplus/Deficit for year		422,407
		Amount of fund at beginning of year		1,176,381
		Amount of fund at end of year		1,598,788

Accounts other than Revenue Account/General Fund

(see notes 17 to 18)

Account 2			Fund Account
Name of account:		**£**	**£**
Income			
	From members		
	Investment income		
	Other Income (specify)		
		Total Income	
	Interfund Transfers IN		
Expenditure			
	Administrative expenses		
	Other expenditure (specify)		
		Total Expenditure	
	Interfund Transfers OUT		
		Surplus (Deficit) for the year	
		Amount of fund at beginning of year	
		Amount of fund at the end of year (as Balance Sheet)	

Account 3			Fund Account
Name of account:		**£**	**£**
Income			
	From members		
	Investment income		
	Other income (specify)		
		Total Income	
	Interfund Transfers IN		
Expenditure			
	Administrative expenses		
	Other expenditure (specify)		
		Total Expenditure	
	Interfund Transfers OUT		
		Surplus (Deficit) for the year	
		Amount of fund at beginning of year	
		Amount of fund at the end of year (as Balance Sheet)	

Accounts other than Revenue Account/General Fund

(see notes 17 to 18)

Account 4			Fund Account
Name of account:		£	£
Income			
	From members		
	Investment income		
	Other income (specify)		
		Total Income	
	Interfund Transfers IN		
Expenditure			
	Administrative expenses		
	Other expenditure (specify)		
		Total Expenditure	
	Interfund Transfers OUT		
		Surplus (Deficit) for the year	
		Amount of fund at beginning of year	
		Amount of fund at the end of year (as Balance Sheet)	

Account 5			Fund Account
Name of account:		£	£
Income			
	From members		
	Investment income		
	Other income (specify)		
		Total Income	
	Interfund Transfers IN		
Expenditure			
	Administrative expenses		
	Other expenditure (specify)		
		Total Expenditure	
	Interfund Transfers OUT		
		Surplus (Deficit) for the year	
		Amount of fund at beginning of year	
		Amount of fund at the end of year (as Balance Sheet)	

Accounts other than Revenue Account/General Fund

(see notes 17 to 18)

Account 6			Fund Account
Name of account:		**£**	**£**
Income			
	From members		
	Investment income		
	Other income (specify)		
		Total Income	
	Interfund Transfers IN		
Expenditure			
	Administrative expenses		
	Other expenditure (specify)		
		Total Expenditure	
	Interfund Transfers OUT		
		Surplus (Deficit) for the year	
		Amount of fund at beginning of year	
		Amount of fund at the end of year (as Balance Sheet)	

Account 7			Fund Account
Name of account:		**£**	**£**
Income			
	From members		
	Investment income		
	Other income (specify)		
		Total Income	
	Interfund Transfers IN		
Expenditure			
	Administrative expenses		
	Other expenditure (specify)		
		Total Expenditure	
	Interfund Transfers OUT		
		Surplus (Deficit) for the year	
		Amount of fund at beginning of year	
		Amount of fund at the end of year (as Balance Sheet)	

Balance Sheet as at [ ]

(see notes 19 and 20)

Previous Year			£	£
414,856	**Fixed Assets** (as at Page 8)		386,595	386,595
	Investments (as per analysis on page 9)			
	Quoted (Market value £	) as at Page 9		
757,327	Unquoted (Market value £	) as at Page 9		803,027
		Total Investments	803,027	803,027
	Other Assets			
63,543	Sundry debtors		65,800	65,800
835,916	Cash at bank and in hand		1,032,378	1,032,378
	Stocks of goods			
	Others (specify)			
		Total of other assets	1,098,178	1,098,178
			Total Assets	2,287,800
1,176,381		Revenue Account/ General Fund	1,598,788	
		Revaluation Reserve		
	Liabilities			
6,860	Trade creditors		10,460	
	Corporation tax		4,710	
36,294	Social security and other taxes		13,837	
81,750	Other creditors		81,411	
172,000	Pension provision		206,000	
598,357	VAT		372,594	
			Total Liabilities	689,012
			Total Assets	2,287,800

Fixed Assets account

(see note 21)

	Land and Buildings	Fixtures & Fittings	Motor Vehicles & Equipment	Total £
Cost or Valuation				
At start of period	520,376	156,334		676,710
Additions during period		891		891
Less: Disposals				
Less: Depreciation	-156,120	-134,886		-291,006
Total to end of period	364,256	22,339		386,595
Book Amount at end of period	364,256	22,339		386,595
Freehold				
Leasehold (50 or more years unexpired)				
Leasehold (less than 50 years unexpired				
Total of Fixed Assets	364,256	22,339		386,595

Analysis of Investments

(see note 22)

		Other Funds
Quoted		
	British Government & British Government Guaranteed Securities	
	British Municipal and County Securities	
	Other quoted securities (to be specified)	
	Total Quoted (as Balance Sheet)	
	Market Value of Quoted Investments	
Unquoted	British Government Securities	
	British Municipal and County Securities	
	Mortgages	
	Other unquoted investments (to be specified)	
	Prudential investment bond	793,787
	Community Investment Bond	1,000
	Pollock Credit Union deposit	8,240
	Total Unquoted (as Balance Sheet)	803,027
	Market Value of Unquoted Investments	

* Market value of investments to be stated where these are different from the figures quoted in the balance sheet

Analysis of investment income (Controlling interests)

(see note 23)

Does the association, or any constituent part of the association, have a controlling interest in any limited company?	Yes		No	

If Yes name the relevant companies**:**

Company name	Company registration number (if not registered in England & Wales, state where registered)

Incorporated Employers' Associations

Are the shares which are controlled by the association registered in the association's name	Yes		No	

If NO, please state the names of the persons in whom the shares controlled by the association are registered.

Company name	Names of shareholders

Unincorporated Employers' Associations

Are the shares which are controlled by the association registered in the names of the association's trustees?	Yes		No	

If NO, state the names of the persons in whom the shares controlled by the association are registered.

Company name	Names of shareholders

Summary Sheet

(see notes 24 to 33)

	All Funds	Total Funds
	£	£
Income		
From Members	584,615	584,615
From Investments	49,679	49,679
Other Income (including increases by revaluation of assets)	617,309	617,309
Total Income	1,251,603	1,251,603
Expenditure (including decreases by revaluation of assets)		
Total Expenditure	829,196	829,196
Funds at beginning of year (including reserves)	1,176,381	1,176,381
Funds at end of year (including reserves)	1,598,788	1,598,788

ASSETS		
	Fixed Assets	386,595
	Investment Assets	803,027
	Other Assets	1,098,178
	Total Assets	2,287,800
Liabilities		
	Total Liabilities	689,012
Net Assets (Total Assets less Total Liabilities)		1,598,788

Summary Sheet

(see notes 24 to 33)

	All Funds	Total Funds
	£	£
Income		
From Members		
From Investments		
Other Income (including increases by revaluation of assets)		
Total Income		
Expenditure (including decreases by revaluation of assets)		
Total Expenditure		
Funds at beginning of year (including reserves)		
Funds at end of year (including reserves)		
ASSETS		
Fixed Assets		
Investment Assets		
Other Assets		
Total Assets		
Liabilities		
Total Liabilities		
Net Assets (Total Assets less Total Liabilities)		

Notes to the accounts

(see note 34)

All notes to the accounts must be entered on or attached to this part of the return.

Notes to the financial statements

	2024	2023
	£	£

1. General information

The company is a private company limited by guarantee, registered in Scotland. The address of the registered office is 5th Floor, 137 Sauchiehall Street, Glasgow, G2 3EW.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', and specifically with FRS 102 Section 1A.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through profit or loss.

The financial statements are prepared in sterling which is the functional currency of the company.

Going concern

The financial statements have been prepared on a going concern basis. The directors have assessed the Company's ability to continue as a going concern and have reasonable expectation that the Company has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing these financial statements.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other comprehensive income and accumulated in equity, except to the extent it reverses a revaluation decrease of the same asset previously recognised in profit or loss. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other comprehensive income to the extent of any previously recognised revaluation increase accumulated in equity in respect of that asset. Where a revaluation decrease exceeds the accumulated revaluation gains accumulated in equity in respect of that asset, the excess shall be recognised in profit or loss.

Depreciation

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

Asset class	Useful life / depreciation rate
Heritable Property	2% straight line
Office Improvements	20% - 33.3% straight line
Furniture & Fittings	33% straight line
Computers & Printers	33% straight line

Deferred tax

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date.

Notes to the financial statements

	2024	2023
	£	£

Accounting policies continued...

Timing differences arise from the inclusion of income and expenses in tax assessments in periods different from those in which they are recognised in financial statements. Deferred tax is measured using tax rates and laws that have been enacted or substantively enacted by the year end and that are expected to apply to the reversal of the timing difference.

Unrelieved tax losses and other deferred tax assets are recognised only to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits.

Revenue recognition

Income is recognised in the period in which the Society is entitled to the income, it is probable that the income will be received, and the amount of the income receivable can be measured reliably.

Income relating to training, education, course, and events is recognised in full when the event or training has taken place

Member subscriptions are classified as income from charitable activities.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank. Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Investments

Investments are accounted for in accordance with the fair value model are initially recorded at the transaction price. At each reporting date, the investments are measured at fair value, with changes in fair value recognised in other comprehensive income/profit or loss.

Dividends and other distributions received from the investment are recognised as income without regard to whether the distributions are from accumulated profits of the associate arising before or after the date of acquisition.

4. Employee numbers

The average monthly number of persons employed by the company during the year was as follows:

Employees	11	11

5. Profit before taxation

Profit before taxation is stated after charging:

Depreciation of tangible fixed assets	29,153	31,134
Profit on revaluation of investments	(40,720)	-

Notes to the financial statements

	2024 £	2023 £

6. Tangible assets

	Heritable Property £	Office Improvements £	Furniture & Fittings £	Computers & Printers £	Total £
Cost					
At 01 January 2024	520,376	97,882	7,023	51,429	**676,710**
Additions	-	-	-	891	**891**
At 31 December 2024	**520,376**	**97,882**	**7,023**	**52,320**	**677,601**
Depreciation					
At 01 January 2024	(145,712)	(74,784)	(6,284)	(35,074)	**(261,854)**
Charge for the year	(10,408)	(8,433)	(739)	(9,572)	**(29,152)**
At 31 December 2024	**(156,120)**	**(83,217)**	**(7,023)**	**(44,646)**	**(291,006)**
Net book value					
At 01 January 2024	**374,664**	**23,098**	**739**	**16,355**	**414,856**
At 31 December 2024	**364,256**	**14,665**	**-**	**7,674**	**386,595**

7. Investments

	Unlisted investments £
Cost or valuation	
At 01 January 2024	757,327
Additions	45,700
At 31 December 2024	**803,027**
Carrying amount	
At 31 December 2023	**757,327**
At 31 December 2024	**803,027**

8. Debtors

Trade debtors	32,525	35,966
Other debtors	33,275	27,577
	65,800	**63,543**

9. Creditors: amounts falling due within one year

Trade creditors	10,460	6,860
Other creditors	81,411	81,750
Social security and other taxes	13,837	36,294
Corporation tax	4,710	-
	110,418	**124,904**

Notes to the financial statements

	2024	2023
	£	£

10. Employee benefits

Defined contribution plans

The amount recognised in profit or loss as an expense in relation to defined contribution plans was £45,273 (2023: £43,157).

Defined benefit plans

The Company participates in the Scottish Housing Association Pension Scheme (the Scheme), a multi-employer scheme which provides benefits to some 150 non-associated employers. The Scheme is a defined benefit scheme in the UK.

The Scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The last triennial valuation of the scheme for funding purposes was carried out as at 30 September 2021. This valuation revealed a deficit of £27m. The Recovery Plan put in place to eliminate the deficit following the previous triennial valuation was ceased with effect from 30 September 2022.

The Scheme is classified as a 'last-man standing arrangement'. Therefore, the Association is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the Scheme. As at 30 September 2020, the potential debt on withdrawal from the scheme was £1,593,978.

For financial years ending on or before 28 February 2019, it has not been possible for the Association to obtain sufficient information to enable it to account for the Scheme as a defined benefit scheme, therefore the Company has previously accounted for the Scheme as a defined contribution scheme. For financial years ending on or after 31 March 2019, it is possible to obtain sufficient information to enable the Company to account for the Scheme as a defined benefit scheme

For accounting purposes, two actuarial valuations for the Scheme were carried out with effective dates of 30 November 2019 and 30 November 2020. The liability figures from each valuation are rolled forward to the relevant accounting dates, if applicable, and are used in conjunction with the Company's fair share of the Scheme's total assets to calculate the Company's net deficit or surplus at the accounting period start and end dates.

The statement of financial position net defined benefit liability is determined as follows:

	2024	2023
	£	£
Present values of defined benefit obligations	(1,579,000)	(1,556,000)
Fair value of plan assets	1,373,000	1,384,000
	(206,000)	(172,000)

Notes to the financial statements

	2024	2023
	£	£

Employee benefits continued...

Changes in the present value of the defined benefit obliations are as follows:

	2024
	£
At 01 January 2024	**1,556,000**
Interest expense	**80,000**
Benefits paid	**(99,000)**
Other changes in liabilities	**2,000**
Remeasurements:	
Actuarial gains and losses	**40,000**
At 31 December 2024	**1,579,000**

Changes in the fair value of plan assets are as follows:

	2024
	£
	1,384,000
Interest income	**71,000**
Benefits paid	**(99,000)**
Contributions by employer	**2,000**
Remeasurements	
Actuarial gains and losses	**15,000**
At 31 December 2024	**1,373,000**

The total costs for the year in relation to defined benefit plans are as follows:

	2024	2023
	£	£
Recognised in profit or loss:		
Current service credit	-	(2,000)
Net interest expense	2,000	7,000
Other costs in profit or loss	7,000	2,000.0
	9,000	7,000
Recognised in other comprehensive income:		
Remeasurement of the liability:		
Actuarial gains and losses	25,000	5,000

The return on plan assets are as follows:

	2024	2023
	£	£
Return on assets of benefit plan	86,000	(141,000)

Notes to the financial statements

	2024 £	2023 £

Employee benefits continued...

The principal acturial assumptions as at the statement of financial position date were:

	2024 %	2023 %
Discount rate	5.17	5.30
Expected rate of salary increase	3.79	3.82
Inflation assumption	3.10	3.17
Inflation assumptions	2.79	2.82

11. Financial instruments

The carrying amount for each category of financial instruments is as follows:

	2024	2023
	£	£
Financial assets measured at fair value through profit or loss		
Financial assets measured at fair value through profit or loss	**803,027**	757,327

12. Operating Leases

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2024	2023
	£	£
Not later than 1 year	**1,564**	2,036
Later than 1 year and not later than 5 years	**5,342**	-
	6,705	2,036

13. Related party transactions

The directors of the company are also Board Members of member Housing Associations with which the company transacts. All transactions with the Housing Associations are made on a commercial basis.

Accounting policies

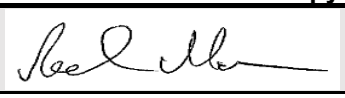
(see notes 35 & 36)

Signatures to the annual return

(see notes 37 and 38)

Including the accounts and balance sheet contained in the return.

Please copy and paste your electronic signature here

Secretary's Signature:		Chairman's Signature:	
			(or other official whose position should be stated)
Name:	Paul McMahon	Name:	Nicki Finlayson
Date:	22 May 2025	Date:	21 May 2025

Checklist

(see note 39)

(please enter 'X' as appropriate)

Is the return of officers attached? (see Page 2)	Yes	X	No	
Has the list of officers been completed? (see Page 2A)	Yes	X	No	
Has the return been signed? (see Note 37)	Yes	X	No	
Has the auditor's report been completed? (see Note 41)	Yes	X	No	
Is the rule book enclosed? (see Note 39)	Yes	X	No	
Has the summary sheet been completed? (see Notes 6 and 24 to 33)	Yes	X	No	

Checklist for auditor's report

(see notes 41 to 44)

The checklist below is for guidance. A report is still required either set out overleaf or by way of an attached auditor's report that covers the 1992 Act requirements.

1. In the opinion of the auditors or auditor do the accounts they have audited and which are contained in this return give a true and fair view of the matters to which they relate? (See section 36(1) and (2) of the 1992 Act and notes 43 and 44)

Please explain in your report overleaf or attached.

2. Are the auditors or auditor of the opinion that the union has complied with section 28 of the 1992 Act and has:

a. kept proper accounting records with respect to its transactions and its assets and liabilities; and
b. established and maintained a satisfactory system of control of its accounting records, its cash holding and all its receipts and remittances.
(See section 36(4) of the 1992 Act set out in note 43)

Please explain in your report overleaf or attached.

3. Your auditors or auditor must include in their report the following wording:
In our opinion the financial statements:

• give a true and fair view of the matters to which they relate to.
• have been prepared in accordance with the requirements of the sections 28, 32 and 36 of the Trade Union and Labour Relations (consolidation) Act 1992.

Auditor's report (continued)

Opinion

We have audited the financial statements of Employer in Voluntary Housing Limited (the 'company') for the year ended 31 December 2024 which comprise the statement of income and retained earnings, statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).
In our opinion the financial statements:
•give a true and fair view of the state of the company's affairs as at 31 December 2024 and of its loss for the year then ended;
•have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
•have been prepared in accordance with the requirements of the Companies Act 2006.
Basis for opinion
We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Signature(s) of auditor or auditors:	Steven Smillie	
Name(s):	Steven Smilie	
Profession(s) or Calling(s):	Chartered Accountant	
Address(es)	61 Dublin Street, Edinburgh, EH3 6NL	
Date:	07 April 2025	
Contact name for enquiries and telephone number:	Steven Smillie 0131 376 4210	

N.B. When notes to the accounts are referred to in the auditor's report a copy of those notes must accompany this return.