

Schedule 1
FORM ECSRC – K
ANNUAL REPORT
PURSUANT TO SECTION 98(1) OF THE SECURITIES ACT, 2001

For the financial year ended
30th Sep 2025

Issuer Registration number
SLH120119112KN

S. L Horsford And Company Limited
(Exact name of reporting issuer as specified in its charter)

Saint Kitts and Nevis
(Territory of incorporation)

1 West Independence Square Street, Basseterre, St. Kitts
(Address of principal office)

REPORTING ISSUER'S:

Telephone number (including area code): 8694652616

Fax number (including area code): 8694651042

Email address: headoffice@horsfords.com

(Provide information stipulated in paragraphs 1 to 14 hereunder)

Indicate whether the reporting issuer has filed all reports required to be filed by section 98 of the Securities Act, 2001 during the preceding 12 months

X - Yes

No

Indicate the number of outstanding shares of each of the reporting issuers classes of common stock, as of the date of completion of this report.

CLASS	NUMBER
Ordinary Shares	60296860

SIGNATURES

A Director, the Chief Executive Officer and Chief Financial Officer of the company shall sign this Annual Report on behalf of the company. By so doing each certifies that he has made diligent efforts to verify the material accuracy and completeness of the information herein contained.

The Chief Financial Officer by signing this form is hereby certifying that the financial statements submitted fairly state the companys financial position and results of operations, or receipts and disbursements, as of the dates and period(s) indicated. The Chief Financial Officer further certifies that all financial statements submitted herewith are prepared in accordance with International Accounting Standards consistently applied (except as stated in the notes thereto) and (with respect to year-end figures) including all adjustments necessary for fair presentation under the circumstances.

Name of Chief Executive Officer
Anthony Kelsick

Signature

Date

Name of Director
Andrew Kelsick

Signature

Date

Name of Chief Financial Officer
Bernard Malcolm

Signature

Date

INFORMATION TO BE INCLUDED IN FORM ECSRC-K

1. Business.

Provide a description of the developments in the main line of business including accomplishments and future plans. The discussion of the development of the reporting issuers business need only include developments since the beginning of the financial year for which this report is filed.

The Group recorded **revenue of \$186.7 million**, representing a **15.3% increase** over the prior year's \$161.9 million. **This is the highest revenue in the Group's history**, reflecting strong consumer demand, improved supply conditions, and the first full year of contribution from Builders Paradise (St. Kitts) Limited.

Gross profit rose to **\$50.0 million**, up from **\$41.9 million**, driven by improved margin management and operational efficiencies. Other income remained stable at **\$11 million**, resulting in Income before operating expenses of **\$61 million**, an increase of 16 %. Operating profit increased by **34%** to **\$17.2 million**, despite inflationary pressures on employment, office, and distribution costs.

Profit before tax reached **\$18.62 million**, and net profit for the year was **\$13.85 million**, an increase of **22%** over the prior year. **Both profit before tax and net profit also reached record levels**, underscoring the strength of the Group's diversified business model and disciplined execution.

Total comprehensive income amounted to **\$14.32 million**, reflecting favourable fair value movements and improved performance from associated companies.

The Group generated **\$17.34 million** in net cash from operating activities, a significant improvement over the prior year's \$11.29 million. This strong cash performance highlights disciplined working capital management and operational resilience.

2. Properties.

Provide a list of properties owned by the reporting entity, detailing the productive capacity and future prospects of the facilities. Identify properties acquired or disposed of since the beginning of the financial year for which this report is filed.

Title	Productivity Capacity	Future Prospects
Listing Attached		

3. Legal Proceedings.

Furnish information on any proceedings that were commenced or were terminated during the current financial year. Information should include date of commencement or termination of proceedings. Also include a description of the disposition thereof with respect to the reporting issuer and its subsidiaries.

N/A

4. Submission of Matters to a Vote of Security Holders.

If any matter was submitted to a vote of security holders through the solicitation of proxies or otherwise during the financial year covered by this report, furnish the following information:

(a) The date of the meeting and whether it was an annual or special meeting.

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(b) If the meeting involved the election of directors, the name of each director elected at the meeting and the name of each other director whose term of office as a director continued after the meeting.

Name	Position	Description
Victor Williams	Director	Re-elected
Jason Kelsick	Director	Continuing
Christopher Martin	Director	Continuing
Anthony Kelsick	Managing Director	Continuing
Natalie Kelsick-Marshall	Executive Director	Re-Elected
Andrew Kelsick	Executive Director	Continuing
Faron Lawrence	Director	Continuing
Mark Wilkin	Director	Continuing

(c) A brief description of each other matter voted upon at the meeting and a statement of the number of votes cast for or against as well as the number of abstentions as to each such matter, including a separate tabulation with respect to each nominee for office.

Votes For	Votes Against	Abstentions	Nominees	Description
100%	0	0	On a motion by Mr. Faron	Appointment of Auditors

			<p>Lawrence and seconded by Mrs. Danni Maynard, the meeting unanimously approved the following motion:</p> <p>"That Grant Thornton, Chartered Accountants, be appointed Auditors until the next General Meeting and that they are paid a fee plus expenses, to be agreed with the Directors, for their services."</p>	
100%	0	0	<p>On a motion by Mr. Mark Wilkin and seconded by Mr. Isaiah Phillip, the following resolution was proposed:</p> <p>Be it resolved that a final</p>	Declaration Of Dividends

			<p>dividend of \$0.088275 per share, amounting to \$5,322,708 be declared due and payable for the year ended 30th September 2024 to all shareholders of 60,296,860 ordinary shares of EC\$1.00 each on the register of members as at May 22, 2025.</p> <p>The motion was put to the floor and was unanimously passed.</p>	
100	0	0	<p>On a motion by Mrs. Natalie Kelsick-Marshall and seconded by Giselle Matthew, the following resolution was proposed:</p>	Adoption Of The 2024 Group Audited Financial Statement

			<p>"Be it resolved that the Report of the Directors and the Audited Statement of Income for the year ended September 30, 2024, and the Statement of Financial Position at that date now submitted to the Meeting be approved and adopted."</p> <p>The motion was put to the floor and was unanimously passed.</p>	
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(d) A description of the terms of any settlement between the registrant and any other participant.

Registrant	Other Participant	Description
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(e) Relevant details of any matter where a decision was taken otherwise than at a meeting of such security holders.

Matter brought Forward	Decision Taken	Description
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5. Market for Reporting issuers Common Equity and Related Stockholder Matters.

Furnish information regarding all equity securities of the reporting issuer sold by the reporting issuer during the period covered by the report

Equity Security	Details
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6. Financial Statements and Selected Financial Data.

Attach Audited Financial Statements, which comprise the following:

For the most recent financial year

- (i) Auditors report; and
- (ii) Statement of Financial Position;

For the most recent financial year and for each of the two financial years preceding the date of the most recent audited Statement of Financial Position being filed

- (iii) Statement of Profit or Loss and other Comprehensive Income;
- (iv) Statement of Cash Flows;
- (v) Statement of Changes in Equity; and
- (vi) Notes to the Financial Statements.

7. Disclosure about Risk Factors

Provide a discussion of the risk factors that may have an impact on the results from operations or on the financial conditions. Avoid generalised statements. Typical risk factors include untested products, cash flow and liquidity problems, dependence on a key supplier or customer, management inexperience, nature of business, absence of a trading market (specific to the securities of the reporting issuer), etc. Indicate if any risk factors have increased or decreased in the time interval between the previous and current filing.

<p style="text-align: center;">Discussion</p>	<p>The Group remains well-positioned to navigate global uncertainties and capitalize on emerging opportunities through a strategic focus on</p> <ul style="list-style-type: none"> • Deepening operational efficiency • Strengthening retail, automotive, and construction supply platforms • Enhancing supply chain resilience • Expanding digital capabilities • Investing in people and customer experience • Pursuing disciplined growth opportunities <p>The balance sheet is strong, with surplus liquidity and untapped lines of credit. The results of operations are continuously monitored, and adjustments are made where necessary.</p>
<p style="text-align: center;">Cash Flow</p>	<p style="text-align: center;">There is surplus cash on hand</p>
<p style="text-align: center;">Key Customer Dependence</p>	<p style="text-align: center;">n/a</p>
<p style="text-align: center;">Management Inexperience</p>	<p style="text-align: center;">n/a</p>
<p style="text-align: center;">Trading Market Absence</p>	<p style="text-align: center;">n/a</p>
<p style="text-align: center;">Decreased</p>	<p style="text-align: center;">n/a</p>
<p style="text-align: center;">Untested Products</p>	<p style="text-align: center;">n/a</p>
<p style="text-align: center;">Liquidity Problems</p>	<p style="text-align: center;">n/a</p>

Key Supplier Dependence	n/a
Business Nature	n/a
Increased	n/a

Discussion	
Cash Flow	
Key Customer Dependence	
Management Inexperience	
Trading Market Absence	
Decreased	
Untested Products	
Liquidity Problems	
Key Supplier Dependence	
Business Nature	
Increased	

8. Changes in Securities and Use of Proceeds.

(a) Where the rights of the holders of any class of registered securities have been materially modified, give the title of the class of securities involved. State briefly the general effect of such modification upon the rights of holders of such securities.

Security Involved	General Effect upon Holder's Rights
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(b) Where the use of proceeds of a security issue is different from that which is stated in the registration statement, provide the following:

Offer opening date (provide explanation if different from date disclosed in the registration statement)

Offer closing date (provide explanation if different from date disclosed in the registration statement)

Name and address of underwriter(s)

Name	Address
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Amount of expenses incurred in connection with the offer

Net proceeds of the issue and a schedule of its use

Amount	Scheduled Use
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Payments to associated persons and the purpose for such payments

Name	Amount	Purpose
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(c) Report any working capital restrictions and other limitations upon the payment of dividends.

Restriction
There are no restrictions on working capital; however the company must seek the consent of its bankers, The Bank Of Nevis, before paying a dividend.

9. Defaults upon Senior Securities.

(a) If there has been any material default in the payment of principal, interest, a sinking or purchase fund instalment, or any other material default not satisfied within 30 days, with respect to any indebtedness of the reporting issuer or any of its significant subsidiaries exceeding 5 per cent of the total assets of the reporting issuer and its consolidated subsidiaries, identify the indebtedness. Indicate the nature of the default. In the case of default in the payment of principal, interest, or a sinking or purchase fund instalment, state the amount of the default and the total arrears on the date of filing this report.

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(b) If any material arrears in the payment of dividends have occurred or if there has been any other material delinquency not satisfied within 30 days, give the title of the class and state the amount and nature of the arrears or delinquency.

Title of Class	Amount	Nature of Arrears
Ordinary	0	Nil

10. Managements Discussion and Analysis of Financial Condition and Results of Operation.

Discuss the reporting issuers financial condition covering aspects such as liquidity, capital resources, changes in financial condition and results of operations during the financial year of the filing. Discussions of liquidity and capital resources may be combined whenever the two topics are interrelated.

The Management's Discussion and Analysis should disclose sufficient information to enable investors to judge:

1. The quality of earnings;
2. The likelihood that past performance is indicative of future performance; and
3. The issuer's general financial condition and outlook.

It should disclose information over and above that which is provided in the management accounts and should not be merely a description of the movements in the financial statements in narrative form or an otherwise uninformative series of technical responses. It should provide management's perspective of the company that enables investors to view the business from the vantage point of management.

The discussion should focus on aspects such as liquidity; capital resources; changes in financial condition; results of operations; material trends and uncertainties and measures taken or to be taken to address unfavourable trends; key performance indicators; and non-financial indicators.

General Discussion and Analysis of Financial Condition

Chairman & Chief Executive Officer's Report

For the Financial Year Ended September 30, 2025

The Board and Executive Management are pleased to present the Chairman & CEO combined report for the financial year ended September 30, 2025. This past year has been one of disciplined execution, strategic consolidation, and strong financial performance across all segments of our diversified operations. Despite a challenging global environment, the Group delivered meaningful growth, strengthened its balance sheet, and advanced several long-term initiatives that position the organization for sustained success.

Performance Overview

The Group recorded **revenue of \$186.7 million**, representing a **15.3% increase** over the prior year's \$161.9 million. **This is the highest revenue in the Group's history**, reflecting strong consumer demand, improved supply conditions, and the first full year of contribution from Builders Paradise (St. Kitts) Limited.

Gross profit rose to **\$50.0 million**, up from **\$41.9 million**, driven by improved margin management and operational efficiencies. Other income remained stable at **\$11 million**, resulting in Income before operating expenses of **\$61 million**, an increase of 16 %. Operating profit increased by **34%** to **\$17.2**

million, despite inflationary pressures on employment, office, and distribution costs.

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Segment Performance

Durable Goods

The Durable Goods segment delivered strong results, supported by robust construction activity and the integration of Builders Paradise. The segment remains a key contributor to Group profitability.

Automotive

The Automotive division performed well, benefiting from improved vehicle availability, strong after-sales demand, and continued investment in customer experience.

Consumable Goods

The Consumable Goods segment—comprising food retail, grocery distribution, and petrol operations—remained stable and resilient, supported by effective pricing and inventory management.

Other Operations

Rental, service, and miscellaneous operations contributed positively to Group earnings, providing valuable diversification.

Associated Companies

Associated companies delivered **\$2.46 million** in profit, and dividends totaled **\$1.94 million**, reinforcing the long-term value of these strategic investments.

Financial Position and Capital Management

The Group's financial position remains strong and continues to reflect disciplined balance sheet management. Total assets increased to **\$233.7 million**, while shareholders' equity rose to **\$169.2 million**, driven primarily by retained earnings growth and stable reserve balances.

The Group ended the year with cash of \$5.21 million and short-term investment securities totaling \$13.75 million, providing a combined liquid asset base of \$18.96 million. This strong liquidity position enhances the Group's ability to fund operations, support inventory requirements, and pursue strategic opportunities as they arise.

Borrowings decreased from **\$32.8 million** to **\$30.7 million**, even as the Group continued to invest in property, equipment, and inventory to support growth. Net cash generated from operating activities improved significantly to **\$17.34 million**, reflecting disciplined working capital management and improved profitability.

The Board remains committed to maintaining a strong balance sheet, ensuring the Group retains the financial flexibility required to navigate changing market conditions and deliver consistent returns to shareholders.

Dividend

During the year, the Group paid dividends totaling **\$9.32 million**. In recognition of the Group's strong performance and financial position, the Board has proposed a total dividend of **18.45% per share**, amounting to **\$11.125 million**, for the 2025 financial year.

Strategic Progress

Key strategic achievements during the year included:

- Successful integration of Builders Paradise
- Strengthening operational efficiency across business units
- Enhancing customer experience across retail and automotive channels
- Investment in people, training, and leadership development
- Technology upgrades to improve internal processes
- Disciplined capital allocation supporting sustainable growth

Outlook

Looking ahead, the Group will continue to focus on:

- Deepening operational efficiency
- Strengthening retail, automotive, and construction supply platforms
- Enhancing supply chain resilience
- Expanding digital capabilities
- Investing in people and customer experience
- Pursuing disciplined growth opportunities

The Group remains well-positioned to navigate global uncertainties and capitalize on emerging opportunities.

Liquidity and Capital Resources

Provide a narrative explanation of the following (but not limited to):

- i) The reporting issuers financial condition covering aspects such as liquidity, capital resources, changes in financial condition and results of operations.
- ii) Any known trends, demands, commitments, events or uncertainties that will result in, or that are reasonably likely to result in, the issuers liquidity increasing or decreasing in any material way. If a deficiency is identified, indicate the course of action that the reporting issuer has taken or proposes to take to remedy the deficiency
- iii) The issuer's internal and external sources of liquidity and any material unused sources of liquid assets.
- iv) Provisions contained in financial guarantees or commitments, debt or lease agreements or other arrangements that could trigger a requirement for an early payment, additional collateral support, changes in terms, acceleration of maturity, or the creation of an additional financial obligation such as adverse changes in the issuer's financial ratios, earnings, cash flows or stock price or changes in the value of underlying, linked or indexed assets.
- v) Circumstances that could impair the issuer's ability to continue to engage in transactions that have been integral to historical operations or are financially or operationally essential or that could render that activity commercially impracticable such as the inability to maintain a specified level of earnings, earnings per share, financial ratios or collateral.
- vi) Factors specific to the issuer and its markets that the issuer expects will affect its ability to raise short-term and long-term financing, guarantees of debt or other commitment to third parties, and written options on non-financial assets.
- vii) The relevant maturity grouping of assets and liabilities based on the remaining period at the balance sheet date to the contractual maturity date. Commentary should provide information about effective periods and the way the risks associated with different maturity and interest profiles are managed and controlled.
- viii) The issuer's material commitments for capital expenditures as of the end of the latest fiscal period, and indicate the general purposes of such commitments and the anticipated source of funds needed to fulfil such commitments.
- ix) Any known material trends, favorable or unfavorable, in the issuer's capital resources, including any expected material changes in the mix and relative cost of capital resources, considering changes between debt, equity and any off-balance sheet financing arrangements.

Discussion of Liquidity and Capital Resources

The company is adequately capitalized with a debt-to-equity ratio of 18%. There is also access to short financing and utilized over draft facilities.

Off Balance Sheet Arrangements

Provide a narrative explanation of the following (but not limited to):

i) Disclosures concerning transactions, arrangements and other relationships with unconsolidated entities or other persons that are reasonably likely to materially affect liquidity or the availability of, or requirements for capital resources.

ii) The extent of the issuer's reliance on off-balance sheet arrangements should be described fully and clearly where those entities provide financing, liquidity, market or credit risk support, or expose the issuer to liability that is not reflected on the face of the financial statements

iii) Off-balance sheet arrangements such as their business purposes and activities, their economic substance, the key terms and conditions of any commitments, the initial on-going relationship with the issuer and its affiliates and the potential risk exposures resulting from its contractual or other commitments involving the offbalance sheet arrangements.

iv) The effects on the issuer's business and financial condition of the entity's termination if it has a finite life or it is reasonably likely that the issuer's arrangements with the entity may be discontinued in the foreseeable future.

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Results of Operations

In discussing results of operations, issuers should highlight the company's products and services, facilities and future direction. There should be a discussion of operating considerations and unusual events, which have influenced results for the reporting period. Additionally, any trends or uncertainties that might materially affect operating results in the future should be discussed.

Provide a narrative explanation of the following (but not limited to):

- i) Any unusual or infrequent events or transactions or any significant economic changes that materially affected the amount of reported income from continuing operations and, in each case, the extent to which income was so affected.
- ii) Significant components of revenues or expenses that should, in the company's judgment, be described in order to understand the issuer's results of operations.
- iii) Known trends or uncertainties that have had or that the issuer reasonably expects will have a material favorable or unfavorable impact on net sales or revenues or income from continuing operations.
- iv) Known events that will cause a material change in the relationship between costs and revenues (such as price increases, costs of labour or materials), and changes in relationships should be disclosed.
- v) The extent to which material increases in net sales or revenues are attributable to increases in prices or to increases in the volume or amount of goods or services being sold or to the introduction of new products or services.
- vi) Matters that will have an impact on future operations and have not had an impact in the past.
- vii) Matters that have had an impact on reported operations and are not expected to have an impact upon future operations
- viii) Off-balance sheet transactions, arrangements, obligations (including contingent obligations), and other relationships that have or are reasonably likely to have a current or future effect on the registrant's financial condition, changes in financial condition, revenues or expenses, results of operations, liquidity, capital expenditures or capital resources.
- ix) Performance goals, systems and, controls,

Overview of Results of Operations

Performance Overview

The Group recorded **revenue of \$186.7 million**, representing a **15.3% increase** over the prior year's \$161.9 million. **This is the highest revenue in the Group's history**, reflecting strong consumer demand, improved supply conditions, and the first full year of contribution from Builders Paradise (St. Kitts) Limited.

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11. Changes in and Disagreements with Auditors on Accounting and Financial Disclosure.

Describe any changes in auditors or disagreements with auditors, if any, on financial disclosure.

12. Directors and Executive Officers of the Reporting Issuer.

(Complete Biographical Data Form attached in Appendix 1 and Appendix 1(a) for each director and executive officer)

Furnish biographical information on directors and executive officers indicating the nature of their expertise.

13. Other Information.

The reporting issuer may, at its option, report under this item any information, not previously reported in a Form ECSRC – MC report provided that the material change occurred within seven days of the due date of the Form ECSRC – K report. If disclosure of such information is made under this item, it need not be repeated in a Form ECSRC – MC report which would otherwise be required to be filed with respect to such information.

14. List of Exhibits

List all exhibits, financial statements, and all other documents filed with this report.

Consolidated Financial Report 2025

Consolidated Financial Report 2024

Consolidated Financial Report 2023

Land And Building Schedule September 2024

APPENDIX 1 - BIOGRAPHICAL DATA FORMS
DIRECTORS OF THE COMPANY

Name: W. Andrew Kelsick Position: Executive Director

Mailing Address: A3 Leeward Cove , Frigate Bay, St. Kitts

Telephone No.: 8694652616

List jobs held during past five years (including names of employers and dates of employment).
 Give brief description of **current** responsibilities.

Employers Name	Brief Description of Responsibilities
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Education (degrees or other academic qualifications, schools attended, and dates):

Qualification	Start Date	End Date	School
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Use additional sheets if necessary.

APPENDIX 1 - BIOGRAPHICAL DATA FORMS
DIRECTORS OF THE COMPANY

Name: W. Anthony Kelsick Position: Chairman / Managing Director

Mailing Address: P. O. Box 204, Frigate Bay, St. Kitts

Telephone No.: 8694658422

List jobs held during past five years (including names of employers and dates of employment).
 Give brief description of **current** responsibilities.

Employers Name	Brief Description of Responsibilities
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Education (degrees or other academic qualifications, schools attended, and dates):

Qualification	Start Date	End Date	School
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Use additional sheets if necessary.

APPENDIX 1 - BIOGRAPHICAL DATA FORMS
DIRECTORS OF THE COMPANY

Name: Natalie Kelsick-Marshall Position: Director

Mailing Address: #52 Calypso Bay, Frigate Bay, St. Kitts

Telephone No.: 8694652616

List jobs held during past five years (including names of employers and dates of employment).
Give brief description of **current** responsibilities.

Employers Name	Brief Description of Responsibilities
----------------	---------------------------------------

Education (degrees or other academic qualifications, schools attended, and dates):

Qualification	Start Date	End Date	School
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Use additional sheets if necessary.

APPENDIX 1 - BIOGRAPHICAL DATA FORMS

DIRECTORS OF THE COMPANY

Name: Mark Wilkin Position: Director

Mailing Address: Frigate Bay, St. Kitts

Telephone No.: 8694650418

List jobs held during past five years (including names of employers and dates of employment).
Give brief description of **current** responsibilities.

Employers Name	Brief Description of Responsibilities
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Education (degrees or other academic qualifications, schools attended, and dates):

Qualification	Start Date	End Date	School
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Use additional sheets if necessary.

APPENDIX 1 - BIOGRAPHICAL DATA FORMS

DIRECTORS OF THE COMPANY

Name: Faron Lawrence Position: Director

Mailing Address: Frigate Bay, St. Kitts

Telephone No.: 8694664001

List jobs held during past five years (including names of employers and dates of employment).
Give brief description of **current** responsibilities.

Employers Name	Brief Description of Responsibilities
----------------	---------------------------------------

Education (degrees or other academic qualifications, schools attended, and dates):

Qualification	Start Date	End Date	School
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Use additional sheets if necessary.

APPENDIX 1 - BIOGRAPHICAL DATA FORMS

DIRECTORS OF THE COMPANY

Name: Victor Williams Position: Director

Mailing Address: Frigate Bay, St. Kitts

Telephone No.: 8694654004

List jobs held during past five years (including names of employers and dates of employment).
Give brief description of **current** responsibilities.

Employers Name	Brief Description of Responsibilities
----------------	---------------------------------------

Education (degrees or other academic qualifications, schools attended, and dates):

Qualification	Start Date	End Date	School
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Use additional sheets if necessary.

APPENDIX 1 - BIOGRAPHICAL DATA FORMS

DIRECTORS OF THE COMPANY

Name: Jason R. G. Kelsick Position: Director

Mailing Address: P.O. Box 168, Frigate Bay

Telephone No.: 18697608888

List jobs held during past five years (including names of employers and dates of employment).
Give brief description of **current** responsibilities.

Employers Name	Brief Description of Responsibilities
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Education (degrees or other academic qualifications, schools attended, and dates):

Qualification	Start Date	End Date	School
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Use additional sheets if necessary.

APPENDIX 1 - BIOGRAPHICAL DATA FORMS

DIRECTORS OF THE COMPANY

Name: Christopher Martin Position: Director

Mailing Address: #8 Marina Bay, St. John's, Antigua

Telephone No.: 12684644182

List jobs held during past five years (including names of employers and dates of employment).
Give brief description of **current** responsibilities.

Employers Name	Brief Description of Responsibilities
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Education (degrees or other academic qualifications, schools attended, and dates):

Qualification	Start Date	End Date	School
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Use additional sheets if necessary.

