
THE FIDELIO CHARITABLE TRUST

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

THE FIDELIO CHARITABLE TRUST

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THE FIDELIO CHARITABLE TRUST

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2025

Trustees	Jennifer Wingate, Trustee Robert Boas, Trustee Elizabeth Rantzen, Trustee Patricia Morison, Trustee Barbara Arnold, Trustee
Charity registered number	1112508
Principal office	Marine House 151 Western Road Haywards Heath West Sussex RH16 3LH
Accountants	GMBC LLP Chartered Tax Advisers and Accountants Marine House 151 Western Road Haywards Heath West Sussex RH16 3LH
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
Solicitors	Berwin Leighton Paisner LLP Adelaide House London Bridge London EC4R 9HA

THE FIDELIO CHARITABLE TRUST

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report together with the financial statements of The Fidelio Charitable Trust for the period 1 April 2024 to 31 March 2025.

Objectives and activities

a. Policies and objectives

The charity's objects are the advancement of education of the public in the arts and in particular in music, including opera, Lieder, composition and dance.

Each year the Trustees review the objectives to ensure they continue to reflect the charity's aims. In carrying out this review the Trustees consider the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of education for public benefit.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

b. Activities undertaken to achieve objectives

The charity aims to support individual performers and artists who have been recommended by persons with appropriate expertise.

c. Grant-making policies

Financial need and ability are the criteria for awarding grants.

Achievements and performance

a. Review of activities

We give priority to those who are still early in their careers in the Arts, and do not generally consider applications for activities involving people under the age of 21, or for course fees or capital items. During 2024-2025, the Trust continued to receive more deserving applications that it can support. Our finances normally allow us to make between 16 and 20 grants at each meeting.

We regret that we are unable to tell unsuccessful applicants that we cannot support them. It is stated on our website that we aim to inform those who have been successful within two months of the relevant closing date. Those who do not hear by then should assume that they have been unsuccessful.

b. Investment policy and performance

The Trustees' investment policies are governed by the trust deed which permits the funds available to be invested in a wide range of securities and assets. The Trust's quoted securities have been managed by Ruffer LLP and the policy has been to maximise return from a portfolio invested in low risk securities. After the end of the year, in July 2025, the Trust's investments were moved to Troy Asset Management.

THE FIDELIO CHARITABLE TRUST

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

It is the policy of the Trustees to retain a fund of sufficient value to maintain adequate grant making capacity for the future. The Trustees wish to safeguard the charity's ability to support beneficiaries in the future and aim to continue achieving this by judicious management of its resources.

Structure, governance and management

a. Constitution

The Fidelio Charitable Trust is a registered charity, number 1112508. The charity was established by A J Wingate, J M Wingate and J R S Boas and was established by a charitable Trust deed on 1 November 2005.

b. Methods of appointment or election of Trustees

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

c. Organisational structure and decision-making policies

The charity has five trustees and one paid administrative assistant.

d. Financial risk management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity, including financial and cyber fraud and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

THE FIDELIO CHARITABLE TRUST

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees on 26/11/2025 and signed on their behalf by:

Jennifer Wingate

Robert Boas

Jennifer Wingate
Trustee

Robert Boas
Trustee

THE FIDELIO CHARITABLE TRUST

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2025

Independent examiner's report to the Trustees of The Fidelio Charitable Trust ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2025.

Responsibilities and basis of report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with 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) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts 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 accounts to be reached.

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Signed:


Graham Hole

Dated: 25 November 2025

GMBC LLP

Chartered Tax Advisers and Accountants

Marine House

151 Western Road

Haywards Heath

West Sussex

RH16 3LH

THE FIDELIO CHARITABLE TRUST

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	Note	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:				
Investments	3	27,417	27,417	21,871
Total income		<u>27,417</u>	<u>27,417</u>	<u>21,871</u>
Expenditure on:				
Raising funds:	4			
Investment management fees		-	-	(49)
Charitable activities:	7			
Grant funding		84,000	84,000	85,500
Support costs		4,557	4,557	5,098
Total expenditure		<u>88,557</u>	<u>88,557</u>	<u>90,549</u>
Net expenditure before net gains/(losses) on investments		(61,140)	(61,140)	(68,678)
Net gains/(losses) on investments		9,985	9,985	(90,235)
Net movement in funds		<u>(51,155)</u>	<u>(51,155)</u>	<u>(158,913)</u>
Reconciliation of funds:				
Total funds brought forward		889,412	889,412	1,048,325
Net movement in funds		(51,155)	(51,155)	(158,913)
Total funds carried forward		<u><u>838,257</u></u>	<u><u>838,257</u></u>	<u><u>889,412</u></u>

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 8 to 19 form part of these financial statements.

THE FIDELIO CHARITABLE TRUST

**BALANCE SHEET
AS AT 31 MARCH 2025**

	Note	2025 £	2024 £
Fixed assets			
Investments	11	828,689	878,040
		<hr/>	<hr/>
		828,689	878,040
Current assets			
Debtors	12	-	30,101
Cash at bank and in hand		11,268	13,261
		<hr/>	<hr/>
		11,268	43,362
Creditors: amounts falling due within one year	13	(1,700)	(31,990)
		<hr/>	<hr/>
Net current assets		9,568	11,372
		<hr/>	<hr/>
Total assets less current liabilities		838,257	889,412
		<hr/>	<hr/>
Total net assets		838,257	889,412
		<hr/>	<hr/>
Charity funds			
Unrestricted funds	14	838,257	889,412
		<hr/>	<hr/>
Total funds		838,257	889,412
		<hr/>	<hr/>

The financial statements were approved and authorised for issue by the Trustees on and signed on their behalf by:

Jennifer Wingate
Trustee

Robert Boas
Trustee

The notes on pages 8 to 19 form part of these financial statements.

THE FIDELIO CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1. General information

The Fidelio Charitable Trust is a registered charity number 1112508 and the address of the charity is Marine House, 151 Western Road, Haywards Heath, West Sussex, RH16 3LH. The principal object of the charity is the advancement of education of the public in the arts and in particular in music, including opera, Lieder, composition and dance.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Fidelio Charitable Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

THE FIDELIO CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

2. Accounting policies (continued)

2.3 Expenditure (continued)

All expenditure is inclusive of irrecoverable VAT.

2.4 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.5 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities.

2.6 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.7 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.9 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

THE FIDELIO CHARITABLE TRUST

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

2. Accounting policies (continued)

2.10 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Investment income, gains and losses are allocated to the appropriate fund.

3. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Income from UK listed investments	27,063	27,063	20,941
Income from non UK listed investments	-	-	502
Income from Government and fixed interest securities	100	100	185
Interest on cash deposits	254	254	243
Total 2025	<u>27,417</u>	<u>27,417</u>	<u>21,871</u>
<i>Total 2024</i>	<u>21,871</u>	<u>21,871</u>	

4. Investment management costs

	Unrestricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Investment management fees	-	-	(49)
Total 2024	<u>(49)</u>	<u>(49)</u>	

THE FIDELIO CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

5. Analysis of grants

	Grants to Institutions 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Advancement of education of the public in the arts	84,000	84,000	85,500
<i>Total 2024</i>	85,500	85,500	

THE FIDELIO CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

6. Analysis of grants awarded

	2025 £
Waterperry Opera Festival	2,000
Bampton Classical Opera	1,000
Brecon Beacons Music Trust	1,000
Brecon Choir Festival	1,000
Chamber Music Tours Scotland	1,000
ChamberStudio	3,000
Charles Wood Festival Of Music	1,500
Clonter Farm Music Trust	1,500
English National Opera	3,000
English Touring Opera	2,000
Ex Cathedra	2,500
Garsington Opera	2,000
Gustav Mahler Society UK	2,000
Halle Concerts Society	2,500
Two Moors Festival	1,500
HGO Trust	2,000
Highgate International Chamber Music Festival	2,000
International Guitar Foundation	1,500
Lake District Music	2,000
Leeds International Piano Festival	2,500
Leicester International Music Festival	1,000
London Handel Society	1,500
Longborough Festival Opera	2,000
Manchester Collective	1,500
National Opera Studio	3,000
Opera Holland Park	3,000
Oxford Lieder	2,000
Presteigne Festival	1,500
Royal Liverpool Philharmonic	1,500
Samling Institute for Young Artists	3,000
RNCM Awards Fund	-
Scottish Chamber Orchestra	1,500
Scottish Opera	2,500
Sinfonia Smith Square	1,000
SongEasel	2,000
Southwell Music Festival	2,500
Tertis & Aronowitz International Viola Competitions	2,500
Tete a Tete Productions Ltd	2,500

THE FIDELIO CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

The Mozartists	2,000
Topsham Music Festival	500
Whittington Music Festival	2,000
Wild Arts	2,000
Winchester Chamber Music Festival	1,000
Wye Valley Chamber Festival	1,500
Northern Ireland Opera	3,000
Sub-total	<hr/> 84,000
	-
Total	<hr/> 84,000 <hr/>

THE FIDELIO CHARITABLE TRUST

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

7. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2025 £	Total 2025 £	<i>Total 2024 £</i>
Advancement of education of the public in the arts	88,557	88,557	90,598
	<hr/>	<hr/>	<hr/>
<i>Total 2024</i>	90,598	90,598	
	<hr/>	<hr/>	

8. Analysis of expenditure by activities

	Grant funding activities 2025 £	Support costs 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Advancement of education of the public in the arts	84,000	4,557	88,557	90,598
	<hr/>	<hr/>	<hr/>	<hr/>
<i>Total 2024</i>	85,500	5,098	90,598	
	<hr/>	<hr/>	<hr/>	

THE FIDELIO CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

8. Analysis of expenditure by activities (continued)

Analysis of support costs

	Total funds 2025 £	<i>Total funds 2024 £</i>
Website	315	488
Administration	3,275	3,675
Subscriptions	47	35
Accountancy	860	840
Bank charges	60	60
Total 2025	4,557	5,098

9. Independent examiner's remuneration

	2025 £	<i>2024 £</i>
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	840	840

10. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 March 2025, no Trustee expenses have been incurred (2024 - £NIL).

THE FIDELIO CHARITABLE TRUST

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

11. Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 April 2024	1,101,411
Additions	27,163
Disposals	(100,997)
Revaluations	(198,888)
At 31 March 2025	<u>828,689</u>

Investments at market value comprise:

	2025 £	2024 £
Listed investments	828,689	878,040
	<u>828,689</u>	<u>878,040</u>

All the fixed asset investments are held in the UK.

Net (losses)/gains on investments

	2025 £	2024 £
Unrealised investment gains/losses	24,483	(161,745)
Realised investment gains/losses	(14,498)	66,909
Total	<u>9,985</u>	<u>(94,836)</u>

THE FIDELIO CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

12. Debtors

	2025 £	2024 £
Due within one year		
Other debtors	-	30,101
	<hr/>	<hr/>
	-	30,101
	<hr/>	<hr/>

13. Creditors: Amounts falling due within one year

	2025 £	2024 £
Accruals	1,700	1,890
Grants accrued - institutional	-	30,100
	<hr/>	<hr/>
	1,700	31,990
	<hr/>	<hr/>

THE FIDELIO CHARITABLE TRUST

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

14. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024	Income	Expenditure	Gains/ (Losses)	Balance at 31 March 2025
	£	£	£	£	£
Unrestricted funds					
General Funds	889,412	27,417	(88,557)	9,985	838,257
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

Statement of funds - prior year

	<i>Balance at 1 April 2023</i>	<i>Income</i>	<i>Expenditure</i>	<i>Gains/ (Losses)</i>	<i>Balance at 31 March 2024</i>
	£	£	£	£	£
Unrestricted funds					
General Funds	<i>1,048,325</i>	<i>21,871</i>	<i>(90,549)</i>	<i>(90,235)</i>	<i>889,412</i>
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

THE FIDELIO CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

15. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Total funds 2025 £
Fixed asset investments	828,689	828,689
Current assets	11,268	11,268
Creditors due within one year	(1,700)	(1,700)
Total	838,257	838,257

Analysis of net assets between funds - prior year

	Unrestricted funds 2024 £	Total funds 2024 £
Fixed asset investments	878,040	878,040
Current assets	43,362	43,362
Creditors due within one year	(31,990)	(31,990)
Total	889,412	889,412

Signature: 
Bob Boas (Nov 25, 2025 13:56:04 GMT)

Email: boasb1@outlook.com

Signature: 
Jennifer Wingate (Nov 25, 2025 18:51:05 GMT+1)

Email: jenniferwingate@me.com









Fidelio Charitable Trust 2025 Accounts

Final Audit Report

2025-11-25

Created:	2025-11-25
By:	Graham Hole (graham@gmbc.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAACHb96USHiHERweTa8gZm4TuHsR6xFk4-

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-  Document created by Graham Hole (graham@gmbc.uk)
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-  Document emailed to Bob Boas (boasb1@outlook.com) for signature
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-  Document emailed to Jennifer Wingate (jenniferwingate@me.com) for signature
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-  Document e-signed by Bob Boas (boasb1@outlook.com)
Signature Date: 2025-11-25 - 1:56:04 PM GMT - Time Source: server
-  Email viewed by Jennifer Wingate (jenniferwingate@me.com)
2025-11-25 - 5:47:24 PM GMT
-  Document e-signed by Jennifer Wingate (jenniferwingate@me.com)
Signature Date: 2025-11-25 - 5:51:05 PM GMT - Time Source: server
-  Agreement completed.
2025-11-25 - 5:51:05 PM GMT