



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	6	April	2024		5	April	2025

Section A Reference and administration details

Charity name

THE SAI RAM TRUST

Other names charity is known by

Registered charity number (if any) 1084000

Charity's principal address

THE MILL

ASCOTT UNDER WYCHWOOD

CHIPPING NORTON

Postcode

OX7 6AP

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	Nigel Braithwaite	Treasurer		
2	Jit Aggarwal	Trustee		
3	Suneil Aggarwal	Trustee		
4	Olivia Helmore	Trustee		
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

TRUST DEED

How the charity is constituted
(eg. trust, association, company)

TRUST

Trustee selection methods
(eg. appointed by, elected by)

APPOINTED BY EXISTING TRUSTEES

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The relief of poverty and hardship and advancement of education in the UK and worldwide.
The relief of suffering and hardship and for reconstruction in response to natural and manmade disaster in the UK and worldwide.

Support of other UK charities and overseas organisations. In our activities we have been very conscious of the Charity Commission guidance on public benefit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

We have been able to increase our support in the medical and health areas.

Section E Financial review

Brief statement of the charity's policy on reserves

We have no contractual financial commitments and therefore no need for a reserves policy.

Details of any funds materially in deficit

None.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F Other optional information

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)	Nigel Braithwaite	
Full name(s)	NIGEL BRAITHWAITE	
Position (eg Secretary, Chair, etc)	Treasurer	
Date	14 th January 2026	

Sai Ram Trust		1084000-		CC16a
Receipts and payments accounts				
For the period from	6th April 2024	To	5th April 2025	

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					
Donations	62,999	0	4,281	67,280	40,748
Gift Aid	0	0	0	0	17,835
Rental Income	7,057	0	0	7,057	6,000
Interest	2,248	0	0	2,248	1,531
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
Sub total (Gross income for AR)	72,304	0	4,281	76,585	66,114
A2 Asset and investment sales, (see table).					
Property sold	0	0	28,175	28,175	0
	0	0	0	0	0
Sub total	0	0	28,175	28,175	0
Total receipts	72,304	0	32,456	104,760	66,114
A3 Payments					
Charitable Grants	36,632	0	0	36,632	95,500
Bank Charges	23	0	0	23	6
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
Sub total	36,655	0	0	36,655	95,506
A4 Asset and investment purchases, (see table)					
	0	0	0	0	0
	0	0	0	0	0
Sub total	0	0	0	0	0
Total payments	36,655	0	0	36,655	95,506
Net of receipts/(payments)	35,649	0	32,456	68,105	-29,392
A5 Transfers between funds	0	0	0	0	0
A6 Cash funds last year end	128,309	0	0	128,309	157,701
Cash funds this year end	163,958	0	32,456	196,414	128,309

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				
	Triodos Bank	145,243	0	51,471
		0	0	0
		0	0	0
	Total cash funds	145,243	0	51,471
(agree balances with receipts and payments account(s))				
	Agreement Error	Unrestricted funds	OK	Agreement Error
			Restricted funds	Endowment funds

B2 Other monetary assets

Details	to nearest £	to nearest £	to nearest £
Gift Aid claimed	104,106	0	1,952
	0	0	0
	0	0	0
	0	0	0
	0	0	0
	0	0	0

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Honiton Property Investment	Endowment	0	80,324
		0	0
		0	0
		0	0
		0	0

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Cheques issued but not cashed	Unrestricted	3,000	Paid May
		0	
		0	
		0	
		0	

Signed by one or two trustees on behalf of
all the trustees

Signature

Print Name

Date of approval

Wendy Brathwaite

M. DRAFFMAN-STE

28/10/25



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Sai Ram Trust

On accounts for the year
ended

5th April 2025

Charity no
(if any)

1084000

Set out on pages

1 and 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

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 (other than that disclosed below *) 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

**23 October
2025**

Name:

Stuart John Fox FFA

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

Fellow Institute of Financial Accountants

Address:

27 London Lane

Ascott-under-Wychwood Oxfordshire

OX7 6AN

Regards

Section B

Disclosure

Stuart

[Quoted text hidden]

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Stuart

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.