

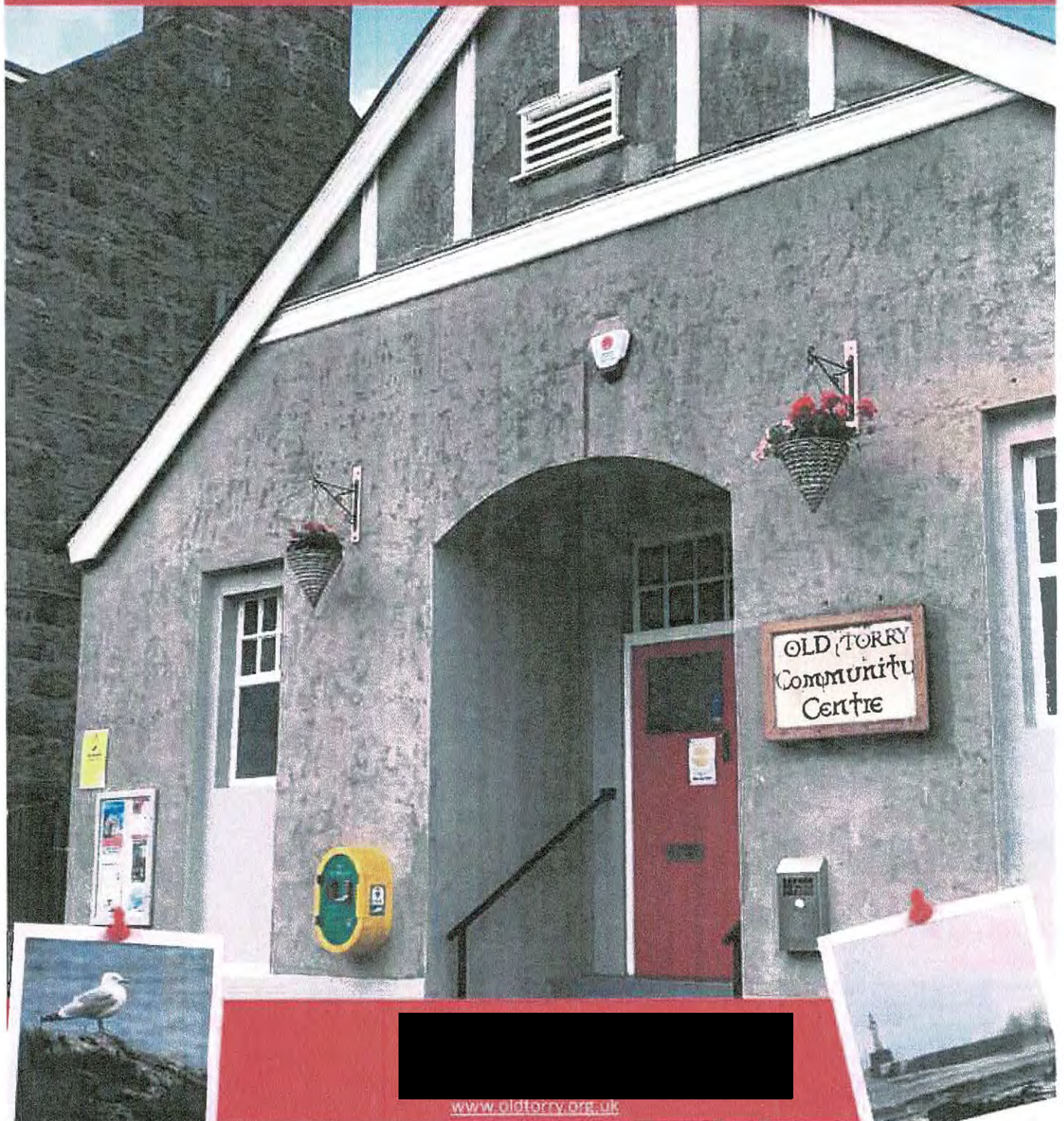
**Old Torry Community Centre Association SCIO**

A Registered Charity in Scotland: SC047981

Trustees Annual Report for the period 1st January 2021- 31st December 2021

# Old Torry

Community Centre



[www.oltorry.org.uk](http://www.oltorry.org.uk)



Old Torry Community Centre Association SCIO  
A Registered Charity in Scotland. SC047981  
Trustees Annual Report for the period 1st January 2021 - 31st December 2021

APPENDIX 1

OSCr

Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	1st	Jan	2021	To	31st	December	2021

Reference and administration details

Charity name Old Torry Community Centre Association SCIO  
Other names charity is known by  
Registered charity number SC 047981  
Charity's principal address Old Torry Community Centre

Postcode

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

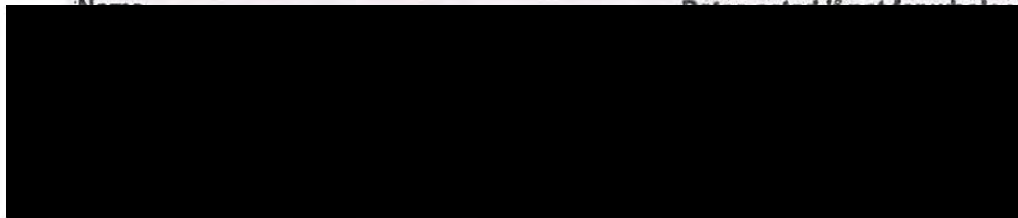
Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1			
2			
3			
4			
5			
6			
7			
8			



## APPENDIX 1

### 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)



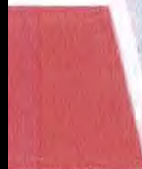
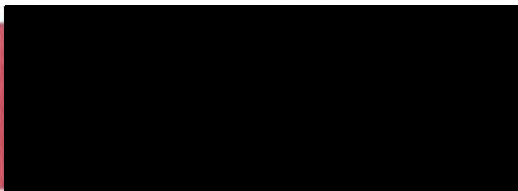
### Structure, governance and management

#### Type of governing document

A Model Constitution for a registered charity in Scotland was prepared by ACVO, the third sector interface in Aberdeen and this was approved by OSCR in Dec 2017

#### Trustee recruitment and appointment

Members who have expressed an interest in supporting the Board have been informally interviewed and where that interest is established then a formal request to join the Board is proposed.





## Objectives and activities

### Charitable purposes

The advancement of citizen or community development. The provision of recreational facilities, or the organisation of recreational activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primary intended.

### Summary of the main activities in relation to these objects

The advancement of citizenship and community development, the provision of recreational facilities and the organisation of recreational activities with the object of improving the conditions of life of the inhabitants of Torry and its surroundings in the City of Aberdeen and in furtherance of this by; carrying out the undertakings associated with the provision of a Community Centre in the Torry area of Aberdeen.



## Achievements and performance

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

#### OTCC in numbers

2021 was the second year of the COVID-19 pandemic and the Centre remains closed until relaxations were eased by Public Health Scotland, permitting a gradual re-opening from August 2021. In 2021, we emerged into a period of recovery and new developments to create a diversity of activities for a diversity of income

In 2020, with the Centre being closed, we created an outdoor cultural arts project that became the Torry Ecomuseum Project, being a museum without walls which encouraged local walking and capturing in varied artistic style local riverside and coastal location that held a special meaning to local people. During the long period of COVID, we also established a cultural exchange with the community of Yubari in North Japan and each month, we exchanged memories and photos from each community. Before 2021 concluded, we had created an online gallery of the project and also held an open day in November that also included local walks lead by volunteers and story-tellers

The centre slowly built up to over 150plus users each week by the end of the year across a seven-day week and also secured private hires, mainly at the weekends. Our Centre programme can be found on our website and we have active social media platforms in Facebook, Twitter and Instagram

#### Working with CFINE

We have enjoyed a long-term collaboration with CFINE and as a local charity, we were able to attract funds to meet the extra needs for fruit and food parcels that were purchased and delivered by CFINE through enhancements to their networks. We also introduced a range of period products to be available to Centre users.

#### A space for movement and exercise

We encouraged and supported the return of health and fund related activities in Tai Chi, Yoga and Zumba and a great, new activity known as Clubbercise

#### A space for kids to play

Torry Toddlers group re-established itself on a different morning of the week given changes in the provision of local nursery hours, and has developed strong leadership through local parents and grand-parents

#### Bingo!

Our long-standing group meets every Monday night and allows informal socialising and a bit of fun for a number of folk.





**Old Torry Community Centre Association SCIO**  
A Registered Charity in Scotland SC047981  
Trustees Annual Report for the period 1st January 2021 – 31st December 2021

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

**LEAD SCOTLAND**

In September 2021, we invited LEAD SCOTLAND to set up an advice service to assist local folk with digital skills needs and this has brought benefits through direct dialogue and referrals

**Go Green Zero Waste Café**

One activity we were unable to restart in 2021 links to the Go Green social café as we lack the leadership of a cook/teacher in this role. We appreciate the range of shared benefits that arose from this activity and are investigating funding options this year to work on securing someone paid to lead this project.

**Financial review**

**Brief statement of the charity's policy on reserves**

Our current policy is to ring fence a sum that is a sufficient to cover operating costs for a six-month period. We also have a sum reserved for unforeseen costs like a replacement gas boiler and repairs/improvements that can link to improving facilities at the Centre

**Details of any deficit**

There are no deficits on any funds as at 31<sup>st</sup> December 2021

**Donated facilities and services (if any)**



## Old Torry Community Centre Association SCIO

A Registered Charity in Scotland: SC047981

Trustees Annual Report for the period 1st January 2021 - 31st December 2021

### Other optional information

#### Partners

With the Centre re-opening gradually in September 2021, we sought to rebuild our collaborative relationships with Pathways, The Foyer, Lead Scotland and the Trussell Trust through working over two days a week to meet community needs for advice and support. We believe that the value for the community is that you can meet one of their representatives face to face, and as appropriate, a direct referral can be made during the same visit to the Centre

#### Volunteers

The Centre is led by volunteers and a pool of volunteers ensures that we can cover all aspects. We greatly appreciate the time they gift to the Centre and its activities, and currently have 15 volunteers in our team. We are looking to build up this number in 2022.

#### Adapt and Thrive

As part of our post COVID recovery plan, we were awarded funding from the Scottish Government to support initiatives that would help the Centre towards a sustainable recovery linked to the development of a diversity of activities

#### A Cost per day?

For 2021, the Trustees concluded that there would be a higher level of expenditure per day than the previous year given anticipated lower levels of taking and hall hires coupled with additional responsibilities for the safe management practices in regard to COVID with a particular focus on PPE and cleaning the Centre as well as our running costs. We draw our income from varying charges for activities, donations made by individuals and local companies, and gifts to the Centre and as we were aware that the impact of COVID on Torry broadened and deepened social and economic hardship on all parts of the community.

#### Moving forward and reaching out

Our AGM was held on Saturday 9<sup>th</sup> October 2021 and was quorate at the advertised start time. A full report for the previous two years was offered by the Chair of the Association on behalf of the Board of Trustees including the lessons learnt from the delayed AGM in 2019 that was set to take place on 26<sup>th</sup> March 2020, three days after the UK lockdown due to COVID-19. We consider that the recovery period from the COVID pandemic will last for several years following the end of lockdown restrictions and this requires the longer-term planning in a time of continuing economic uncertainties.

We need to develop new partnerships, with a diversity of activities, and also to modernise our ways of working so as to go further in meeting local needs during the challenging times that we all face. We recognise the need to manage the Centre to meet local needs and secure income from a diversity of sources that will help present and future trustees to keep the Centre going. We are developing projects and plans for 2022 and 2023 to help us to do that and to put the Centre on a stronger footing for the next generation. As part of those development plans, we have requested a new Lease term of thirty years that would enable the Trust to qualify to apply for grants for investment in the fabric and environment of the Centre.

#### Go Green Zero Waste Café

One activity we have been unable to restart links to the Go Green social café as we lack the leadership of a cook/teacher in this role. We appreciate the range of shared benefits that arose from this activity and are investigating funding options to work on securing someone paid to lead this project. Many changes in food distribution and increased levels of poverty have clearly impacted on local needs and how they are being met in the post COVID world in 2021 and 2022





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Hosting a local defibrillator

Gifted to the Centre in 2019, the Centre hosts one of the public defibrillators in Torry which is registered with Scottish Ambulance Service

Period Products

Working in partnership with CFINE, we offer a range of period products that are available for Centre Users

## Declaration

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

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (e.g.,  
Chair)

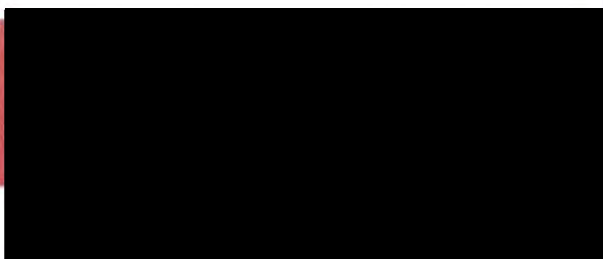
Chair

Treasurer

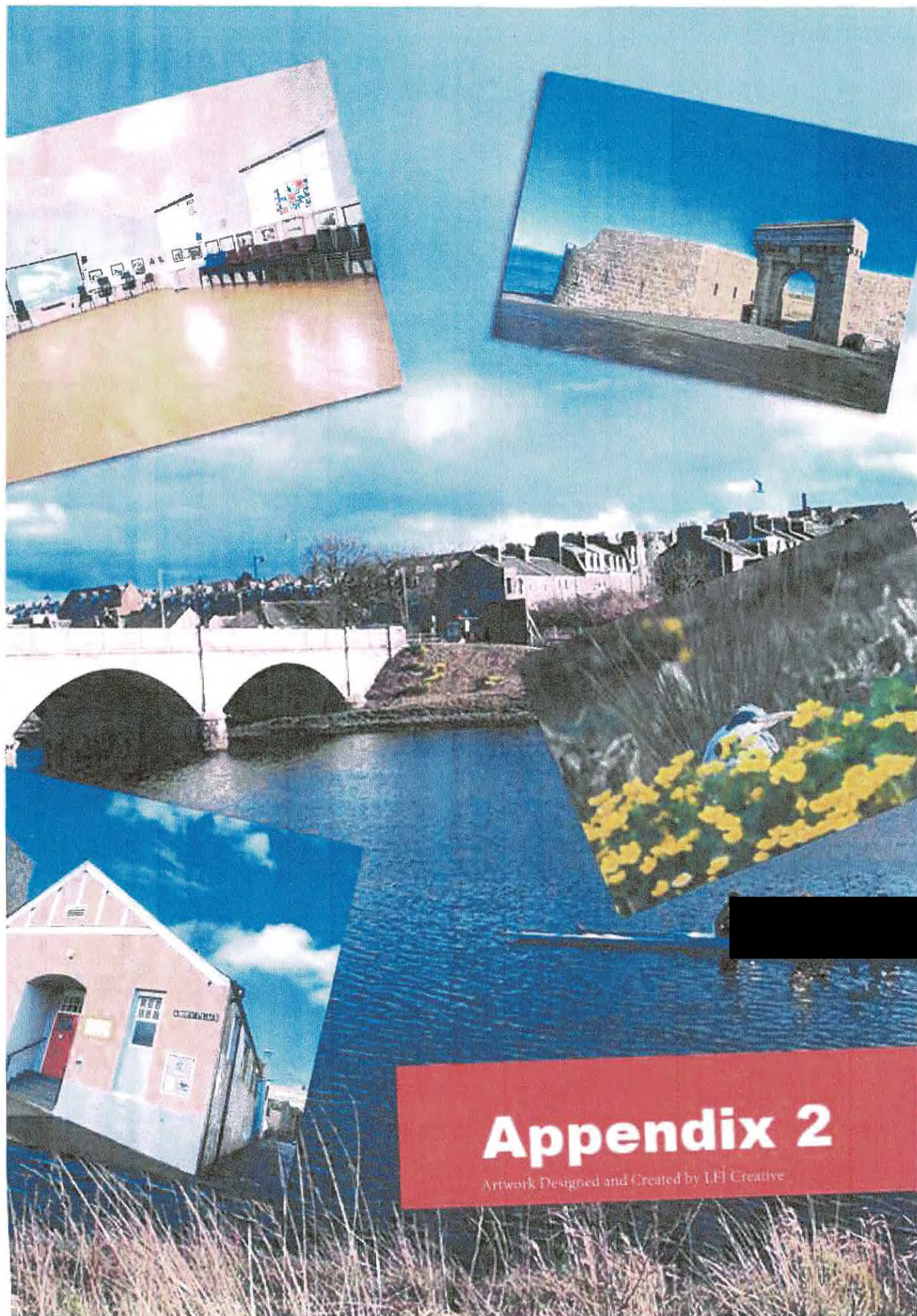
Date

30th July 2022

30th July 2022







## Appendix 2

Artwork Designed and Created by LFI Creative





Receipts and payments accounts						
For the period from				to		
	1	January	2021		31	December
						2021

## 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 £
<b>A1 Receipts</b>						
Donations	20	3,963			3,983	5,320
Legacies					-	-
Grants	780	43,199			43,959	14,089
COVID grants					-	14,499
Receipts from fundraising activities	109				109	176
Gross trading receipts					-	-
Income from investments other than land and buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities	3,118				3,118	5,025
Bank interest	178				178	340
<b>A1 Sub total</b>	<b>4,185</b>	<b>47,162</b>	<b>-</b>	<b>-</b>	<b>51,347</b>	<b>39,449</b>
<b>A2 Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
<b>A2 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>4,185</b>	<b>47,162</b>	<b>-</b>	<b>-</b>	<b>51,347</b>	<b>39,449</b>
<b>A3 Payments</b>						
Expenses for fundraising activities					-	-
Gross trading payments	8,369				8,369	16,823
Investment management costs					-	-
Payments relating directly to charitable activities	5,882	5,171			11,053	5,713
Grants and donations	1,200	9,900			11,100	340
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts	780				780	816
Legal costs					-	-
Other					-	-
<b>A3 Sub total</b>	<b>16,232</b>	<b>15,071</b>	<b>-</b>	<b>-</b>	<b>31,302</b>	<b>23,692</b>
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	-
Purchase of investments					-	-
<b>A4 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>16,232</b>	<b>15,071</b>	<b>-</b>	<b>-</b>	<b>31,302</b>	<b>23,692</b>
<b>Net receipts / (payments)</b>	<b>(12,046)</b>	<b>32,091</b>	<b>-</b>	<b>-</b>	<b>20,045</b>	<b>15,757</b>
<b>A5 Transfers to / (from) funds</b>						
<b>Surplus / (deficit) for year</b>	<b>(12,046)</b>	<b>32,091</b>	<b>-</b>	<b>-</b>	<b>20,045</b>	<b>15,757</b>



## Section B Statement of balances

Category	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 £
<b>B1 Cash funds</b>	Cash and bank balances at start of year	58,532	2,378			60,910	45,153
	Surplus / (deficit) shown on receipts and payments account	(12,046)	32,091			20,045	15,787
						-	-
						-	-
	Cash and bank balances at end of year (Agree balances with receipts and payments account(s))	46,486	34,469	-	-	80,955	60,940

Category	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
<b>B2 Investments</b>				
		Total	-	-

Category	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
<b>B3 Other assets</b>	Upstairs Downstairs New Kitchen	Unrestricted	4,548		4,548
	Install New Shelving Units	Unrestricted	2,608		2,608
	Niabits Kitchen Equipment	Unrestricted	202		202
		Total	7,358	-	7,358

Category	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
<b>B4 Liabilities</b>	Trade creditors	Unrestricted	1,355	27
	Accruals	Unrestricted	1,300	600
		Total	2,655	627

Category	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
<b>B5 Contingent Liabilities</b>				
		Total	-	-

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

Signature

Print Name

Date of  
approval



30 July 2022  
30<sup>th</sup> July 2022

## 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	£
Development grants		4	8,559
Grant for use of centre for polling station		1	500
Adapt & Thrive Recovery Fund for Centre Development Manager			25,000
Aberdeen City Council, CFINE/Go Green Project		1	9,900
		<b>Total</b>	<b>43,959</b>

**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**


**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	£
	1	308

**C5 Transactions with trustees and connected persons**

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

**C6 Other Information**

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## OLD TORRY COMMUNITY CENTRE ASSOCIATION SCIO SC047981

## 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 £
Donations during year	20				20	5,320
Torry Ecomuseum Project		3,350			3,350	-
CFNE		608			608	-
Amazon - Playlist for Life		5			5	-
Total	20	3,963	-	-	3,983	5,320

## 2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Development grants	260	8,299	8,559	13,829
COVID related grants		34,900	34,900	14,499
Other grants	500		500	260
Total	760	43,199	43,959	28,589

## 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 £
Hall Hire	3,118				3,118	3,402
Boogie in the Bar Project Support	-				-	1,623
					-	-
					-	-
					-	-
					-	-
					-	-
Total	3,118	-	-	-	3,118	5,025

## 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 £
Events	2,065				2,065	1,238
Go Green Expenses		778			778	928
Food for centre	113				113	128
Toddler Group Expenses	73				73	42
Torry Tots					-	21
Playlist for Life expenditure		27			27	900
Boogie in the Bar		57			57	-
Torry Ecomuseum Project		4,308			4,308	-
Hall deposit refunds	100				100	-
Direct expenses	2,912				2,912	2,448
Book costs	621				621	-
Total	5,882	5,171	-	-	11,053	5,713

## OLD TORRY COMMUNITY CENTRE ASSOCIATION SCIO

SC047981

## Additional analysis (2)

## 5 Breakdown of unrestricted funds

	Unrestricted funds General fund	Unrestricted funds Investment fund	Unrestricted funds Reserve fund	Unrestricted funds Other fund	Total unrestricted funds	Total unrestricted funds last period
<b>Receipts</b>						
Donations	20	-	-	-	20	5,279
Legacies	-	-	-	-	-	-
Grants	760	-	-	-	760	28,089
Receipts from fundraising activities - Heritage Book	109	-	-	-	109	133
Gross trading receipts	-	-	-	-	-	-
Income from investments other than land and buildings	-	-	-	-	-	-
Rents from land & buildings	-	-	-	-	-	-
Gross receipts from other charitable activities	3,118	-	-	-	3,118	3,402
Bank interest	178	-	-	-	178	340
<b>Sub total</b>	<b>4,185</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,185</b>	<b>35,243</b>
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets	-	-	-	-	-	-
Proceeds from sale of investments	-	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>4,185</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,185</b>	<b>35,243</b>
<b>Payments</b>						
Expenses for fundraising activities - Heritage Book	-	-	-	-	-	-
Gross trading payments	8,369	-	-	-	8,369	16,623
Investment management costs	-	-	-	-	-	-
Payments relating directly to charitable activities	5,882	-	-	-	5,882	3,885
Grants and donations	1,200	-	-	-	1,200	340
Governance costs:						
Audit / Independent examination	-	-	-	-	-	-
Preparation of annual accounts	780	-	-	-	780	816
Legal costs	-	-	-	-	-	-
<b>Sub total</b>	<b>15,232</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>15,232</b>	<b>21,864</b>
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets	-	-	-	-	-	-
Purchase of investments	-	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>15,232</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>15,232</b>	<b>21,864</b>
<b>Net receipts / (payments)</b>	<b>(12,046)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(12,046)</b>	<b>13,379</b>
<b>Transfers to / (from) funds</b>						
<b>Surplus / (deficit) for year</b>	<b>(12,046)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(12,046)</b>	<b>13,379</b>
<b>Nature and purpose of funds</b>						



## OLD TORRY COMMUNITY CENTRE ASSOCIATION SCIO

3C047961

## Additional analysis (3)

## 6 Breakdown of restricted funds

	Go Green	Beagle in the Box Support Project	Playset for Life	Tony Emanuelson Project	Adapt & Thrive Rosemary Fund	Aberdeen Council Development Fund	Aberdeen Council & CPWV	Total restricted funds	Total restricted funds last period
<b>Receipts</b>									
Donations	868		8	3,380				3,963	41
Legacies								-	-
Grants					25,000	8,289	9,909	43,198	3,489
Receipts from fundraising activities								-	63
Gross trading receipts								-	-
Income from investments other than land and buildings								-	-
Rents from land & buildings								-	-
Gross receipts from other charitable activities								-	1,823
<b>Sub total</b>	<b>868</b>		<b>8</b>	<b>3,380</b>	<b>25,000</b>	<b>8,289</b>	<b>9,909</b>	<b>47,162</b>	<b>4,266</b>
<b>Receipts from asset &amp; investment sale</b>									
Proceeds from sale of fixed assets								-	-
Proceeds from sale of investments								-	-
<b>Sub total</b>									
<b>Total receipts</b>	<b>868</b>		<b>8</b>	<b>3,380</b>	<b>25,000</b>	<b>8,289</b>	<b>9,909</b>	<b>47,162</b>	<b>4,266</b>
<b>Payments</b>									
Expenses for fundraising activities								-	-
Gross trading payments								-	-
Investment management costs								-	-
Payments relating directly to charitable activities	778	67	27	4,308				5,171	1,828
Grants and donations							9,909	9,909	-
Governance costs:								-	-
Audit / Independent examination								-	-
Preparation of annual accounts								-	-
Legal costs								-	-
<b>Sub total</b>	<b>778</b>	<b>67</b>	<b>27</b>	<b>4,308</b>			<b>9,909</b>	<b>15,071</b>	<b>1,828</b>
<b>Payments relating to asset and investment</b>									
Purchases of fixed assets								-	-
Purchases of investments								-	-
<b>Sub total</b>									
<b>Total payments</b>	<b>778</b>	<b>67</b>	<b>27</b>	<b>4,308</b>			<b>9,909</b>	<b>15,071</b>	<b>1,828</b>
<b>Net receipts / (payments)</b>	<b>(170)</b>	<b>(37)</b>	<b>(19)</b>	<b>(328)</b>	<b>25,000</b>	<b>8,289</b>	<b>-</b>	<b>22,091</b>	<b>2,378</b>
<b>Transfers to / (from) funds</b>									
<b>Surplus / (deficit) for year</b>	<b>(170)</b>	<b>(37)</b>	<b>(22)</b>	<b>(356)</b>	<b>25,000</b>	<b>8,289</b>	<b>-</b>	<b>22,091</b>	<b>2,378</b>
<b>Nature and purpose of funds</b>									

**MOVE MORE!**  
Expert Physio Led 60-90 Minute Group

At the Old Torry Community Centre  
Every Thursday  
10am - 11am

**Free**

Followed by tea, coffee, cake and a chat

**RGU ABERDEEN**  
Come to improve your mobility, posture and strength

1:1 Physio Assessment Also Available  
Email: ever@blackcoast@rgu.ac.uk for more info

"Physiotherapy sessions on a Thursday continue to attract a regular attendance from the Torry community, who have become very engaged with the benefits of the PT sessions.

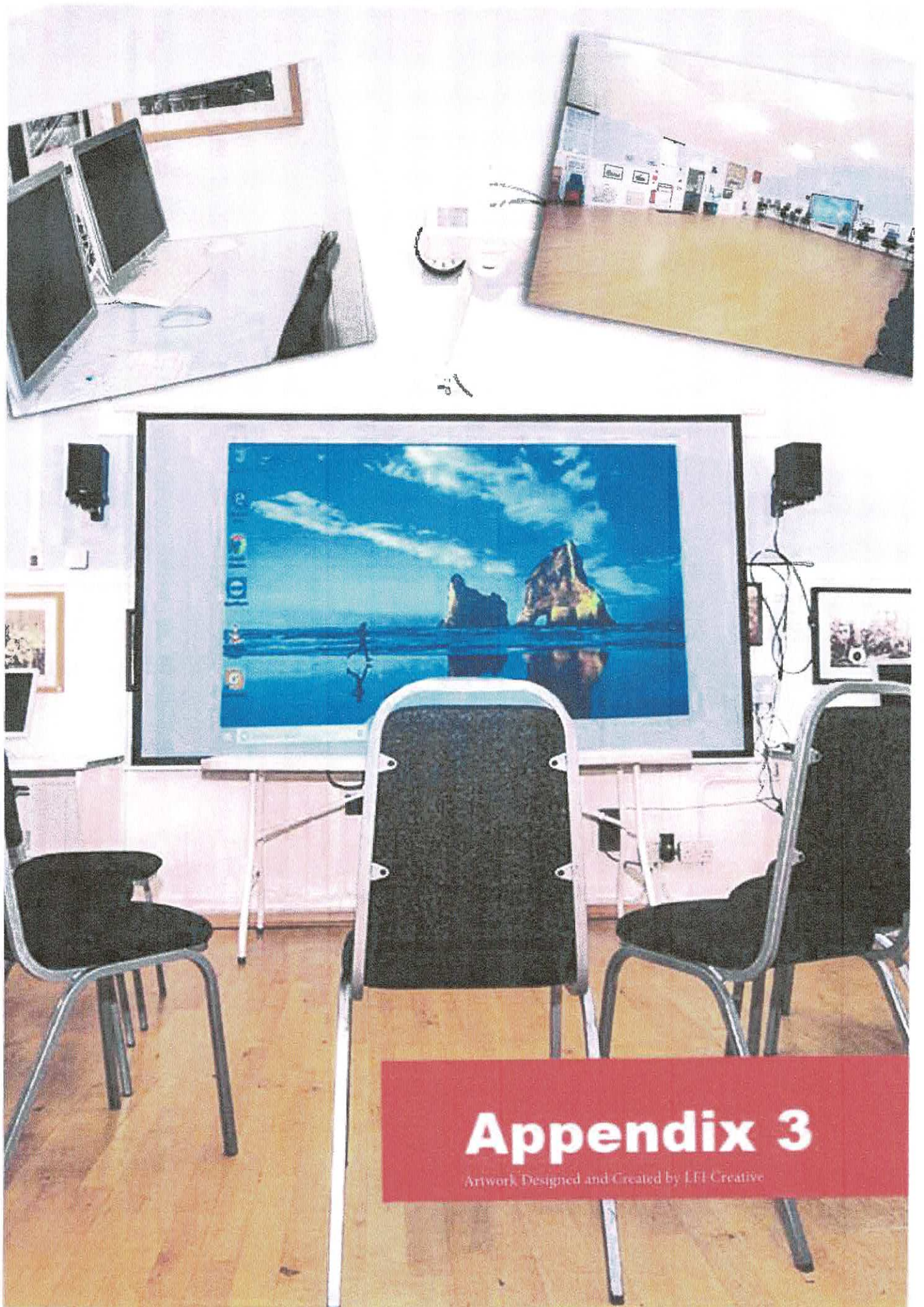
Currently the PT students are on summer break with a planned resume of the sessions with a new group of PT students.

Feedback from both the participants and the students affirm the value of these sessions for health and learning.

Referrals from the Torry GP practice have occurred.

Plan is to continue the sessions with possible evaluation by the PT students to capture the evidence and value of the session for the community".





## Appendix 3

Artwork Designed and Created by LFI Creative



## APPENDIX 3



### Independent examiner's report on the accounts

v2

Report to the  
trustees/members of

Old Torry Community Centre Association SCIO

Registered charity  
number

SC047981

On the accounts of the  
charity for the period

Period start date				Period end date		
Day	Month	Year		Day	Month	Year
01	January	2021	TO	31	December	2021

Set out on pages

(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 understanding of the accounts to be reached.

Signed:

Name:

Date:

8/8/2022

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

CA

Address:

Acumen Accountants and Advisors Limited

\*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