

**Company registration number: 330851**

**Martin Cussen Construction & Civil Eng Ltd.**

**Unaudited abridged financial statements**

**for the financial year ended 28 February 2025**

**Martin Cussen Construction & Civil Eng Ltd.**

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## **Martin Cussen Construction & Civil Eng Ltd.**

### **Directors and other information**

<b>Directors</b>	Martin Cussen Catherine Cussen Martin James Cussen
<b>Secretary</b>	Catherine Cussen
<b>Company number</b>	330851
<b>Registered office</b>	Belville Kilmeedy Co. Limerick
<b>Business address</b>	Belville Kilmeedy Co. Limerick
<b>Accountants</b>	F.D.C. and Associates Ltd Main Street Foynes Co. Limerick
<b>Bankers</b>	Allied Irish Banks p.l.c. The Square Newcastle West Co. Limerick

## **Martin Cussen Construction & Civil Eng Ltd.**

### **Directors responsibilities statement**

These abridged financial statements have been extracted, pursuant to section 353 of the Companies Act 2014, from the statutory financial statements prepared under section 290 of that Act. The following is the Directors Responsibilities Statement accompanying those financial statements.

The directors are responsible for preparing the directors report and the financial statements in accordance with applicable Irish law and regulations.

Irish company law requires the directors to prepare financial statements for each financial year. Under the law, the directors have elected to prepare the financial statements in accordance with the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" issued by the Financial Reporting Council. Under company law, the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the assets, liabilities and financial position of the company as at the financial year end date and of the profit or loss of the company for the financial year and otherwise comply with the Companies Act 2014.

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

- select suitable accounting policies and then apply them consistently;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with applicable accounting standards, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for ensuring that the company keeps or causes to be kept adequate accounting records which correctly explain and record the transactions of the company, enable at any time the assets, liabilities, financial position and profit or loss of the company to be determined with reasonable accuracy, enable them to ensure that the financial statements and directors report comply with the Companies Act 2014. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the board of directors on 19 January 2026 and signed on behalf of the board by:

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Martin Cussen  
Director

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Catherine Cussen  
Director

**Martin Cussen Construction & Civil Eng Ltd.**

**Balance sheet  
As at 28 February 2025**

		2025		2024	
	Note	€	€	€	€
<b>Fixed assets</b>					
Tangible assets	7	878,652		966,060	
			878,652		966,060
<b>Current assets</b>					
Stocks	8	2,001,250		2,231,116	
Debtors	9	673,258		1,460,731	
Cash at bank and in hand		142,859		1,458	
		2,817,367		3,693,305	
<b>Creditors: amounts falling due within one year</b>					
	10	(1,067,849)		(2,117,619)	
<b>Net current assets</b>			1,749,518		1,575,686
<b>Total assets less current liabilities</b>			2,628,170		2,541,746
<b>Creditors: amounts falling due after more than one year</b>					
	11		(432,505)		(346,735)
<b>Provisions for liabilities</b>	14		(11,320)		(4,372)
<b>Net assets</b>			2,184,345		2,190,639
<b>Capital and reserves</b>					
Called up share capital presented as equity			200		200
Profit and loss account			2,184,145		2,190,439
<b>Shareholders funds</b>			2,184,345		2,190,639

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with Section 1A of FRS 102 Financial Reporting Standard applicable in the UK and Republic of Ireland'.

The notes on pages 5 to 15 form part of these abridged financial statements.

**Martin Cussen Construction & Civil Eng Ltd.**

**Balance sheet (continued)  
As at 28 February 2025**

We, as directors of Martin Cussen Construction & Civil Eng Ltd. state that:

- the company is availing itself of the exemption provided for by Chapter 15 of Part 6 of the Companies Act 2014;
- the company is availing itself of the exemption on the grounds that the conditions specified in section 358 of the Companies Act 2014 are satisfied;
- the shareholders of the company have not served a notice on the company under section 334(1) of the Companies Act 2014 in accordance with section 334(2);
- We acknowledge the company's obligations under the Companies Act 2014, to keep adequate accounting records and prepare financial statements which give a true and fair view of the assets, liabilities and financial position of the company at the end of its financial year and of its profit or loss for such a financial year and to otherwise comply with the provisions of Companies Act 2014 relating to financial statements so far as they are applicable to the company; and
- the company has relied on the specified exemption contained in section 352 of the Companies Act 2014; has done so on the grounds that the company is entitled to the benefit of that exemption as a small company and the abridged financial statements have been properly prepared in accordance with section 353 of the Companies Act 2014.

These abridged financial statements were approved by the board of directors on 19 January 2026 and signed on behalf of the board by:

Martin Cussen  
Director

Catherine Cussen  
Director

**The notes on pages 5 to 15 form part of these abridged financial statements.**

## **Martin Cussen Construction & Civil Eng Ltd.**

### **Notes to the abridged financial statements Financial year ended 28 February 2025**

#### **1. General information**

Martin Cussen Construction & Civil Eng Ltd. is a private company limited by shares, registered in Ireland. The address of the registered office is Belville, Kilmeedy, Co. Limerick. The company registration number is 330851. The nature of the company's operations and its principal activities are set out in the Directors Report.

#### **2. Accounting policies**

The significant accounting policies adopted by the company and applied consistently are as follows:

##### **Basis of preparation**

The financial statements have been prepared on a going concern basis and in accordance with the historical cost convention except for certain properties and financial instruments that are measured at revalued amounts or fair values, as explained in the accounting policies below. Historical cost is generally based on the fair value of the consideration given in exchange for assets. The financial reporting framework that has been applied in their preparation is the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" Section 1A, issued by the Reporting Council.

The financial statements are prepared in Euro, which is the functional currency of the entity.

##### **Turnover**

Turnover is recognised to the extent that the company obtains the right to consideration in exchange for its performance. Turnover comprises the fair value of consideration received and receivable exclusive of value added tax and after discounts and rebates.

Where the consideration receivable in cash or cash equivalents is deferred, and the arrangement constitutes a financing transaction, the fair value of the consideration is measured as the present value of all future receipts using the imputed rate of interest.

Turnover from the sale of goods is recognised when the significant risks and rewards of ownership of the goods have passed to the buyer, usually on dispatch of the goods, the amount of turnover can be measured reliably, it is probable that the economic benefits associated with the transaction will flow to the entity and the costs incurred or to be incurred in respect of the transaction can be measured reliably.

Turnover from the provision of services is recognised in the accounting period in which the services are rendered and the outcome of the contract can be estimated reliably. The company uses the percentage of completion method based on the actual service performed as a percentage of the total services to be provided.

**Martin Cussen Construction & Civil Eng Ltd.**

**Notes to the abridged financial statements (continued)  
Financial year ended 28 February 2025**

**Government grants**

Government grants are recognised at the fair value of the asset received or receivable. Grants are not recognised until there is reasonable assurance that the company will comply with the conditions attaching to them and the grants will be received.

Capital Grants are initially recognised as deferred income on the balance sheet and credited to the profit and loss account by instalments on a basis consistent with the depreciation policy of the relevant asset, as adjusted for any impairment.

Revenue Grants are credited to income so as to match them with the expenditure to which they relate. Government grants received are included in 'other income' in profit or loss.

The company was in receipt of the Employee Wage Subsidy Scheme during the year.

**Taxation**

The taxation expense represents the aggregate amount of current and deferred tax recognised in the reporting period. Tax is recognised in the profit and loss account, except to the extent that it relates to items recognised in other comprehensive income or directly in capital and reserves. In this case, tax is recognised in other comprehensive income or directly in capital and reserves, respectively.

Current tax is recognised on taxable profit for the current and past periods. Current tax is measured at the amounts of tax expected to pay or recover using the tax rates and laws that have been enacted or substantively enacted at the reporting date.

Deferred tax is recognised in respect of all timing differences at the reporting date. Unrelieved tax losses and other deferred tax assets are recognised to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits. Deferred tax is measured using the tax rates and laws that have been enacted or substantively enacted by the reporting date that are expected to apply to the reversal of the timing difference.

Deferred tax assets are recognised to the extent that it is probable that future taxable profits will be available against which the temporary differences can be utilised.

Current or deferred taxation assets and liabilities are not discounted.

**Cashflow statement exemption**

The company has availed of the exemption contained in Section 1A of FRS 102 and as a result have elected not to prepare a cash flow statement.

**Martin Cussen Construction & Civil Eng Ltd.**

**Notes to the abridged financial statements (continued)  
Financial year ended 28 February 2025**

**Tangible assets**

Tangible fixed assets are recorded at historical cost or deemed cost, less accumulated depreciation and impairment losses. Cost includes prime cost, overheads and interest incurred in financing the construction of tangible fixed assets. Capitalisation of interest ceases when the asset is brought into use.

The difference between depreciation based on the deemed cost charged in the profit and loss account and the asset's original cost is transferred from revaluation reserve to retained earnings.

Equipment and fixtures and fittings are stated at cost less accumulated depreciation and accumulated impairment losses.

**Depreciation**

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Plant and machinery	- 20% Reducing balance and 12.5% Straight line
Fittings fixtures and equipment	- 12.5% straight line
Motor vehicles	- 12.5% Straight line and 20% Reducing balance

If there is an indication that there has been a significant change in depreciation rate, useful life or residual value of tangible assets, the depreciation is revised prospectively to reflect the new estimates.

Fully depreciated property, plant & equipment are retained in the cost of property, plant & equipment and related accumulated depreciation until they are removed from service. In the case of disposals, assets and related depreciation are removed from the financial statements and the net amount, less proceeds from disposal, is charged or credited to the profit and loss account.

**Impairment**

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

When it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that are largely independent of the cash inflows from other assets or groups of assets.

## **Martin Cussen Construction & Civil Eng Ltd.**

### **Notes to the abridged financial statements (continued) Financial year ended 28 February 2025**

#### **Stocks**

Stocks are measured at the lower of cost and estimated selling price less costs to complete and sell. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing the stocks to their present location and condition.

At the end of each reporting period Stocks are assessed for impairment. If an item of stock is impaired, the identified inventory is reduced to its selling price less costs to complete and sell and an impairment charge is recognised in the profit and loss account. Where a reversal of the impairment is recognised the impairment charge is reversed, up to the original impairment loss, and is recognised as a credit in the profit and loss account.

#### **Finance Leases**

Assets held under finance leases are recognised in the balance sheet as assets and liabilities at the lower of the fair value of the assets and the present value of the minimum lease payments, which is determined at the inception of the lease term. Any initial direct costs of the lease are added to the amount recognised as an asset.

Lease payments are apportioned between the finance charges and reduction of the outstanding lease liability using the effective interest method. Finance charges are allocated to each period so as to produce a constant rate of interest on the remaining balance of the liability.

#### **Provisions**

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event; it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the balance sheet and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in profit or loss unless the provision was originally recognised as part of the cost of an asset. When a provision is measured at the present value of the amount expected to be required to settle the obligation, the unwinding of the discount is recognised in finance costs in profit or loss in the period it arises.

#### **Contingencies**

Contingent liabilities, arising as a result of past events, are not recognised when (i) it is not probable that there will be an outflow of resources or that the amount cannot be reliably measured at the reporting date or (ii) when the existence will be confirmed by the occurrence or non-occurrence of uncertain future events not wholly within the company's control. Contingent liabilities are disclosed in the financial statements unless the probability of an outflow of resources is remote.

Contingent assets are not recognised. Contingent assets are disclosed in the financial statements when an inflow of economic benefits is probable.

**Martin Cussen Construction & Civil Eng Ltd.**

**Notes to the abridged financial statements (continued)**  
**Financial year ended 28 February 2025**

**Financial instruments**

A financial asset or a financial liability is recognised only when the company becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the transaction price, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Debt instruments are subsequently measured at amortised cost.

Where investments in non-convertible preference shares and non-puttable ordinary shares or preference shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in profit or loss. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in profit or loss, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised in profit or loss immediately.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised in profit or loss immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

**Defined contribution plans**

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised in finance costs in profit or loss in the period in which it arises.

## **Martin Cussen Construction & Civil Eng Ltd.**

### **Notes to the abridged financial statements (continued) Financial year ended 28 February 2025**

#### **Borrowings**

Borrowings are recognised initially at the transaction price (present value of cash payable to the bank, including transaction costs). Borrowings are subsequently stated at amortised cost. Interest expense is recognised on the basis of the effective interest method and is included in finance costs.

Borrowings are classified as current liabilities unless the Company has a right to defer settlement of the liability for at least 12 months after the reporting date.

#### **Employee Benefits**

The company provides a range of benefits to employees, including annual bonus arrangements, paid holiday arrangements and defined contribution pension plans.

##### *Short term benefits*

Short term benefits, including holiday pay and other similar non-monetary benefits, are recognised as an expense in the period in which the service is received.

##### *Annual bonus plans*

The company recognises a provision and an expense for bonuses where the company has a legal or constructive obligation as a result of past events and a reliable estimate can be made.

##### *Defined contribution pension plans*

The Company operates a defined contribution plan. A defined contribution plan is a pension plan under which the company pays fixed contributions into a separate fund. Under defined contribution plans, the company has no legal or constructive obligations to pay further contributions if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

For defined contribution plans, the company pays contributions to privately administered pension plans on a contractual or voluntary basis. The company has no further payment obligations once the contributions have been paid. The contributions are recognised as employee benefit expense when they are due. Prepaid contributions are recognised as an asset to the extent that a cash refund or a reduction in the future payments is available.

#### **Trade and other debtors**

Trade and other debtors including amounts owed from group companies are recognised initially at transaction price (including transaction costs) unless a financing arrangement exists in which case they are measured at the present value of future receipts discounted at a market rate. Subsequently these are measured at amortised cost less any provision for impairment. A provision for impairment of trade debtors is established when there is objective evidence that the company will not be able to collect all amounts due according to the original terms of receivables. The amount of the provision is the difference between the asset's carrying amount and the present value of estimated future cash flows, discounted at the effective interest rate. All movements in the level of the provision required are recognised in the profit and loss.

#### **Cash at bank and on hand**

Cash and at bank and on hand include cash on hand, demand deposits and other term highly liquid investments regardless of maturity. Bank overdrafts are shown within borrowings in current liabilities on the statement of financial position.

**Martin Cussen Construction & Civil Eng Ltd.**

**Notes to the abridged financial statements (continued)**  
**Financial year ended 28 February 2025**

**Creditors and accruals**

Creditors and accruals are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade payables are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method. As permitted by the amendment made to FRS 102 Section 11 for small entities by the FRC on 8 May 2017 amounts due from directors and shareholders of the entity are stated initially at the transaction price and subsequently at transaction price less repayments. The amortised cost model is not used.

**Share capital**

Ordinary shares are classified as equity. Incremental costs directly attributable to the issue of new ordinary shares or options are shown in equity as a deduction, net of tax, from the proceeds.

**3. Staff costs**

The average number of persons employed by the company during the financial year, including the directors was 23 (2024: 26).

**4. Directors remuneration**

The directors aggregate remuneration was as follows:

	<b>2025</b>	2024
	<b>€</b>	€
Emoluments in respect of qualifying services	94,440	75,611

**Martin Cussen Construction & Civil Eng Ltd.**

**Notes to the abridged financial statements (continued)**  
**Financial year ended 28 February 2025**

**5. Directors transactions**

During the financial year the company entered into the following arrangements relating to loans, quasi-loans and credit transactions:

	<b>2025</b>	<b>2024</b>
	<b>€</b>	<b>€</b>
At the start of the financial year	115,631	38,460
Advances made during the financial year	49,636	107,491
Amounts repaid during the financial year	(154,535)	(30,320)
At the end of the financial year	<u>10,732</u>	<u>115,631</u>

Value of arrangements expressed as a percentage of net assets was as follows:

	<b>2025</b>	<b>2024</b>
	<b>%</b>	<b>%</b>
At the start of the financial year	7.65	1.79
At the end of the financial year	<u>0.49</u>	<u>7.65</u>

Disclosure for each director or other person is as follows:

**Martin Cussen Snr**

	<b>2025</b>	<b>2024</b>
	<b>€</b>	<b>€</b>
At the start of the financial year	(52,124)	(53,455)
Advances made during the financial year	10,342	12,832
Amounts repaid during the financial year	(6,554)	(11,501)
At the end of the financial year	<u>(48,336)</u>	<u>(52,124)</u>

The loan is interest free and is repayable on demand.

**Martin Cussen Jnr**

The loan is interest free and is repayable on demand.

	<b>2025</b>	<b>2024</b>
	<b>€</b>	<b>€</b>
At the start of the financial year	167,755	91,915
Advances made during the financial year	39,294	94,659
Amounts repaid during the financial year	(147,981)	(18,819)
At the end of the financial year	<u>59,068</u>	<u>167,755</u>

**Martin Cussen Construction & Civil Eng Ltd.**

**Notes to the abridged financial statements (continued)**  
**Financial year ended 28 February 2025**

**6. Appropriations of profit and loss account**

	<b>2025</b>	<b>2024</b>
	€	€
At the start of the financial year	2,190,440	2,145,311
(Loss)/profit for the financial year	(6,295)	45,128
<b>At the end of the financial year</b>	<u><u>2,184,145</u></u>	<u><u>2,190,439</u></u>

**7. Tangible assets**

	Plant and machinery	Fixtures, fittings and equipment	Motor vehicles	<b>Total</b>
	€	€	€	€
<b>Cost</b>				
At 1 March 2024	1,497,136	69,594	438,304	2,005,034
Additions	91,123	-	102,857	193,980
Disposals	(50,365)	-	(69,000)	(119,365)
<b>At 28 February 2025</b>	<u><u>1,537,894</u></u>	<u><u>69,594</u></u>	<u><u>472,161</u></u>	<u><u>2,079,649</u></u>
<b>Depreciation</b>				
At 1 March 2024	801,289	49,400	188,286	1,038,975
Charge for the financial year	172,174	6,786	42,052	221,012
Disposals	(50,365)	-	(8,625)	(58,990)
<b>At 28 February 2025</b>	<u><u>923,098</u></u>	<u><u>56,186</u></u>	<u><u>221,713</u></u>	<u><u>1,200,997</u></u>
<b>Carrying amount</b>				
<b>At 28 February 2025</b>	<u><u>614,796</u></u>	<u><u>13,408</u></u>	<u><u>250,448</u></u>	<u><u>878,652</u></u>
At 28 February 2024	<u><u>695,847</u></u>	<u><u>20,194</u></u>	<u><u>250,018</u></u>	<u><u>966,059</u></u>

**Obligations under finance leases**

Included within the carrying value of tangible assets are the following amounts relating to assets held under finance leases or hire purchase agreements:

	Plant and machinery
	€
<b>At 28 February 2025</b>	<u><u>80,721</u></u>
At 28 February 2024	<u><u>110,248</u></u>

**Martin Cussen Construction & Civil Eng Ltd.**

**Notes to the abridged financial statements (continued)  
Financial year ended 28 February 2025**

<b>8. Stocks</b>		<b>2025</b>	2024
		€	€
Work in progress		2,001,250	2,231,116
		<u>          </u>	<u>          </u>
<b>9. Debtors</b>		<b>2025</b>	2024
		€	€
Trade debtors		577,379	1,210,678
Other debtors		80,346	225,760
Prepayments		15,533	24,293
		<u>          </u>	<u>          </u>
		673,258	1,460,731
		<u>          </u>	<u>          </u>
<b>10. Creditors: amounts falling due within one year</b>		<b>2025</b>	2024
		€	€
Amounts owed to credit institutions		254,841	317,093
Trade creditors		508,148	1,330,504
Other creditors including tax and social insurance		287,222	447,429
Accruals		17,638	22,593
		<u>          </u>	<u>          </u>
		1,067,849	2,117,619
		<u>          </u>	<u>          </u>
<b>11. Creditors: amounts falling due after more than one year</b>		<b>2025</b>	2024
		€	€
Other creditors including tax and social insurance		432,505	346,735
		<u>          </u>	<u>          </u>
<b>12. Bank securities</b>			

The bank facilities are secured by personal guarantees from the directors in the amount of €100,000 and €10,000.

**Martin Cussen Construction & Civil Eng Ltd.**

**Notes to the abridged financial statements (continued)**  
**Financial year ended 28 February 2025**

**13. Obligations under finance leases**

The total future minimum lease payments under finance lease agreements are as follows:

	<b>2025</b>	2024
	<b>€</b>	€
Not later than 1 year	23,623	30,479
Later than 1 year and not later than 5 years	57,098	79,791
	<u>80,721</u>	<u>110,270</u>

**14. Provisions**

	<b>2025</b>	2024
	<b>€</b>	€
Deferred tax	<u>11,320</u>	<u>4,372</u>

**15. Events after the end of the reporting period**

There have been no significant events affecting the company since the year-end.

**16. Controlling party**

The Directors own 100% of the issued share capital so therefore has full control over the company.

**17. Approval of financial statements**

The board of directors approved these abridged financial statements for issue on 19 January 2026.

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Martin Cussen  
Director

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Catherine Cussen  
Director