

THE CRANBROOK FOUNDATION

England & Wales - Charity number 1205106

Details

Status Registered

Legal form Trust

Registered 2023-10-09

Register [View on the Charity Commission register](#)

Contact

Address 82 Stanhope Mews East
London
SW7 5QT

Phone 02073707980

Email cranbrookfoundation@gmail.com

Activities

Objects: THE OBJECTS OF THE CHARITY ARE TO ADVANCE SUCH CHARITABLE PURPOSES (ACCORDING TO THE LAW OF ENGLAND AND WALES) AS THE TRUSTEES SEE FIT FROM TIME TO TIME.

Activities: General charitable activities

Classification

- **How:** Makes Grants To Organisations
- **What:** General Charitable Purposes
- **Who:** The General Public/mankind

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£1,435,726	£499,546	£936,180	0

Trustees

Name	Role	Appointed
Edith Tess Bruce Carmichael		2021-08-17
Jennifer Khoo Carmichael		2021-08-17
Julia Kaye Bruce Carmichael		2021-08-17

THE CRANBROOK FOUNDATION

England & Wales - Charity number 1205106

Accounts

Charity registration number 1205106 (England and Wales)

THE CRANBROOK FOUNDATION
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 DECEMBER 2024

THE CRANBROOK FOUNDATION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees Jennifer Khoo Carmichael
Edith Tess Bruce Carmichael
Julia Kaye Bruce Carmichael

Charity number 1205106

Registered office 82 Stanhope Mews East
London
SW7 5QT

Auditor HW Fisher Audit
Acre House
11-15 William Road
London
NW1 3ER
United Kingdom

THE CRANBROOK FOUNDATION

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THE CRANBROOK FOUNDATION

TRUSTEES' REPORT

FOR THE PERIOD ENDED 31 DECEMBER 2024

The Foundation

The Cranbrook Foundation was established by a Deed dated 17 August 2021 and was dormant up until its first transaction on 10 July 2023. It was registered with the Charities Commission from 9 October 2023 under Charity Number 1205106.

The Charity's address is 82 Stanhope Mews East, London, SW7 5QT.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, 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)".

Objectives and activities

The Foundation's objects are such charitable purposes (according to the law of England and Wales) as the trustees see fit from time to time, including:

- The prevention or relief of poverty or financial hardship
- The advancement of the education of the public
- The relief of sickness and the preservation and advancement of public health
- The promotion of the arts, culture or science
- Animal welfare

both in the United Kingdom and elsewhere in the world.

In November 2023 the Foundation received a grant of unrestricted funds from Mrs Jennifer Carmichael of £1 million. A further unrestricted grant of £400,000 was received from the same source on 9 October 2024. The Foundation has sufficient funds to begin the process of making donations in accordance with the aims and objectives of the Foundation.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake, including the guidance on public benefit.

Achievements and performance

The Foundation made a number of grants during the period:

Canine Concern Scotland Trust	£2,000
The Smile Train UK	£3,000
The Save the Children Fund	£5,000
Prostate Cancer UK	£10,000
Frimley Health Charity	£10,000
The United Kingdom Committee for UNICEF	£15,000
The Brooke Hospital for Animals	£50,448
Childs Dream Association	£69,672
University College London	£100,000

Prior to the end of the period, the trustees also approved a grant of £200,000 payable to Great Ormond Street Hospital, over a 2 year period in two tranches of £100,000 each. This has been accrued for in these financial statements.

The donations made by the Foundation were all consistent with the aims of the charity, as set out above.

THE CRANBROOK FOUNDATION

TRUSTEES' REPORT (CONTINUED)

FOR THE PERIOD ENDED 31 DECEMBER 2024

Financial review

During the period, charity generated total income of £1,405,000 and total resources expended for £499,546 including 10 grants paid amounting to £465,120. The year end net fund position was fully unrestricted and amounted to a £936,180 surplus.

At year end the charity is acting in line with its reserves policy outlined below. Grant expenditure furthered the charity's objectives by funding aligned causes. On this basis the trustees deem the activities of the period to be a success.

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the period.

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

Structure, governance and management

The charity is governed by its Trust Deed. It was established on 17 August 2021 and was dormant up until its first transaction on 10 July 2023. The charity was registered with the Charity Commission on 9 October 2023, with registered number 1205106.

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

Jennifer Khoo Carmichael
Edith Tess Bruce Carmichael
Julia Kaye Bruce Carmichael

No further trustees are currently being recruited. The trustees are aware of their responsibilities and have been trained accordingly. The trustees handle the day to day management of the charity.

Financial Risk

The trustees have assessed the major risks to which the Foundation is exposed and are satisfied that systems are in place to mitigate exposure to the major risks. The Foundation ensures that it has sufficient cash resources to meet the grants that are made.

Future Plans

The trustees plan to continue ongoing support for the charity to further its objectives outlined above by providing grants to entities who conduct related charitable work.

The trustees' report was approved by the Board of Trustees.

J Carmichael

.....

Jennifer Khoo Carmichael

Trustee 27 Oct 2025

Dated:

THE CRANBROOK FOUNDATION

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE PERIOD ENDED 31 DECEMBER 2024

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

THE CRANBROOK FOUNDATION

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF THE CRANBROOK FOUNDATION

Opinion

We have audited the financial statements of The Cranbrook Foundation (the 'charity') for the period ended 31 December 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 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 charity's affairs as at 31 December 2024 and of its incoming resources and application of resources, for the period then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Charities Act 2011.

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 charity 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.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

THE CRANBROOK FOUNDATION

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF THE CRANBROOK FOUNDATION

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

As part of our planning process:

- We enquired of management the systems and controls the charity has in place, the areas of the financial statements that are most susceptible to the risk of irregularities and fraud, and whether there was any known, suspected or alleged fraud. The charity did not inform us of any known, suspected or alleged fraud;
- We obtained an understanding of the legal and regulatory frameworks applicable to the charity. We determined that the following were most relevant: the Charity SORP, FRS 102, and the Charities Act 2011;
- We considered the incentives and opportunities that exist in the charity, including the extent of management bias, which present a potential for irregularities and fraud to be perpetuated, and tailored our risk assessment accordingly;
- Using our knowledge of the charity, together with the discussions held with the charity at the planning stage, we formed a conclusion on the risk of misstatement due to irregularities including fraud and tailored our procedures according to this risk assessment.

The key procedures we undertook to detect irregularities including fraud during the course of the audit included:

- Identifying and testing journal entries and the overall accounting records, in particular those that were significant and unusual;
- Reviewing the financial statement disclosures and determining whether the accounting policies have been appropriately applied;
- Testing key income lines, in particular completeness and accuracy, for evidence of management bias;
- Obtaining third-party confirmation of material bank balances;
- Reviewing documentation such as the charity board minutes for discussions of irregularities including fraud;
- Documenting and verifying all significant related party balances and transactions.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements even though we have properly planned and performed our audit in accordance with auditing standards. The primary responsibility for the prevention and detection of irregularities and fraud rests with the trustees of the charity.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

THE CRANBROOK FOUNDATION

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF THE CRANBROOK FOUNDATION

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

HW Fisher Audit

HW Fisher Audit

Chartered Accountants

Acre House

11-15 William Road

London

NW1 3ER

United Kingdom

Date:^{27 Oct 2025}.....

HW Fisher Audit is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

THE CRANBROOK FOUNDATION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE PERIOD ENDED 31 DECEMBER 2024

	Notes	Unrestricted funds 2024 £
Income from:		
Donations and legacies	3	1,405,000
Investments	4	30,726
		<hr/>
Total income		1,435,726
Expenditure on:		
Charitable activities	5	499,546
		<hr/>
Total expenditure		499,546
		<hr/> <hr/>
Net income and movement in funds		936,180
Reconciliation of funds:		
Fund balances at 10 July 2023		-
		<hr/>
Fund balances at 31 December 2024		936,180
		<hr/> <hr/>

The statement of financial activities includes all gains and losses recognised in the period. All income and expenditure derive from continuing activities.

THE CRANBROOK FOUNDATION

BALANCE SHEET

AS AT 31 DECEMBER 2024

	Notes	2024 £	£
Current assets			
Cash at bank and in hand		1,148,780	
Creditors: amounts falling due within one year	12	<u>(112,600)</u>	
Net current assets			1,036,180
Creditors: amounts falling due after more than one year	13		<u>(100,000)</u>
Net assets			<u>936,180</u>
The funds of the charity			
Unrestricted funds	14		<u>936,180</u>
			<u>936,180</u>

The financial statements were approved by the trustees on 27 Oct 2025

J Carmichael
.....
Jennifer Khoo Carmichael
Trustee

THE CRANBROOK FOUNDATION

STATEMENT OF CASH FLOWS

FOR THE PERIOD ENDED 31 DECEMBER 2024

	Notes	2024 £	£
Cash flows from operating activities			
Cash generated from operations	17		1,118,054
Investing activities			
Investment income received		30,726	
Net cash generated from investing activities			30,726
Net cash generated from financing activities			-
Net increase in cash and cash equivalents			1,148,780
Cash and cash equivalents at beginning of period			-
Cash and cash equivalents at end of period			1,148,780

THE CRANBROOK FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 DECEMBER 2024

1 Accounting policies

Charity information

The Cranbrook Foundation is a charity incorporated by trust deed on 17 August 2021 and registered with the Charity Commission on 9 October 2023. The registered address is 82 Stanhope Mews East, London, SW7 5QT.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

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. The principal accounting policies adopted are set out below.

The current period figures cover the period from the date of the Foundation's first transaction, 10 July 2023 to 31 December 2024.

1.2 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.

1.3 Charitable funds

All of the Foundation's funds are unrestricted funds, which are available for use at the discretion of the trustees in furtherance of their charitable objectives.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1.5 Expenditure

Resources expended are recognised in the period to which they relate.

All costs which can be directly attributed to charitable activities are allocated to the relevant activity. 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 settlement will be required and the amount of the obligation can be measured reliably.

1.6 Financial instruments

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

THE CRANBROOK FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 31 DECEMBER 2024

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

The trustees do not believe there to be any judgements or estimates that would be considered critical to the financial statements.

3 Income from donations and legacies

Unrestricted
funds
2024
£

Donations and gifts 1,405,000

4 Income from investments

Unrestricted
funds
2024
£

Interest receivable 30,726

THE CRANBROOK FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 31 DECEMBER 2024

5 Expenditure on charitable activities

	Unrestricted funds 2024 £
Direct costs	
Grant funding of activities (see note 6)	465,120
Share of support and governance costs (see note 7)	
Support	59
Governance	34,367
	<u>499,546</u>
Analysis by fund	
Unrestricted funds	<u>499,546</u>

6 Grants payable

	2024 £
Grants to institutions:	
Canine Concern Scotland Trust	2,000
Childs Dream Association	69,672
Frimley Health Charity	10,000
Great Ormond Street Hospital Children's Charity	200,000
Prostate Cancer UK	10,000
The Brooke Hospital for Animals	50,448
The Save the Children Fund	5,000
The Smile Train UK	3,000
The United Kingdom Committee for UNICEF	15,000
University College London	100,000
	<u>465,120</u>

THE CRANBROOK FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 31 DECEMBER 2024

7 Support costs

	Support costs	Governance costs	2024
	£	£	£
Bank charges	59	-	59
Audit fees	-	9,600	9,600
Accountancy	-	3,000	3,000
Legal and professional	-	21,767	21,767
	<u>59</u>	<u>34,367</u>	<u>34,426</u>
Analysed between			
Charitable activities	<u>59</u>	<u>34,367</u>	<u>34,426</u>

Governance costs includes audit fees of £9,600, and £3,000 relating to non-audit work undertaken by the auditor during the current period.

8 Net movement in funds

2024

£

The net movement in funds is stated after charging/(crediting):

Fees payable for the audit of the charity's financial statements	<u>9,600</u>
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9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the period.

10 Employees

There were no employees during the current period.

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

12 Creditors: amounts falling due within one year

2024

£

Other creditors	100,000
Accruals and deferred income	12,600
	<u>112,600</u>

THE CRANBROOK FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 31 DECEMBER 2024

13 Creditors: amounts falling due after more than one year

2024
£

Other creditors 100,000

14 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 10 July 2023	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
General funds	-	1,435,726	(499,546)	936,180

15 Related party transactions

During the period, trustee Jennifer Khoo Carmichael donated £1,405,000 to the Foundation.

16 Analysis of changes in net funds/(debt)

The charity had no debt during the year.

17 Cash generated from operations

2024
£

Surplus for the period 936,180

Adjustments for:

Investment income recognised in statement of financial activities (30,726)

Movements in working capital:

Increase in creditors 212,600

Cash generated from/(absorbed by) operations 1,118,054



Issuer HW Fisher

Document generated Mon, 27th Oct 2025 14:09:46 GMT

Document fingerprint b206581bdf673223663d418f5544aa67

Parties involved with this document

Document processed	Party + Fingerprint
Mon, 27th Oct 2025 15:11:24 GMT	Jennifer Carmichael - Signer (0703462ed712a14afc6c773df6068dca)
Mon, 27th Oct 2025 15:28:45 GMT	Darshna Choudhury - Signer (6b3f08e159e3194741ca164610954d47)

Audit history log

Date	Action
Mon, 27th Oct 2025 14:09:46 GMT	Envelope generated by Jamie Thompson (185.105.75.177)
Mon, 27th Oct 2025 14:09:46 GMT	Document generated with fingerprint b206581bdf673223663d418f5544aa67 (185.105.75.177)
Mon, 27th Oct 2025 14:12:30 GMT	Sent the envelope to Jennifer Carmichael (jkhoo Carmichael@googlemail.com) for signing (185.105.75.177)
Mon, 27th Oct 2025 14:13:42 GMT	Document emailed to jkhoo Carmichael@googlemail.com
Mon, 27th Oct 2025 14:30:13 GMT	Jennifer Carmichael opened the document email. (185.192.69.222)
Mon, 27th Oct 2025 15:07:28 GMT	Jennifer Carmichael opened the document email. (185.192.71.98)
Mon, 27th Oct 2025 15:10:26 GMT	Jennifer Carmichael viewed the envelope (185.192.69.250)
Mon, 27th Oct 2025 15:11:24 GMT	Jennifer Carmichael signed the envelope (185.192.69.250)
Mon, 27th Oct 2025 15:11:24 GMT	Sent the envelope to Darshna Choudhury (dchoudhury@hwfisher.co.uk) for signing (185.192.69.250)
Mon, 27th Oct 2025 15:11:24 GMT	Document emailed to dchoudhury@hwfisher.co.uk
Mon, 27th Oct 2025 15:28:04 GMT	Darshna Choudhury viewed the envelope (195.167.119.210)
Mon, 27th Oct 2025 15:28:14 GMT	Darshna Choudhury viewed the envelope (172.186.8.134)
Mon, 27th Oct 2025 15:28:45 GMT	Darshna Choudhury signed the envelope (195.167.119.210)
Mon, 27th Oct 2025 15:28:45 GMT	This envelope has been signed by all parties (195.167.119.210)