

Registered Charity No: 1179077

**Homewise Society
A Charitable Incorporated Organisation
Annual Report and Financial Statements
for the Year ended 31 March 2024**

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Reference and Administrative Details

Registered Charity Number	1179077		
Trustees	M Baldwin	(Chair)	Appointed as Chair 13th February 2024
	B Holden MBE JP	(Chair)	Resigned 13th February 2024
	G Spelman	(Treasurer)	Appointed 6th August 2024
	J L Moore	(Treasurer)	Resigned 26th March 2024
	M Abid	(Vice Chair)	Resigned 13th February 2024
	D L King		
	D Westell		
	M Baldwin		
	E S Sinclair		Appointed 13th March 2024
	B Ashworth		Appointed 26th March 2024
Address	Unit 3 Allied House Burnley Road Clayton-le-Moors BB5 5TW		
Accountant	Lee Accountancy Services Office 14, Northlight Pendle Northlight Parade Brierfield Nelson Lancashire BB9 5EG		

Homewise Society CIO

Trustees' Report

Report of Members of the Board of Trustees for the year ended 31st March 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Homewise Society CIO is a Charitable Incorporated Organisation (CIO), registered with the Charity Commission on 5th July 2018 (formerly a Co-operative Community Benefit Society and has been operating since August 1987).

The organisation is governed by its constitution.

CORE OBJECTIVES

- To provide Home Improvement Agency services
- To provide advice/support on financing home repairs and improvements
- To enable clients to obtain relevant services; energy efficiency grants/advice, crime prevention, fire safety etc.,
- To provide additional support to older, disabled and vulnerable people to aid independent living
- To provide advice and support on sources of funding

Homewise Values

Friendly, supportive, caring staff
Personal services, regularly going above and beyond
Pride in organisation - small but efficient
Rise to challenge, overcome obstacles, think outside the box
Resolve problems by working as a team with partners

Homewise was established in 1990 - having first been set up as a NRS project in 1987 - to offer practical help and support to older and disabled homeowners. Over time the scope and range of the agency's activity has grown and developed in line with client need and available funding. The agency continues to assist those residents in greatest need.

Recruitment and induction of new trustees

Trustees are members of the local community who are usually involved with the voluntary sector. If a Trustee resigns new Trustees are recruited by the existing trustees.

New trustees attend an induction meeting given by the Chief Officer to brief them on their roles and responsibilities. The Trustees are given the background of the organisation and details of all the services provided. New trustees are provided with an information pack which includes the dates of future meetings. The final part of the induction is to show the trustees around the premises and be introduced to staff, fellow trustees are introduced at the meetings of the Trustees.

Reporting and reviewing

Trustees review activities, finances and quality of services quarterly. Information and evaluation reports are provided to funders and Trustees, who review performance and set new targets, considering future demands.

ACHIEVEMENTS & PERFORMANCE

It has been a busy year at Homewise with a greater number of jobs and higher volume of work being carried out by project staff. The agency has delivered additional Affordable Warmth work in Rossendale and Hyndburn and received confirmation of funding from Rossendale Borough Council to deliver a range of home improvement agency services in the borough.

Minor Aids and Adaptations work carried out on behalf of Lancashire County Council has also increased significantly during the year.

Following an unsuccessful tender process the agency no longer carries out minor aids adaptations for Onward Homes.

MAINTAINING HIGH QUALITY SERVICES

Homewise continues to meet the Investors in People standards (held since 1998).

Client satisfaction is also consistently high, for all services

Rossendale Borough Council has confirmed that Homewise will be their preferred partner to deliver handyperson and other home improvement activity in the borough until March 2026. A service level agreement is in place to support this activity.

**Homewise Society CIO
Trustees' Report (continued)**

During the year we have assisted 3,314 people and families resulting in 2,289 housing repairs, improvements, adaptations and energy efficiency work jobs delivering into peoples homes. Our Independent Living Centre has supported 551 clients with disability aids to support their individual needs.

The **Memory Matters** project continues to offer help and support to people suffering with memory loss and their carers. During the year 224 people were assisted with this service. Numbers are down from last year due to delays for people waiting to be formally assessed by the NHS and due to reductions in referrals from health care professionals. Additional promotional work is being carried out to raise awareness of this scheme.

Looking to the future

The financial picture continues to be challenging. Homewise expect to re-tender for Lancashire County Councils Minor Aids and Adaptations work in 2024/25, if successful this will give greater certainty over the medium term.

Homewise will once again apply for the Foundations Quality Mark to offer further assurance in terms of providing quality services.

Homewise will also put in place a new website to support easier access to information about the services the organisation offers and the work it carries out.

FINANCIAL REVIEW

Financial position

At 31st March 2024 the level of reserves held was £472,975 of which £100,114 was unrestricted funds, £50,173 restricted funds and £322,689 designated as reserves. (Note 15)

Reserves policy

The trustees have reviewed the reserves of the charity. It is the general policy of the charity to maintain a level of reserves that is necessary to enable the charity to be managed efficiently and to provide a safe buffer if closure should be forced upon us. The trustees consider that the most appropriate level of designated reserves would be six months of unrestricted expenditure plus redundancy and other costs associated with closure amounting to £322,689

On behalf of the Trustees

M Baldwin - Chair

19 Nov 2024

Approved by the Board on 2024 and signed on its behalf by:



M Baldwin
Chair - Trustee



G Spelman
Treasurer

**Independent Examiner's Report to the Trustees of
Homewise Society CIO**

Responsibilities and basis of report

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31st March 2024.

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

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

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a member of the Association of Accounting Technicians (AAT), which is one of the listed bodies.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 the report in order to enable a proper understanding of the accounts to be reached.

Denise Dole

.....
Denise Dole MAAT
19 Nov 2024 Lee Accountancy Services

..... 2024

Homewise Society CIO
Statement of Financial Activities (including Income and Expenditure Account)
for the Year Ended 31 March 2024

		Unrestricted & Designated Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	Note	£	£	£	£
Income and Endowments					
Donations and Legacies	2.1	506	-	506	545
Charitable activities	2.2	372,922	320,184	693,106	524,286
Other trading activities					
Income from investments	2.3	10,386	-	10,386	3,248
		<u>383,813</u>	<u>320,184</u>	<u>703,998</u>	<u>528,079</u>
Expenditure on					
Expenditure on raising funds		-	-	-	-
Expenditure on charitable activities	3	337,419	307,406	644,825	543,295
Governance costs	3	1,336	972	2,308	2,136
Total resources expended		<u>338,755</u>	<u>308,378</u>	<u>647,133</u>	<u>545,431</u>
Net income / (expenditure)		45,059	11,806	56,865	(17,352)
Transfers					
Transfers between funds	15	<u>(13,328)</u>	<u>13,328</u>	<u>-</u>	<u>-</u>
Net movements in funds	15	<u>31,731</u>	<u>25,134</u>	<u>56,865</u>	<u>(17,352)</u>
Reconciliation of funds					
Total funds brought forward -	15	£	£	£	£
Restricted			25,039	25,039	29,631
Unrestricted		53,548		53,548	84,979
Designated		337,523		337,523	318,852
		<u>391,071</u>	<u>25,039</u>	<u>416,110</u>	<u>433,462</u>
Total funds carried forward -					
Restricted	15	£	£	£	£
Unrestricted		100,114	50,173	50,173	25,039
Designated		322,689		322,689	53,548
		<u>422,803</u>	<u>50,173</u>	<u>472,975</u>	<u>416,110</u>

The notes on pages 7 to 12 form an integral part of these financial statements

Homewise Society CIO
Balance Sheet as at 31 March 2024

		2024		2023
	Note	£	£	£
Fixed assets				
Tangible assets	9		10,406	3,545
Current assets				
Stocks and work in progress		20,772		19,233
Debtors	10	118,886		134,908
Cash at bank and in hand		<u>414,536</u>		<u>362,143</u>
		554,194		516,284
Creditors: amounts falling due within one year	11	<u>(91,625)</u>		<u>(103,719)</u>
Net current assets			462,569	412,565
Net assets			<u>472,975</u>	<u>416,110</u>
The funds of the charity:	15			
Restricted funds			50,173	25,039
Designated fund			322,689	337,523
Unrestricted funds			100,114	53,548
Total charity funds			<u>472,975</u>	<u>416,110</u>

19 Nov 2024

Approved by the Board on 2024 and signed on its behalf by:



.....
M Baldwin
Chair - Trustee



.....
G Spelman
Treasurer

The notes on pages 7 to 12 form an integral part of these financial statements

1. Accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities', and the Financial Reporting Standard applicable in the UK (FRS102).

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Deficits and surpluses on restricted and unrestricted funds at the balance sheet date are considered and, if considered appropriate, are eliminated or reduced by transfers to or from unrestricted funds.

Details of each fund are disclosed in note 15.

Income and Endowments

Voluntary income including donations and grants that provide core funding or are of a general nature is recognised where there is entitlement, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which it has been received. Such income is only deferred when:

- the donor specifies that the grant or donation must only be used in future accounting periods; or
- the donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis.

Grants

Grants are recognised in the Income and Expenditure account in an appropriate manner that matches them with the expenditure towards which they are intended to contribute.

Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of generating funds are the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

Governance costs include costs of the preparation and examination of the statutory accounts, the costs of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

Irrecoverable VAT

Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

Homewise Society CIO
Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

Going Concern

Grant funding from Lancashire County Council ended on 31st March 2020 for the Advice and Information / Handyperson Service the Trustees have agreed to, where necessary, use reserves to keep this service going.

Although the organisation has finished the year with a surplus, the environment we operate in is still financially very challenging. The Lancashire County Council Minor Aids and Adaptations contract will be retendered in 2024/25, securing this will help to secure Homewise's position in the medium term.

Whether the CIO can continue as a going concern in the long term depends on the continuation of current funding levels and for the present time the going concern basis remains appropriate.

Fixed assets

Individual fixed assets costing £100 or more are initially recorded at cost.

Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Plant and machinery including motor vehicles	25% on cost
Fixtures, fittings and equipment	15% and 33% on reducing balance

Stock

Stock is valued at the lower of cost and net realisable value, after due regard for obsolete and slow moving stocks. Net realisable value is based on selling price less anticipated costs to completion and selling costs.

Goods donated for resale

Donated goods for resale are measured at fair value on receipt and included in the accounts.

Operating leases

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

Pension costs

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. Analysis of incoming resources

2.1 Donations & Legacies

Amounts received	2024 £	2023 £
Fundraising donations	506	545
	<u>506</u>	<u>545</u>

2.2 Charitable Activities

Amounts received from generated funds	2024 £	2023 £
Ribble Valley BC	7,025	1,070
Burnley BC	12,829	26,065
Onward Homes	44,026	36,735
Lancashire County Council	255,437	230,059
Clients' contributions & donations	34,298	27,125
Shop mobility scheme		(60)
HARV	172	142
Hyndburn BC fees	30,201	11,288
Rossendale BC fees	7,641	
Other	<u>35</u>	<u>52</u>
	391,664	332,476

Grants

Citizens Advice	14,701	5,750
Community Solutions NW	9,600	9,673
Hyndburn BC Grant/LCC affordable warmth	26,933	24,933
Lancashire CC	-	318
Lancs Constabulary Community Safety Partnership	1,937	2,062
Foundations Independent Living Trust	500	-
Friends of the Elderly	400	-
British Legion	360	-
East Lancashire CCG	62,207	67,548
Independent Age	11,084	-
Electricity NW	-	6,000
Prospects Foundation	-	7,500
Ribble Valley BC	6,127	5,950
Rossendale BC	167,593	62,076
	<u>301,442</u>	<u>191,810</u>

Total incoming resources from Charitable Activities	693,612	524,831
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2.3 Investment income

Bank interest received	<u>10,386</u>	<u>3,248</u>
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Total revenue recognised	<u><u>703,998</u></u>	<u><u>528,079</u></u>
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The amount of income received during the year has been adjusted where amounts have been received in advance of expenditure to be incurred in 2024/25. Adjustments have also been made in respect of income relating the current year (2023/24.) which was received after the balance sheet date.

The amounts shown above represent the amount that may properly be regarded as the income of the organisation over the year.

3. Total resources expended

	Donations and legacies	Charitable activity	Governance	Total
	£	£	£	£
Direct costs				
Direct cost of materials	-	279,272		279,272
Other direct costs	-	1,924		1,924
Support costs				
Support staff		310,160		310,160
Motor vehicles		14,432		14,432
Premises		16,151		16,151
Support services		22,886		22,886
Governance -				
Cost of trustee meetings			208	208
Accountancy fees			2,100	2,100
Legal and professional costs				
	<u>-</u>	<u>644,825</u>	<u>2,308</u>	<u>647,133</u>

Direct cost of materials includes an adjustment relating to VAT of £13,003 reclaimed in error on the Affordable Warmth fund in 2023. This has resulted in a deficit on the fund which has been transferred to unrestricted reserves.

4. Trustees' remuneration and expenses

No trustees received any remuneration during the year.

5. Net income

Net income is stated after charging:

	2024	2023
	£	£
Depreciation of tangible fixed assets	<u>2,463</u>	<u>1,100</u>

6. Employees' remuneration

The aggregate payroll costs of employees was:

	2024	2023
	£	£
Wages and salaries	276,431	252,522
Social security	17,781	16,060
Pension	15,948	14,653
	<u>310,160</u>	<u>283,235</u>

No employees, including employee benefits were paid in excess of £60,000. The key management personnel of the society were paid £79,277 in total (2023 - £75,500)

7. Average number of employees

Average number of employees during the year was 13 (2023 - 14)

8. Taxation

The charity is exempt from taxation on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these apply to its charitable objects.

9. Tangible fixed assets

	Motor Vehicles £	Fixtures, fittings and Computer equipment £	Total £
Cost			
At 1 April 2023	17,875	2,072	19,947
Additions	8,300	1,023	9,323
Disposals	(6,190)	-	(6,190)
As at 31 March 2024	<u>19,985</u>	<u>3,095</u>	<u>23,080</u>
Depreciation			
At 1 April 2023	14,517	1,884	16,401
Charge for the year	2,263	200	2,463
Elim on disposal	(6,190)	-	(6,190)
As at 31 March 2024	<u>10,590</u>	<u>2,084</u>	<u>12,674</u>
Net book value			
As at 31 March 2024	<u>9,395</u>	<u>1,011</u>	<u>10,406</u>
As at 31 March 2023	<u>3,358</u>	<u>188</u>	<u>3,546</u>

10. Debtors

	2024 £	2023 £
Trade debtors	60,693	55,100
Sundry debtor	100	200
Prepayments	4,587	8,527
Accrued income	53,506	67,284
VAT debtor	-	3,797
	<u>118,886</u>	<u>134,908</u>

11. Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	26,252	21,392
Sundry creditor	3,586	194
VAT	26,314	-
Accruals and deferred income	35,473	82,133
	<u>91,625</u>	<u>103,719</u>

Creditors amounts falling due with one year includes deferred income:

	2024 £	2023 £
Deferred income	<u>32,606</u>	<u>77,526</u>

12. Other Commitments

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

	Land and buildings	
	2024 £	2023 £
Within 1 year	-	10,000
Between 1 and 5 years	<u>12,700</u>	<u>-</u>
	<u>12,700</u>	<u>10,000</u>

13. Pension scheme

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the period represents contributions payable by the charity to the scheme and amounted to £15,948 (2023 - £14,653)

14. Related parties

There were no related party transaction during the year.

Controlling entity

The charity is controlled by the trustees.

15. Analysis of funds

	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Restricted funds					
Core Advice & Information	25,039	54,506	(35,581)		43,964
Affordable warmth	-	166,981	(180,309)	13,328	-
Dementia-memory matters	-	62,208	(59,468)		2,740
Energy redress	-	14,700	(14,635)		65
Essential work fund	-	12,889	(11,237)		1,652
Handyperson & Security	-	8,900	(7,148)		1,752
ILC Recycling Aids	-	-	-		-
	<u>25,039</u>	<u>320,184</u>	<u>(308,378)</u>	<u>13,328</u>	<u>50,173</u>
Designated funds					
Reserve	337,523	-	-	(14,834)	322,689
	<u>337,523</u>	<u>-</u>	<u>-</u>	<u>(14,834)</u>	<u>322,689</u>
Unrestricted funds					
Core Advice & Information	-	41,188	(18,337)	1,506	24,357
Affordable warmth	5,557	-	-		5,557
Dementia grant	-	19,473	(12,211)		7,262
Handyperson & Security	-	3,320	(3,320)		-
Homecare services	45,802	59,970	(45,770)		60,002
ILC Recycling Aids	2,189	27,644	(26,898)		2,935
Minor Aids & Adaptations	-	232,219	(232,219)		-
	<u>53,548</u>	<u>383,814</u>	<u>(338,755)</u>	<u>1,506</u>	<u>100,114</u>
	<u>416,110</u>	<u>703,998</u>	<u>(647,134)</u>	<u>-</u>	<u>472,975</u>

16. Net assets by fund

	Designated Funds	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Tangible assets	-	10,406	-	10,406	3,545
Current assets	322,689	140,075	91,430	554,194	516,284
Creditors: Amounts falling due within one year	-	(50,367)	(41,257)	(91,624)	(103,719)
Net assets	<u>322,689</u>	<u>100,114</u>	<u>50,173</u>	<u>472,975</u>	<u>416,110</u>

Income and Expenditure Account

Income

Donations & Legacies

	2024	2023
Amounts received	£	£
Fundraising donations	506	545
Multicare	-	-
	<u>506</u>	<u>545</u>

Charitable Activities

	2024	2023
Amounts received from generated funds	£	£
Ribble Valley BC	7,025	1,070
Burnley BC	12,829	26,065
Onward Homes	44,026	36,735
Lancashire County Council	255,437	230,059
Clients' contributions & donations	34,298	27,125
Shop mobility scheme	-	(60)
HARV	172	142
Hyndburn BC fees	30,201	11,288
Rossendale	7,641	-
Other	35	52
	<u>391,664</u>	<u>332,476</u>

Grants

Citizens Advice	14,701	5,750
Community Solutions NW	9,600	9,673
Hyndburn BC Grant/LCC affordable warmth	26,933	24,933
Lancashire CC	-	318
Lancs Constabulary Community Safety Partnership	1,937	2,062
Foundations Independent Living Trust	500	-
Friends of the Elderly	400	-
British Legion	360	-
East Lancashire CCG	62,207	67,548
Independent Age	11,084	-
Electricity NW	-	6,000
Prospects Foundation	-	7,500
Ribble Valley BC	6,127	5,950
Rossendale BC	167,593	62,076
	<u>301,442</u>	<u>191,810</u>

Total incoming resources from Charitable Activities	693,612	524,831
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Investment income

Bank interest received	<u>10,386</u>	<u>3,248</u>
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Carried forward	703,998	528,079
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Continued

Homewise Society CIO
Year ended 31 March 2024

Income and Expenditure Account (continued)

	2024 £	2023 £
Brought forward	<u>703,998</u>	<u>528,079</u>
Expenditure		
Cost of materials	279,272	203,579
Employment costs	312,149	283,746
Establishment costs	15,686	14,371
Repairs and maintenance	867	964
Office expenses	10,127	12,124
Printing, post and stationery	1,949	2,387
Telephone	2,277	
Motor	11,098	10,520
Travel and subsistence	1,070	1,545
Advertising and promotion	150	-
Legal and professional costs	7,902	12,186
Other interest	867	
Depreciation of tangible fixed assets	2,463	1,100
Disposal of fixed assets	(1,052)	773
Governance		
Accountancy fees	2,100	1,792
Cost of trustee meetings	208	344
	<u>647,133</u>	<u>545,431</u>
Income less expenditure for the year	<u><u>56,865</u></u>	<u><u>(17,352)</u></u>



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Parties involved with this document

Document processed	Party + Fingerprint
Tue, 19th Nov 2024 15:30:22 GMT	Mr Gary Spelman - Signer (a55c13100799025f63bb8d7c888daa2f)
Tue, 19th Nov 2024 15:50:16 GMT	Mr Malcolm Baldwin - Signer (8fe245f402ba6969412b48fde4a04b6e)
Tue, 19th Nov 2024 15:51:35 GMT	Denise Dole - Signer (fcad8a470d9e3a61d4b8eba855ad810d)

Audit history log

Date	Action
Tue, 19th Nov 2024 15:51:36 GMT	Denise Dole viewed the envelope (195.224.110.162)
Tue, 19th Nov 2024 15:51:36 GMT	This envelope has been signed by all parties (195.224.110.162)
Tue, 19th Nov 2024 15:51:35 GMT	Denise Dole signed the envelope (195.224.110.162)
Tue, 19th Nov 2024 15:50:59 GMT	Denise Dole viewed the envelope (195.224.110.162)
Tue, 19th Nov 2024 15:50:17 GMT	Mr Malcolm Baldwin viewed the envelope (86.1.244.228)
Tue, 19th Nov 2024 15:50:16 GMT	Document emailed to party email (18.175.171.20)
Tue, 19th Nov 2024 15:50:16 GMT	Sent the envelope to Denise Dole for signing (86.1.244.228)
Tue, 19th Nov 2024 15:50:16 GMT	Mr Malcolm Baldwin signed the envelope (86.1.244.228)
Tue, 19th Nov 2024 15:48:56 GMT	Mr Malcolm Baldwin viewed the envelope (86.1.244.228)
Tue, 19th Nov 2024 15:30:22 GMT	Mr Gary Spelman viewed the envelope (51.146.214.119)
Tue, 19th Nov 2024 15:30:22 GMT	Document emailed to party email (35.176.65.188)
Tue, 19th Nov 2024 15:30:22 GMT	Sent the envelope to Mr Malcolm Baldwin for signing (51.146.214.119)
Tue, 19th Nov 2024 15:30:22 GMT	Mr Gary Spelman signed the envelope (51.146.214.119)
Tue, 19th Nov 2024 15:28:19 GMT	Mr Gary Spelman viewed the envelope (20.90.17.67)
Tue, 19th Nov 2024 15:28:00 GMT	Mr Gary Spelman viewed the envelope (51.146.214.119)
Tue, 19th Nov 2024 14:13:16 GMT	Document emailed to party email (13.40.108.35)
Tue, 19th Nov 2024 14:13:16 GMT	Sent the envelope to Mr Gary Spelman for signing ()
Tue, 19th Nov 2024 14:13:16 GMT	Envelope generated ()
Tue, 19th Nov 2024 14:13:09 GMT	Denise Dole has been assigned to this envelope. (35.176.231.177)
Tue, 19th Nov 2024 14:13:09 GMT	Mr Malcolm Baldwin has been assigned to this envelope. (35.176.231.177)

Tue, 19th Nov 2024 14:13:09 GMT	Mr Gary Spelman has been assigned to this envelope. (35.176.231.177)
Tue, 19th Nov 2024 14:13:09 GMT	Document generated with fingerprint cbafd56f56d53e5586852d0c73be47da. (35.176.231.177)
Tue, 19th Nov 2024 14:13:09 GMT	Envelope generated with fingerprint 23b9123f9afd48cec43376ebe26f9387 (35.176.231.177)