

**Charity registration number 1112308 (England and Wales)**

**EXETER CITY SWIMMING CLUB**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

# EXETER CITY SWIMMING CLUB

## LEGAL AND ADMINISTRATIVE INFORMATION

---

Trustees	Mr L Joyce Ms K Vain Mrs C Board Mr J Walters Mr J Clements Mr J Wayland	(Appointed 1 May 2024) (Appointed 3 December 2024)
Charity number	1112308	
Principal address	3 Glebelands Exminster EX6 8AR	
Independent examiner	Darnells Chartered Accountants 30 Fore Street Totnes Devon TQ9 5RP	

---

# EXETER CITY SWIMMING CLUB

## CONTENTS

---

	<b>Page</b>
Trustees' report	1 - 3
Independent examiner's report	4
Statement of financial activities	5
Balance sheet	6
Notes to the financial statements	7 - 14

---

# EXETER CITY SWIMMING CLUB

## TRUSTEES' REPORT

### FOR THE YEAR ENDED 30 SEPTEMBER 2024

---

The trustees present their annual report and financial statements for the year ended 30 September 2024.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

#### **Objectives and activities**

The charity's objects are to provide opportunities to swim and through regular training and competition for swimmers to achieve their personal goals and enjoyment.

The trustees have paid due regard to guidance issued by The Charity Commission in deciding what activities the charity should undertake.

#### **Achievements and performance**

The 2023/2024 season has been a year of exceptional growth and success for Exeter City Swimming Club. Our swimmers, coaches, and volunteers have demonstrated remarkable commitment, resulting in strong competitive performances, increased participation, and continued community engagement.

##### 2024 Devon County Championships

The highlight of the competitive calendar was the 2024 Devon County Championships, held over three weekends at the Plymouth Life Centre. Exeter City Swimming Club took its largest-ever team of 84 swimmers, aged from 9 years upwards, to compete against the best in the county.

Key achievements:

- 131 medals won across all age groups.
- 105 personal bests out of 173 entries (61% PB rate).
- 1,447 points scored with an average performance rating of 348.2.
- Ranked among the top-performing clubs in the county.

##### Development and Coaching

Our Learn to Swim, training and performance pathways continue to thrive, with many young swimmers progressing into competitive squads. The club has invested in:

- Enhanced land training and strength & conditioning sessions.
- Mental resilience workshops to support athlete wellbeing and performance.
- Additional equipment to ensure efficiency of operations and data protection.

##### Community and Inclusion

We remain committed to providing inclusive and accessible swimming opportunities. Our outreach initiatives and financial support schemes ensure that all children, regardless of background, can participate and thrive in the sport.

#### **Financial review**

There was a deficit of income over expenditure for the year of £61,565 (2023: surplus of £20,334).

The deficit arose from an increase in costs and in particular wages costs, pool hire and lifeguards and administration costs. Action is being taken to address this with squad fees being increased by 25% from January 2025.

# EXETER CITY SWIMMING CLUB

## TRUSTEES' REPORT (CONTINUED)

### FOR THE YEAR ENDED 30 SEPTEMBER 2024

---

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. At the end of the year, the Club's unrestricted reserves stood at £849 (2023: £61,798), which is below our reserves policy. Total reserves stood at £849 (£62,414). Squad fees have been increased by 25% from January 2025 to rectify the situation.

#### Plans for future

Looking ahead to the 2024/2025 season, Exeter City Swimming Club is committed to building on the successes of the past year and continuing to provide high-quality swimming opportunities for all members. Our strategic priorities for the coming year include:

##### Expanding Competitive Opportunities

- Increase participation in regional and national competitions, including Swim England National Championships and Arena League.
- Introduce more targeted training camps and race preparation workshops for performance squads.

##### Facility and Equipment Investment

- Work with local partners to secure additional pool time and improve access to training facilities.
- Invest in updated training equipment, including resistance tools and technology to enhance stroke analysis.

##### Coach Development and Volunteer Support

- Provide ongoing professional development for coaches, including workshops, mentoring, and external qualifications.
- Launch a new volunteer engagement programme to support club operations and events.

##### Pathway Development

- Strengthen the transition from Learn to Swim to competitive squads through clearer progression criteria and swimmer tracking.
- Introduce a "Swimmer Handbook" initiative to identify and support swimmers from a younger age.

##### Community Outreach and Inclusion

- Expand partnerships with local schools and community groups to promote swimming participation.
- Continue to offer financial assistance schemes to ensure wherever possible, no swimmer is excluded due to cost.

##### Sustainability and Governance

- Review and update club policies to align with Swim England's latest guidance.
- Explore environmentally sustainable practices in club operations and events.

#### Structure, governance and management

The charity is an unincorporated charity established by constitution as adopted 25 July 2005 and amended 6 August 2007, 14 April 2022 and 3 December 2022.

The trustees who served during the year were:

Mr L Joyce	
Ms K Vain	
Mrs C Board	
Mr T Biddick	(Resigned 29 January 2025)
Mr J Walters	
Mr C Trudgeon	(Resigned 31 December 2023)
Mr J Clements	(Appointed 1 May 2024)
Mr J Wayland	(Appointed 3 December 2024)
Ms C O'Reilly	(Appointed 3 December 2024 and resigned 11 April 2025)
Ms R Simpson	(Appointed 3 December 2024 and resigned 30 January 2025)

The Trustees are appointed by approval of the members.

The trustees are responsible for the overall governance and strategic direction of the Club. The trustees regularly meet to review performance, monitor finances and ensure compliance with legal and regulatory requirements. We are grateful to all volunteers who contribute their time and expertise to support the Club's activities.

# EXETER CITY SWIMMING CLUB

## TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

---

At the AGM held in December 2023, the members of the Club voted to restructure the Charity to the form of a Charitable Incorporated Organisation (CIO), which was formed on 27 November 2024 and the intention is to transfer these activities at 1 October 2025.

The trustees' report was approved by the Board of Trustees.

*Kate Vain*  
Kate Vain (Jul 29, 2025 11:53:11 GMT+1)

**Ms K Vain**

Trustee  
Dated: 29/07/2025

# EXETER CITY SWIMMING CLUB

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF EXETER CITY SWIMMING CLUB

---

I report to the trustees on my examination of the financial statements of Exeter City Swimming Club (the charity) for the year ended 30 September 2024.

#### **Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

#### **Independent examiner's statement**

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England & Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Louisa Lulek FCA  
Darnells Chartered Accountants  
30 Fore Street  
Totnes  
Devon  
TQ9 5RP

Dated: 29/07/25

# EXETER CITY SWIMMING CLUB

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 SEPTEMBER 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes						
<b>Income from:</b>							
Donations and legacies	2	547	-	547	6,044	616	6,660
Charitable activities	3	495,053	-	495,053	450,806	-	450,806
Other trading activities	4	2,633	-	2,633	2,630	-	2,630
Investments	5	549	-	549	334	-	334
<b>Total income</b>		<u>498,782</u>	<u>-</u>	<u>498,782</u>	<u>459,814</u>	<u>616</u>	<u>460,430</u>
<b>Expenditure on:</b>							
Raising funds	6	2,882	-	2,882	3,581	-	3,581
Charitable activities	7	556,849	616	557,465	436,515	-	436,515
<b>Total expenditure</b>		<u>559,731</u>	<u>616</u>	<u>560,347</u>	<u>440,096</u>	<u>-</u>	<u>440,096</u>
<b>Net income/(expenditure) and movement in funds</b>		(60,949)	(616)	(61,565)	19,718	616	20,334
<b>Reconciliation of funds:</b>							
Fund balances at 1 October 2023		61,798	616	62,414	42,080	-	42,080
<b>Fund balances at 30 September 2024</b>		<u>849</u>	<u>-</u>	<u>849</u>	<u>61,798</u>	<u>616</u>	<u>62,414</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.



# EXETER CITY SWIMMING CLUB

## BALANCE SHEET

AS AT 30 SEPTEMBER 2024

	Notes	2024 £	£	2023 £	£
<b>Current assets</b>					
Stocks	12	4,384		3,366	
Debtors	13	18,176		34,931	
Cash at bank and in hand		28,290		93,569	
		<u>50,850</u>		<u>131,866</u>	
<b>Creditors: amounts falling due within one year</b>	14	<u>(50,001)</u>		<u>(69,452)</u>	
<b>Net current assets</b>			849		62,414
			<u>849</u>		<u>62,414</u>
<b>The funds of the charity</b>					
Restricted income funds	17		-		616
Unrestricted funds	18		849		61,798
			<u>849</u>		<u>62,414</u>
			<u>849</u>		<u>62,414</u>

The financial statements were approved by the trustees on ...29/07/25....

*Kate Vain*

Kate Vain (Jul 29, 2025 11:53:11 GMT+1)

Ms K Vain  
Trustee

# EXETER CITY SWIMMING CLUB

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2024

---

### 1 Accounting policies

#### Charity information

Exeter City Swimming Club is an unincorporated charity established by constitution in 2005 and amended in 2007 and 2022.

#### 1.1 Accounting convention

The accounts have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

#### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

No amounts are included in the financial statements for services donated by volunteers.

#### 1.5 Expenditure

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on the accruals basis and includes irrecoverable VAT. Expenditure is allocated to categories either on a direct or a usage basis.

# EXETER CITY SWIMMING CLUB

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

---

### 1 Accounting policies

(Continued)

#### 1.6 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured at the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

#### 1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

#### 1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

##### Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

##### Derecognition of financial assets

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

##### Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

##### Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

# EXETER CITY SWIMMING CLUB

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

### 1 Accounting policies (Continued)

#### 1.9 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

### 2 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	547	-	547	6,044	616	6,660

### 3 Charitable activities

	2024 £	2023 £
Membership Fees	90,892	81,005
Training, Meet and Entry Fees	190,434	160,743
Learn to Swim	212,937	208,259
Other income	790	799
	495,053	450,806

### 4 Income from other trading activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Shop income	2,633	2,630

### 5 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	549	334

# EXETER CITY SWIMMING CLUB

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

### 6 Expenditure on raising funds

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
<b>Trading costs</b>		
Operating charity shops	2,882	3,581

### 7 Charitable activities

	2024 £	2023 £
<b>Advancement of amateur sport and health</b>		
Staff costs	39,658	7,040
Affiliation fees	20,465	18,609
Pool hire & lifeguards	203,030	183,059
Coaching staff	76,040	75,435
Swim school costs	92,105	85,980
Training	2,699	5,812
Training camp	22,253	22
Equipment	1,118	4,333
Meet costs	24,609	23,679
Presentation & social events	852	2,198
Administration costs	23,629	10,899
Entry fees	27,634	14,099
Other expenditure	1,782	3,540
Bad debts	7,512	1,810
Share of governance costs (see note 8)	14,079	-
	557,465	436,515
<b>Analysis by fund</b>		
Unrestricted funds	556,849	436,515
Restricted funds	616	-
	557,465	436,515
<b>For the year ended 30 September 2023</b>		
Unrestricted funds	436,515	

Payments to the Independent Examiner for external scrutiny of the accounts amount to £1,020 (2023 : £1,020).

# EXETER CITY SWIMMING CLUB

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

### 8 Support costs allocated to activities

	2024 £	2023 £
Governance costs	14,079	-
<b>Analysed between:</b>		
Legal and professional	14,079	-

### 9 Trustees

Five (2023 - two) of the trustees (or any persons connected with them) received remuneration during the year totalling £7,079 (2023 - £10,011) for their administration services, lifeguarding, cleaning and swimming teaching. Payments were at market value. No Trustees were reimbursed expenses (2023: three Trustees were reimbursed expenses of £135).

### 10 Employees

One member of staff was employed in the year (2023: one).

Employment costs	2024 £	2023 £
Wages and salaries	39,075	6,661
Social security costs	(313)	379
Other pension costs	896	-
	<u>39,658</u>	<u>7,040</u>

### 11 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

### 12 Stocks

	2024 £	2023 £
Finished goods and goods for resale	<u>4,384</u>	<u>3,366</u>

# EXETER CITY SWIMMING CLUB

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

### 13 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Trade debtors	12,739	22,681
Other debtors	5,437	-
Prepayments and accrued income	-	12,250
	<u>18,176</u>	<u>34,931</u>

### 14 Creditors: amounts falling due within one year

	Notes	2024 £	2023 £
Other taxation and social security		3,159	1,072
Deferred income	15	-	29,324
Trade creditors		28,669	38,036
Other creditors		17,950	1,020
Accruals		223	-
		<u>50,001</u>	<u>69,452</u>

### 15 Deferred income

	2024 £	2023 £
Other deferred income	-	29,324
	<u>-</u>	<u>29,324</u>

Deferred income is included in the financial statements as follows:

	2024 £	2023 £
Deferred income is included within:		
Current liabilities	-	29,324
	<u>-</u>	<u>29,324</u>
Movements in the year:		
Deferred income at 1 October 2023	29,324	6,600
Released from previous periods	(29,324)	(6,600)
Resources deferred in the year	-	29,324
	<u>-</u>	<u>29,324</u>
Deferred income at 30 September 2024	<u>-</u>	<u>29,324</u>

Deferred income arises from Warm Winter Camp monies received in advance.

# EXETER CITY SWIMMING CLUB

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

### 16 Retirement benefit schemes

	2024	2023
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	896	-

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

### 17 Restricted funds

The restricted funds of the Charity arising through its activities are as follows:

	At 1 October 2023	Incoming resources	Resources expended	At 30 September 2024
	£	£	£	£
Access to Swimming	616	-	(616)	-
Previous year:	At 1 October 2022	Incoming resources	Resources expended	At 30 September 2023
	£	£	£	£
Access to Swimming	-	616	-	616

The Access to Swimming restricted fund arose from fundraising to ensure participation is not restricted by means.

### 18 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 October 2023	Incoming resources	Resources expended	At 30 September 2024
	£	£	£	£
General funds	61,798	498,782	(559,731)	849



# EXETER CITY SWIMMING CLUB

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

### 18 Unrestricted funds

(Continued)

Previous year:	At 1 October 2022	Incoming resources	Resources expended	At 30 September 2023
	£	£	£	£
General funds	42,080	459,814	(440,096)	61,798

### 19 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
<b>At 30 September 2024:</b>			
Current assets/(liabilities)	849	-	849
	849	-	849
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
<b>At 30 September 2023:</b>			
Current assets/(liabilities)	61,798	616	62,414
	61,798	616	62,414

### 20 Events after the reporting date

On 27 November 2024, a Charitable Incorporated Organisation (C.I.O.) was formed and the intention is to transfer the activities of the Club with effect from 1 October 2025.

### 21 Related party transactions

Mr M & Mrs C Board (Trustee) were reimbursed £1,300 in the year for garage rental used for storage. (2023: £1,300). There were no other related party transactions.







# Accounts 2024 - Exeter City Swimming Club

Final Audit Report

2025-07-29

Created:	2025-07-29
By:	Megan Newton-White (megan.newton-white@darnells.co.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAAAdiQQ97BO377lkn7-wSN0E4KT4q6jvLIC

## "Accounts 2024 - Exeter City Swimming Club" History

-  Document created by Megan Newton-White (megan.newton-white@darnells.co.uk)  
2025-07-29 - 10:46:04 AM GMT
-  Document emailed to katevain@exeterswimming.com for signature  
2025-07-29 - 10:47:09 AM GMT
-  Email viewed by katevain@exeterswimming.com  
2025-07-29 - 10:47:42 AM GMT
-  Signer katevain@exeterswimming.com entered name at signing as Kate Vain  
2025-07-29 - 10:53:09 AM GMT
-  Document e-signed by Kate Vain (katevain@exeterswimming.com)  
Signature Date: 2025-07-29 - 10:53:11 AM GMT - Time Source: server
-  Agreement completed.  
2025-07-29 - 10:53:11 AM GMT