

Templar Arts And Leisure Centre Trust

Scotland · Charity number SC029453

Details

Known as	talc.
Status	Active
Legal form	Trust (founding document is a deed of trust) (other than educational endowment)
Registered	1999-09-22
Register	View on the OSCR register

Contact

Address
Glenmorven
Barmore Road
Tarbert
Argyll
PA29 6TT

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of education', 'the advancement of citizenship or community development', 'the advancement of the arts, heritage, culture or science', 'the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage', 'any other purpose that may reasonably be regarded as analogous to any of the preceding purposes'

What the charity does: The aim of the trust is to facilitate members of the community to form interest groups which will add value to their lives to provide a building which is available at low cost to these groups and flexible for many uses to promote and enable the community access to creative arts and technologies, music and dance, fitness and wellbeing, social connection and community building - for growth and development.

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: The Trust subjects and the building erected thereon shall be held by the Trustees and their successors as Trustees or other nominees now and in all time coming for the purposes of physical and mental training and social, moral and intellectual development through the medium of reading rooms, studios, library, lectures, classes, seminars, training courses, exhibitions, meetings or otherwise (provided always that any such use shall be for charitable purposes only in the sense in which that expression is used in the Income and Corporation Taxes Act 1988) as may be found expedient by the inhabitants of the said Village of Tarbert and the surrounding area outlined in red on the attached map without distinction of sex, race or of political, religious or other opinions.

Geography

- **Main operating location:** Argyll And Bute
- **Geographical spread:** Wider, but within one local authority area

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£13,862	£17,823	-	0
2024-12-31	£25,060	£61,627	-	0
2023-12-31	£84,376	£43,345	-	1
2022-12-31	£63,283	£60,000	-	0
2021-12-31	£75,598	£86,801	-	0
2020-12-31	£89,056	£68,923	-	1

Templar Arts And Leisure Centre Trust

Scotland - Charity number SC029453

Accounts

<u>Funds Brought forward at 1 January 2025:</u>	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>			
Bank of Scotland - Current a/c	0	761	761			
Bank of Scotland - Savings a/c	3,237	34,099	37,336			
	3,237	34,860	38,097			
Total Funds						
<u>Funds Carried Forward at 31 December 2025:</u>	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>			
Bank of Scotland - Current a/c	247	583	830			
Bank of Scotland - Reserves a/c	3,237	30,068	33,305			
	3,484	30,651	34,135	< £2 rounding difference		
Restricted Funds Breakdown:						
<u>BoS Current:</u>						
Foundation Scotland	247					
	247					
<u>BoS Savings:</u>						
TSCT - Middle floor	237					
TSCT - Storage	3,000					
	3,237					
Total Restricted funds	3,484					
Unrestricted Funds Breakdown:						
<u>BoS Current:</u>						
Available funds		517				
Donations		66				
		583				
<u>BoS Savings: Reserves</u>						
Projected overspend 2026		3,500				
Contingency Fund		12,500				
Match funding		8,000				
Unrestricted Donations		1,000				
New heating		2,193				
Accumulated bank interest received		16				
Electricity reserves		1,989				
Accrued income from Community Banker		870				
		30,068				
Total Unrestricted funds and Reserves		30,651				

Templar Arts And Leisure Centre Trust

Scotland - Charity number SC029453

Accounts

APPENDIX 1

OSCR

Scottish Charity Regulator

Trustees' Annual Report for the period

Period start date				Period end date			
From	Day	Month	Year	To	Day	Month	Year
	01	Jan	2024		31	Dec	2024

Office of the Scottish Charity Regulator

Reference and administration details

Charity name	Templar Arts and Leisure Centre Trust		
Other names charity is known by			
Registered charity number	SC029453		
Charity's principal address	Templar Arts & Leisure Centre		
	Harbour Street		
	Tarbert		
	Argyll	Postcode PA29 6UD	

Names of the charity trustees on date of approval of Trustees' Annual Report

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Chair	April 2024 – present	
2			
3			
4	Treasurer		
5			
6			
7	Secretary		
8			
9			
10		April 2024 – present	
11		April 2024 – present	
12		April 2024 – present	
13			
14			
15			
16			
17			
18			
19			
20			

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year
------	-----------------------------------

Structure, governance and management

Type of governing document	Constitution with the Registers of Scotland.
----------------------------	--

Trustee recruitment and appointment	New trustee appointments are voted in at the AGM.
-------------------------------------	---

Objectives and activities

Charitable purposes	The aim of the Trust is to facilitate members of the community to form interest groups which will add value to their lives; to provide a building which is available at low cost to these groups and flexible for many uses; to promote and enable access to creative arts & technologies, music & dance, fitness & wellbeing, social connection & community building, to the community – for growth and development.
---------------------	---

Summary of the main activities in relation to these objects	<ul style="list-style-type: none"> Youth Arts Argyll – Art/Dance/Music Education Art classes – adult groups and under 18 groups Craft meetings Older generation and community support groups Music groups Feis (Gaelic music & culture) Health/Fitness/Wellness groups Community meetings Coffee mornings
---	--

APPENDIX 1

Achievements and performance

Summary of the main achievements of the charity during the financial period

Having thought that we may have to mothball the hall due to lack of users, our building improvement work and community outreach have resulted in an increase in users, and the building feels like a vibrant part of the community again.

We have made much needed improvements to the building, ensuring that the hall provides a good space for members of our community to meet, work, create, exercise, and relax, and resulting in a strong increase in hirers.

We installed a new heating system which heats rooms only when they are in use to improve experience for hall users and to address heating efficiency issues and reduce running costs.

We refurbished the ground floor space, renovating the wood floor & fitting blinds for privacy, making it possible for floor-based fitness and dance groups to use the space.

We partially funded conversion of all lighting to energy efficient LEDs. We have worked to move the middle floor development forwards, despite the difficulty of securing tradespeople.

We moved to an online booking system to improve the booking experience for hirers and the management of hall bookings.

We started an induction process with new trustees.

A Wellbeing project funded by Argyll & Bute Council allowed us to offer free dance, mindfulness and Tai Chi to people in the community who had not experienced it before. The Tai Chi has continued, expanded and gone from strength to strength, as have the dance sessions.

In addition to the above, we have increased new users of the hall, with new classes and community resources such as Group Fitness classes; Bank of Scotland Community Banker; Group Sound Bath; Yoga classes.

Financial review

Brief statement of the charity's policy on reserves

We put aside money for the new heating system. We increased the contingency to account for inflation and increased electricity charges.

Our reserve's breakdown as of 31 December 2024:

Projected overspend for 2025	£3,500
Contingency Fund	£12,500
Match funding	£8,000
Electricity bill (none received in 2024)	£6,000
Undesignated funds	£4,099

Details of any deficit

N/A

Donated facilities and services (if any)

N/A

APPENDIX 1

Following deficits in both 2022 (£2,227) and 2023 (£537), we ended the 2024 year with a surplus of £1,300. The increase in the number of hall users (from 49 in 2023 to 60 in 2024), and therefore the number of bookings (from 373 in 2023 plus Youth Arts Argyll using a room two days a week to 663 in 2024) has meant that we have been able to hold our rental fees at the rates they were as of 1 August 2023.

The velux windows at the back of the hall on the top floor tend to leak and will need replacing in the future. We have therefore set aside £8,000 for match funding in order to do this.

Having received funding from the local community trust and wind farm we have developed plans to furnish our middle room with additional storage space, work surfaces, a large industrial sink and sturdy tables to make it more useful as a space for arts activities as well as for other uses. This has been in the planning stages for some considerable time and it is hoped to get it done by the end of 2025/beginning of 2026.

Declaration

The trustees declare that they have approved the trustees' report above.

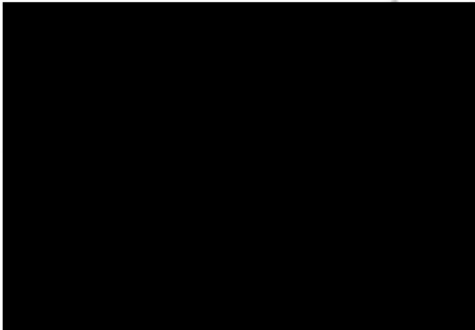
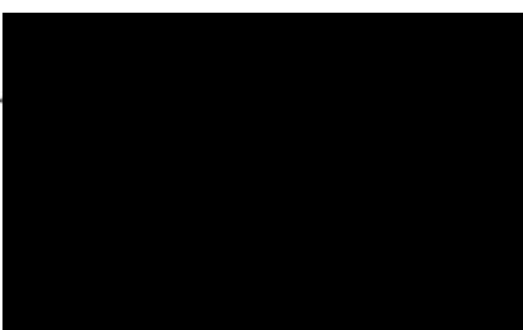
Signed on behalf of the charity's trustees

Signature(s)

OSCR will accept digital or typed signatures

Full name(s)

Position (e.g. Chair)



TREASURER

CHAIR PERSON

Date

2 SEPT 2025

2nd September 2025

TEMPLAR ARTS AND LEISURE CENTRE TRUST

Annual Report for 2024

2024 has been a year of renewal and resilience for the Templar Arts and Leisure Centre (TALC). At the start of the year, we discussed the possibility of mothballing the hall due to low usage and under-engagement. However, thanks to a combination of targeted building improvements and community outreach, we have seen a significant turnaround. The hall is once again a vibrant, well-used space at the heart of our community.

We have made substantial progress in improving the building's infrastructure. A new heating system now allows us to heat rooms only when in use, improving comfort for users while reducing energy waste. The ground floor has been refurbished, with a restored wooden floor and new blinds that have made the space more welcoming and versatile — especially for fitness and dance groups. We also contributed financially to the conversion of all lighting to energy-efficient LEDs after receiving a small grant from the local council, further reducing our environmental impact and running costs.

Our Wellbeing Project, funded by Argyll & Bute Council, enabled us to offer free dance, mindfulness, and Tai Chi sessions to those new to these practices. These sessions have not only continued but grown in popularity and impact.

The hall improvements have directly contributed to a strong (22%) increase in hall usage. We have welcomed new groups including Tai Chi Short Form, Group Fitness, Yoga, and Sound Bath sessions, and the Bank of Scotland Community Banker. The hall now supports a wide range of activities — from exercise and mindfulness to creative workshops and community meetings.

Youth Arts Argyll continued their excellent work, delivering a project called “interspace, machair” supporting children and young people from our local communities on their journeys to study and work in the creative arts. This included new art packs, sound synthesis instructions and creative writing instructions; successful CPD trainings (artists showing each other new techniques) leading to combined workshops for young participants such as glass engraving & ceramics combined projects, collagraphy with laser cut cardboard, sound synthesis with creative writing and augmented reality, silversmithing with jesmonite shapes, digital photography and video with augmented reality. More former Young Artists (now graduates) delivered workshops, including a new venture - a natural dye workshop for wool and textiles, which was open to our young participants and the local Guild of Spinners and Weavers for a good skills exchange. Another Young tutor volunteered in Youth Arts Argyll's ceramic workshops and then delivered a weekend workshop in screen printing for textiles (prepared in collaboration with a young person who does not attend workshops due to anxiety issues). It is of enormous credit to Youth Arts Argyll that all participants of experimentation days who applied to art school/university got their first choice place (including one student without the required grades).

Behind the scenes, the trustees have introduced an online booking system to streamline hall management and improve the experience for hirers. It has also made invoicing, and in particular, chasing overdue invoices, considerably easier. We have also begun an induction process for new trustees, strengthening our governance and preparing for the future.

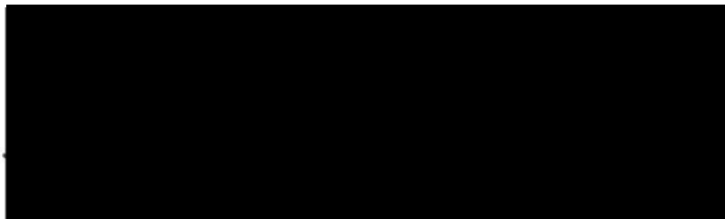
Financially, while our headline surplus of £7,183 was reduced by delayed utility bills and other adjustments, we still ended the year with a modest surplus of around £1,300. Our


reserves policy remains robust, with increased contingency funds and a designated £8,000 match funding for future projects. This means that we have been able to hold our room hire fees at their current level.

Looking ahead, we remain committed to developing the middle floor as a more arts friendly space and to finding a project manager who can help us grow our user base and manage the hall more effectively day-to-day. We are actively looking for new Trustees who can work with us to take TALC from strength to strength, and will be starting the process of moving from charity to SCIO status.

We thank all our trustees, volunteers, funders, and hall users for their continued support. Together, we have ensured that TALC remains a vital and welcoming space for all at the centre of our community.

Signed

A large black rectangular redaction box covering the signature of the Treasurer.

 (on behalf of the Trustees)
Treasurer
Templar Arts and Leisure Centre Trust
Scottish Charity Number SC029453

Receipts and payments accounts						
For the period from				to		
	01st	January	2024		31st	December

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	750	50			800	1,721
Legacies					-	
Grants		3,873			3,873	70,776
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings	339				339	198
Rents from land & buildings	20,048				20,048	11,323
Gross receipts from other charitable activities					-	358
					-	
A1 Sub total	21,137	3,923	-	-	25,060	84,376
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	21,137	3,923	-	-	25,060	84,376
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	13,237	47,673			60,910	42,733
Grants and donations					-	
Governance costs:					-	
Audit / independent examination	717				717	300
Preparation of annual accounts					-	312
Legal costs					-	
Other					-	
					-	
A3 Sub total	13,954	47,673	-	-	61,627	43,345
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	13,954	47,673	-	-	61,627	43,345
Net receipts / (payments)	7,183	(43,750)	-	-	(36,567)	41,031
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	7,183	(43,750)	-	-	(36,567)	41,031

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	27,678	46,988			74,666	33,635
	Surplus / (deficit) shown on receipts and payments account	7,183	(43,750)			(36,567)	41,031
						-	
						-	
	Cash and bank balances at end of year	34,861	3,238	-	-	38,099	74,666

(Agree balances with receipts and payments account(s))

B2 Investments	Details	Fund to which asset belongs	Market valuation	Last year
			to nearest £	to nearest £
		Total	-	-

B3 Other assets	Details	Fund to which asset belongs	Cost (if available)	Current value (if available)	Last year
			to nearest £	to nearest £	to nearest £
		Total	-	-	-

B4 Liabilities	Details	Fund to which liability relates	Amount due	Last year
			to nearest £	to nearest £
		Total	-	-

B5 Contingent liabilities	Details	Fund to which liability relates	Amount due (estimate)	Last year
			to nearest £	to nearest £
	Heat and Light provision (see note C6)	Unrestricted Funds	6,000	
		Total	6,000	-

Signed by one or two trustees on behalf of all the trustees

Signature*	Print Name	Date of approval

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

--

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Total			-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	X
--	---

Authority under which paid

C3b Trustee remuneration - details

Authority under which paid	£

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	X
---	---

C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

The Trust had a continuing administrative issue with SSE during the year and did not receive the correct energy usage invoices from SSE. As the accounts are prepared on a Receipts and Payments basis these costs are not reflected in the expenditure for the year. The Trustees have set aside £6,000 to meet these bills when they are corrected and this is shown as a contingent liability in Note B5 above.

Templar Arts & Leisure Centre Trust

SC029453

Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Anchor Hotel	50				50	
Tarbert Film Club	700				700	
ICD Contractors		50			50	
Miscellaneous					-	1,721
Total	750	50	-	-	800	1,721

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Cour Wind Farm - Flooring		2,373	2,373	
ABCAN Seed Grant - LED Lighting		1,500	1,500	
Creative Scotland - Sustaining Creative Development				13,628
Youth Link Scotland				12,990
National Lottery - Interspace & machair			-	41,658
Argyll & Bute Council - Wellbeing Project			-	2,500
Total	-	3,873	3,873	70,776

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Coffee morning income					-	358
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	358

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Restricted expenditure (Project costs)		47,673			47,673	32,583
Heat and Light	1,204				1,204	3,226
Rates	443				443	430
Maintenance	7,968				7,968	1,484
Cleaning	1,384				1,384	1,136
Insurance	2,687				2,687	2,594
Telephone	881				881	606
Postage, stationary and advertising	188				188	163
Kone PLC	890				890	511
					-	
					-	
Total	13,237	47,673	-	-	60,910	42,733

Additional analysis (2)**5 Breakdown of unrestricted funds**

					Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	750				750	1,721
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	358
Gross trading receipts					-	
Income from investments other than land and buildings	339				339	198
Rents from land & buildings	20,048				20,048	11,323
Gross receipts from other charitable activities					-	
Sub total	21,137	-	-	-	21,137	13,600
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	21,137	-	-	-	21,137	13,600
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	13,237				13,237	10,150
Grants and donations					-	
Governance costs:					-	
Audit / independent examination	717				717	300
Preparation of annual accounts					-	312
Legal costs					-	
					-	
					-	
Sub total	13,954	-	-	-	13,954	10,762
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	13,954	-	-	-	13,954	10,762
Net receipts / (payments)	7,183	-	-	-	7,183	2,838
Transfers to / (from) funds					-	(3,000)
Surplus / (deficit) for year	7,183	-	-	-	7,183	(162)

Nature and purpose of funds

--

Templar Arts & Leisure Centre Trust

SC029453

Additional analysis (3)

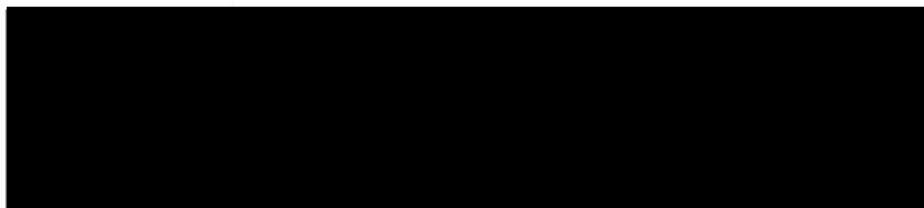
6 Breakdown of restricted funds

	National Lottery - Interspace & machair	Argyll & Bute Council	ABCAN Seed Grant - LED Lights	Cour Wind Farm - Floor restoration	Floor restoration	Heating system donation	Total restricted funds	Total restricted funds last period
Receipts								
Donations							-	
Legacies							-	
Grants			1,500	2,373		50	3,923	70,776
Receipts from fundraising activities							-	
Gross trading receipts							-	
Income from investments other than land and buildings							-	
Rents from land & buildings							-	
Gross receipts from other charitable activities							-	
Sub total	-	-	1,500	2,373	-	50	3,923	70,776
Receipts from asset & investment sales								
Proceeds from sale of fixed assets							-	
Proceeds from sale of investments							-	
Sub total	-	-	-	-	-	-	-	-
Total receipts	-	-	1,500	2,373	-	50	3,923	70,776
Payments								
Expenses for fundraising activities							-	
Gross trading payments							-	
Investment management costs							-	
Payments relating directly to charitable activities	41,658	1,475	1,500	2,373	617	50	47,673	32,583
Grants and donations							-	
Governance costs:							-	
Audit / independent examination							-	
Preparation of annual accounts							-	
Legal costs							-	
Sub total	41,658	1,475	1,500	2,373	617	50	47,673	32,583
Payments relating to asset and investment movements								
Purchases of fixed assets							-	
Purchase of investments							-	
Sub total	-	-	-	-	-	-	-	-
Total payments	41,658	1,475	1,500	2,373	617	50	47,673	32,583
Net receipts / (payments)	(41,658)	(1,475)	-	-	(617)	-	(43,750)	38,193
Transfers to / (from) funds							-	3,000
Surplus / (deficit) for year	(41,658)	(1,475)	-	-	(617)	-	(43,750)	41,193

Nature and purpose of funds

--

Total Funds				
Funds Brought forward:				
Bank of Scotland - Current a/c	0	6,822	6,822	
Royal Bank of Scotland	41,658	0	41,658	
Bank of Scotland - Savings a/c	5,329	20,855	26,184	
	46,987	27,677	74,664	
Funds Carried Forward:				
Bank of Scotland - Current a/c	0	761	761	
Royal Bank of Scotland	0	0	0	
Bank of Scotland - Reserves a/c	3,237	34,099	37,336	
	3,237	34,860	38,097	
Restricted Funds Breakdown:				
BoS Savings:				
TSCT - Ground floor	237			
TSCT - Storage	3,000			
	3,237			
RBS Restricted:				
	0			
Total Restricted funds	3,237			
Unrestricted Funds Breakdown:				
BoS Current:				
Available funds	761			
	761			
BoS Savings: Reserves				
Projected overspend 2025	3,500			
Contingency Fund	12,500			
Match funding	8,000			
Unrestricted Donations	1,000			
New heating	2,664			
Accumulated bank interest received	435			
Electricity reserves - This is to pay lump sum due to SSE as no bills were received in 2024.	6,000			
	34,099			
Total Unrestricted funds and Reserves	34,860			



Treasurer

APPENDIX 3



Independent examiner's report on the accounts

v2

Report to the trustees/members of Charity name
Templar Arts and Leisure Centre Trust

Registered charity number SC 029453

On the accounts of the charity for the period

Period start date			Period end date			
Day	Month	Year	to	Day	Month	Year
01 st	January	2024		31 st	December	2024

Set out on pages 1-10

(remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper view to be reached.

Signed Name



Date:

2 September 2025

Relevant professional qualification(s) or body (if any):

Institute of Chartered Accountants of Scotland

Address: William Duncan (Argyll) Ltd
The Old Surgery
School Road, Tarbert
PA29 6UL

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of
any items that the
examiner wishes to
disclose