

Catherine M Macleod (Harris) Trust

Scotland · Charity number SC029785

Details

Status	Active
Legal form	Company (the charity is registered with Companies House)
Registered	2000-01-06
Register	View on the OSCR register

Contact

Address Hill Cottage
Scott Road
Tarbert
Isle of Harris
HS3 3DL

Activities

Activities: 'It makes grants, donations, loans, gifts or pensions to individuals', 'It makes grants, donations or gifts to organisations'

Purposes: 'the prevention or relief of poverty', 'the advancement of education', 'the advancement of health', 'the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage'

What the charity does: Working with relevant local Isle of Harris organisations such as Harris Voluntary Service, the local secondary school, Care in the Community, Be-friending, Harris Funeral Association and local GPs, the charity has four basic functions which is to contribute to: 1. Isle of Harris youngsters, including gifted or disadvantaged, with further education costs in order to fulfil their potential. 2. Isle of Harris elderly people to enable these people to retain their independence and continue to reside in their own homes. 3. funeral costs in case of need. 4. non-NHS medical equipment.

Beneficiaries: 'Children or young people', 'Older People', 'People with disabilities or health problems'

Objectives: to relieve the needs of elderly persons resident in the Isle of Harris who are either of Harris origin or who have been resident in Harris for at least five years immediately prior to the granting of any relief or of anyone similarly resident and either married to or the widow or widower of any such person as aforesaid by the provision of funds to enable others to carry out household duties or other work for such elderly • persons in their own homes in order to enable said persons to continue to reside in their own homes instead of in some public or other institution against their will

Geography

- **Main operating location:** Western Isles
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£15,507	£27,104	-	0
2024-06-30	£15,527	£18,393	-	0
2023-06-30	£15,942	£18,610	-	0
2022-06-30	£17,859	£10,945	-	0
2021-06-30	£12,291	£14,774	-	0

Catherine M Macleod (Harris) Trust

Scotland - Charity number SC029785

Accounts

REGISTERED COMPANY NUMBER: SC202832 (Scotland)
REGISTERED CHARITY NUMBER: SC029785

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025
FOR
THE CATHERINE M. MACLEOD (HARRIS) TRUST

CIB Services
Chartered Accountants
63 Kenneth Street
Stornoway
Isle of Lewis
Western Isles
HS1 2DS

THE CATHERINE M. MACLEOD (HARRIS) TRUST

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FOR THE YEAR ENDED 30 JUNE 2025

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REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 JUNE 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30 June 2025. The trustees have adopted the provisions of 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

Objectives and aims

The objects of the charity are:-

- (1) To relieve the needs of elderly persons resident in the Isle of Harris by the provision of funds to enable others to carry out household duties or other work to enable the said elderly persons to continue to reside in their own homes;
- (2) To provide through a funeral association financial assistance towards the cost of funerals in case of need.
- (3) To provide financial assistance for the purchase of medical equipment and
- (4) To provide bursaries to students going on to further education from Sir E Scott School, Tarbert, Harris.

In 2008, the charity acquired the capital of Mrs Maureen Mogg's Liferent Trust ('Mogg Fund'), which was treated as a separate restricted fund. The purpose of this fund was for the benefit of children in the Isle of Harris who are disadvantaged or gifted to assist with the cost of furthering their potential in their chosen field of arts or profession through further education.

As both the funds have common aims, the trustees took the decision, after receiving appropriate advice, to merge the Mogg Fund with the Catherine M Macleod Fund to reduce administrative costs. The funds were merged on 31 March 2019.

Significant activities

During the year, awards of assistance have been made in accordance with the objects of the charity, with grants to individuals of £10,800 (2024 - £7,800) and grants to institutions of £11,500 (2024 - £6,000).

Grantmaking

Details of the grants awarded during the year are included in the notes to the financial statements.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

The Trust continues to offer grants and bursaries for the benefit of residents in the Isle of Harris area.

Investment performance

The charity's investment portfolio is managed by Rathbones. The value of the charity's portfolio, which includes bonds, equities, alternative assets and cash balances, has increased by 1.9% over the year to 30 June 2025 (2024 - 5.3% increase).

FINANCIAL REVIEW

Financial position

During the year the charity's expenditure exceeded income resulting in a net operating deficit of £11,597 for the period (2024 - net operating deficit of £2,866). Realised and unrealised net gains on the charity's investment portfolio at 30 June 2025 amounted to £12,677 (2024 - net gains of £26,849). This has resulted in an overall surplus for the year of £1,080 (2024 - surplus of £23,983). This represents an increase of £1,080 in unrestricted funds which have as a result increased to £479,650 (2024 - £478,570). Total funds of £479,650 were held at year-end (2024 - £478,570).

Reserves policy

The reserves of the Trust represent the Catherine M Macleod Fund and the Mogg Memorial Fund which were merged on 31 March 2019. The Funds have been invested in the charity's investment portfolio. The charity continues to manage its investments and reserves in order to have adequate investment income available to make meaningful payments to eligible beneficiaries.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The organisation is a charitable company limited by guarantee, incorporated on 6 January 2000 and was registered as a Scottish charity on 7 February 2002. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 JUNE 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

The directors are appointed by the nominated members, each nominated member being entitled to appoint one director or, if an individual, to serve as a director himself. Membership of the company consists only of nominated members, being individuals, institutions and organisations who support the objects of the company and whom the Board shall deem appropriate to be represented amongst the membership of the company and shall so nominate for representation.

Organisational structure

The board consists of voluntary directors who manage the affairs of the charity through regular board meetings. The board members are heavily involved in the day to day operations of the charity.

Induction and training of new trustees

The charity undertakes training for trustees to ensure awareness and understanding of:-

- the responsibilities of directors;
- the organisational structure of the charity;
- the financial position of the charity; and
- the future plans and objectives of the charity.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees have considered the major risks to which the charity is exposed, in particular those relating to the operations and finances of the charity, and are satisfied that measures are in place to mitigate exposure to those risks.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

SC202832 (Scotland)

Registered Charity number

SC029785

Registered office

Hill Cottage

Scott Road

Tarbert

Isle of Harris

HS3 3DL

Trustees

D E Cameron

R C Morrison

A M Macsween

K M Macleod

A J Johnson

Company Secretary

K M Macleod

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 JUNE 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

John E Moffat BA FCA

CIB Services

Chartered Accountants

63 Kenneth Street

Stornoway

Isle of Lewis

Western Isles

HS1 2DS

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

Approved by order of the board of trustees on 24 March 2026 and signed on its behalf by:

D E Cameron - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE CATHERINE M. MACLEOD (HARRIS) TRUST

I report on the accounts for the year ended 30 June 2025 set out on pages five to thirteen.

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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) 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 the independent examiner's report

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 seeking explanations from you as 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 connection with my examination, no matter has come to my attention :

- (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 to comply with Regulation 8 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 understanding of the accounts to be reached.

John E Moffat BA FCA
The Institute of Chartered Accountants in England and Wales

CIB Services
Chartered Accountants
63 Kenneth Street
Stornoway
Isle of Lewis
Western Isles
HS1 2DS

26 March 2026

THE CATHERINE M. MACLEOD (HARRIS) TRUST

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 30 JUNE 2025

	Notes	Unrestricted fund £	Restricted fund £	30.6.25 Total funds £	30.6.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Investment income	3	<u>15,507</u>	-	<u>15,507</u>	<u>15,527</u>
EXPENDITURE ON					
Raising funds	4	4,014	-	4,014	3,932
Charitable activities	5	<u>23,090</u>	-	<u>23,090</u>	<u>14,461</u>
Total		<u>27,104</u>	-	<u>27,104</u>	<u>18,393</u>
Net gains on investments		<u>12,677</u>	-	<u>12,677</u>	<u>26,849</u>
NET INCOME		1,080	-	1,080	23,983
RECONCILIATION OF FUNDS					
Total funds brought forward		478,570	-	478,570	454,587
TOTAL FUNDS CARRIED FORWARD		<u><u>479,650</u></u>	<u><u>-</u></u>	<u><u>479,650</u></u>	<u><u>478,570</u></u>

The notes form part of these financial statements

THE CATHERINE M. MACLEOD (HARRIS) TRUST (REGISTERED NUMBER: SC202832)

BALANCE SHEET
30 JUNE 2025

	Notes	Unrestricted fund £	Restricted fund £	30.6.25 Total funds £	30.6.24 Total funds £
FIXED ASSETS					
Investments	11	460,421	-	460,421	451,948
CURRENT ASSETS					
Debtors	12	5,465	-	5,465	5,325
Cash at bank		14,423	-	14,423	21,897
		<u>19,888</u>	<u>-</u>	<u>19,888</u>	<u>27,222</u>
CREDITORS					
Amounts falling due within one year	13	(659)	-	(659)	(600)
		<u>19,229</u>	<u>-</u>	<u>19,229</u>	<u>26,622</u>
NET CURRENT ASSETS					
		<u>19,229</u>	<u>-</u>	<u>19,229</u>	<u>26,622</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		479,650	-	479,650	478,570
NET ASSETS					
		<u>479,650</u>	<u>-</u>	<u>479,650</u>	<u>478,570</u>
FUNDS					
Unrestricted funds	14			<u>479,650</u>	<u>478,570</u>
TOTAL FUNDS					
				<u>479,650</u>	<u>478,570</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 June 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 June 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

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

The financial statements were approved by the Board of Trustees and authorised for issue on 24 March 2026 and were signed on its behalf by:

D E Cameron - Trustee

The notes form part of these financial statements

THE CATHERINE M. MACLEOD (HARRIS) TRUST

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025

1. STATUTORY INFORMATION

The Catherine M Macleod (Harris) Trust is a private charitable company, limited by guarantee, registered in Scotland. The charitable company's registered number and registered office address can be found in the Report of the Trustees.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

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

Going concern

The trustees have assessed the charity's ability to continue as a going concern and do not consider there to be any material uncertainties about the charity's ability to continue as a going concern.

Financial reporting standard 102 - reduced disclosure exemptions

The charitable company has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions that affect the amounts reported for assets, liabilities, income and expenditure.

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 assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in future periods should it affect future periods.

The trustees consider that there are no significant areas of judgements, estimates or key assumptions that affect items in the accounts.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the income, there is sufficient certainty of receipt and so it is probable that the income will be received, and the amount of income receivable 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.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

THE CATHERINE M. MACLEOD (HARRIS) TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2025

2. ACCOUNTING POLICIES - continued

Raising funds

Costs of raising funds consists of investment management costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its objects and activities. 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 those costs associated with meeting the constitutional and statutory requirements of the charity and include accountancy fees and costs linked to the strategic management of the charity.

Allocation and apportionment of costs

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. estimated usage.

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.

Fixed asset investments

Investments are initially recognised at their transaction value and subsequently measured at their market value as at the balance sheet date using the closing quoted market price. The statement of financial activities includes the net gains and losses arising on revaluation and disposals throughout the year.

The Trust does not acquire or use put options, derivatives or other complex financial instruments.

Realised gains and losses

All gains and losses are taken to the statement of financial activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying value or their purchase value if acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. Realised and unrealised investment gains and losses are combined in the Statement of Financial Activities.

Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

THE CATHERINE M. MACLEOD (HARRIS) TRUST
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2025

3.	INVESTMENT INCOME		30.6.25	30.6.24
			£	£
	Investment income		<u>15,507</u>	<u>15,527</u>
4.	RAISING FUNDS			
	Investment management costs		30.6.25	30.6.24
			£	£
	Portfolio management fees		<u>4,014</u>	<u>3,932</u>
5.	CHARITABLE ACTIVITIES COSTS			
		Grant funding of activities (see note 7)	Support costs (see note 8)	Totals
		£	£	£
	Charitable activities	<u>22,300</u>	<u>790</u>	<u>23,090</u>
6.	DIRECT COSTS OF CHARITABLE ACTIVITIES		30.6.25	30.6.24
			£	£
			<u> </u>	<u> </u>
7.	GRANTS PAYABLE		30.6.25	30.6.24
			£	£
	Charitable activities		<u>22,300</u>	<u>13,800</u>
	The total grants paid to institutions during the year was as follows:		30.6.25	30.6.24
			£	£
	Crossroads Care Harris		5,000	6,000
	Harris Food Share Scheme		1,500	-
	Harris Charity Shop		5,000	-
			<u>11,500</u>	<u>6,000</u>

THE CATHERINE M. MACLEOD (HARRIS) TRUST
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2025

8. SUPPORT COSTS

	Governance costs £ <u>790</u>
Charitable activities	

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

	30.6.25 Charitable activities £	30.6.24 Total activities £
Accountancy fees	660	600
Annual return fee	<u>130</u>	<u>61</u>
	<u>790</u>	<u>661</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 June 2025 nor for the year ended 30 June 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 June 2025 nor for the year ended 30 June 2024.

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Investment income	<u>15,527</u>	<u>-</u>	<u>15,527</u>
EXPENDITURE ON			
Raising funds	3,932	-	3,932
Charitable activities	<u>14,461</u>	<u>-</u>	<u>14,461</u>
Total	<u>18,393</u>	<u>-</u>	<u>18,393</u>
Net gains on investments	<u>26,849</u>	<u>-</u>	<u>26,849</u>
NET INCOME	23,983	-	23,983
RECONCILIATION OF FUNDS			
Total funds brought forward	454,587	-	454,587

THE CATHERINE M. MACLEOD (HARRIS) TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2025

10.	COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted fund £	Restricted fund £	Total funds £
		<u> </u>	<u> </u>	<u> </u>
	TOTAL FUNDS CARRIED FORWARD	<u>478,570</u>	<u>-</u>	<u>478,570</u>

11.	FIXED ASSET INVESTMENTS			Listed investments £
	MARKET VALUE			
	At 1 July 2024			451,948
	Additions			39,235
	Disposals			(44,935)
	Revaluations			<u>14,173</u>
	At 30 June 2025			<u>460,421</u>
	NET BOOK VALUE			
	At 30 June 2025			<u>460,421</u>
	At 30 June 2024			<u>451,948</u>

There were no investment assets outside the UK.

Cost or valuation at 30 June 2025 is represented by:

			Listed investments £
Valuation in 2025			140,561
Cost			<u>319,860</u>
			<u>460,421</u>

12.	DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
		30.6.25	30.6.24	
		£	£	
	Other debtors	<u>5,465</u>	<u>5,325</u>	

THE CATHERINE M. MACLEOD (HARRIS) TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2025

13.	CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		30.6.25	
			£	30.6.24
	Accrued expenses		659	£
			<u>659</u>	<u>600</u>

14.	MOVEMENT IN FUNDS			
		At 1.7.24	Net	At
		£	movement	30.6.25
	Unrestricted funds		in funds	£
	Catherine M Macleod Fund	478,570	£	
			1,080	479,650
		<u>478,570</u>	<u>1,080</u>	<u>479,650</u>
	TOTAL FUNDS			

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
Catherine M Macleod Fund	15,507	(27,104)	12,677	1,080
	<u>15,507</u>	<u>(27,104)</u>	<u>12,677</u>	<u>1,080</u>
TOTAL FUNDS				

Comparatives for movement in funds

	At 1.7.23	Net	movement	At
	£	in funds	in funds	30.6.24
		£	£	£
Unrestricted funds				
Catherine M Macleod Fund	454,587	23,983	478,570	
	<u>454,587</u>	<u>23,983</u>	<u>478,570</u>	
TOTAL FUNDS				

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
Catherine M Macleod Fund	15,527	(18,393)	26,849	23,983
	<u>15,527</u>	<u>(18,393)</u>	<u>26,849</u>	<u>23,983</u>
TOTAL FUNDS				

THE CATHERINE M. MACLEOD (HARRIS) TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2025

14. MOVEMENT IN FUNDS - continued

FUNDS

Catherine M Macleod Fund

The Catherine M Macleod Fund represents unrestricted funds which the trustees are free to use in accordance with the charitable objects.

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 June 2025.