

THE GORDON ERNEST SILBERMAN CHARITABLE TRUST

England & Wales · Charity number 1144641

Details

Status Registered

Legal form Trust

Registered 2011-11-11

Register [View on the Charity Commission register](#)

Contact

Address Ludlow Trust Co Ltd
Tower Wharf
Cheese Lane
Bristol
BS2 0JJ

Phone 01173138200

Email charitabletrusts@ludlowtrust.com

Website <https://funding.ludlowtrust.com>

Activities

Objects: THE TRUSTEES SHALL HOLD THE CAPITAL AND INCOME OF THE TRUST FUND UPON TRUST TO APPLY THE INCOME AND ALL OR SUCH PART OR PARTS OF THE CAPITAL AT SUCH TIME OR TIMES AND IN SUCH MANNER TO OR FOR THE BENEFIT OF SUCH EXCLUSIVELY CHARITABLE OBJECTS AND PURPOSES IN ANY PART OF THE WORLD AS THE TRUSTEES MAY IN THEIR ABSOLUTE DISCRETION THINK FIT.

Activities: General Charitable Purposes. Trust is open to applications. Please submit your application to <https://funding.ludlowtrust.com>

Classification

- **How:** Makes Grants To Organisations
- **What:** General Charitable Purposes, Overseas Aid/famine Relief
- **Who:** Other Charities Or Voluntary Bodies

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-10-03	£54,824	£83,126	-	-
2024-10-03	£26,701	£9,260	-	-
2023-10-03	£16,605	£42,081	-	-
2022-10-03	£15,789	£20,497	-	-
2021-10-03	£19,109	£32,974	-	-
2020-10-03	£12,600	£37,107	-	-

Trustees

Name	Role	Appointed
LUDLOW TRUST COMPANY LTD		2021-04-06

THE GORDON ERNEST SILBERMAN CHARITABLE TRUST

England & Wales - Charity number 1144641

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

The Gordon Ernest Silberman Charitable Trust

1144641

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	04.10.2024		03.10.2025

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Income from investments	15,039	-	-	15,039	19,492
Interest received	1,303	-	-	1,303	1,554
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	16,342	-	-	16,342	21,046
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	288,021	288,021	649,693
	-	-	-	-	-
Sub total	-	-	288,021	288,021	649,693
Total receipts	16,342	-	288,021	304,363	670,739
A3 Payments					
Grants awarded	72,548	-	-	72,548	-
Investment manager fees (Including VAT)	-	-	3,433	3,433	3,207
Trust Administration fees (including VAT)	6,322	-	-	6,322	6,000
Independent Examiners fees	180	-	-	180	-
Cash management fees	43	-	-	43	53
Accountancy	600	-	-	600	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	79,693	-	3,433	83,126	9,260
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	262,047	262,047	638,805
	-	-	-	-	-
Sub total	-	-	262,047	262,047	638,805
Total payments	79,693	-	265,480	345,173	648,065
Net of receipts/(payments)	- 63,351	-	22,541	- 40,810	22,674
A5 Transfers between funds	38,482		38,482	-	-
A6 Cash funds last year end	25,542		24,005	49,547	26,873
Cash funds this year end	673	-	8,064	8,737	49,547

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Capital account	-	-	8,064
	Income account	673	-	-
		-	-	-
	Total cash funds	673	-	8,064
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment portfolio	Endowment	-	758,697
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	Per electronic approval	Christopher Thurlow on behalf of Ludlow Trust Company Limited	Per electronic approval	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 4 October 2024 To 3 October 2025

Charity name: The Gordon Ernest Silberman Charitable Trust

Charity registration number: 1144641

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Trustees shall apply the income and all or such part or parts of the capital at such time or times and in such manner to or for the benefit of such exclusively charitable objects and purposes in any part of the world as the trustees may in their absolute discretion think fit.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	When making grants of any funds to any charitable organisation or charitable institution to accept as a good discharge in respect of any such funds the receipts of the Treasurer or Secretary or other authorised officer for the time being of such charitable organisation or charitable institution.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In determining the charity's activities, the trustees have had regard to the Charity Commission's guidance on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	During the year under review the charity made grants totalling £72,548 during the year. Two grants of £18,605 and £17,669 each were made to the following two charities: British Red Cross Society United Kingdom Committee for UNICEF

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the reporting period the charity had free reserves of £673 (2024: £25,542). In addition to the free reserves the charity has bank balances of £8,064 (2024: £24,005) and investments valued at £758,697 within the expendable endowment fund which can be released to support the activities of the charity.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Trustees pursue a policy of maintaining a free reserve available to be spent in the furtherance of the charity's objectives as well as covering future needs, opportunities, contingencies and risks.
Amount of reserves held	Para 1.22	
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the	Para 1.23	

charity continuing as a going concern		
---------------------------------------	--	--

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		Expendable endowment funds are those which are required to be invested to produce income, but which may be transferred to unrestricted funds at the discretion of the trustees in order that they may be expended in furtherance of the charity's objectives. Unrestricted income funds 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.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust deed dated 3 October 2011
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g.	Para 1.25	Trustees are appointed by the existing trustees.

election to post or name of any person or body entitled to appoint one or more trustees		
---	--	--

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	No trustee received any remuneration or was reimbursed for any expenses in the year under review. Ludlow Trust Company Limited was paid £6,365 (2024: £6,053) for trust administration services and cash management services during the year under review. These fees are authorised under clause 6 of the trust deed.
Other		

Reference and Administrative details

Charity name	The Gordon Ernest Silberman Charitable Trust
Other name the charity uses	
Registered charity number	1144641
Charity's principal address	Ludlow Trust Company Limited Tower Wharf Cheese Lane Bristol BS2 0JJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Ludlow Trust Company Limited			
2				
3				

Corporate trustees – names of the directors at the date the report was approved

Director name		
Gary Collins		
Walter Coxon		
Ali Sarikhani		
Ziba Sarikhani		
Christopher Thurlow		
Matthew Wickers		
John Dennis	Resigned 25 October 2024	

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
Investment Managers	NatWest Bank Plc	2 nd Floor, Trinity Quay II, Avon Street, Bristol BS2 2DH
Bankers	NatWest Bank Plc	2 nd Floor, Trinity Quay II, Avon Street, Bristol BS2 2DH
Accountants	Charter Tax Consulting Limited	8 th Floor, 1 Southampton Street, London, WC2R 0LR

Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Per electronic approval	
Full name(s)	Christopher Thurlow On behalf of Ludlow Trust Company Limited	
Position (eg Secretary, Chair, etc)		

Date	Per electronic approval
-------------	-------------------------

Document Activity Report

Document Sent Wed, 06 May 2026 08:55:21 GMT

Document Approval Status Approved

Approval Activity Summary

Chris Thurlow Approved Fri, 08 May 2026 11:02:27 GMT

Document Activity History

Document history shows most recent activity first

Date	Activity
Fri, 08 May 2026 11:02:25 GMT	Chris Thurlow viewed the document

You can verify that this is a genuine Portal document by uploading it to the following secure web page:

<http://tcgroup.accountantspace.co.uk/messages/VerifyDocument>



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
The Gordon Ernest Silberman Charitable Trust

On accounts for the
period ended

3rd October 2025

Charity no
(if any)

1144641

Set out on pages

Financial statements page 1 - 2
Trustee report page 3 - 10

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the period ended 03/10/2025.

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust'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 Act.

Independent
examiner's statement

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

Date: 11/05/26

Name:

Ian Rodd

Relevant professional
qualification(s) or body
(if any):

BSc FCA FCCA

Address:

TC Group
Waverley House 115-119 Holdenhurst Rd,
Bournemouth BH8 8DY

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

n/a

THE GORDON ERNEST SILBERMAN CHARITABLE TRUST

England & Wales - Charity number 1144641

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

The Gordon Ernest Silberman Charitable Trust

1144641

Receipts and payments accounts

CC16a

For the period
from

Period start date
04.10.2023

To

Period end date
03.10.2024

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Income from investments	19,492	-	-	19,492	15,950
Interest received	1,554	-	-	1,554	655
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	21,046	-	-	21,046	16,605
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	649,693	649,693	252,957
	-	-	-	-	-
Sub total	-	-	649,693	649,693	252,957
Total receipts	21,046	-	649,693	670,739	269,562
A3 Payments					
Grants awarded	-	-	-	-	35,820
Investment manager fees (Including VAT)	-	-	3,207	3,207	3,284
Trust Administration fees (including VAT)	6,000	-	-	6,000	2,938
Legal fees	-	-	-	-	1
Cash management fees	53	-	-	53	20
Bank charges	-	-	-	-	18
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	6,053	-	3,207	9,260	42,081
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	638,805	638,805	240,927
	-	-	-	-	-
Sub total	-	-	638,805	638,805	240,927
Total payments	6,053	-	642,012	648,065	283,008
Net of receipts/(payments)	14,993	-	7,681	22,674	- 13,446
A5 Transfers between funds	5,655		5,655	-	-
A6 Cash funds last year end	4,894		21,979	26,873	40,319
Cash funds this year end	25,542	-	24,005	49,547	26,873

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Capital account	-	-	24,005
	Income account	25,542	-	-
		-	-	-
	Total cash funds	25,542	-	24,005
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment portfolio	Endowment	-	724,798
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	Chris Thurlow	Chris Thurlow on behalf of Ludlow Trust Company Limited		



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 04 October 2023 To 03 October 2024

Charity name: The Gordon Ernest Silberman Charitable Trust

Charity registration number: 1144641

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Trustees shall apply the income and all or such part or parts of the capital at such time or times and in such manner to or for the benefit of such exclusively charitable objects and purposes in any part of the world as the trustees may in their absolute discretion think fit.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In determining the charity's activities, the trustees have had regard to the Charity Commission's guidance on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	During the year under review the charity did not make any grants.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the reporting period the charity had free reserves of £25,542 (2023: £4,894). In addition to the free reserves the charity has bank balances of £24,005 (2023: £21,979) and investments valued at £724,798 within the expendable endowment fund which can be released to support the activities of the charity.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Trustees pursue a policy of maintaining a free reserve available to be spent in the furtherance of the charity's objectives as well as covering future needs, opportunities, contingencies and risks.
Amount of reserves held	Para 1.22	
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any		

social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		Expendable endowment funds are those which are required to be invested to produce income, but which may be transferred to unrestricted funds at the discretion of the trustees in order that they may be expended in furtherance of the charity's objectives. Unrestricted income funds 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.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust deed dated 03 October 2011
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of	Para 1.25	Trustees are appointed by the existing trustees.

any person or body entitled to appoint one or more trustees		
---	--	--

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	No trustee received any remuneration or was reimbursed any expenses in the year under review. Ludlow Trust Company Limited was paid £6,000 for trust administration services during the year under review. These fees are authorised under clause 13 of the trust deed.
Other		

Reference and Administrative details

Charity name	The Gordon Ernest Silberman Charitable Trust
Other name the charity uses	
Registered charity number	1144641
Charity's principal address	Trustees Department 1 st Floor, Tower Wharf Cheese Lane, Bristol BS2 0JJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Ludlow Trust Company Limited			
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				

--	--	--	--

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Investment Managers	NatWest Bank Plc	2 nd Floor, Trinity Quay II, Avon Street, Bristol BS2 2DH
Bankers	NatWest Bank Plc	2 nd Floor, Trinity Quay II, Avon Street, Bristol BS2 2DH
Accountants	KJF Accounting Limited	17 Sheringham Avenue, Southgate, London, N14 4UB

Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>Chris Thurlow</i>	
Full name(s)	Chris Thurlow On behalf of Ludlow Trust Company Limited	
Position (eg Secretary, Chair, etc)		
Date		



Section A

Independent Examiner's Report

Report to the trustees/
members of

The Gordon Ernest Silberman Charitable Trust

On accounts for the year
ended

3rd October 2024

Charity no
(if any)

1144641

Set out on pages

1 to 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 3rd October 2024.

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust'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 Act.

Independent
examiner's statement

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

K Felton

Date:

9-6-2025

Name:

Mr Keith Felton

Relevant professional
qualification(s) or body
(if any):

ACCA

Address:

KJF Accounting Ltd, 17 Sheringham Avenue, Southgate, London N14 4UB

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

2025-06-13Silberman-Accounts

Final Audit Report

2025-06-13

Created:	2025-06-13
By:	Estera Rzepus (Estera.Rzepus@ludlowtrust.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAAP4dpFFyRQ-gKsNkRS9VWAcuxuwJomIS

"2025-06-13Silberman-Accounts" History

 Document created by Estera Rzepus (Estera.Rzepus@ludlowtrust.com)
2025-06-13 - 1:32:21 PM GMT

 Document emailed to Chris Thurlow (chris.thurlow@ludlowtrust.com) for signature
2025-06-13 - 1:32:26 PM GMT

 Email viewed by Chris Thurlow (chris.thurlow@ludlowtrust.com)
2025-06-13 - 2:38:49 PM GMT

 Document e-signed by Chris Thurlow (chris.thurlow@ludlowtrust.com)
Signature Date: 2025-06-13 - 2:39:10 PM GMT - Time Source: server

 Agreement completed.
2025-06-13 - 2:39:10 PM GMT