

**Report of the Directors and
Unaudited Financial Statements for the Year Ended 31 March 2021
for
South West Mull And Iona Development**



Andrew Mead & Co Ltd
— Chartered Certified Accountants and Business Advisors —

South West Mull And Iona Development

Contents of the Financial Statements for the Year Ended 31 March 2021

	Page
Company Information	1
Report of the Directors	2
Income Statement	6
Balance Sheet	7
Notes to the Financial Statements	9
Chartered Certified Accountants' Report	13
Detailed Income and Expenditure Account	14

South West Mull And Iona Development

**Company Information
for the Year Ended 31 March 2021**

DIRECTORS:

Cameron Anson
Marilyn Elizabeth Jane Halcrow
David Greenhalgh
Stewart Macdougall
Julie Ward
Martin John Putsey
Neil Douglas Harvey
Richard Paul Hawkes
John Nicholas Clare
Anne Baxter
Hannah Fisher

REGISTERED OFFICE:

Columba Centre
Fionnphort
Isle Of Mull
PA66 6BL

REGISTERED NUMBER:

SC472460 (Scotland)

ACCOUNTANTS:

Andrew Mead & Co Ltd
Chartered Certified Accountants
Craigoran
Glenmore Road
Oban
Argyll
PA34 4NB

South West Mull And Iona Development

Report of the Directors for the Year Ended 31 March 2021

The directors present their report with the financial statements of the company for the year ended 31 March 2021.

REVIEW OF BUSINESS

Activities and Projects Report April 2020-March 2021

Overview

South West Mull and Iona Development was impacted by Covid during this period, as was every organisation and individual in the local community.

Covid Community Support

Along with other community organisations we were involved in the response to Covid in the community; for example, distributing hand sanitiser, setting up a telephone support service, and taking in and distributing community donations for the purpose of providing financial relief to individuals.

Later in 2020 we were involved in a Community Land Scotland project which involved commissioning Alasdair Satchel to interview local people to talk about the impact of Covid on their lives and how they felt community ownership was of benefit in moving forward out of lockdown. This resulted in a moving series of podcasts called "Owning Our Future".

We were aware that, due to the need for people to restrict travel, people from all over Mull visited Tiroran Community Forest and appreciated the range of activities there. Likewise, our new Ross of Mull Community Garden provided a focus for local people - a place to safely meet and work together outside.

Bendoran

We were very fortunate to be awarded £99,949 from the Islands Green Recovery Fund for groundworks at Bendoran to create car-parking spaces, demolish the derelict building, re-landscape the area behind and around the cottage, and improve the slipway, making the site more fit for purpose. There will also be some facilities provided that can be used for water-based activities. Work is due to be completed by the end of December 2021.

Covid restrictions meant that Bendoran Watersports and the community club, Bendoran Water Activities Club, were not able to start offering sessions during the period, as had been originally hoped. However, Jon Lloyd who runs both operations spent this time securing funding for kayaks and wetsuits, and setting up a website and social media accounts, ready to launch in Spring 2021.

Tiroran Community Forest

After initial delays and concerns about income due to Covid restrictions, we were fortunate that we were able to restart felling and hauling timber in July 2020. In total we sold 9,000 tonnes, easing our earlier cashflow fears.

The Community Forester, with support from Emily the Ranger and a team of sessional workers, replanted over 24,000 trees, comprising 12,125 mixed conifers and 12,242 broadleaf trees.

We were pleased that the forest became a much-valued attraction for folk from the immediate area and all over Mull, who enjoyed the playground, the willow sculptures, and a scenic walk in the woods.

Ross of Mull Community Garden

The new Community Garden provided a place for meeting and connecting with people during Covid restrictions. Starting in August 2020, between grant-funded sessional workers and volunteers the space at the Ross of Mull Historical Centre was transformed. By the end of the period we had secured a grant for the garden from The National Lottery Supporting Communities Fund to cover a member of staff and ongoing costs, such as seeds, over three years, to start in June 2021.

South West Mull And Iona Development

Report of the Directors for the Year Ended 31 March 2021

Columba Centre, Fionnphort

The Columba Centre was fully closed for more than six months, from the start of lockdown to the beginning of October 2020 and only opened after stringent Covid risk assessments were put in place.

Both the South West Mull Makers and the Ross of Mull Community Gym re-opened at the start of October, the RHS office in November, and the SWMID staff started to return in the middle of February.

Aird Fada Seaweed Farm

Behind the scenes we were working hard to ensure all paperwork and funding was in place by the end of the period. In December 2020 we were approved for a grant from the European Maritime and Fisheries Fund for the seaweed farm infrastructure and in March 2021 we received a generous private grant to fund the seeding of our first crop in the next financial year. Our Marine Licence was also approved by the end of the period leaving us ready to progress the project in the water during the following financial year.

Staff

Our staff team remained static during this period: Morven Gibson, General Manager; Celia Compton, Finance and Project Manager; Philip Yields, Community Forester; Saskia Davidson, Administrator.

During the two Covid lockdowns, some members of staff took furlough to support them to manage childcare and home schooling.

All office-based staff worked at home for a period of almost a year with all Board and subcommittee meetings taking place online. Like everyone else, we had to learn new skills and become creative in trying to keep connection with each other and continue working effectively: from Zoom, to Microsoft Teams, Miro Boards to Google Docs, to wild and windy socially distanced dog-walks on the beach!

It was a relief when we were able to put risk assessments in place and make a partial return to the office near to the end of the period.

On a positive note we realised that home-working suited some people and some tasks better than others, and have used this knowledge to build more flexibility into our working weeks.

Looking forward

Going forward into 2021-2022 we see South West Mull and Iona Development becoming increasingly complex in terms of its projects and larger, more dispersed staff team. These are exciting times with developments at Bendoran, the new Aird Fada Seaweed Farm and Community Garden projects, extensive tree-planting at Tiroran Community Forest and the beginning of new projects, such as Affordable Housing in Buessan.

FINANCIAL REVIEW; 2020-2021

Turnover

During the year under review the turnover, comprising timber sales, of South West Mull and Iona Development was £121,252. At the beginning of the period timber income had seemed uncertain due to Covid-19 restrictions. However, we were very fortunate that, after a delay of a few months, it was permitted to resume felling, moving and selling timber by July 2020 with income received from September onwards.

South West Mull And Iona Development

Report of the Directors for the Year Ended 31 March 2021

Grant income

In April 2020 the general uncertainty, particularly with regards to the felling season that year, gave cause for concern. However, we were fortunate to be successful in our application to the Scottish Government's Third Sector Resilience Fund (TSRF) for a grant of £59,748 which gave us much needed cashflow support until timber income was restored. Highlands and Islands Enterprise (HIE) continued to support us through 50% funding for our General Manager's post. We were also successful in applying to HIE for a Digital Enablement Grant (DEG) which allowed us to update our logo and website. This grant was one of several Covid related grants that we received - some of which were for direct Covid relief, like the TSRF, while others, like the DEG, were to support the recovery of organisations and communities going forward.

Other Covid relief grants included (i) £10,000 from The National Lottery - in this case primarily acting as the intermediary for the Ross of Mull and Iona Community Transport Scheme (RoMICTS) who received £9,000 of this grant for the role they played in supporting the community during 2020; (ii) £3,740 from the UK government's furlough scheme for staff who were unable to work due to child-care/home-schooling commitments.

Other Covid recovery grants included (i) £6,825 from NatureScot for a community tourism survey and (ii) £99,949 for groundworks at Bendoran, due to be completed by the end of 2021.

We received a total of £4,500 to help support the development of our Community Garden and the first instalment of the Leader funding paid retrospectively for part-funding of the Community Forester's post.

Finally, we received a grant of £49,994 from a private individual to support the direct costs of the first year of Aird Fada Seaweed Farm.

Donations

In response to the impact of Covid-19 restrictions on the livelihoods of many people in our area, we were asked to act as the intermediary for the distribution of community-based emergency support funds. In 2020-2021 total donations received amounted to £6,600 that was distributed in private relief payments to individuals in the community (£5,600), any remaining funds being carried forward to 2021-2022.

Other income

Our income from sub-leasing the Columba Centre was reduced due to Covid-19 restrictions. As our sub-tenants were not able to operate fully during the 2020-2021 season we did not ask for full rent payments. We were assisted in this by a rent holiday granted by Historical Environment Scotland.

Funded expenditure

During this period much of our expenditure was funded by grants - some of these carried forward from the previous financial year. For example, architects and consultants relating to developments at Bendoran and Aird Fada Seaweed Farm.

£14,326 was spent on trees and contractors for restocking at Tiroran Community Forest - these costs were covered by grants from Scottish Forestry.

As described above, donations and grants relating to Covid Crisis funding were administered by SWMID.

Salaries were partly funded by HIE (50% General Manager), Leader (40% of Community Forester to end July 2020) and the Third Sector Resilience Fund for the first few months of the period.

Unfunded expenditure

The remainder of the salaries were paid directly from forest income.

South West Mull And Iona Development

Report of the Directors for the Year Ended 31 March 2021

In November 2020 we resumed full repayment to Social Investment Scotland for our Tiroran Community Forest capital loan, paid directly from felling income from the forest.

Other expenditure such as insurance, overheads at Bendoran and the Columba Centre, other expenses relating to staff such as training, IT service contracts, accountancy and legal fees are primarily paid from forest income.

We ended the year with reserves of £187,984.

DIRECTORS

The directors shown below have held office during the whole of the period from 1 April 2020 to the date of this report.

Cameron Anson
Marilyn Elizabeth Jane Halcrow
David Greenhalgh
Stewart Macdougall
Julie Ward
Martin John Putsey
Neil Douglas Harvey
Richard Paul Hawkes
John Nicholas Clare

Other changes in directors holding office are as follows:

Anthony Alan Jeffree - resigned 25 January 2021
Alison Margaret Mckenzie - resigned 25 January 2021
Anne Baxter - appointed 25 January 2021
Hannah Fisher - appointed 25 January 2021

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

ON BEHALF OF THE BOARD:

M E J Halcrow

M E J Halcrow (Dec 15, 2021 19:56 GMT)

.....
Marilyn Elizabeth Jane Halcrow - Director

14 December 2021

South West Mull And Iona Development

Income Statement for the Year Ended 31 March 2021

	Notes	31.3.21 £	31.3.20 £
TURNOVER		121,252	1,892
Cost of sales		<u>17,030</u>	<u>12,311</u>
GROSS SURPLUS/(DEFICIT)		104,222	(10,419)
Administrative expenses		<u>169,707</u>	<u>162,776</u>
		(65,485)	(173,195)
Other operating income		<u>189,113</u>	<u>73,272</u>
OPERATING SURPLUS/(DEFICIT)	4	123,628	(99,923)
Interest payable and similar expenses		<u>7,485</u>	<u>7,709</u>
SURPLUS/(DEFICIT) BEFORE TAXATION		116,143	(107,632)
Tax on surplus/(deficit)	5	<u>-</u>	<u>-</u>
SURPLUS/(DEFICIT) FOR THE FINANCIAL YEAR		<u><u>116,143</u></u>	<u><u>(107,632)</u></u>

The notes form part of these financial statements

South West Mull And Iona Development (Registered number: SC472460)

**Balance Sheet
31 March 2021**

	Notes	31.3.21		31.3.20	
		£	£	£	£
FIXED ASSETS					
Tangible assets	6		1,363,348		1,363,698
CURRENT ASSETS					
Debtors	7	46,328		25,387	
Cash at bank and in hand		193,538		33,852	
			<u>239,866</u>		<u>59,239</u>
CREDITORS					
Amounts falling due within one year	8	207,801		102,735	
			<u>32,065</u>		<u>(43,496)</u>
NET CURRENT ASSETS/(LIABILITIES)					
TOTAL ASSETS LESS CURRENT LIABILITIES			1,395,413		1,320,202
CREDITORS					
Amounts falling due after more than one year	9		(47,692)		(88,624)
ACCRUALS & DEFERRED INCOME			11	(1,159,737)	(1,159,737)
NET ASSETS				<u>187,984</u>	<u>71,841</u>
RESERVES					
Income and expenditure account	12		187,984		71,841
			<u>187,984</u>		<u>71,841</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The notes form part of these financial statements

South West Mull And Iona Development (Registered number: SC472460)

Balance Sheet - continued

31 March 2021

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Board of Directors and authorised for issue on 14 December 2021 and were signed on its behalf by:

Cameron Anson

Cameron Anson (Dec 14, 2021 18:18 GMT)

.....
Cameron Anson - Director

M E J Halcrow

M E J Halcrow (Dec 15, 2021 19:56 GMT)

.....
Marilyn Elizabeth Jane Halcrow - Director

South West Mull And Iona Development

Notes to the Financial Statements for the Year Ended 31 March 2021

1. STATUTORY INFORMATION

South West Mull And Iona Development is a private company, limited by guarantee, registered in Scotland. The company's registered number and registered office address can be found on the Company Information page.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

These financial statements have been prepared in accordance with Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" including the provisions of Section 1A "Small Entities" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Turnover

Turnover is measured at the fair value of the consideration received or receivable, excluding discounts, rebates, value added tax and other sales taxes.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- not provided
Plant and machinery	- 15% on reducing balance
Computer equipment	- 25% on reducing balance

Taxation

Taxation for the year comprises current and deferred tax. Tax is recognised in the Income Statement, except to the extent that it relates to items recognised in other comprehensive income or directly in equity.

Current or deferred taxation assets and liabilities are not discounted.

Current tax is recognised at the amount of tax payable using the tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

Deferred tax

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

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.

Pension costs and other post-retirement benefits

The company operates a defined contribution pension scheme. Contributions payable to the company's pension scheme are charged to profit or loss in the period to which they relate.

South West Mull And Iona Development

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

3. EMPLOYEES AND DIRECTORS

The average number of employees during the year was 4 (2020 - 5).

4. OPERATING SURPLUS/(DEFICIT)

The operating surplus (2020 - operating deficit) is stated after charging:

	31.3.21	31.3.20
	£	£
Depreciation - owned assets	350	436
	<u> </u>	<u> </u>

5. TAXATION

Analysis of the tax charge

No liability to UK corporation tax arose for the year ended 31 March 2021 nor for the year ended 31 March 2020.

6. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Computer equipment £	Totals £
COST				
At 1 April 2020 and 31 March 2021	1,361,779	1,800	1,100	1,364,679
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
DEPRECIATION				
At 1 April 2020	-	500	481	981
Charge for year	-	195	155	350
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
At 31 March 2021	-	695	636	1,331
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
NET BOOK VALUE				
At 31 March 2021	1,361,779	1,105	464	1,363,348
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
At 31 March 2020	1,361,779	1,300	619	1,363,698
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21	31.3.20
	£	£
Trade debtors	6,825	11,385
Other debtors	54	-
Grant funding due	35,236	12,752
VAT	2,963	-
Prepayments	1,250	1,250
	<u> </u>	<u> </u>
	<u>46,328</u>	<u>25,387</u>

South West Mull And Iona Development

Notes to the Financial Statements - continued for the Year Ended 31 March 2021

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21	31.3.20
	£	£
Other loans (see note 10)	44,477	21,202
VAT	-	4,746
Deferred grants	160,439	75,787
Accrued expenses	2,885	1,000
	<u>207,801</u>	<u>102,735</u>

9. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.3.21	31.3.20
	£	£
Other loans (see note 10)	<u>47,692</u>	<u>88,624</u>

10. LOANS

An analysis of the maturity of loans is given below:

	31.3.21	31.3.20
	£	£
Amounts falling due within one year or on demand:		
Other loans	<u>44,477</u>	<u>21,202</u>
Amounts falling due between two and five years:		
Other loans - 2-5 years	<u>47,692</u>	<u>88,624</u>

In November 2015 the organisation borrowed £200,000 from Social Investment Scotland (SIS). Repayments commenced on 31 March 2017 with an initial capital repayment of £40,221. From April 2017 to June 2018 capital and interest repayments were made to SIS on a regular monthly basis.

To aid cashflow, the offer of a 12 month capital repayment holiday from July 2018 was accepted. A subsequent 12 month repayment holiday was negotiated in July 2019. A further three month extension to this payment holiday was negotiated to preserve cashflow while the organisation came to terms with the implications and affect of the Covid-19 pandemic.

During the holiday period only the interest due on the loan has been repaid.

Capital repayments re-commenced on 30 November 2020 and will continue until the loan is fully repaid in February 2023.

South West Mull And Iona Development

Notes to the Financial Statements - continued for the Year Ended 31 March 2021

11. ACCRUALS & DEFERRED INCOME

	31.3.21	31.3.20
	£	£
Deferred government grants	<u>1,159,737</u>	<u>1,159,737</u>

In 2015 the organisation received £750,000 from The Scottish Land Fund to purchase the land and forest at Tioran to allow the creation of Tioran Community Forest.

On 22 October 2019 the organisation purchased land and property at Bendoran at a cost of £436,450; to assist with this purchase another grant was received from The Scottish Land Fund.

Total capital grant funding received from the Scottish Land Fund for this project was £409,737; this was fully utilized on the purchase of the land and property at Bendoran.

The generally accepted accounting policy for the treatment of Government Grants used to purchase a capital asset, is to defer recognising the whole grant as income at the time of receipt and instead recognise the grant over the useful life of the asset funded. For a wasting asset this grant recognition would normally be on the same terms as the depreciation policy associated with that asset.

In the case of both Tioran Community Forest and Bendoran the Directors have taken the view that the asset has an infinite useful life and have therefore chosen not to depreciate it. An equivalent policy has been adopted in respect of the Government Grant and as such, none of the deferred grant is recognised as in the income statement.

12. RESERVES

	Income and expenditure account £
At 1 April 2020	71,841
Surplus for the year	<u>116,143</u>
At 31 March 2021	<u><u>187,984</u></u>

**Chartered Certified Accountants' Report to the Board of Directors
on the Unaudited Financial Statements of
South West Mull And Iona Development**

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the financial statements of South West Mull And Iona Development for the year ended 31 March 2021 which comprise the Income Statement, Balance Sheet and the related notes from the company's accounting records and from information and explanations you have given us.

As a practising member firm of the Association of Chartered Certified Accountants, we are subject to its ethical and other professional requirements which are detailed at <http://www.accaglobal.com/rulebook>.

This report is made solely to the Board of Directors of South West Mull And Iona Development, as a body, in accordance with our terms of engagement. Our work has been undertaken solely to prepare for your approval the financial statements of South West Mull And Iona Development and state those matters that we have agreed to state to the Board of Directors of South West Mull And Iona Development, as a body, in this report in accordance with the requirements of the Association of Chartered Certified Accountants as detailed at <http://www.accaglobal.com/factsheet163>. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and its Board of Directors, as a body, for our work or for this report.

It is your duty to ensure that South West Mull And Iona Development has kept adequate accounting records and to prepare statutory financial statements that give a true and fair view of the assets, liabilities, financial position and profit of South West Mull And Iona Development. You consider that South West Mull And Iona Development is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or a review of the financial statements of South West Mull And Iona Development. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory financial statements.



Andrew Mead & Co Ltd
Chartered Certified Accountants
Craigoran
Glenmore Road
Oban
Argyll
PA34 4NB

Date: December 2021

South West Mull And Iona Development

Detailed Income and Expenditure Account for the Year Ended 31 March 2021

	31.3.21		31.3.20	
	£	£	£	£
Timber sales		121,252		1,892
Cost of sales				
Forest costs		17,030		12,311
GROSS SURPLUS/(DEFICIT)		104,222		(10,419)
Other income				
Rental and services	4,420		9,382	
Donations & fundraising	6,272		1,040	
Employer's NI allowance	4,000		3,000	
CJRS grant	3,740		-	
Grants	170,681		59,850	
		189,113		73,272
		293,335		62,853
Expenditure				
Rent, rates and water	3,152		5,000	
Insurance	5,371		5,422	
Forest maintenance	540		334	
Bendoran costs	2,304		340	
Community Garden	7,114		-	
Wages	84,409		94,981	
Social security	6,748		7,256	
Pensions	5,004		5,699	
Staff & director training	495		511	
Telephone & internet	894		1,049	
Office costs & overheads	3,045		5,779	
Website & branding	8,527		523	
Travelling & subsistence	386		3,619	
Electric van - leasing costs	3,939		4,924	
Columba Centre costs	1,184		2,574	
Community engagement	1,000		8,981	
Repairs and renewals	220		945	
Sundry expenses	243		54	
Subscriptions	199		740	
Accountancy	1,200		2,140	
Legal fees	535		236	
Consultancy fees	32,719		10,723	
Depreciation	350		436	
		169,578		162,266
Carried forward		123,757		(99,413)

This page does not form part of the statutory financial statements

South West Mull And Iona Development

Detailed Income and Expenditure Account for the Year Ended 31 March 2021

	31.3.21		31.3.20	
	£	£	£	£
Brought forward		123,757		(99,413)
Finance costs				
Bank charges	129		510	
Loan	7,485		7,709	
	<u> </u>	7,614	<u> </u>	8,219
NET SURPLUS/(DEFICIT)		<u>116,143</u>		<u>(107,632)</u>

This page does not form part of the statutory financial statements

SWMID Final 2021 Financial Statements

Final Audit Report

2021-12-15

Created:	2021-12-14
By:	Andrew Mead (info@a-mead.co.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAASSt_42s_97CTc2y_oT-4EI6B6MHlc4EMT

"SWMID Final 2021 Financial Statements" History

-  Document created by Andrew Mead (info@a-mead.co.uk)
2021-12-14 - 11:40:55 GMT- IP address: 86.183.53.207
-  Document emailed to Cameron Anson (canson@swmid.co.uk) for signature
2021-12-14 - 11:44:13 GMT
-  Document emailed to M E J Halcrow (bhalcrow@swmid.co.uk) for signature
2021-12-14 - 11:44:13 GMT
-  Email viewed by Cameron Anson (canson@swmid.co.uk)
2021-12-14 - 18:15:52 GMT- IP address: 213.121.18.12
-  Document e-signed by Cameron Anson (canson@swmid.co.uk)
Signature Date: 2021-12-14 - 18:18:49 GMT - Time Source: server- IP address: 213.121.18.12
-  Email viewed by M E J Halcrow (bhalcrow@swmid.co.uk)
2021-12-15 - 19:54:54 GMT- IP address: 104.47.21.254
-  Document e-signed by M E J Halcrow (bhalcrow@swmid.co.uk)
Signature Date: 2021-12-15 - 19:56:47 GMT - Time Source: server- IP address: 87.112.72.230
-  Agreement completed.
2021-12-15 - 19:56:47 GMT