

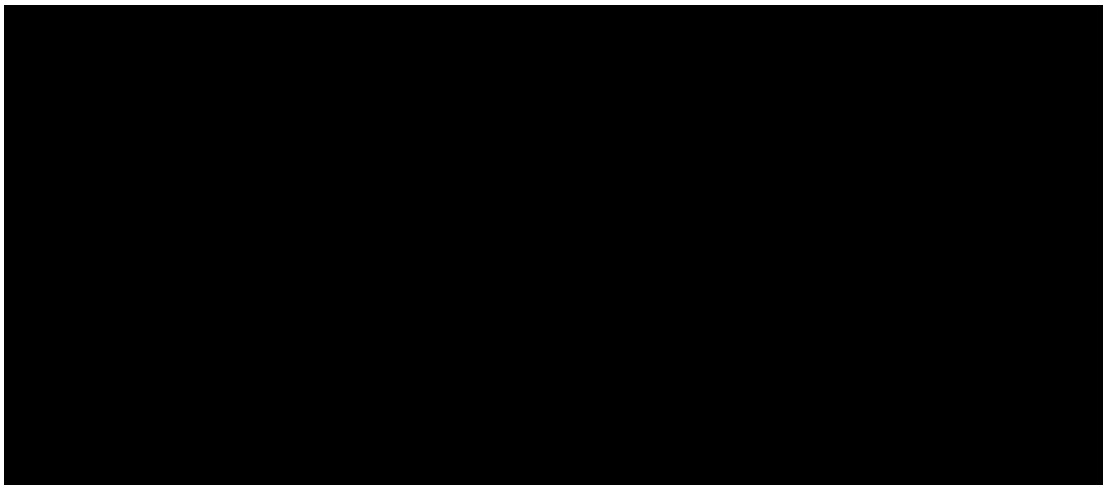
Bernat Klein Foundation

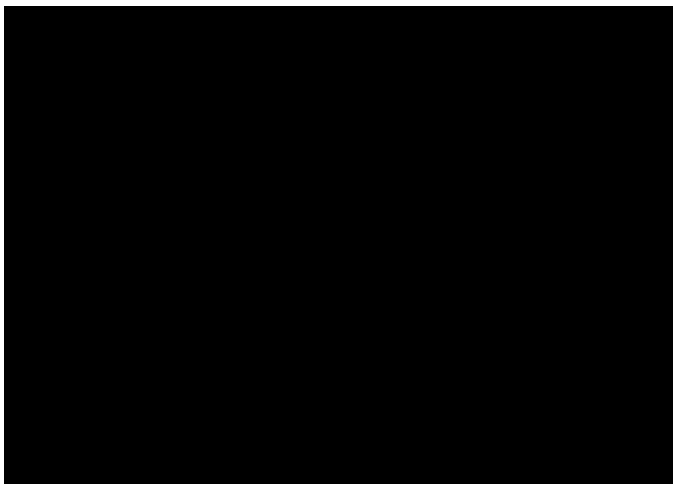
Scottish Charity No. SC048002

OSCR Annual Report: December 2023 – December 2024

The Bernat Klein Foundation (BKF) continues to develop and deliver its charitable purposes in the promotion of Bernat Klein's artistic, cultural, and creative legacy. Since its launch in 2017 the foundation has also established itself as a catalyst in the creation of innovative collaborative projects, publication, and exhibitions. The BKF has also significantly increased public engagement and understanding of Bernat Klein's work, which inspires contemporary thinking and practice in design and the visual arts.

Throughout 2024 the BKF Trustees continued to develop, manage and deliver the work of the Foundation. Mary Schoeser actively supported the BKF in her role as Patron. Please see biographies of all Trustees and our patron on the BKF website - <https://www.bernatkleinfoundation.org/about>





The ongoing work of the Foundation continued to be presented, discussed, and noted at all Trustee Meetings and the BKF AGM.

Throughout 2024 BKF developed, delivered and supported the following activities:

- 1) **Bernat Klein Fellowships (2)** - In early 2024 Cove Park proposed a partnership with the BKF, which would initiate a Bernat Klein Fellowship programme. Cove Park subsequently gained funding through the William Grant Foundation to support a Scottish-based Textile Designer / Artist residency at Cove Park (4 weeks) and at Konstfact University of Arts, Crafts and Design in Stockholm (2 weeks) (**£14,800**).

The BKF applied to Creative Scotland (CS) for the Swedish-based Textile Designer/ Artist Cove Park residency (2 weeks). Unfortunately, the CS funding application was unsuccessful. However Cove Park applied for funding to the Swedish Embassy, and which was approved in early October 2024 (£5,000). As of January 2025, the two fellowships have been awarded and will take place **from** Monday 17 February to Sunday 16 March 2025 at Cove Park, and thereafter at Konstfack University of Crafts, Design and Arts, Stockholm. Overall, the BK Fellowship opportunity attracted 47 high quality applications with a larger proportion coming from Scottish-based Textile Designers/ Artists. The range of work and interests of all applicants was impressive and could have been pursued by several of the shortlisted candidates. The fellowships were offered and accepted by Textile Designers/ Artists who have established their individual practice, and who were delighted to be supported by a fully funded residency. As

an inaugural programme, the number and standard of applications provides strong evidence that the partnership between Scotland (Cove Park and the BKF) and Sweden (Konstfack University) in creating the BK Fellowships is a unique opportunity in 2025.

- 2) **Centenary Book 'Bernat Klein'**. After selling 1000 Centenary Books In 2022/23 the foundation undertook a second print run of 500 books (November 2023), which was fully financed by our Patron, [REDACTED]. We are continuing to sell Centenary books in 2024 and have achieved **sales of 73 books** from November 2023 to the end of December 2024. The Chair of the Foundation has contacted networks in Singapore, Japan and Sweden with the view to selling the Centenary Book in prestigious bookstores for 2025/26. We are also exploring the legal procedures and paperwork required to sell into the EU from our website.
- 3) **Creative Scotland Open Project Fund Application for '*Crafting Colour & Innovation: expanding Bernat Klein's national and international influence through exhibitions, international fellowships and events*'**. This involved considerable work in gaining and agreeing project partners such as Cove Park; Live Borders, Border Textile Towerhouse; University of the Highlands and Islands; V&A Dundee; Duncan of Jordanstone College of Art and Design, Dundee (DJCAD); and Konstfack University of Arts, Crafts and Design. As stated previously, in addition cash contributions were agreed by the William Grant Foundation and Live Borders. In-kind contributions were given by all project partners. The application was prepared between February and June 2024. After the standard three-month assessment and although it received a very positive assessment, the project was not funded. However, as set out in this report, BKF has developed individual strands of the project with funding from a range of different sources.
- 4) **Student Competition / Award** – The project designed for Level 3 students studying Knitted & Printed Textile Design at Duncan of Jordanstone College Art & Design (DJCAD) started in late 2023, with final work presented in April 2024. The foundation provided two prizes / awards for the students who fulfilled the brief set

by the BKF in either fashion or interiors. First **Prize: £200 and Second Prize £100** (Cass Art Materials Vouchers).

5) **A Student Commercial project** with DJCAD was also undertaken by Level 3 Printed Textile students, which also started in late 2023 with the final work presented in April 2024.

6) **A BKF planning day was held in May** and areas for development were identified by trustees and will form the basis of the BKF Strategic plan (2025 - 2030). An Operational Plan (2025 /26) has been drafted for discussion and development by the trustees.

The priority areas are:

A) Product development

- Several challenges were identified, which include an ongoing source of funding for new product development and production (SME/ECP).
- Ensuring the quality of new products promoted and sold through BKF is appropriately managed in the development of Klein's legacy. The concept of a 'BKF Kite Mark' will be developed with a transparent set of design and production criteria.
- Fund-raising initiatives include a BKF Friends scheme for seed funding new projects such as the BKF design-led products portfolio.

B) BKF requires to reduce our reliance on Creative Scotland Open Project funding

- Crowd-funding as an option for specific projects, and referring to other small foundation's model, such as the Modernist Society, Manchester.
- Partnerships with other Design Foundations / Businesses, for example Tibor Reich who was also a Textile Designer and peer of Klein's. Tibor Reich's grandson has developed a foundation and commercial portfolio to produce original Reich textiles.

- Funding through the Friends of BK community, which is being more fully explored in 2025.
- Funding through sales of products, events, and workshops also to be developed further in 2025/ 26.

C) Develop the foundation's educational aim and purpose

- Embedding knowledge about Klein as a Textile Designer and Producer into the school's curriculum, especially in the Scottish Borders. Also, for inclusion in Art & Design at Standard and Higher studies to broaden knowledge about an influential Scottish-based designer/ artist. However, collaboration with an education partner would require a course / module to be validated by the Scottish Qualification Authority (SQA).
- A UK 'Talk Tour' for Further and Higher Education organisations, and open adult learning, which can be supported by original Klein books (1965 & 1975) and accompanying 1965 Personal Colour Guides developed by Klein for consumers.

D) Develop our events through partnership working

- For example, UK Fashion & Textiles is a nationwide organisation whose programme already includes events like partner workshops/ talks in which BKF has established a successful track record.
- Through feedback from the BKF workshops already delivered across Scotland, participants have highlighted a gap in the type of CPD offer for small and individually owned/ creatively led businesses. The BKF has taken note of this, and the workshop programme is being further developed for 2025 supported by funding from the William Grant Foundation.
- Other ideas also being considered by the trustees are curated talks for the website; online courses, e.g. colour theory and opened to an international audience; and a Summer School for a North American audience (2025/ 26).

E) Increase the number and scale of Educational Awards

- To date the BKF has awarded educational awards to students (Year 3) School of Textiles & Design at Heriot-Watt University, Scottish Borders in 2019 and 2022;

and to students (Year 3), Textile Design, Duncan of Jordanston College of Art & Design in 2023/24.

- Ideally the foundation would like to extend these opportunities/ awards, however it would require sponsorship to be identified and confirmed for a reasonable period e.g. 5 years.

F) Follow good practice in developing a trustee succession plan

- To date the BKF is wholly managed and supported by trustee volunteer hours. However, in the latter part of 2024 the trustees agreed to appoint a Virtual Admin Assistant (1 day p/m) and marketing (1 day p/m) from January – March 2025. This will be reviewed in February 2025 with the aim of extending the role, however this is dependent on the finance available to cover costs.
- Mid-to-longer-term funding will be required to support the admin of the BKF, potentially through the Friends scheme and/ or applying for funding for core running costs for the sustainability of the BKF.

7) **In May 2024 BKF Trustees undertook a workshop by Scottish Enterprise focused on developing a BKF Net Zero Policy**, which has subsequently been developed and is published on the foundation's website, supported by a BKF working group.

8) **BKF has also developed a Fair Work Policy**, which is also published on the website.

9) Throughout 2024 the foundation continued sales of Klein's original books and colour guides, which creates a modest income that covers overhead costs including our Website, Shopify, and Social Media channels.

10) **Winchester School of Art and Winchester Gallery** will host our existing exhibition '*Influence and Inspiration*' (19 March – 23 May 2026), which was

developed as part of the Creative Scotland funded project '*Exploring the influences and inspiration of Bernat Klein through contemporary practice*' in 2023

11) As previously reported, the foundation was unsuccessful in gaining funding for its next major project. However, the assessment report was very positive, stating that - *The Panel recognised your achievements to date and understood that your project would build on this. We thought that the aims and outcomes of your project were timeous and well-described. In addition, we considered that your project met the international priority well and would reinforce links with Scandinavia in particular. However, in the context of a highly competitive funding round, with many more recommended applications than the panel were able to support, the Panel considered that other applications to more strongly contribute to the fund's criteria therefore were not able to recommend support at this time.*

Consequently, we took the decision to scale down the project and focus on three key areas that would significantly develop the work and profile of the BKF. In September we prepared a funding application with supporting documentation for application to the William Grant Foundation (WGF).

- BKF Friends Scheme.
- Exhibition of DJCAD student work at the V&A Dundee.
- A product development workshop programme aimed at SME / ECP across Scotland (6 workshops in total from the North to South of Scotland).

In November 2024 the WGF awarded BKF funding of £30,000 to develop and deliver the following.

- Develop new workshop content and deliver 6 workshops throughout Scotland.
- Develop and deliver the exhibition of student work at the V&A Dundee 2025, and transfer to Borders Textile Towerhouse in 2026.

12) In August 2024 we discussed the potential of designing a new project with an international direction (Republic of Ireland) working in partnership with the company Donegal Yarns who also works closely with the University of Ulster. A new application to the Open Fund, Creative Scotland (CS) has been prepared and

submitted in January 2025, and if successful the project will run from April 2025 - October 2026.

- 7 product development workshops aimed at SME / ECP across Ireland (4 in Belfast at Ulster University, 2 in Donegal and 1 in Winchester).
- The Exhibition '***Influence and Inspiration***' at Winchester School of Art/ Winchester Gallery, March – May 2026.
- 6 talks on Klein delivered at Winchester School of Art and University of Leeds and Manchester Modernist Society.

13) In collaboration with the Curator, Live Borders - Border Textile Towerhouse (BTT), we supported an application to Museum & Galleries Scotland in January 2025 for phase 1 (up to £15k) for the development of a **Klein Resource Centre BTT**. A Memorandum of Understanding (MOU) has been agreed between the BKF and Live Borders BTT with BTT as the lead project partner.

14) The BKF launched a Christmas fundraiser inviting donations to support the work of the foundation. In December 2024 a license was granted by Glasgow City Council to enable further fundraising events to take place in 2025.

15) In November 2024 the BKF initiated a new role of 'BKF Ambassador' with the aim of creating early career opportunities as well as future BKF Trustees. Each role will support the ongoing work of the BKF (4 hrs. p/m) and both BKF Ambassadors have agreed to undertake the role from January 2025 for one year.

16) What we value, and what will be considered going forward as a foundation

- We continue to value our project partners and the importance of creating strong links with organisations and individuals who are willing to share resources and contribute (funding and in-kind).

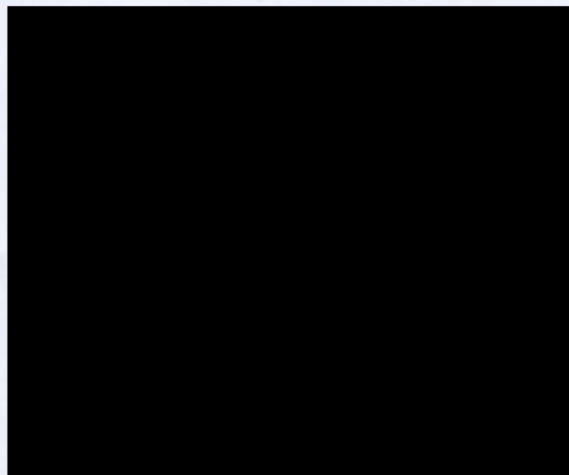
- We continue to value all our Trustees and Patron who are willing to contribute significant professional time on a voluntary basis; and who have covered much of their expenses on travel and subsistence to date. However, the BKF has grown substantially in the operational years of 2018 - 2024 benefiting from a high level of voluntary contribution (days not paid) and expenses that are not claimed. This poses a challenge for the foundation in defining true costs of the operational management going forward, and how this may be addressed for a sustainable future.
- We have worked hard to build capacity by appointing new trustees; however, we wish to consider the improvement of the demographic and diversity of our Board of Trustees during 25/26 as indicated by initiatives such as the 'BKF Ambassador' role.
- We continue to recognise the considerable volunteered time given by Founding Trustees, Maggie Marr and Alison Harley, who have developed major funding applications as well as managing a set of complex projects, which includes the financial management of substantial funds and reporting (in-person and written reports) to project funders/ partners. Since its launch in 2018 the foundation has successfully developed BKF and its public profile. It has also become a recognised partner for public and private organisations in developing Klein's legacy.
- We are very grateful to our Patron, [REDACTED], who has provided full funding for an additional print run (500 books / stock owned by MS) for our Centenary Book 'Bernat Klein'.
- We continue to recognise the amount of voluntary contribution by Trustees [REDACTED] for managing book sales through

dispatch. Without this voluntary work the foundation would not have the working capital for the foundation's annual running costs.

- We continue to recognise the amount of voluntary contribution by trustee Wendy Murray for preparing invoices, bookkeeping, preparing annual accounts for audit, and preparing all newsletters and social media materials for release. In 2025 the financial role will now be undertaken by Trustee [REDACTED].
- The development of BKF 5-year strategic plan will include key areas such as fundraising to support the work of the foundation, which is largely reliant on voluntary contributions by its Board of Trustees.

- * We continue to recognise the amount of voluntary contribution by Trustees Joanne Yeadon, Jana Hutt and Wendy Murray for managing book sales through dispatch. Without this voluntary work the foundation would not have the working capital for the foundation's annual running costs.
- * We continue to recognise the amount of voluntary contribution by trustee Wendy Murray for preparing invoices, bookkeeping, preparing annual accounts for audit, and preparing all newsletters and social media materials for release. In 2025 the financial role will now be undertaken by Trustee Alex Clayden.
- * The development of BKF 5-year strategic plan will include key areas such as fundraising to support the work of the foundation, which is largely reliant on voluntary contributions by its Board of Trustees.

Prepared, January 2025



The Bernat Klein Foundation

SC048002



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	January	2024		31	December	2024

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	19				19	
Legacies					-	
Grants	30,000	20,360			50,360	
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	6,636				6,636	31,280
					-	
A1 Sub total	36,655	20,360	-	-	57,015	31,280
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	36,655	20,360	-	-	57,015	31,280
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	6,190	22,047			28,237	98,103
Grants and donations					-	
Governance costs:					-	
Audit / independent examination	600				600	
Preparation of annual accounts					-	600
Legal costs					-	
Other					-	
					-	
A3 Sub total	6,790	22,047	-	-	28,837	98,703
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	6,790	22,047	-	-	28,837	98,703
Net receipts / (payments)	29,865	(1,687)	-	-	28,178	(67,423)
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	29,865	(1,687)	-	-	28,178	(67,423)

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		1,687			1,687	69,110
	Surplus / (deficit) shown on receipts and payments account	29,865	(1,687)			28,178	(67,423)
						-	
						-	
	Cash and bank balances at end of year	29,865	-	-	-	29,865	1,687
	(Agree balances with receipts and payments account(s))	-	-	-	-	-	-

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

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

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

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

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

Section C Notes to the Accounts

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

To plan and host a symposium, engage with creative professional and academic networks and explore opportunities to promote Bernat Klein's legacy.

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
William Grant Foundation		1	30,000
Creative Scotland		1	20,360
		Total	50,360

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)

Authority under which paid

C3b Trustee remuneration - details

	£
	13,522
	10,483

C4a Trustee expenses

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

C4b Trustee expenses - details

	Number of trustees	£
Total expenses paid to all trustees	2	176

C5 Transactions with trustees and connected persons

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

C6 Other information

The Bernat Klein Foundation

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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 £
					-	
	19				19	
					-	
					-	
Total	19	-	-	-	19	-
	-	-	-	-	-	-

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
			-	
William Grant Foundation	30,000		30,000	
Creative Scotland		20,360	20,360	
			-	
Total	30,000	20,360	50,360	-
	-	-	-	-

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 £
					-	
Sales	6,636				6,636	31,280
Donations					-	
Borders Textile Contribution					-	
Other					-	
					-	
					-	
Total	6,636	-	-	-	6,636	31,280
	-	-	-	-	-	-

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 £
					-	
Design and Printing					-	
Website Development					-	
Borders Project					-	
Creative Scotland Project					-	
Pasold					-	
ProjectS	6,190	22,047			28,237	98,103
Admin expenses					-	
Evaluation Report					-	
Subscriptions					-	
Total	6,190	22,047	-	-	28,237	98,103
	-	-	-	-	-	-

Additional analysis (2)

5 Breakdown of unrestricted funds

Breakdown of unrestricted funds	Unrestricted fund 1 - enter name of fund below General Fund	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	19				19	
Legacies					-	-
Grants	30,000				30,000	-
Receipts from fundraising activities	6,636				6,636	-
Gross trading receipts					-	31,280
buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities					-	-
Sub total	36,655	-	-	-	36,655	31,280
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	36,655	-	-	-	36,655	31,280
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	6,190				6,190	7,622
Grants and donations					-	
Governance costs:					-	
Audit / independent examination	600				600	600
Preparation of annual accounts					-	
Legal costs					-	
					-	
Sub total	6,790	-	-	-	6,790	8,222
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	6,790	-	-	-	6,790	8,222
Net receipts / (payments)	29,865	-	-	-	29,865	23,058
Transfers to / (from) funds						(29,683)
Surplus / (deficit) for year	29,865	-	-	-	29,865	(6,625)

Nature and purpose of funds	Source of funds	Use of funds
<p>1. General fund</p> <p>2. Special fund</p>	<p>1. Local taxes</p> <p>2. Grants</p>	<p>1. General services</p> <p>2. Capital projects</p>

The Bernat Klein Foundation

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Additional analysis (3)**6 Breakdown of restricted funds**

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
Receipts						
Donations					-	
Legacies					-	
Grants	20,360				20,360	
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		-	-	-	20,360	-
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	20,360	-
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	22,047				22,047	90,481
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	22,047	-	-	-	22,047	90,481
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	22,047	-	-	-	22,047	90,481
Net receipts / (payments)	(22,047)	-	-	-	(1,687)	(90,481)
Transfers to / (from) funds						29,683
Surplus / (deficit) for year	(22,047)	-	-	-	(1,687)	(60,798)

Nature and purpose of funds

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APPENDIX 3



		Independent examiner's report on the accounts v2					
Report to the trustees/members of	Charity name	The Bernat Klein Foundation					
Registered charity number		SC048002					
On the accounts of the charity for the period	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
	01	January	2024	to	31	December	2024
Set out on pages	13-18					(remember to include the page numbers of additional sheets)	
Respective responsibilities of trustees and examiner	<p>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. 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.</p>						
Basis of independent examiner's statement	<p>My examination is 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 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 accounts.</p>						
Independent examiner's statement	<p>In the course of my examination, no matter has come to my attention.</p> <ol style="list-style-type: none"> which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> 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 <p>have not been met, or</p> <ol style="list-style-type: none"> to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. 						
Signed:					Date:	27/08/2025	
Name:							
Relevant professional qualification(s) or body (if any):					Chartered Accountant, member of ICAS		
Address:	Benham Conway & Co 16 Royal Crescent Glasgow G3 7SL						

*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