

FFIN DANCE

Charity No. 1129663

Company No. 06506094

Trustees' Report and Unaudited Accounts

28 February 2025

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The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the unaudited financial statements of the charity for the year ended 28 February 2025.

#### REFERENCE AND ADMINISTRATIVE DETAILS

Company No. 06506094

Charity No. 1129663

Principal Office

The Beaufort Theatre  
Beaufort Hill  
Beaufort  
Ebbw Vale  
NP23 5QQ  
Registered Office

The Beaufort Theatre  
Beaufort Hill  
Beaufort  
Ebbw Vale  
NP23 5QQ

Directors and Trustees

The Directors of the charitable company are its Trustees for the purposes of charity law.

The following Directors and Trustees served during the year:

A. Guzzo  
S. Harford  
L.W. Norman  
R. Pratten  
K.A.R. Price (Resigned 1 July 2025)

Accountants

TKD Accountants Ltd  
Unit 3B Lakeside House  
Lakeside Court  
Llantarnam Park Way  
Cwmbran  
NP44 3GA

#### OBJECTIVES AND ACTIVITIES

To advance education and training for the public benefit through the promotion and performance of dance, for all ages; in particular within the area of Gwent.

The main activities are based around community dance projects and professional dance activity.

We have been fortunate to receive grants from funding organisations such as Blaenau Gwent UK SPF and Blaenau Gwent CBC which has enabled the community engagement and activities of FFIN DANCE to develop considerably during this year. The increased income permitted further outreach work to be undertaken and further the charity's purpose for the public benefit.

Our aim in our community outreach this year has been to address the issue of children and young people who are at risk of mental health neurasthenia, thoughts of suicide and self-harm. This was completed through a series of exercise and dance workshops aimed at young people who addressed exploring their own unique identity. Engagement numbers with volunteers and the community has increased opportunities and opened up activities considerably.

During the year we have remained in contact with our community through increased social media posts and regular media updates on progress and information for outreach, education and partners.

We acknowledge that we will continue to face challenging times as our UK SPF funding will cease in March 2025. Local and regional engagement with the arts is traditionally low and the region has higher than average levels of deprivation. However, we can report that things are getting a little easier with further outreach and good relationships being consolidated. All of these issues are accentuated by a backdrop of ever decreasing public funding and the Cost-of-Living Crisis. However, despite this, our efforts to continue engaging audiences and developing new and innovative programmes stands. We will achieve this by continuing to work collaboratively and in extended partnership, proving that we have a very valuable role to play in the creative community.

The trustees have a high regard to the Charity Commission's guidance on public benefit in managing the activities of the charity.

#### ACHIEVEMENTS AND PERFORMANCE

*Our aim over the last 5 years has been to promote the company at a much higher level of marketing and networking which has been achieved with our website and the interactive blogging which takes places and an increased presence on Instagram. We have a robust social marketing operation. Our website, social media platforms and community communications are strong and consistent.*

*We have an online selling portal in addition to accepting card and cash payments that we can use either at our venue or out in the community.*

*Our business model continues, and we have seen a higher demand for our services. Over the past 2 years we have significantly built up our engagement with the community through consistent and immediate communication and a high-quality service to our customers.*

*Currently, we are reviewing where our business is most likely to be successfully marketed, and this is by "word of mouth", Instagram, Facebook, TikTok and our new website which was built specifically for comprehensive mobile use and interaction.*

*Workshop figures have increased significantly more so than previous years and audience figures for our performances have increased significantly.*

*The building from which we operate has now fully reopened, this meant that the professional dancers presented their annual repertoire for the third year running in April and all our community dancers had a platform to share the work that they had undertaken together with invited community groups. For the first time our professional dancers and community groups all danced in one large scale production called I D; this was an interactive performance produced "in the round" in our Ballroom Studio. We also managed another studio-based R and D period with our professional dancers.*

*We have gained new clients using Zoom and other social media platforms, and extensive community coordination, ensuring that our outreach is wider. We have developed partnerships with Gwent Police and the Blaenau Gwent County Borough Council together with the Blaenau Gwent Sports Development Team, Llanhilleth Institute and community group Off the Streets. We have undertaken outreach projects with these partners together with Crickhowell High School and Abertillery Learning Campus.*

## FINANCIAL REVIEW

The charity has made a surplus this year. This surplus has been aided by the grants received in the period. Wages of artistic staff carries the most weight in terms of costs incurred but these are supported by the grants received. All other running costs are as expected. The trustees are satisfied that, at the year end there is enough in reserve for the charity to continue trading for the foreseeable future. Future grants will be applied for to aid us in carrying out certain future projects.

All income received and reserves held are deemed unrestricted as they are received and held for all charity operations and not a specific purpose. It is the policy of the charity that the level of reserves should be maintained at least at £4,000. The trustees consider that reserves of this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charities current activities while consideration is given to ways in which additional funds may be raised.

## STRUCTURE, GOVERNANCE AND MANAGEMENT

The methods used to recruit and appoint new charity trustees are advertised via word of mouth, recommendations from current trustees, and other professional bodies (e.g. ,GAVO)

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The above report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006 and in accordance with the Charities SORP (FRS 102).

Signed on behalf of the board

*R Pratten*

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Ruth Pratten (Aug 29, 2025, 1:02pm)

R. Pratten

Trustee

28 August 2025

I report to the charity trustees on my examination of the financial statements of FFIN DANCE for the year ended 28 February 2025.

#### Responsibilities and basis of report

As the charity's trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act).

Having satisfied myself that the financial statements of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's financial statements as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

#### Independent examiner's statement

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

- accounting records were not kept in accordance with section 386 of the 2006 Act ; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements under section 396 of the 2006 Act 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; or
- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

David James FCCA  
TKD Accountants Ltd  
Unit 3B Lakeside House  
Lakeside Court  
Llantarnam Park Way  
Cwmbran  
NP44 3GA  
28 August 2025

FFIN DANCE  
Statement of Financial Activities  
for the year ended 28 February 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
	Notes				
Income and endowments from:					
Donations and legacies	4	43,440	-	43,440	27,298
Charitable activities	5	6,573	-	6,573	9,589
Other trading activities	6	3,659	-	3,659	8,116
Total		53,672	-	53,672	45,003
Expenditure on:					
Raising funds	7	1,825	-	1,825	-
Charitable activities	8	8,544	-	8,544	16,329
Other	10	41,837	-	41,837	34,610
Total		52,206	-	52,206	50,939
Net gains on investments		-	-	-	-
Net income/(expenditure)	11	1,466	-	1,466	(5,936)
Transfers between funds		-	-	-	-
Net income/(expenditure) before other gains/(losses)		1,466	-	1,466	(5,936)
Other gains and losses					
Net movement in funds		1,466	-	1,466	(5,936)
Reconciliation of funds:					
Total funds brought forward		19,589	(5,936)	13,653	19,589
Total funds carried forward		21,055	(5,936)	15,119	13,653

FFIN DANCE  
Summary Income and Expenditure Account  
for the year ended 28 February 2025

	2025 £	2024 £
Income	53,672	45,003
Gross income for the year	<u>53,672</u>	<u>45,003</u>
Expenditure	51,894	50,637
Depreciation and charges for impairment of fixed assets	312	302
Total expenditure for the year	<u>52,206</u>	<u>50,939</u>
Net income/(expenditure) before tax for the year	1,466	(5,936)
Net income /(expenditure )for the year	<u><u>1,466</u></u>	<u><u>(5,936)</u></u>

## FFIN DANCE

## Balance Sheet

at 28 February 2025

Company No. 06506094	Notes	2025 £	2024 £
Fixed assets			
Tangible assets	13	4,338	2,721
		<u>4,338</u>	<u>2,721</u>
Current assets			
Cash at bank and in hand		11,918	14,845
		<u>11,918</u>	<u>14,845</u>
Creditors: Amount falling due within one year	14	(1,137)	(3,913)
Net current assets		<u>10,781</u>	<u>10,932</u>
Total assets less current liabilities		<u>15,119</u>	<u>13,653</u>
Net assets excluding pension asset or liability		<u>15,119</u>	<u>13,653</u>
Total net assets		<u><u>15,119</u></u>	<u><u>13,653</u></u>
The funds of the charity			
Restricted funds	15		
Restricted income funds		(5,936)	(5,936)
		<u>(5,936)</u>	<u>(5,936)</u>
Unrestricted funds	15		
General funds		21,055	19,589
		<u>21,055</u>	<u>19,589</u>
Reserves	15		
Total funds		<u><u>15,119</u></u>	<u><u>13,653</u></u>

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

For the year ended 28 February 2025 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

Approved by the board on 28 August 2025

And signed on its behalf by:

*R Pratten*

Ruth Pratten (Aug 29, 2025, 1:02pm)

R. Pratten

Trustee

28 August 2025

for the year ended 28 February 2025

## 1 Accounting policies

### Basis of preparation

The financial statements have been prepared 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) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

### Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

### Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

### Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
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Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
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Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
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Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
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Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
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Volunteer help	The value of any volunteer help received is not included in the accounts.
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Investment income	This is included in the accounts when receivable.
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## Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

## Taxation

The charity is exempt from corporation tax on its charitable activities.

## Tangible fixed assets and depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Plant and Machinery	10%% Reducing Balance
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## Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

## Trade and other debtors

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

## Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

## Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

#### Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the company pays fixed contributions into a separate entity. Once the contributions have been paid the company has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the company in independently administered funds.

#### Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

## 2 Company status

The company is a private company limited by guarantee and consequently does not have share capital.

## 3 Statement of Financial Activities - prior year

	Unrestricted funds 2024 £	Total funds 2024 £
Income and endowments from:		
Donations and legacies	27,298	27,298
Charitable activities	9,589	9,589
Other trading activities	8,116	8,116
Total	45,003	45,003
Expenditure on:		
Charitable activities	16,329	16,329
Other	34,610	34,610
Total	50,939	50,939
Net income	(5,936)	(5,936)
Net income before other gains/(losses)	(5,936)	(5,936)
Other gains and losses:		
Net movement in funds	(5,936)	(5,936)
Reconciliation of funds:		
Total funds brought forward	19,589	19,589
Total funds carried forward	13,653	13,653

## 4 Income from donations and legacies

	Unrestricted	Total 2025	Total 2024
	£	£	£
Grants	42,618	42,618	26,910
Donations	822	822	388
	<u>43,440</u>	<u>43,440</u>	<u>27,298</u>

## 5 Income from charitable activities

	Unrestricted	Total 2025	Total 2024
	£	£	£
Classes	6,573	6,573	9,589
	<u>6,573</u>	<u>6,573</u>	<u>9,589</u>

## 6 Income from other trading activities

	Unrestricted	Total 2025	Total 2024
	£	£	£
Box Office	3,659	3,659	7,815
Merchandise	-	-	301
	<u>3,659</u>	<u>3,659</u>	<u>8,116</u>

## 7 Expenditure on raising funds

	Unrestricted	Total 2025	Total 2024
	£	£	£
<i>Fundraising trading costs</i>			
Box Office	1,825	1,825	-
	<u>1,825</u>	<u>1,825</u>	<u>-</u>

## 8 Expenditure on charitable activities

	Unrestricted	Total 2025	Total 2024
	£	£	£
<i>Expenditure on charitable activities</i>			
Classes	8,544	8,544	16,329
<i>Governance costs</i>			
	<u>8,544</u>	<u>8,544</u>	<u>16,329</u>

## 9 Analysis of grants

Activity or programme	Total 2025 £	Total 2024 £
Community Engagement programs	42,619	-

## 10 Other expenditure

	Unrestricted £	Total 2025 £	Total 2024 £
Merchandise	-	-	260
Employee costs	36,745	36,745	28,249
Motor and travel costs	-	-	598
Premises costs	1,700	1,700	1,189
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	312	312	302
General administrative costs	1,760	1,760	1,834
Legal and professional costs	1,320	1,320	2,178
	<u>41,837</u>	<u>41,837</u>	<u>34,610</u>

## 11 Net income/(expenditure) before transfers

	2025 £	2024 £
This is stated after charging:		
Depreciation of owned fixed assets	312	302

## 12 Staff costs

	2025	2024
Salaries and wages	35,781	27,079
Pension costs	732	547
	<u>36,513</u>	<u>27,626</u>

No employee received emoluments in excess of £60,000.

13 Tangible fixed assets

	Plant and Machinery	Total
	£	£
Cost or revaluation		
At 1 March 2024	10,076	10,076
Additions	1,929	1,929
At 28 February 2025	<u>12,005</u>	<u>12,005</u>
Depreciation and impairment		
At 1 March 2024	7,355	7,355
Depreciation charge for the year	312	312
At 28 February 2025	<u>7,667</u>	<u>7,667</u>
Net book values		
At 28 February 2025	<u>4,338</u>	<u>4,338</u>
At 29 February 2024	<u>2,721</u>	<u>2,721</u>

14 Creditors:  
amounts falling due within one year

	2025	2024
	£	£
Other taxes and social security	434	685
Other creditors	109	2,646
Accruals	594	582
	<u>1,137</u>	<u>3,913</u>

15 Movement in funds

	At 1 March 2024	Incoming resources (including other gains/losses )	Resources expended	At 28 February 2025
	£	£	£	£
Restricted funds:				
Restricted income funds:				
	(5,936)	-	-	(5,936)
<i>Total</i>	<u>(5,936)</u>	<u>-</u>	<u>-</u>	<u>(5,936)</u>
Unrestricted funds:				
General funds	19,589	53,672	(52,206)	21,055
Total funds	<u>13,653</u>	<u>53,672</u>	<u>(52,206)</u>	<u>15,119</u>

## 16 Analysis of net assets between funds

	Unrestricted funds £	Total £
Fixed assets	4,338	4,338
Net current assets	10,781	10,781
	<u>15,119</u>	<u>15,119</u>

## 17 Reconciliation of net debt

	At 1 March 2024 £	Cash flows £	At 28 February 2025 £
Cash and cash equivalents	14,845	(2,927)	11,918
	<u>14,845</u>	<u>(2,927)</u>	<u>11,918</u>
Net debt	<u>14,845</u>	<u>(2,927)</u>	<u>11,918</u>

## 18 Commitments

*Operating lease commitments*

Annual commitments under non-cancellable operating leases are as follows:

	2025 Land and buildings £	2025 Other £	2024 Land and buildings £	2024 Other £
Operating leases with expiry date:				

*Pension commitments*

	2025 £	2024 £
The pension cost charge to the company amounted to:	<u>732</u>	<u>547</u>

## 19 Related party disclosures

*Controlling party*

The charity is under the control of its legal members. Every member of the charity is obliged to contribute such amount as may be required not exceeding £1 to the assets of the company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member.

FFIN DANCE  
Detailed Statement of Financial Activities  
for the year ended 28 February 2025

	Unrestricted funds		Total funds	Total funds
	2025	2025	2025	2024
	£	£	£	£
Income and endowments from:				
Donations and legacies				
Grants	42,618	-	42,618	26,910
Donations	822	-	822	388
	<u>43,440</u>	<u>-</u>	<u>43,440</u>	<u>27,298</u>
Charitable activities				
Classes	6,573	-	6,573	9,589
	<u>6,573</u>	<u>-</u>	<u>6,573</u>	<u>9,589</u>
Other trading activities				
Box Office	3,659	-	3,659	7,815
Merchandise	-	-	-	301
	<u>3,659</u>	<u>-</u>	<u>3,659</u>	<u>8,116</u>
Total income and endowments	<u>53,672</u>	<u>-</u>	<u>53,672</u>	<u>45,003</u>
Expenditure on:				
Costs of other trading activities				
Box Office	1,825	-	1,825	-
	<u>1,825</u>	<u>-</u>	<u>1,825</u>	<u>-</u>
Total of expenditure on raising funds	<u>1,825</u>	<u>-</u>	<u>1,825</u>	<u>-</u>
Charitable activities				
Classes	8,544	-	8,544	16,329
	<u>8,544</u>	<u>-</u>	<u>8,544</u>	<u>16,329</u>
Total of expenditure on charitable activities	<u>8,544</u>	<u>-</u>	<u>8,544</u>	<u>16,329</u>
Other expenditure				
Merchandise	-	-	-	260
	<u>-</u>	<u>-</u>	<u>-</u>	<u>260</u>
Employee costs				
Salaries/wages	35,781	-	35,781	27,079
Pension costs	732	-	732	547
Staff training	232	-	232	623
	<u>36,745</u>	<u>-</u>	<u>36,745</u>	<u>28,249</u>
Travel and subsistence	-	-	-	598
	<u>-</u>	<u>-</u>	<u>-</u>	<u>598</u>
Premises costs				
Rent	1,700	-	1,700	1,189
	<u>1,700</u>	<u>-</u>	<u>1,700</u>	<u>1,189</u>

## Detailed Statement of Financial Activities

General administrative costs, including depreciation and amortisation				
Depreciation of Plant and Machinery	312	-	312	302
Equipment repairs and maintenance	42	-	42	215
General insurances	128	-	128	123
Information and publications	18	-	18	154
Stationery and printing	-	-	-	11
Subscriptions	1,165	-	1,165	823
Telephone, fax and broadband	407	-	407	508
	<u>2,072</u>	<u>-</u>	<u>2,072</u>	<u>2,136</u>
Legal and professional costs				
Accountancy and bookkeeping	1,320	-	1,320	2,178
	<u>1,320</u>	<u>-</u>	<u>1,320</u>	<u>2,178</u>
Total of expenditure of other costs	<u>41,837</u>	<u>-</u>	<u>41,837</u>	<u>34,610</u>
Total expenditure	52,206	-	52,206	50,939
Net gains on investments	-	-	-	-
	<u>1,466</u>	<u>-</u>	<u>1,466</u>	<u>(5,936)</u>
Net income/(expenditure)				
Net income/(expenditure) before other gains/(losses)	1,466	-	1,466	(5,936)
Other Gains	-	-	-	-
	<u>1,466</u>	<u>-</u>	<u>1,466</u>	<u>(5,936)</u>
Net movement in funds				
Reconciliation of funds:				
Total funds brought forward	19,589	(5,936)	13,653	19,589
Total funds carried forward	<u>21,055</u>	<u>(5,936)</u>	<u>15,119</u>	<u>13,653</u>



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Wed, 27th Aug 2025 22:19:51 BST	Document emailed to ruth-pratten@sky.com
Thu, 28th Aug 2025 11:31:27 BST	Ruth Pratten opened the document email. (87.248.116.215)
Thu, 28th Aug 2025 11:31:31 BST	Ruth Pratten viewed the envelope (90.209.59.191)
Fri, 29th Aug 2025 12:54:49 BST	Ruth Pratten opened the document email. (87.248.116.79)
Fri, 29th Aug 2025 12:54:56 BST	Ruth Pratten viewed the envelope (90.209.59.191)
Fri, 29th Aug 2025 13:02:39 BST	Ruth Pratten signed the envelope (90.209.59.191)
Fri, 29th Aug 2025 13:02:39 BST	This envelope has been signed by all parties (90.209.59.191)