

**REGISTERED CHARITY NUMBER: 1188150**

**REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024  
FOR  
THE BEN RAEMERS FOUNDATION**

THE BEN RAEMERS FOUNDATION

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FOR THE YEAR ENDED 31 DECEMBER 2024

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**THE BEN RAEMERS FOUNDATION**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

The trustees present their annual report for the year ended 31 December 2024. This report has been prepared in accordance with the Charities Act 2011.

## **OBJECTIVES AND ACTIVITIES**

### **Objectives and aims**

The foundation exists to preserve Ben Raemers' legacy and help prevent deaths by suicide. It supports the skateboarding community by providing the knowledge and tools needed to understand and address mental health.

Key objectives:

- Provide educational resources on mental health for skateboarders.
- Deliver training programs to volunteers, skateboarders, and organisations to improve support for those in need.
- Raise awareness of mental health issues within the skateboarding community and beyond.
- Offer direct support and safe spaces for people to talk about mental health.

The Foundation works towards these objectives through:

- Social media and content to promote mental health awareness.
- Films sharing skateboarders' personal mental health experiences.
- Suicide prevention training for skate teams, professionals, and skate shops globally.
- Access to counselling services and support networks.

### **Public benefit**

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake. All activities are considered accordingly.

### **Volunteers**

The foundation considers the significant fundraising activities from our networks as part of volunteering. The people who attend events and take part in training are also volunteering their time to advance the cause.

There have been exceptional examples of fundraising and support from volunteers in 2024. The Trustees would like to thank everyone who has contributed, allowing the Foundation to continue to make tangible change in addressing mental health in the skateboarding community.

## **ACHIEVEMENTS AND PERFORMANCE**

### **Significant activities and achievements against objectives**

The year saw meaningful progress in the delivery of the charity's objectives:

- Events and Fundraisers: Hosted wellbeing evenings at Pitt Street and TR7 Skateparks, participated in the Chelsea Flower Show, CPH Open in Athens, and partnered with Vans Shop Riot and skate shops across Europe. Numerous grassroots fundraisers, including skate jams, auctions, and memorial events, helped raise funds and awareness.
- Films and Media: Released 'Checking In with Kohran Gayle' and two 'Feeling Scene' films - Cardiff and Leeds, highlighting the local skate scenes and mental health services.
- Training: Training continues to be a significant focus of the Foundation's work. In 2024, the Foundation trained more people than ever before, delivering 12 online sessions and two in-person sessions alongside a Living Works SafeTalk in Seattle.
- Counselling: Relaunched the counselling program, offering six free sessions quarterly to ten applicants.
- Social Media and Awareness: Continued engagement via Instagram, YouTube, and donated magazine space, sharing mental health and suicide prevention resources with a growing audience.

These activities demonstrate the foundation's ongoing impact in promoting mental health awareness, suicide prevention, and community support within skateboarding.

**THE BEN RAEMERS FOUNDATION**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

**FINANCIAL REVIEW**

**Financial position**

**Overview**

The Foundation is pleased to report that, thanks to the ongoing generosity of individuals and key industry partners, it remains in a strong financial position, enabling continued support for the skateboarding community. At the end of 2024, the charity held £346k in cash reserves, which will be used to deliver its core objectives over the coming years.

**Income and Expenditure**

The charity's income is principally down to donations from individuals and corporate supporters within the skateboarding industry. In 2024, total receipts, including restricted grants, amounted to £104k, matched by expenditure of £104k.

Expenditure focused on advancing the Foundation's mission, including media and content production, counselling sessions, events, and training programs delivered throughout the year.

The Trustees are confident that the Foundation has adequate reserves and resources to sustain its operations for the foreseeable future. The Foundation's reserves policy is to maintain at least six months of operational costs, a target it significantly exceeded as of 31 December 2024.

**Risks**

The Trustees have reviewed the major risks facing the charity and are satisfied that they are appropriate and proportionate for an organisation of this size.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The Foundation is a charitable incorporated organisation governed by a constitution. The trustees are responsible for overall direction and decision-making.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1188150

**Registered office**

Flat 4  
120 Gowers Walk  
London  
E1 8GG

**THE BEN RAEMERS FOUNDATION**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

**Trustees**

The trustees who served during the year and up to the date of signature of the financial statements were:

- L Raemers
- F Bortoli
- S Crome
- R Mathieson
- R Collins (Chair)
- J Prattent (Treasurer)
- C Jones
- J Bacon
- B Lewis

**Recruitment and appointment of trustees**

Every trustee must be appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees.

In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO.

**Independent Examiner**

- Paul Underwood
- Morris Crocker
- Chartered Accountants
- Station House
- North Street
- Havant
- Hampshire
- PO9 1QU

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....  
S Crome  
**Trustee**

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE BEN RAEMERS FOUNDATION

### Independent examiner's report to the trustees of Ben Raemers Foundation ('the Charity')

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 December 2024.

### Responsibilities and basis of report

As the charity'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 your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the Act.

### Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Charity as required by Section 130 of the Act;  
or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

DocuSigned by:  
  
2ECE186BF21E498...  
Paul Underwood

Morris Crocker  
Chartered Accountants  
Station House  
North Street  
Havant  
Hampshire  
PO9 1QU

Date: ..... 30 October 2025 .....

**THE BEN RAEMERS FOUNDATION**

**STATEMENT OF FINANCIAL ACTIVITIES  
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 DECEMBER 2024**

	Notes	Unrestricted fund £	Restricted fund £	2024 Total funds £	2023 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	63,387	38,755	102,142	95,146
Other trading activities	3	<u>2,111</u>	<u>-</u>	<u>2,111</u>	<u>5,054</u>
<b>Total</b>		<u>65,498</u>	<u>38,755</u>	<u>104,253</u>	<u>100,200</u>
 <b>EXPENDITURE ON</b>					
<b>Charitable activities</b>	4				
Other fundraising costs		-	-	-	8,780
Charitable activities		<u>67,341</u>	<u>37,147</u>	<u>104,488</u>	<u>83,178</u>
<b>Total</b>		<u>67,341</u>	<u>37,147</u>	<u>104,488</u>	<u>91,958</u>
 <b>NET INCOME/(EXPENDITURE)</b>		(1,842)	1,608	(235)	8,242
 <b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>321,597</u>	<u>25,550</u>	<u>347,147</u>	<u>338,905</u>
 <b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>319,755</u></u>	<u><u>27,157</u></u>	<u><u>346,912</u></u>	<u><u>347,147</u></u>

The notes form part of these financial statements

THE BEN RAEMERS FOUNDATION

BALANCE SHEET  
31 DECEMBER 2024

	Notes	2024 £	2023 £
<b>FIXED ASSETS</b>			
Tangible assets	9	2,449	3,043
<b>CURRENT ASSETS</b>			
Cash at bank		345,993	345,634
<b>CREDITORS</b>			
Amounts falling due within one year	10	(1,530)	(1,530)
<b>NET CURRENT ASSETS</b>		<u>344,463</u>	<u>344,104</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>346,912</u>	<u>347,147</u>
<b>NET ASSETS</b>		<u>346,912</u>	<u>347,147</u>
<b>FUNDS</b>	12		
Unrestricted funds		319,755	321,597
Restricted funds		<u>27,157</u>	<u>25,550</u>
<b>TOTAL FUNDS</b>		<u>346,912</u>	<u>347,147</u>

The financial statements were approved by the trustees on .....

.....  
S Crome  
Trustee



## THE BEN RAEMERS FOUNDATION

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

#### 1. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements have been prepared in accordance with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

##### **Going concern**

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

##### **Tangible fixed assets**

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

Fixtures and fittings	- 25% on reducing balance
Computer equipment	- 25% on reducing balance

##### **Taxation**

The charity is exempt from corporation tax on its charitable activities.

##### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

# THE BEN RAEMERS FOUNDATION

## NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

### 2. DONATIONS AND LEGACIES

	2024	2023
	£	£
Donations	55,185	69,195
Grants	<u>46,957</u>	<u>25,951</u>
	<u>102,142</u>	<u>95,146</u>

Grants received, included in the above, are as follows:

	2024	2023
	£	£
Tides to raise awareness and reduce stigma of mental health in skateboarding	-	20,158
Other	8,203	5,793
Cons Project Grant	<u>38,754</u>	<u>-</u>
	<u>46,957</u>	<u>25,951</u>

### 3. OTHER TRADING ACTIVITIES

	2024	2023
	£	£
Fundraising events	<u>2,111</u>	<u>5,054</u>

### 4. CHARITABLE ACTIVITIES COSTS

	Support costs (see note 5)
	£
Charitable activities	<u>104,488</u>

### 5. SUPPORT COSTS

	Management	Finance	Totals
	£	£	£
Charitable activities	<u>103,988</u>	<u>500</u>	<u>104,488</u>

Support costs, included in the above, are as follows:

#### Management

	2024	2023
	Charitable activities	Total activities
	£	£
Wages	24,250	27,500
Insurance	820	-
Advertising	10,221	7,896
Consultancy services	54,869	34,150
Accountancy	-	1,530
PPS	730	359
Computer & IT	548	1,412
Travel	<u>10,111</u>	<u>6,798</u>
Carried forward	101,549	79,645

# THE BEN RAEMERS FOUNDATION

## NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

### 5. SUPPORT COSTS - continued

#### Management - continued

	2024 Charitable activities £	2023 Total activities £
Brought forward	101,549	79,645
Subscriptions	773	1,148
Training	850	410
Depreciation of tangible and heritage assets	<u>816</u>	<u>1,473</u>
	<u>103,988</u>	<u>82,676</u>

#### Finance

	2024 Charitable activities £	2023 Total activities £
Bank charges	<u>500</u>	<u>502</u>

#### Other

	2024 Total activities £	2023 Total activities £
Other fundraising costs	<u>-</u>	<u>8,780</u>

### 6. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2024 £	2023 £
Depreciation - owned assets	<u>816</u>	<u>1,473</u>

### 7. TRUSTEES' REMUNERATION AND BENEFITS

For the year ended 31 December 2024, F Bortoli received £2,463 (2023: £750), L Raemers received £1,045 (2023: £530) and S Crome received £24,250 (2023: £23,250) for Consultancy services. R Mathieson received £28,175 (2023: £33,750) for Content & Media services.

#### Trustees' incidentals expenses

	2024 £	2023 £
J Prattent	33	-
L Raemers	-	106
R Mathieson	249	1,347
S Crome	557	800

## THE BEN RAEMERS FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2024

## 8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	2023 Unrestricted fund £	2023 Restricted fund £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	74,988	20,158	95,146
Other trading activities	<u>5,054</u>	<u>-</u>	<u>5,054</u>
<b>Total</b>	<u>80,042</u>	<u>20,158</u>	<u>100,200</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Other fundraising costs			
	8,780	-	8,780
Charitable activities	<u>74,843</u>	<u>8,335</u>	<u>83,178</u>
<b>Total</b>	<u>83,623</u>	<u>8,335</u>	<u>91,958</u>
<b>NET INCOME/(EXPENDITURE)</b>	(3,581)	11,823	8,242
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	325,178	13,727	338,905
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>321,597</u>	<u>25,550</u>	<u>347,147</u>

## 9. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>			
At 1 January 2024	325	5,720	6,045
Additions	<u>222</u>	<u>-</u>	<u>222</u>
At 31 December 2024	<u>547</u>	<u>5,720</u>	<u>6,267</u>
<b>DEPRECIATION</b>			
At 1 January 2024	155	2,847	3,002
Charge for year	<u>98</u>	<u>718</u>	<u>816</u>
At 31 December 2024	<u>253</u>	<u>3,565</u>	<u>3,818</u>
<b>NET BOOK VALUE</b>			
At 31 December 2024	<u>294</u>	<u>2,155</u>	<u>2,449</u>
At 31 December 2023	<u>170</u>	<u>2,873</u>	<u>3,043</u>

**THE BEN RAEMERS FOUNDATION**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024 £	2023 £
Accrued expenses	<u>1,530</u>	<u>1,530</u>

**11. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted fund £	Restricted fund £	2024 Total funds £	2023 Total funds £
Fixed assets	2,449	-	2,449	3,043
Current assets	318,836	27,157	345,993	345,634
Current liabilities	<u>(1,530)</u>	<u>-</u>	<u>(1,530)</u>	<u>(1,530)</u>
	<u>319,755</u>	<u>27,157</u>	<u>346,912</u>	<u>347,147</u>

**12. MOVEMENT IN FUNDS**

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
<b>Unrestricted funds</b>			
General fund	321,597	(1,842)	319,755
<b>Restricted funds</b>			
The Cons 24 Project	13,727	13,430	27,157
Tides	11,823	(11,823)	-
	<u>347,147</u>	<u>(235)</u>	<u>346,912</u>
<b>TOTAL FUNDS</b>	<u>347,147</u>	<u>(235)</u>	<u>346,912</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	65,498	(67,340)	(1,842)
<b>Restricted funds</b>			
The Cons 24 Project	38,755	(25,325)	13,430
Tides	-	(11,823)	(11,823)
	<u>104,253</u>	<u>(104,488)</u>	<u>(235)</u>
<b>TOTAL FUNDS</b>	<u>104,253</u>	<u>(104,488)</u>	<u>(235)</u>

## THE BEN RAEMERS FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2024

## 12. MOVEMENT IN FUNDS - continued

## Comparatives for movement in funds

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
<b>Unrestricted funds</b>			
General fund	325,178	(3,581)	321,597
<b>Restricted funds</b>			
The Cons 24 Project	13,727	-	13,727
Tides	-	11,823	11,823
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>338,905</u>	<u>8,242</u>	<u>347,147</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	80,042	(83,623)	(3,581)
<b>Restricted funds</b>			
The Cons 24 Project	-	-	-
Tides	20,158	(8,335)	11,823
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>100,200</u>	<u>(91,958)</u>	<u>8,242</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.23 £	Net movement in funds £	At 31.12.24 £
<b>Unrestricted funds</b>			
General fund	325,178	(5,423)	319,755
<b>Restricted funds</b>			
The Cons 24 Project	13,727	13,430	27,157
Tides	-	-	-
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>338,905</u>	<u>8,007</u>	<u>346,912</u>

THE BEN RAEMERS FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2024

12. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	145,540	(150,963)	(5,423)
<b>Restricted funds</b>			
The Cons 24 Project	38,755	(25,325)	13,430
Tides	20,158	(20,158)	-
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>204,453</u>	<u>(196,446)</u>	<u>8,007</u>

**The Cons 24 Project**

A series of skate trips and community events blending skate culture with mental health advocacy. Professional skaters will travel across the UK, Europe, and the USA, connecting with local communities through street skating, demos, and collaborative sessions. Each stop includes mental health talks, sharing resources, and personal stories to raise awareness and reduce stigma. The journey will be documented through films capturing local experiences.

**Tides**

Tides to raise awareness and reduce stigma of mental health in skateboarding.

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2024.

14. ULTIMATE CONTROLLING PARTY

The Charity is not under the control of another entity or any one individual.

## Digital Signature Verification

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<http://www.virtualcabinetportal.com/WhatIsUTC>

## Signature 1

Signed by susie crome using authentication code MnlxJWZNbGVjeXdW at IP address 62.232.115.124, on 2025/10/29 11:23:51 Z.

susie crome's e-mail address is: [thebenraemersfoundation@gmail.com](mailto:thebenraemersfoundation@gmail.com).



## Certificate Of Completion

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 n.tolfrey@morriscrocker.co.uk  
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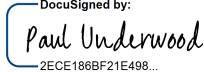
## Record Tracking

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 10/30/2025 2:49:34 PM  
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 n.tolfrey@morriscrocker.co.uk  
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## Signer Events

Paul Underwood  
 p.underwood@morriscrocker.co.uk  
 Director  
 Security Level: Email, Account Authentication  
 (None)

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## In Person Signer Events

## Signature

## Timestamp

## Editor Delivery Events

## Status

## Timestamp

## Agent Delivery Events

## Status

## Timestamp

## Intermediary Delivery Events

## Status

## Timestamp

## Certified Delivery Events

## Status

## Timestamp

## Carbon Copy Events

## Status

## Timestamp

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 n.tolfrey@morriscrocker.co.uk  
 Administration  
 Morris Crocker  
 Security Level: Email, Account Authentication  
 (None)

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 Not Offered via Docusign

## Witness Events

## Signature

## Timestamp

## Notary Events

## Signature

## Timestamp

## Envelope Summary Events

## Status

## Timestamps

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Signing Complete	Security Checked	10/30/2025 2:55:46 PM

Envelope Summary Events	Status	Timestamps
Completed	Security Checked	10/30/2025 2:55:48 PM
Payment Events	Status	Timestamps
Electronic Record and Signature Disclosure		

## **ELECTRONIC RECORD AND SIGNATURE DISCLOSURE**

From time to time, Morris Crocker Limited (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

### **Getting paper copies**

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

### **Withdrawing your consent**

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

### **Consequences of changing your mind**

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

### **All notices and disclosures will be sent to you electronically**

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

### **How to contact Morris Crocker Limited:**

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: [mc@morriscrocker.co.uk](mailto:mc@morriscrocker.co.uk)

### **To advise Morris Crocker Limited of your new email address**

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at [mc@morriscrocker.co.uk](mailto:mc@morriscrocker.co.uk) and in the body of such request you must state: your

previous email address, your new email address. We do not require any other information from you to change your email address

If you created a DocuSign account, you may update it with your new email address through your account preferences.

### **To request paper copies from Morris Crocker Limited**

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to [mc@morriscrocker.co.uk](mailto:mc@morriscrocker.co.uk) and in the body of such request you must state your email address, full name, mailing address, and telephone number. We will bill you for any fees at that time, if any.

### **To withdraw your consent with Morris Crocker Limited**

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- i. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an email to [mc@morriscrocker.co.uk](mailto:mc@morriscrocker.co.uk) and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process.

### **Required hardware and software**

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

### **Acknowledging your access and consent to receive and sign documents electronically**

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

By selecting the check-box next to 'I agree to use electronic records and signatures', you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify Morris Crocker Limited as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by Morris Crocker Limited during the course of your relationship with Morris Crocker Limited.