

Rathbone

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CALDBECK CHRISTIAN TRUST
(Charity Reg No 294816)

ACCOUNTS FOR THE YEAR ENDED
31ST MARCH 2024

BECK CHRISTIAN TRUST

ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2024

INDEX

Page	
1-4	Trustees' Annual Report
5	Independent Examiner's Report
6	Statement of Financial Activities
7	Balance Sheet
8-14	Notes to the Accounts

CALDBECK CHRISTIAN TRUST

ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2024

TRUSTEES' ANNUAL REPORT

The Trustees of the Caldbeck Christian Trust have pleasure in submitting their Annual Report and Financial Statements for the year ended 31st March 2024.

Public Benefit Aims, Objectives and Activities

The Trustees' objective, in accordance with the charity's governing document, is to apply the income and capital at such times and in such a manner for the promotion of the Christian religion and other exclusively charitable purposes as the Trustees in their discretion think fit. To fulfil this objective the Trustees make grants to, usually, registered charities after suitable research has been carried out. Currently, it is the Trustees' policy not to respond to applications for funding received from charities who have not been approached by this Trust.

The Trustees hold Unrestricted Funds so all funds are available to meet the Charity's objectives and benefit the public. The Trust's income is generated by its investments and occasional donations received. Fundraising activities are not carried out, with investment management fees being the only cost of raising funds presently.

Achievements and Performance

Grants:

Donations are made annually from Unrestricted Funds for such general charitable purposes at the Trustees' discretion.

During the year the Trustees resolved to make a number of donations totalling £133,000 (£128,000 in 2023). A list of donations is detailed in the notes to these accounts.

The Trustees have complied with the duty in S17 Charities Act 2011 and have given due consideration to guidance on Public Benefit issued by the Charity Commission.

Financial Review

Income received during the year from donations and investments totalled £155,545 (£131,514 in 2023) and £4,701 (£4,696 in 2023) was used to generate the funds. Net charitable donations and associated costs totalled £129,520 (£134,766 in 2023). After taking net gains on investments into account of £63,082 (net losses of £47,640 in 2023), there was a net increase in Unrestricted Funds of £84,406 during the year (net decrease of £50,892 in 2023).

The Trustees held £871,393 of Unrestricted Funds as at 31st March 2024, compared with £786,987 held as at 31st March 2023.

Reserves:

The Trustees consider making grants after a review of resources available at that time and do not have any specific ongoing commitments. Accordingly, the Trustees have resolved not to maintain a specific amount in reserve at present but keep the position under review. The Charity had no long term commitments as at the Balance Sheet date and considered all funds held to be free reserves.

CALDBECK CHRISTIAN TRUST

ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2024

TRUSTEES' ANNUAL REPORT

Investments:

There are no specific restrictions of investment powers under the governing deed, the Trustees have full discretion over the investments. The trustees have delegated the day-to-day management of the investments. All of the Trust's capital is invested on stock markets or held in cash.

The value of the Trust's portfolio as at 31st March 2024 totalled £827,751, compared with a value of £758,311 as at 31st March 2023.

The performance of the fund will continue to be monitored by the Trustees and Investment Manager. The Trustees are satisfied that no changes need to be made to the investment policies at this time.

Assets have been acquired and disposed of in accordance with the powers available to the Trustees.

Structure, Governance and Management

Caldbeck Christian Trust was created by David Wilson Beattie by deed dated 10th July 1985. It is registered with the Charity Commission of England and Wales and its governing body are the Trustees.

The Trustees apply unrestricted funds for such charitable purposes as they in their absolute discretion think fit.

The Trustees ensure that they are operating within the current guidelines by discussing all issues arising as advised by the Charity Commission and Rathbones Trust Co Ltd during their meetings. The Trustees meet annually to review performance, income levels and the financial statements.

Procedures have not been adopted for the induction and training of Trustees but all ensure they continue to operate within current guidelines by discussing all issues arising as advised by the Charity Commission and Rathbones Trust Company Limited during their meetings.

Risk assessment:

The Charity Trustees have given consideration to the major risks to which the charity is exposed and are satisfied that systems or procedures have been established in order to manage those risks. After considering the areas of governance, operational, financial, environmental and compliance the Trustees have identified that negative fluctuations in investment assets could cause a material risk to the Charity's funds. In order to mitigate this risk and in accordance with s15 Trustee Act 2000 the Trustees have established a Policy Statement to be adhered to by the Investment Manager, which is to be reviewed regularly in line with investment performance.

JECK CHRISTIAN TRUST

ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2024

TRUSTEES' ANNUAL REPORT

Legal and administrative details

Registered No: 294816

Principal address: 1 Windsor Court, Portland Crescent, Marlow, Buckinghamshire, SL7 2FS

Trustees serving during year: Pauline Beattie
Alan Charles Osborne Bell

Accountancy: Rathbones Trust Company Limited, Liverpool

Independent Examiner: Kerry Roberts C/o Port of Liverpool Building, Pier Head, Liverpool

Bankers: Rathbones Investment Management Limited, London
Royal Bank of Scotland, Slough

Investment Managers: Rathbones Investment Management Limited, London

Plans for the future

The Trustees are satisfied that their current policies are sufficient to meet with their objectives and do not feel that these will be amended in the foreseeable future.

Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and Accounts 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 Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these accounts, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards (FRS102) have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

STOCK CHRISTIAN TRUST

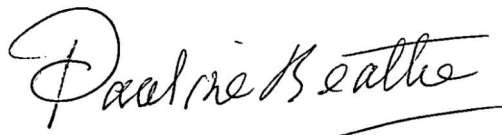
ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2024

TRUSTEES' ANNUAL REPORT

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure 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.

Declaration

Agreed and signed by the Board of Trustees on _____



Pauline Beattie

Signed by: 

Alan Charles Osborne Bell

CALDBECK CHRISTIAN TRUST

ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2024

INDEPENDENT EXAMINER'S REPORT

Independent examiner's report to the Trustees of the Caldbeck Christian Trust (264816)

I report to the Trustees on my examination of the accounts of the above charity the Caldbeck Christian Trust for the year ended 31st March 2024, which are set out on pages 6 to 14.

Responsibilities of the Trustees and Independent Examiner

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). You consider that an audit is not required under s144 of the Act and that an independent examination is needed.

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act. It is my responsibility to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view. The report is limited to those matters set out in the statement below.

Independent Examiner's statement

I am a member of an approved body subject to the provisions of the Revised Ethical Standard 2019 issued by the Financial Reporting Council (FRC). Rathbones Trust Company has provided bookkeeping services in accordance with the terms of engagement signed by the Trustees and I do not report to the bookkeeper in any respect. I give due consideration to the FRC's Revised Ethical Standard 2019 at all times.

I have completed my examination and confirm that no matters have come to my attention which give me cause to believe that in any material respect:

- * the accounting records were not kept in accordance with section 130 of the Charities Act, or
- * the accounts did not accord with the accounting records, or
- * the accounts did not comply with 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 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 for a proper understanding of the accounts to be reached.

DocuSigned by:

Kerry Roberts

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Kerry Roberts TEP FMAAT MCS1

C/o Port of Liverpool Building, Pier Head, Liverpool

08 January 2025 | 3:59 PM GMT

Date

BECK CHRISTIAN TRUST

ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2024

STATEMENT OF FINANCIAL ACTIVITIES

	<i>Notes</i>	Unrestricted Funds 2024 £	Unrestricted Funds 2023 £
Income from:			
Donations	4	133,010	108,002
Investments	5	22,535	23,513
Total Income		155,545	131,514
Expenditure on:			
Raising funds	6	4,701	4,696
Charitable activities	7	129,520	130,070
Total Expenditure		134,221	134,766
Net gains / (losses) on investments	11	63,082	(47,640)
Net movement in Funds		84,406	(50,892)
Reconciliation of funds			
Total funds brought forward as at 1st April 2023		786,987	837,879
Total funds carried forward at 31st March 2024		871,393	786,987

The notes on pages 8 to 14 form part of these accounts.

OSBECK CHRISTIAN TRUST
ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2024
BALANCE SHEET

	Notes	Unrestricted Funds 2024 £	Unrestricted Funds 2023 £
Fixed Assets			
Investments	11	827,751	758,311
		<u>827,751</u>	<u>758,311</u>
Current Assets			
Cash at Bank and in hand	13	178,637	28,363
Debtor	14	2,595	2,383
Total Current Assets		<u>181,232</u>	<u>30,746</u>
Current Liabilities:			
Creditors: amounts falling due within one year	15	137,590	2,070
Net Current Assets		<u>43,642</u>	<u>28,676</u>
Total Net Assets at 31st March 2024		<u>871,393</u>	<u>786,987</u>

Represented by:

Funds of the charity

Unrestricted Funds	871,393	786,987
Total Funds at 31st March 2024	<u>871,393</u>	<u>786,987</u>

Agreed and signed by the Board of Trustees on _____


Pauline Beattie

Signed by:

Alan Charles Osborne Bell

CALDBECK CHRISTIAN TRUST

ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2024

NOTES TO THE ACCOUNTS

1 Charity Information

Caldbeck Christian Trust is a Charitable Trust and a Public Benefit Entity as defined by FRS 102. It is by a deed dated 10 July 1985 and registered in England and Wales (charity number: 294816). The principal address is 1 Windsor Court, Portland Crescent, Marlow, Buckinghamshire, SL7 2FS.

2 Accounting Policies

These 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 2019), the Charities Act 2011 and FRS102 The Financial Reporting Standard applicable in the UK and Republic of Ireland.

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

The accounts have been prepared on the historical cost convention, modified to include the revaluation of investments at fair value. The principal accounting policies adopted are set out below.

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

Going Concern

The Trustees have assessed whether the use of Going Concern is appropriate and have concluded that the charity has adequate resources and reserves to enable it to continue in operational existence for the foreseeable future and there are no material uncertainties about the charity's ability to continue as a going concern and thus the Trustees continue to adopt the 'going concern' basis of accounting in preparing the financial statements.

Charitable Funds

Unrestricted funds are available for use at the discretion of the charity in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Investments

Investments held in the fund are included at their market value as follows:

- (a) Listed securities are valued at the mid market value ruling at the balance sheet date.
- (b) Listed securities held in foreign currencies have been valued at the mid market value and translated into their sterling equivalents at the rates ruling at the balance sheet date.
- (c) Gilts are valued at the mid market value ruling at the Balance Sheet date and include interest that has accrued up to that date.

Other recognised Gains and Losses

Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost and are charged or credited to the Statement Of Financial Activities in the year of disposal.

BECK CHRISTIAN TRUST

ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2024

NOTES TO THE ACCOUNTS

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities resulting from revaluing investments to market value at the Balance Sheet date.

Taxation

The charity is not liable to income or capital gains tax on its charitable activities. Irrecoverable VAT is included in the asset cost or the expense to which it relates.

Income

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

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

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

All dividend income is recorded net and includes tax deducted only when it is repayable to the Charity.

Expenditure

Expenditure is recognised when there is a legal or constructive obligation for which it is more likely than not that a transfer of economic benefit will be required in settlement and the amount can be reliably measured as at the reporting date. A constructive obligation exists where the charity has communicated the commitment to provide particular goods, services or funding to the recipient by the reporting date and there are no conditions attached to its payment falling due after the reporting date.

Cash grants made are recognised in the accounts when the trustees had resolved to make the donation as at the Balance Sheet date.

Provisions for liabilities must be recognised when either the timing or the amount of future expenditure required to settle the obligation is uncertain. These are distinguished separately on the balance sheet. If a transfer of resources is no longer required, provisions are reversed and charged to the SoFA.

Governance costs are those incurred in relation to the general running of the Charity, including activities that allow the Charity to operate and generate the information required for public accountability. They are not related to the direct management function. These costs include accountancy, examination and legal fees, together with costs of trustees' meetings. They are attributable to the capital and the income of the fund according to the nature of the expense incurred. These costs are recognised on an accruals basis, being included when the liability has been incurred as at the balance sheet date.

BECK CHRISTIAN TRUST

ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2024

NOTES TO THE ACCOUNTS

Cash and cash equivalents

Cash at bank and in hand is held to meet short-term cash commitments as they fall due rather than for investment purposes. Cash and cash equivalents include cash in hand, deposits held at call with banks, banks, other short-term liquid investments with original maturities of three months or less and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Financial Instruments

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

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

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

Basic financial assets

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

Other financial assets, including equity instruments which are not subsidiaries, associated or joint ventures, are initially measured at value with subsequent changes in value recognised in the SOFA.

Basic financial liabilities

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

Cancellation of financial liabilities

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

3 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

BECK CHRISTIAN TRUST

ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2024

NOTES TO THE ACCOUNTS

4 Donations and Legacies	2024	2023
	£	£
* Donated cash	98,539	29,720
* Donated Investments	34,471	78,282
	<u>133,010</u>	<u>108,002</u>

*Related party transaction, upon which no conditions were attached - please see Note 17 to the accounts.

5 Investment Income from listed investments	2024	2023
	£	£
UK Equities	15,722	17,180
Unit Trust Income	747	880
Unit Trust Interest	1,560	1,365
Foreign Income	1,402	2,798
Foreign Interest	1,741	0
Other Income	870	1,025
Excess Reportable Income	13	13
Bank Interest	480	252
	<u>22,535</u>	<u>23,513</u>

6 Raising funds	2024	2023
	£	£
Investment management fees	4,701	4,696
	<u>4,701</u>	<u>4,696</u>

7 Charitable Activities	2024	2023
	£	£
Grants individuals		
Donation to one individual	0	2,000
Grants to organisations:		
All Saints' Church, Marlow	10,000	6,000
International Justice Mission UK	15,000	15,000
Micah Trust	6,000	6,000
Philo Trust	24,000	24,000
Salvation Army	6,000	0
Vanessa Grant Trust	14,000	14,000
Versus Arthritis	11,000	10,000
Yeldall Manor	12,000	11,000
Youth for Christ	7,000	7,000
Other donations to 8 (9 in 2023) organisations £5,000 or less	28,000	33,000
Total donations	<u>133,000</u>	<u>128,000</u>

BECK CHRISTIAN TRUST**ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2024****NOTES TO THE ACCOUNTS**

7 Charitable Activities (continued)	2024	2023
	£	£
Total donations	133,000	128,000
Unpresented donation	(6,000)	0
Governance costs (note 8)	2,520	2,070
Total Charitable Activities	<u>129,520</u>	<u>130,070</u>

8 Governance Costs	2024	2023
	£	£
Accountancy and compliance fee	1,560	1,530
Administration fee	240	0
Independent Examination fee	720	540
	<u>2,520</u>	<u>2,070</u>

9 Remuneration and Other Information

The charity has no employees and none of the Trustees received any remuneration or other benefits during the year ended 31st March 2024 or 31st March 2023.

No Trustee expenses have been incurred during the year ended 31st March 2024 or 31st March 2023.

10 Staff

The charity had no employees during the year ended 31st March 2024 or 31st March 2023.

11 Investments	<i>Value at</i> 31/03/23	Purchases	Sales	Realised	Unrealised	Value at
	£	at cost	proceeds	Gains/(Losses)	Gains/(Losses)	31/03/24
		£	£	£	£	£
Listed:						
Total Property Funds	41,275	0	0	0	6,670	47,945
Total UK Fixed Bonds	0	30,782	0	0	(28)	30,754
Total Overseas Bonds	61,008	0	0	0	(2,356)	58,652
Total Overseas Income	199,349	3,539	(3,452)	(74)	43,884	243,246
Total UK Equities & Income	456,679	30,945	(55,456)	435	14,551	447,154
	<u>758,311</u>	<u>65,266</u>	<u>(58,908)</u>	<u>361</u>	<u>62,721</u>	<u>827,751</u>

BECK CHRISTIAN TRUST

ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2024

NOTES TO THE ACCOUNTS

12 Material Investments

The Trustees note the following investments represent more than 5% of the value of the charity's total investments held as at 31st March:

	2024	2023
Findlay Park plc	10.41%	8.58%
Alliance Trust plc	7.85%	6.69%
Fidelity European	5.93%	5.46%
Polar Capital	6.32%	5.75%

13 Cash at bank and in hand

	2024 £	2023 £
Cash at bank	178,637	28,363
	<u>178,637</u>	<u>28,363</u>

14 Debtors

	2024	2023
Dividends receivable	2,595	2,383
	<u>2,595</u>	<u>2,383</u>

15 Creditors and provisions

	2024 £	2023 £
<i>Amounts due within one year</i>		
Other creditors	2,520	2,070
Other creditors - prior year	2,070	0
Grants payable	133,000	0
	<u>137,590</u>	<u>2,070</u>

BECK CHRISTIAN TRUST**ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2024****NOTES TO THE ACCOUNTS**

16 Financial Instruments	2024	2023
	£	£
Carrying amount of financial assets		
Debt instruments receivable within one year		
- Debtor	2,595	2,383
- Cash	178,637	28,363
	<u>181,232</u>	<u>30,746</u>
Carrying amount of financial liabilities		
Payable within one year		
- Creditors	<u>137,590</u>	<u>2,070</u>
Instruments measured at fair value		
Investments at value	<u>827,751</u>	<u>758,311</u>

17 Related Party Transactions

Interests with other charitable organisations are always properly declared and acknowledged during determination of applications. In these circumstances the person with the related party interest does not participate in the decision other than to clarify facts.

Mrs Beattie, Trustee, donated material funds to the charity during the year ended 31st March 2024 and 31st March 2023. No conditions were attached to the donations. The donations are detailed in Note 4.

No other transactions require disclosure in respect of the year ended 31st March 2024 or 31st March 2023.

Certificate Of Completion

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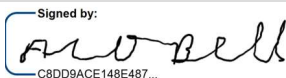
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Alan Bell

alancobell@gmail.com

Security Level: Email, Account Authentication
(None), Authentication

Signature

Signed by:

C8DD9ACE148E487...

Signature Adoption: Drawn on Device
Using IP Address: 88.97.42.83

Timestamp

Sent: 08 January 2025 | 15:14

Viewed: 08 January 2025 | 15:44

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Transaction: d8d6a15b-77e2-458e-a720-04db17123472

Result: passed

Vendor ID: TeleSign

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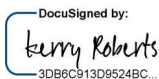
Accepted: 08 January 2025 | 15:44

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Kerry Roberts

kerry.roberts@rathbones.com

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Certified Delivery Events	Status	Timestamp
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Witness Events	Signature	Timestamp

Notary Events	Signature	Timestamp
Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	08 January 2025 15:14
Certified Delivered	Security Checked	08 January 2025 15:59
Signing Complete	Security Checked	08 January 2025 15:59
Completed	Security Checked	08 January 2025 15:59
Payment Events	Status	Timestamps
Electronic Record and Signature Disclosure		

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE (ERSD)

Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to '**I agree to use electronic records and signatures**' before clicking '**CONTINUE**' within the DocuSign system.

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Rathbones Group Plc - Incorporated and registered in England and Wales. Registered Office: 8 Finsbury Circus, London EC2M 7AZ. Registered number: 01000403.

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For further information on Rathbones Group Plc and its subsidiaries refer to www.rathbones.com.