

Charity number: 1131604
Company number: 03415138
(England and Wales)

ENFIELD ISLAND VILLAGE TRUST

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 March 2022

ENFIELD ISLAND VILLAGE TRUST
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ENFIELD ISLAND VILLAGE TRUST
Report of the Trustees
For the year ended 31 March 2022

The Trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements for the charitable company for the year ended 31 March 2022. The Trustees have adopted the provisions of 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 the Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES, AIMS AND ACTIVITIES

Recruitment and appointment of Trustees are elected by the members of the Trust in accordance with the Trust's articles of association. In selecting new Trustees, we seek to identify people who regularly attend events and functions organised by the charity and are willing to volunteer to help with our broader community work. Potential Trustees are invited to attend Trustees' meetings as observers and are given more details of the charity's aims and activities. This process allows due consideration of the person's eligibility, personal competence, specialist knowledge and skills. Disclosure and Barring Service (DBS) checks are made where appropriate.

Our aims

The objectives of the charity are set out in the charity's Memorandum and Articles of Association and are summarised as follows:

- To improve the quality of life for residents, visitors and homeowners on Enfield Island Village ("the Estate"), in the London Borough of Enfield.
- To keep and maintain the Estate's infrastructure. This includes river banks, canal basin, walkways, the river wall, the landscaped ecological areas and public open space, the estate sewers, headwall and drains, the play areas, the private lighting on the estate and any other areas owned by the charity.
- To promote facilities and public amenities that benefit different groups of people in the community. For example, we own and run the community centre where various groups host classes and activities to bring people together. Focus on public safety and protection of people and property from crime.
- To promote conservation protection and improvement of the physical and natural environment.
- To advance any other charitable purposes as the Trustees determine from time to time.

Our objectives

Our objectives are set to improve the Estate's quality of life and reflect our community aims. Each year our Trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the Trustees have considered the Charity Commission's general guidance on public benefit.

ENFIELD ISLAND VILLAGE TRUST
Report of the Trustees Continued
For the year ended 31 March 2022

ACHIEVEMENTS AND PERFORMANCE

The charity carries out a number of activities in pursuance of its charitable aims. The Trustees consider that these activities provide benefit to homeowners, residents and visitors on the Estate and the local community.

Infrastructure

The Trust owns and maintains local land, canal and parkland, footpaths and cycle ways so they can be used for leisure and recreation by everyone on the Island. The Trust remains mindful of the need to make provision for adequate funding to meet short, medium and long-term maintenance requirements of the Island and its infrastructure.

Public safety and protection from crime

We work closely with organisations such as the police, council, water and parks authorities to fight for the interests of the Estate and we sponsor crime reduction initiatives.

Community activities

In the period the community centre has been hired out on a number of occasions to benefit the local community.

Principal funding sources

The Estate's rentcharge is the charity's main source of income and is payable by some 1,314 residential and commercial units.

The Trust's total income from rentcharge for the year ending to 31st March 2022 is £318,533; (2021: £329,750).

Investment policy and objectives

Our cash reserves are held in money market and deposit accounts. Other reserves are invested in investment properties.

Reserves are funds set aside, not required every year. The level of the charity's reserves are kept under review by the Trustees.

At a minimum, the policy is to hold sufficient funds to meet the long-term costs in relation to keeping and maintaining the Estate's infrastructure.

The charity's general reserves stand at £736,771 (2021: £793,145). There was a 7.11% fall in the funds position, this was due to the fall in the rent charge income and review of the historical debtors.

Historical Debtors Review

The Trust, for the last two years has kept two bank accounts and maintained its own admin balance sheet which has brought forward debtors; £98,668 as the active debtors figure from 2020 and £137,652 as the historic debtors, also from 2020.

The Trustees, at a recent joint meeting with the Managing Agents, have realised that both balance sheets were carrying duplicate figures, and as a result, have decided to reconcile the debtor's figures to the verified list of the current active list of the leaseholders. The current debtors, therefore, for period to 31st March 2022, was £110,833. The Managing Agents now have a plan in place to ensure the collection of the outstanding debts.

Plans for the future

We will continue to review our budget and aim to provide value for money services. Trust money should be used for the benefit of the local community.

We will endeavour to reduce the number of debtors and to ensure that all residents pay their Rent Charge on time.

We are heading the right direction in remediating the outstanding faults on the Island and bring it up to the standard where we are once again proud to be living on the Island.

ENFIELD ISLAND VILLAGE TRUST

Report of the Trustees Continued For the year ended 31 March 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Statement of Trustees' responsibilities

Charity Trustees are the people who serve on the governing body of a charity. They may be known as Trustees, directors, board members, governors or committee members. The principles and main duties are the same in all cases. Trustees have, and must accept, ultimate responsibility for directing the affairs of a charity, and ensuring that it is solvent, well-run, and meeting the needs for which it has been set up.

The Companies Act 2006 requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company.

The charity Trustees are responsible for preparing an annual report and 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 and Wales requires the charity Trustees to prepare financial statements each year which give a true and fair view of the state of affairs of the charity and the incoming resources and application of resources of the charity for that period.

In preparing the financial statements, the Trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the ongoing concern basis unless it is inappropriate to assume that the charity will continue in business.

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 Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the governing document. They 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.

Governing document

The company registered with the Charities Commission on 14 September 2009. The governing document of the charity is the Memorandum and Articles of Association approved by the members at the Annual General meeting on 14 July 2016.

Organizational Structure

The Trustees are responsible for the general control and management of the charity. The Trustees give up time freely and receive no remuneration or other financial benefits. The Trustees meet monthly and at other times when considered necessary and are responsible for all business and financial decision in relation to running the charity.

Structure, governance and management

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

ENFIELD ISLAND VILLAGE TRUST
Report of the Trustees Continued
For the year ended 31 March 2022

REFERENCE AND ADMINISTRATIVE INFORMATION

Name of Charity	ENFIELD ISLAND VILLAGE TRUST
Charity registration number	1131604
Company registration number	03415138
Principal address	40-42 Island Centre Way Enfield England EN3 6GS


Trustees

The trustees and officers serving during the year and since the year end were as follows:

Laraine Mary Hodgson
Karen Lesley Rowntree
Sam Coleman
Ben Perrott
(Resigned: 10 August 2021)
Jacqui Amanda Bainbridge
(Appointed: 26 April 2021)
Tim Dingle
Vincent Green
Frances Anne Connelly
(Appointed: 28 March 2022)

Independent examiner	Emmanuel Mensah FMAAT Ground Floor West Office 10 Nicholas House, River Front Enfield EN1 3TF
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Approved by the Board of Trustees and signed on its behalf by


[Laraine Hodgson \(Dec 15, 2022 08:54 GMT\)](#)
Laraine Mary Hodgson
Chair

Date:

ENFIELD ISLAND VILLAGE TRUST
Independent Examiners Report to the Trustees
For the year ended 31 March 2022

I report to the trustees on my examination of the accounts of the charitable company for the year ended 31 March 2022.

Responsibilities and basis of report

As the charity Trustees, who are also directors for the purposes of company law, are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company 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 accounts 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 examiners statement

Since the Charitable company's gross income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination by virtue of my membership of The Association of Accounting Technicians, Fellow Member, 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 Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the requirements of section 396 of the 2006 Act 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; or
4. the accounts 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 accounts to be reached.



Emmanuel Mensah FMAAT
Ground Floor West Office 10
Nicholas House, River Front
Enfield
EN1 3TF

Date: 02/12/2022

ENFIELD ISLAND VILLAGE TRUST
Statement of Financial Activities (including Income and Expenditure Account)
For the year ended 31 March 2022

	Notes	Unrestricted funds £	2021 £
Income and endowments from:			
Donations and legacies	2	-	10,000
Charitable activities	3	324,252	378,629
Investments	4	17,462	20,663
Other income	5	20,182	-
Total		361,896	409,292
Expenditure on:			
Charitable activities	6/7	(327,822)	(371,218)
Other expenditure		(98,852)	(99,283)
Total		(426,674)	(470,501)
Revaluation – Investment Properties		-	27,500
Prior Year Adjustments		8,404	-
Net movement in funds		(56,374)	(33,709)
Reconciliation of funds			
Total funds brought forward		793,145	826,854
Total funds carried forward		736,771	793,145


ENFIELD ISLAND VILLAGE TRUST
Statement of Financial Position
As at 31 March 2022

	Notes	2022 £	2021 £
Fixed assets			
Investments	13/14	507,500	507,500
		507,500	507,500
Current assets			
Debtors: amounts falling due within one year	15	169,449	60,704
Debtors: amounts falling due after more than one year	15	37,500	634
Cash at bank and in hand		225,868	367,151
		432,817	428,489
Creditors: amounts falling due within one year	16	(73,923)	(55,774)
Net current assets		358,894	372,715
Total assets less current liabilities		866,394	880,215
Creditors: amounts falling due after more than one year	17	(94,503)	(51,950)
Provisions for liabilities	18	(35,120)	(35,120)
Net assets		736,771	793,145
The funds of the charity			
Unrestricted income funds	19	736,771	793,145
Total funds		736,771	793,145

For the year ended 31 March 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:


[Laraine Hodgson \(Dec 15, 2022 08:54 GMT\)](#)

Laraine Mary Hodgson
Chair

ENFIELD ISLAND VILLAGE TRUST
Notes to the Financial Statements
For the year ended 31 March 2022

1. Accounting Policies

Basis of accounting

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and 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)', Financial Reporting Standard 102 the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Companies Act 2006.

ENFIELD ISLAND VILLAGE 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 note(s).

Going concern

The Trustees, who are also directors for the purposes of company law, are working hard to ensure the Trust remains solvent. Trustees will continue to manage the Trust with a view to generating surplus funds in the future.

Incoming resources

All incoming resources are included in the statement of financial activities when the Trust is entitled to the income and the amount can be quantified with reasonable accuracy. There are no specific policies that are applied to particular categories of income.

Resources expended

Liabilities are recognised as resources expended when there is a legal or constructive obligation committing the Trust to the expenditure.

Charitable activities

These are core activities carried out by the Trust and within its objectives and aims.

Taxation

The Trust is exempt from corporation taxation, however due to the revaluation of the Investment Properties, a provision for deferred tax has been set aside in accordance with the provisions of FRS 102. This is to ensure that the future tax consequences of past transactions and events are recognised as assets or liabilities within the Trust's financial statements.

Tangible fixed assets

Tangible fixed assets, other than freehold land, are stated at cost or valuation less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Depreciation is charged on a straight line basis.

Debtors

The Trust is working with the Managing Agents and other third (3rd) parties to determine and work out appropriate means of collecting outstanding debts. The uncollectable debts will be declared as bad with board approval, where appropriate.

Irrecoverable VAT

Irrecoverable VAT is included in the Statement of Financial Activities, and is reported as part of the expenditure to which it relates.

ENFIELD ISLAND VILLAGE TRUST
Notes to the Financial Statements Continued
For the year ended 31 March 2022

2. Income from donations and legacies

2022	2021
£	£
-	10,000
-	10,000

Grants received

3. Income from charitable activities

2022	2021
£	£
Unrestricted funds	
<i>Estate Management</i>	
318,533	329,750
4,377	34
-	8,142
322,910	337,926
<i>Community Centre</i>	
1,342	21,553
-	19,150
1,342	40,703
324,252	378,629

Unrestricted funds

Estate Management

Rentcharge
Interest on Rentcharge & Late
Payment Charges
RSA

Community Centre

Community Centre Income
Income from charitable
activities

4. Investment income

2022	2021
£	£
Unrestricted funds	
17,462	20,663
17,462	20,663

Unrestricted funds

Income from investment
properties

5. Other income

2022	2021
£	£
Unrestricted funds	
1,692	-
18,490	-
20,182	-

Unrestricted funds

Other Income (Transfer & Refunds)
Other Income

ENFIELD ISLAND VILLAGE TRUST
Notes to the Financial Statements Continued
For the year ended 31 March 2022

6. Costs of charitable activities by fund type

	2022	2021
	£	£
Unrestricted funds		
Estate Management	265,786	304,506
Community Centre	17,167	16,171
Support costs	44,869	50,541
	327,822	371,218

7. Costs of charitable activities by activity type

	2022	2021
	£	£
Activities undertaken directly		
Estate Management	305,948	343,872
Community Centre	18,108	20,441
Supporting Local People to Improve Quality of Life	3,766	6,905
	327,822	371,218

8. Analysis of support costs

	2022	2021
	£	£
Governance costs	44,869	50,541

9. Net income/(expenditure) for the year

This is stated after charging/(crediting):

	2022	2021
	£	£
Accountancy fees	410	3,549
Independent Examiner's fees	3,356	3,356
Tax advisory services	-	7,265

ENFIELD ISLAND VILLAGE TRUST
Notes to the Financial Statements Continued
For the year ended 31 March 2022

10. Staff costs

Total staff costs for the year ended 31 March 2022 were:

	2022	2021
	£	£
Salaries and wages	17,167	16,171
Social security costs	-	7,265
	<u>17,167</u>	<u>23,436</u>

	2022	2021
Admin Support Staff	1	1
	<u>1</u>	<u>1</u>

11. Comparative for the Statement of Financial Activities

The comparative year values on the Statement of Financial Activities are for unrestricted funds.

12. Tangible fixed assets

Cost or valuation	Plant and machinery	Motor vehicles	Fixtures and fittings	Total
	£	£	£	£
At 01 April 2021	644	4,575	22,333	27,552
At 31 March 2022	<u>644</u>	<u>4,575</u>	<u>22,333</u>	<u>27,552</u>
Depreciation				
At 01 April 2021	644	4,575	22,333	27,552
At 31 March 2022	<u>644</u>	<u>4,575</u>	<u>22,333</u>	<u>27,552</u>
Net book values				
At 31 March 2022	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2021	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

ENFIELD ISLAND VILLAGE TRUST
Notes to the Financial Statements Continued
For the year ended 31 March 2022

Investments

13. Analysis of movement of commercial investments

	Investment property £
Fair value at 01 April 2021	507,500
Fair value at 31 March 2022	<u><u>507,500</u></u>

14. Analysis of investments between funds as at year ended 31 March 2022

	2022 £	2021 £
Unrestricted funds		
Investment properties	507,500	507,500
	<u>507,500</u>	<u>507,500</u>

15. Debtors

	2022 £	2021 £
Amounts due within one year:		
Trade debtors	110,833	60,704
Prepayments	58,616	-
	<u>169,449</u>	<u>60,704</u>
Amounts due after more than one year:		
Trade debtors provision	(12,500)	88,127
Amounts due by group and associated undertakings	50,000	50,000
Prepayments and accrued income	-	159
Other debtors	-	(137,652)
	<u>37,500</u>	<u>634</u>

ENFIELD ISLAND VILLAGE TRUST
Notes to the Financial Statements Continued
For the year ended 31 March 2022

16. Creditors: amounts falling due within one year

	2022	2021
	£	£
Trade Creditors & Provisions	61,126	26,536
Other creditors	7,389	14,923
Accruals	5,408	14,315
	73,923	55,774

17. Creditors: amounts falling due after more than one year

	2022	2021
	£	£
Loans and overdrafts – (Barclays Bounceback Loan)	42,553	50,000
Amounts due to subsidiary and associated undertakings	50,000	-
Other creditors – Rental Deposit	1,950	1,950
	94,503	51,950

The following liabilities disclosed under creditors falling due after more than one year are secured by the charity:

Bank loans and overdrafts	42,553	50,000
	42,553	50,000

18. Provisions for liabilities and charges

	Provision 1
	£
Provision at 01 April 2021 (Deferred tax)	35,120
Provision at 31 March 2022	35,120

19. Movement in funds

Unrestricted Funds

	Balance at	Incoming	Outgoing	Gains and	Balance at
	01/04/2021	resources	resources	losses	31/03/2022
	£	£	£	£	£
<i>General</i>					
General	793,145	361,896	(426,674)	8,404	736,771
	793,145	361,896	(426,674)	8,404	736,771

ENFIELD ISLAND VILLAGE TRUST
Notes to the Financial Statements Continued
For the year ended 31 March 2022

Unrestricted Funds - Previous year

	Balance at 01/04/2020 £	Incoming resources £	Outgoing resources £	Gains and losses £	Balance at 31/03/2021 £
<i>General</i>					
General	826,854	409,292	(470,501)	27,500	793,145
	826,854	409,292	(470,501)	27,500	793,145

Purpose of unrestricted Funds

Property Income

The Trust owns 2 investment properties. Property Income are rents paid by the tenants of the Trust. The funds are general and are applied within the objects of the Trust as directed by the Board.

Rentcharge Income

Rentcharge is payable by some 1,314 residential and commercial units through the deed of rentcharge. The funds are general and are applied within the objects of the Trust as directed by the Board.

Community Centre Income

These are fees charged for the use Community Centre hall, they are general and applied within the objects of the Trust.

General

General funds are funds available to the Board to be used at their discretion but within the objects of the Trust.

Purpose of restricted funds

Grant Receivable

Grants are restricted to the use prescribed by the donors; their use can't be changed without a prior permission from the donor.

20. Analysis of net assets between funds

	Tangible fixed assets £	Investments £	Net current assets / (liabilities) £	Creditors > one year £	Provisions £	Net Assets £
Unrestricted funds						
<i>General</i>						
General	-	507,500	358,894	(94,503)	(35,120)	736,771
	-	507,500	358,894	(94,503)	(35,120)	736,771

ENFIELD ISLAND VILLAGE TRUST
Notes to the Financial Statements Continued
For the year ended 31 March 2022

Previous year

	Tangible fixed assets	Investments	Net current assets / (liabilities)	Creditors > one year	Provisions	Net Assets
	£	£	£	£	£	£
Unrestricted funds						
<i>General</i>						
General	-	507,500	372,715	(51,950)	(35,120)	793,145
	-	507,500	372,715	(51,950)	(35,120)	793,145

21. Company limited by guarantee

ENFIELD ISLAND VILLAGE TRUST is a company limited by guarantee and accordingly does not have a share capital.

ENFIELD ISLAND VILLAGE TRUST
Detailed Statement of Financial Activities
For the year ended 31 March 2022

	2022 £	2021 £
INCOME AND ENDOWMENT		
Donations and legacies		
Grants - Enfield Council	-	10,000
	-	10,000
Charitable activities		
Rent Services Charges	318,533	329,750
Interest on Rentcharge & Late Payment Charges	4,377	34
RSA	-	8,142
Community Centre Income	1,342	21,553
Income from charitable activities	-	19,150
	324,252	378,629
Investments		
Property Income	17,462	20,663
	17,462	20,663
Other income		
Other Income (Transfer & Refunds)	1,692	-
Other Income	18,490	-
	20,182	-
Total incoming resources	361,896	409,292
EXPENDITURE		
Charitable activities		
Cost of direct charitable activity	(265,786)	(304,506)
Staff costs - wages & salaries	(17,167)	(16,171)
	(282,953)	(320,677)
Other		
Tax (Deferred) Expense	-	(4,675)
Managing Agent	(98,852)	(94,608)
	(98,852)	(99,283)
SUPPORT COSTS		
Governance costs		
Taxation advice	-	(7,265)
Legal fees	(40,090)	(32,101)
Other finance costs (Bank Charges)	(72)	-
Legal fees (Community Centre)	-	(3,150)
Other office costs	(941)	(1,120)
Accountancy fees	(410)	(3,549)
Independent Examiner's fees	(3,356)	(3,356)
	(44,869)	(50,541)

ENFIELD ISLAND VILLAGE TRUST
Detailed Statement of Financial Activities Continued
For the year ended 31 March 2022

Total resources expended	(426,674)	(470,501)
NET INCOME BEFORE GAINS AND LOSSES		
Prior Year Adjustments	8,404	-
Revaluation – Investment Properties	-	27,500
	8,404	27,500
Net income before gains and losses	8,404	27,500
Net Expenditure	(56,374)	(33,709)

ENFIELD ISLAND VILLAGE TRUST DRAFT YEAR END ACCOUNTS 31-MAR-2022 (Final 2-12-12 IE Signed)[23]

Final Audit Report


2022-12-15

Created:	2022-12-14
By:	Sam Coleman (namelocmas@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAQVIsPbpsSbUp-daIDFxaSjxQc4H_T0Hz

"ENFIELD ISLAND VILLAGE TRUST DRAFT YEAR END ACCOUNTS 31-MAR-2022 (Final 2-12-12 IE Signed)[23]" History

 Document created by Sam Coleman (namelocmas@gmail.com)

2022-12-14 - 9:55:52 PM GMT- IP address: 77.100.104.207

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 Signer larainehodgson10@virginmedia.com entered name at signing as Laraine Hodgson

2022-12-15 - 8:54:35 AM GMT- IP address: 86.134.203.243

 Document e-signed by Laraine Hodgson (larainehodgson10@virginmedia.com)

Signature Date: 2022-12-15 - 8:54:37 AM GMT - Time Source: server- IP address: 86.134.203.243

 Agreement completed.

2022-12-15 - 8:54:37 AM GMT