

Unique Property Syndicates Ltd

Companies House Registration Number SC403621

Financial Statements & Accounts

[Small Companies (M.E. Accounts) Regulations 2013]

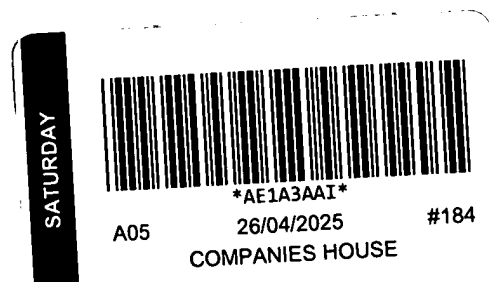
For the period:

1st August 2023

To

31st July 2024

Please Note: This document contains details that some shareholders' and readers' may find disturbing. If you suffer from PTSD or have been involved in any firearm altercation, please consider having a friend, relative or suitable person with you that can assist where PTSD flashbacks are a problem.



**Unique Property Syndicates Ltd.,
Endeavour House,
1 James Street,
Arbroath,
Angus.
DD11 1JP.**

Unique Property Syndicates Ltd

Year Ending 31st July 2024

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The company to which these financial statements relate, relies, where relevant, upon the following statute:-

The Small Companies (Micro-Entities Accounts) Regulations 2013

Specifically rules for qualifying as a micro-entity. This requires at least two of the following conditions:

- 1. Turnover: Not more than £632,000.**
- 2. Balance Sheet Total: Not more than £316,000.**
- 3. Number of Employees: Not more than 10.**

Reference A] Statute: www.tinyurl.com/M-Company-10-Law

Reference B] Companies House: www.tinyurl.com/M-Company-10

To satisfy the requirements of and to comply with the Small Companies (Micro-Entities Accounts) Regulations 2013, this company, Unique Property Syndicates Ltd., is registered and domiciled in Scotland, with the Companies House registered number: SC403621. This is a private company limited by shares.

Unique Property Syndicates Ltd

Year Ending 31st July 2024.

Company Information

Company Director:	]	Russell Calum McLean
Company Director:	]	David John Rutherford
Company Secretary:	]	Russell Calum McLean
Registered Office	]	Endeavour House, 1 James Street, Arbroath, Angus, DD11 1JP.
Solicitors:	]	Hay Cassels, Solicitors & Notaries Public, 95 Almada Street, Hamilton, ML3 0EY.

Commendation of Companies House. The director of this company, Russ McLean would like to place on record his sincere appreciation to the staff and Registrar at Companies House for their wisdom, patience, professionalism and guidance during what has been the most challenging of events. Russ McLean has been employing Companies House gold-standard protocols for 28 years. These have enabled in excess of 203 jobs to be created. Ironically by an “unemployable” former police officer following injury on duty. The job-creating process would have had to stop this year because of a TBI head injury and resultant stroke sustained by Russ McLean. Fortunately, Companies House have staff who are trained in providing “reasonable adjustments” to directors’ with disabilities. It has become evident that a stroke and head injury can require lifelong medication and continuing rehabilitation/adjustment for the stroke-survivor to continue working. In this instance being hit on the head by a 5,000 ton car ferry was an occupational hazard the director managed to avoid during many years’ working at his other vocation of harbourmaster. But the inevitable did happen. Head and ship collided in an accident that caused further disability.

Fortunately, the Registrar of Companies House has one of the most commendable teams that our disabled managing director has ever come across during his life: as shadowed by disability. Primarily on 1st July 1994, the day of initial spinal surgery from service as a police officer took place. Along with a side-order of PTSD. The *coup de grâce* being , the ship-to-head collision on 19th April 2019 followed by a TIA on 5th November 2024 caused by an electricity company that collects OFGEM fines as if malfeasance were an Olympic sport.

Thankfully, the Companies House staff, and in particular a de facto “disabled director specialist” team member at Companies House, has enabled the director of this company (and in his capacity as director of several other very active limited companies) to continue with what has become a passionate vocation (gone wrong, in a very successful way): project managing high-street recovery. Bringing closed-shops and shut-hotels back to life. Along with the jobs that are created when these projects reach their conclusion under our custodianship. Thank you.

Companies Staff and the Registrar should rightfully be commended for proactive support of disabled directors.

Unique Property Syndicates Ltd

Financial Statements & Accounts

Year Ending 31st July 2024.

Company Report

Unique Property Syndicates Ltd., was incorporated at Companies House on 15th July 2011 and assigned the official number SC403621. Prior to the separation of divisions within our group, the original company name was **Argyll Group plc** (est 1999~2007).

First, for reasons that the directors' have been asked about by the media, and especially given one director served as a police officer and the other director has just completed 20 years' service as a fire~fighter, here is what might best be described as a *public service announcement*. **Especially as lives are at risk**. In fact lives have been lost and this matter has graduated to the **House of Commons**. So our urgent message is this...

If in debt, please do not rob banks.

This may seem an obvious, almost gallows humour type of statement for an *Annual Report*. Yet it is from a money advice charity that this company's managing director established, which leads to such an unusual piece of advice being given.

Sadly, during the 10 years our **Creditcare Debt Advice** charity, with volunteers going at full pace (1997 to 2007) our managing director had cause (and with relief, police training) to spend three hours on the telephone dissuading a client on the other end of the 'phone from committing suicide. Worse, the client was intent upon seeking dire retribution on bank management that he believed had ruined the lives of his daughter and himself. Access to firearms by the client was self-declared (it would be improper to place too much detail in the public domain). The firearms element was taken seriously, as was the whole situation.

Fortunately, with the specialist trained, firearms response officers from **Lothian and Borders Police**, the distressing incident that was headed towards the bank, was de-escalated and no loss of life occurred.

The reason that a nascent bank robbery/suicide is mentioned is related to an entirely separate matter, but one which we need to ensure is not mistaken as some form of endorsement of felonious bank activity.

A different and unrelated client of our **Creditcare Debt Advice Association**, with full Billy Connolly class of humour described something we factually did as...

"A legal bank heist"

The media seem to have gotten hold of this matter and asked for our side of the story! In the newspaper vernacular, the actual event appears to have grown the proverbial arms and legs with a working title...

"Charity blags bank and takes £48,000"

In this instance, technically the media are correct. The two statements immediately above this paragraph contain elements of truth. Though as with many things, the way a matter is worded can result in two entirely different interpretations.

The facts of the matter are almost more bizarre than the draft headlines suggested above by the news agency from where contact had come.
(details on the next page).

This page is approved and signed by...

Russell L. Coleman OBE

Indeed, the £48,000 Robin Hood style effort did happen. It was a good thing. Ironically, bank staff whom their management wanted to redeploy or sack, did, in fact keep their jobs and yes...

**Our debt advice association did extract £48,000 from the banking industry.
Though it was entirely legal.**

The media may coin a phrase akin to "*charity does légal bank heist*" and we could not stop that terminology.

The £737 that **Santander UK plc** owed the **Creditcare Debt Advice Association** being subject to the "*taking of a bank*" would also be correct (as per the website link further on in this narrative).

Our intent was to legally recover the charity's £737. Maybe even £1,000 or £2,000. But the fact is "yes", the **Creditcare Debt Advice Association** did "*get away*" with £48,000. But in mitigation, it is not the impression the (very respectable) news agency that just called us thought. What actually happened is this...

Frustrated at years of trying to recover the £737 from a bank that had little to no interest in returning the charity funds, the directors deployed what the whole group of companies and charities born of **Unique Property Syndicates** do...

Due Diligence Long Term Progress: 1997 to 2024. <u>Catalyst Foundation Company: Argyll Group plc</u> Private limited company from 1997. Then: Argyll Group plc: 9th March 1999 to 12th October 2007. However: A Public Limited Company format is very expensive; hence going private. Since 2007 every building has been owned by a stand-alone, ring-fenced Ltd., company. <u>Total Results: Verifiable By Title Deeds To Date</u> => 28 shut-shops + closed-hotels + dilapidated industrial units brought back to life. => 53 unique property renovations. => 81 building renovation projects, so far ~ from 1997 to 2024. => 203 new jobs created, so far ~ from 1997 to 2024. => 2 charities registered. 1st on 25th March 1997. The 2nd on 4th December 2012. => 3rd charity at discussion and launch stage with the Charity Commission (2025). All of this has not cost the taxpayer a penny. Quite the opposite: a disabled director has avoided drawing around £240,000 in state aid. Plus a lot of tax has been generated from the new jobs created and the buildings that have been brought back to life. How? The disabled director has been assisted by 111 friends in what is now a well proven community endeavour. *****

^^ For A Clearer View of The Above Excerpt, Please Go To... ^^

www.calumslist.org/203-new-jobs/

The excerpt above is important, as it provides context of the "bank job."

This page is approved and signed by...

Raymond Calumslist M. Sc. LL.M.

What in fact happened is as follows. Please bear in mind the *High Street Rescue Initiative* part of the above excerpt on page 4, with *28 shut-shops brought back to life ~ does include buying and bringing bank buildings to life too!*

In the period of our 1997-2007 charity registration reverting from a charity to a “not-for-profit” association (2006~2007) with a lot less red-tape (from 2007 onwards), there was still around £737 stuck in **Santander UK plc**. The bank kept failing to return this modest amount. So a process of *lateral thought* was applied to remedy that irritating bank conduct. A number of our friends, including the directors’ of this company, clubbed together and bought a very handsome, but closed-down bank building for £48,000. A few thousand pounds were spent on renovating and re-opening the old bank and yes there was a deliberate element of marshalling funds to keep the **Creditcare Debt Advice Association** solvent and of use to clients (after 2007).

What we had not expected was for the renovated bank (with tenants in situ) to sell so well. When we placed it into a property auction, the official resale price hit £96,000. Back in 2007, the £48,000 surplus was a significant amount of money and has enabled the **Creditcare Debt Advice Association** to continue.

It was with the earlier mentioned Billy Connolly style humour that one of our clients described the way we funded the *Debt Advice Association*, as... **“pulling a bank heist.”**

All was perfectly legal and proper: Purchase + renovation + business start-up support + resale of the bank. Hopefully, this clarifies the headlines that may, or may not appear in the media or on social networks.

To answer a question that has also been asked and indeed is very legitimate given that we BAN any bank borrowing (from the purchase/renovation/start-up capital and resale) of the 81 building projects across 28 years of this entity and the predecessors, with 203 new jobs as per page 4 of this *Annual Report*...

Source of Funds: The genesis of this company and indeed the projects on page 4 of this document originated from funds saved whilst the founding director of this company leased a small island in Scotland for £5 a year (1984 to 1993) and put the rent/mortgage money he saved aside. Just Google “*Unique Property Bulletin*” and scroll to the segment at the foot of that web page to see the details.

Those funds became substantial during that 9 year period and were then used for a house deposit near to London. From there onwards (1993 to 2024), a protocol known as the “**Angel’s Share**” has been applied. This term originates from whisky cask evaporation and in our context relates to putting aside between 5% and 10% of funds released when the director or one of the inner group of shareholders’ of the current 9 unique property projects sell their own home. The amount tends not to be missed in terms of buying and selling a house; but it has evidently made a major difference in forming charities and creating jobs when viewed across a lifetime. Particularly as a harsh Human Resources person indicated to a disabled police officer losing his job through disability (and who now directs this company) that he was: “*unemployable and best get used to the new daytime television.*” The rejoinder from our director back then was “*thankyou, but no thankyou.*” The words from Jack London are apt: “***The proper function of man is to live, not to exist. I shall not waste my days in trying to prolong them. I shall use my time.***” The fear has been a wasted life from disability. The hope is on page 4 of this document: that a life has not been wasted. One last thing...

A Debt of Life: In 1996 the director had a friend who committed suicide due to money worries. Rather than warm words at the funeral to a widow and two children without a father, the director here asked his friend’s widow if he could form a charity to help stop debt-suicides as a mark of respect and to provide some real evidence that a friend’s life had not been lost in vain. That is what you have been reading about with **Creditcare Debt Advice Charity** (official number: 1061544 ~ 1997-2007).

Distressingly, in 2011 another friend took his life due to money worries.

This page approved and signed by...

Harold Caban n. Lee

Separately, the director of this company was helping with a disability support website with a name along the lines of "*DWP Exam Forum*." The owner of that website, a magnificent human being called Michael Moore, advised our director **not** to use his own name (this is common practice on the internet).

However, using a made-up internet name did not feel right. Anyone accessing this *Annual Report* will likely see the director's middle name on Companies House records is "Calum." For the purposes of helping on Michael ("Nelson") Moore's web forum for disabled folk, the use of a real-life middle name: "Calum" was thought a more honest approach than some fictitious or anonymised pen name.

However, the correct and honest "Calum" name would come back to haunt matters in a terrible way.

The second debt-suicide in 2011 was distressing beyond measure for family and friends of the deceased.

Michael Moore tried various ways to reduce these debt-death tragedies.

Michael has helped at least 5,000 people with disabilities and the matter of welfare reform/disability suicides was raised amongst what was a fairly sizeable number of people.

Michael also helped the director of this company. Michael's patience, empathy, decency and (internet website educational knowledge), also progressed the projects outlined on page 4 of this *Annual Report*.

What was not expected was that Michael Moore started to *list* the number of people who had died where welfare reforms had some culpability.

At that time 2011/2012 Michael called the growing number of fatal tragedies "*Calum's List*".

Our director "Calum" was very uncomfortable with this. As soon as it became apparent (2012) Michael was politely asked to remove the name of "Calum" from the website.

A lot was to do with PTSD and having seen a lot of death in his years' of service as a police officer. The attendance at numerous post mortems and of people, oftentimes having died too young and worse, when the fatalities were entirely avoidable, had taken a toll. Possibly more harrowing were the bereavement messages needing delivered. The first thoughts are rightfully to the welfare of the family and friends of those who die.

But one of the hardest things in life is to be the bearer of the message that a loved one has died.

This, truth be told, is one of the main reasons the *Creditcare* charity was being gently wound down in 2006/2007. The PTSD was, at times, beyond medical treatment and getting worse.

Michael Moore did see if an alternate name to "*Calum's List*" could be arranged. However due to obvious urgency (a debt-suicide death every day), Michael had already registered a domain name: www.calumslit.org and advised there were many "backlinks" on other websites that meant it would help reduce debt-suicides if the domain name stayed as it was. Meanwhile the numbers of deaths just kept increasing until a distressing 60 friends of the *DWP Exam* disability forum had been reached on *that* list.

At which point the additions stopped and the matter ended up being part of a wider network. **This led to a 100,000 signature petition and debate in the House of Commons. In total, 81,140 deaths were being reviewed.**

This page signed by...
Russell Calum M. Moore

For readers' of this report, there is an excerpt of what is quite a strong speech in the *House of Commons*. To see the official video of that debate, please just Google "**Calum's List**." A cure to this problem is also there.

Calum is non-political, though he did mention that if the shadow Chancellor of the Exchequer could not stop nor reduce these suicides and debt-deaths, then a political solution had little chance of success at this time.

Since 2012, the *Calum's List* website settled down as a memorial page. Sadly and inexorably the debt-suicides and welfare reform deaths continued at between 404 and 81,000 a year. Why is there such a vast difference in these figures (derived from official sources)? This is a notoriously difficult number to define with anything akin to forensic accuracy. Save for the fact that *one* death where debt has culpability in the cause is *one too many*.

Then Michael Moore died.

There were still sufficient members of Michael's original "*DWP Exam*" website to keep *that* memorial list online. But it is in the nature of disability that folk pass away over time, often earlier than anticipated.

That happened in the case of both websites' belonging to Michael Moore. Then in the final months' of 2024, a friend of Michael Moore got in touch with Calum to advise that **she would not be renewing the Calum's List** web domain and was unsure what to do with the online memorial list.

Ironically, Calum cannot bear to look at *that* list (all the more painful as Michael put Calum's name in the website title and the site haunts him). For sure, the new charity will not have the name Calum anywhere near it. There are too many deaths on *that* list and Calum knows two of the people personally and the families and friends of many others. He has already seen too many deaths in his life during service as a police officer.

But to walk away from a memorial website seemed absolutely wrong too.

Then early in 2025 a reporter from a news agency got in touch with the directors' of this network of companies looking for "*Calum*" and asking about the "**charity's Robin Hood style bank heist?**"

At that point... well after a few sleepless nights due to the PTSD triggered by proximity to too many deaths, and especially where children had been lost in fires and car crashes, a strange thing happened.

Calum had a PTSD riddled nightmare. From the depths of that, two remedies to prevent many future debt-suicides emerged. If this works then we might, just might, be able to find a way that really does reduce the number of these tragedies. Better: a cure is also within reach for the misery that so many people endure in a cost of living crisis. Specifically with the notorious, lethal "*brown envelopes of death*" as proven by the first person on *that* list: Paul Reekie. He left just two "*brown envelopes of death*" at his suicide." There has to be a better way to live than this.

1]. Deploy the *Land Reform Act* and *Community Empowerment Act* ~ to **oblige bank executives to obey the law and give a community/charity first refusal to buy any bank building they intend to close** where "*harm*", including economic and social harm can be demonstrated as happening to that community by the loss of a bank branch. Then, if a closed-bank buildings is bought by the new (3rd) charity (we are registering), then the constructive "**Community Banking Hub**" could be installed.

Best of all, to help reduce the number of debt-deaths, each community bank building would, could and should have a free office within the branch from which an independent debt advice charity such as the CAB could offer "**free debt advice at the point of need.**" After 10 years experience at our first registered charity, we can testify that debt advice is good for people in financial dire straits and this does reduce debt suicide. Ironically, since the Michael Sheen documentary (see the *Calum's List* website to watch it), banks also acknowledge the benefit to them of debt advisors. So that is a win-win.

This page signed by...

Shirley Calum M. Lee

2]. The friends and shareholders' within our network of job~creating companies have experienced the second charity, the constitution for which, was written from the computer typing these very words. The second charity is essentially a heavy engineering problem~solver!

Combining the experience of both charities numbers 1 and 2, and distilling the best, most effective problem~solving parts of each of the first two charities, into a third charity may have the unintended consequence of HALVING the electricity bills of all who partake in a new form of community enterprise.

We already have a depth and breadth of skills from charity number two that can (and should) make charity number three work...

=> A **"Community Power Generation" enterprise.**

The purpose would be for a community to join together and use economies of scale to produce electricity at around **half** the current price. This would help **cure the controversial winter fuel allowance problem.**

A network of **"Community Power Generation" stations** would be able to harness (i) hydro~power + (ii) solar farms + (iii) wind turbines + (iv) tidal energy. Charity number 2 already has 26,000 supporters, so these types of community project do work. Crucially, the bloated cost of controversial salaries that the *"Big 6"* electricity companies remove from their shareholders, especially pension funds belonging to pensioners + disabled people + ordinary, mere mortal families struggling to pay obscenely high energy bills... well those obscenely high CEO salaries are removed from the equation. For those and many other reasons, it becomes a *a mathematical certainty* that electricity bills will sink down in a *Titanic* scale. We aim for a 50% reduction.

Evidence? Independent journalist Cathy Newman asked...

"Alastair Phillips-Davies, the chief executive of SSE plc, if he was embarrassed to receive a total annual pay package of a staggering £4,500,000, up by 47 per cent in a year, when so many people are struggling?"

Source: <https://archive.ph/isRUq>

Ironically, the directors of *Unique Property Syndicates Ltd.*, cannot write any more here about *SSE plc* as our managing director is taking advice from counsel against *SSE plc*. That originated when Mr Phillips-Davies' company dubiously removed **£19,428.46** that did not belong to them, out of our main company's bank account to pay a monthly electricity bill! The funds were in our bank as a credit balance and so the Direct Debit was honoured. *SSE plc* took this money. Whereas the previous 12 payments for an empty building were just **£198** as per the actual meter readings. There is a lot more to this nascent litigation, and in the finest money-counselling tradition, we hope for a mutually agreeable resolution, rather than consume precious court time. But in any event, it would be unwise and at worst *sub judice* to place further detail into the public domain.

There is a lot more to narrate, both in terms of our company for which this *Annual Report* is submitted along with the third charity now advancing through Charity Commissioners/OSCR. Suffice to say that if you are interested in the matters raised in this document, just **Google** two words: **"Calum's List"**.

Herewith the *Annual Report* for the company of *Unique Property Syndicates Ltd.*



Russell Calum McLean
15th April 2025.

Unique Property Syndicates Ltd**Financial Statements****Balance Sheet As At 31st July 2024****Year Ending**
31-07-2024**ASSETS**

Fixed Assets	Investments (UPS):	£107,500.00	
Tangible Assets	Archived Material:	£ 240.00	
	Royal Mail Stamps:	£ 28.46	
	Cash in Hand:	£ 102.32	£107,870.78
Intangible Assets	Websites (5):	£ 1,000.00	£ 1,000.00
TOTAL ASSETS			£108,870.78

LIABILITIES

	Amounts Falling Due After One Year:	£100,000.00	
	Amounts Falling Due Within One Year:	£ 8,858.78	
	Cumulative Profit & Loss Account:	£ 11.00	
	Called Up Share Capital]		
	1 x £1 Ordinary Share]	£ 1.00	
TOTAL LIABILITIES			£108,870.78

Notes

(1). For the year ending 31st July 2024, this company, *Unique Property Syndicates Ltd.*, was entitled to exemption from audit under section 477 of the Companies Act 2006 ("the Act") relating to small companies. The members have not required the company to obtain an audit of its accounts for this year, in accordance with section 476 of the Act. The director acknowledges his responsibilities for complying with the requirements of the Act in respect to accounting records and the preparation of financial statements.

(2). The financial statements within this document have been prepared in conformity with the micro-entity provisions and delivered in accordance with the requirements of the Companies Act 2006 and the Small Companies (Micro-Entities Accounts) Regulations 2013.


 Russell Calum McLean. 15th April 2025.

Continued overleaf:-

Unique Property Syndicates Ltd**Financial Statements****Balance Sheet As At 31st July 2024**

(3). The Directors, are aware of their responsibilities to prepare a profit and loss account in accordance with sections 394 and 395 of the Companies Act 2006. In terms of the Small Companies (Micro-Entities Accounts) Regulations 2013 and the Companies Act 2006 (as amended), after due consideration, the directors have elected to exercise their preference to exclude the profit and loss account from these public domain financial statements.

(4). The filing fee and nominal admin., costs are paid for by the directors' on an *ex gratia* basis. Particularly given the excerpt on page 2 and the reason for maintaining these charities and limited liability companies (including those that are legally "dormant"). That being to bring High Streets back to life and make sure the "last shop" in a village, or the "last bank in town" are protected wherever possible. Along with a healthy number of jobs.

(5). During the course of this financial year, an unsolicited offer was made by one of our associated shareholders for this organisation (and politely declined). The website element was valued at £1,000 within that offer document. Website domains (as opposed and separate to a real-world trading company) can be notoriously challenging to "virtually" very difficult to value. However, when a definitive offer is made for a specific domain name/s, for example: www.uniquepropertysyndicate.co.uk and www.uniquepropertysyndicate.org (at £1,000) then it is right and proper for that to be included in the accounting records.

(6). The Directors do not recommend a dividend for this financial year.

(7). The following responsibilities are adhered to:-

- (i) The Directors acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.
- (ii) These accounts present a true and fair view of the state of affairs of this company at the end of the financial year: 31st July 2024.
- (iii) The financial statements within this document have been approved by the Director in accordance with the micro-entity provisions of the Small Companies (Micro-Entities Accounts) Regulations 2013 and Part 15 of the Companies Act 2006 relating to small companies.

These Financial Statements for the year-ending 31st July 2024 have been approved by the Board on the 15th April 2025.

These Financial Statements and Notes to the Balance Sheet & Statutory Statements are signed by:-


..... Director.
Russell Calum McLean, 15th April 2025.