



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From 01/04/2022. Period start date To 31/03/2023 Period end date

Charity name: AFNO (Advocacy for Nepalese Organisation)

Charity registration number: 1173816

## Objectives and Activities

|                                                                                                                                                                      | SORP reference     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Summary of the purposes of the charity as set out in its governing document                                                                                          | Para 1.17          | The promotion of health and social wellbeing, integration and social inclusion among London's Nepalese community, with emphasis on the Gurkha community providing an advocacy service provided through local drop-in surgeries holding workshops and events throughout the year promoting statutory and non-statutory services. AFNO operates mostly in the West London area with all age groups.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 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 | <p>To promote social inclusion for the public benefit by working with the Nepalese community, especially the Gurkha community in London, who are socially excluded on the grounds of their ethnicity, to relieve the needs of such people and assist them to integrate into society in particular by</p> <ul style="list-style-type: none"><li>• Providing a local network group that encourages and enables members of the Nepalese community to participate more effectively with the wider community;</li><li>• Increasing or co-ordinating opportunities for members of the Nepalese community to engage with service providers, to enable those providers to adapt services to better meet the needs of that community;</li><li>• Organising events to encourage social interactions to tackle loneliness and promote well being among the isolated elderly individuals in the Nepalese community.</li><li>• Regularly learn about the needs of the elderly and vulnerable members of the Nepalese community and bring forth projects and events to address those needs.</li></ul> |

|                                                                                                                              |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|------------------------------------------------------------------------------------------------------------------------------|-----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                              |           | <ul style="list-style-type: none"> <li>AFNO also has an open telephone line for anyone to contact us for any support or assistance or queries.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit | Para 1.18 | We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help. The review also helps us ensure our aim, objectives and activities remain focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute the aims and objectives they have set. |

#### Additional information (optional)

You may choose to include further statements where relevant about:

|                                                                  | SORP reference |            |
|------------------------------------------------------------------|----------------|------------|
| Policy on grant making                                           | Para 1.38      | <b>N/A</b> |
| Policy on social investment including program related investment | Para 1.38      | <b>N/A</b> |
| 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 | <p>AFNO started a monthly session called "Chiya &amp; Sangini" tailored specifically for women. The aim for this project was to create a safe space for women in the Nepalese community who live in the London boroughs of Ealing, Harrow, Hillingdon and Bret. It is a forum whereby women who attend can feel safe to share their personal experiences and are able to build their awareness on various topics such as - mental and physical health, well being, mindfulness amongst others. The venue was in Harrow which gave the women a reason to come out and socialise with others, especially for elderly ladies and those living on their own for various reasons e.g. widowed, live alone etc.</p> <p>The difference these monthly sessions have made to the women who attend has been apparent right from the beginning. People have made new friends, they learn about how to take better care of their own mental and physical health, it gives them an opportunity to express themselves and the women have often expressed how appreciative they are that we started these sessions. They look forward to the next session and they sometimes bring in new friends and share about it which shows they see the value and want others to benefit too. There are wider benefits to society because we inform them about certain health conditions and bring in health experts, nutritionist, psychologist so that they can receive tailored community level awareness and in their mother tongue. It definitely eases pressure of health facilities when we provide preventative information. The women have also mentioned they feel happier and in turn benefits their families, friends and social circles as their own wellbeing improves they will improve that of others too.</p> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

#### **Additional information (optional)**

You may choose to include further statements where relevant about:

|                                                              |           |                                                                                                                                                                                                                                                                                                                      |
|--------------------------------------------------------------|-----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Achievements against objectives set                          | Para 1.41 | AFNO keeps an open phone helpline for any of our beneficiaries to contact us with any request of help and support. We continue to assist individuals in one - one support that could range anywhere from interpreting letters, to questions regarding medical appointments, benefits queries or housing support etc. |
| Performance of fundraising activities against objectives set | Para 1.41 | <b>N/A</b>                                                                                                                                                                                                                                                                                                           |

|                                              |           |            |
|----------------------------------------------|-----------|------------|
|                                              |           |            |
| Investment performance<br>against objectives | Para 1.41 | <b>N/A</b> |
| Other                                        |           |            |

## Financial Review

|                                                                                  |           |  |
|----------------------------------------------------------------------------------|-----------|--|
| Review of the charity's financial position at the end of the period              | Para 1.21 |  |
| Statement explaining the policy for holding reserves stating why they are held   | Para 1.22 |  |
| 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 | N/A |
| A description of the principal risks facing the charity                         | Para 1.46 | N/A |
| Other                                                                           |           |     |

## Structure, Governance and Management

|                                                                                                                                                                           |           |                                              |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|----------------------------------------------|
| Description of charity's trusts:                                                                                                                                          |           |                                              |
| Type of governing document<br>(trust deed, royal charter)                                                                                                                 | Para 1.25 | <b>Constitution</b>                          |
| How is the charity constituted?<br>(e.g unincorporated association, CIO)                                                                                                  | Para 1.25 | <b>Charitable Incorporated Organisation</b>  |
| Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees | Para 1.25 | <b>Election to post every 2 years at AGM</b> |

### 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 | <p>Training</p> <p>Safeguarding Adults Training<br/>Safeguarding Children's Training<br/>Volunteer Induction Training<br/>Equality and Diversity<br/>Financial Management<br/>Trustee Training provided by local CVS</p> <p>Procedures:</p> <ul style="list-style-type: none"> <li>• A role description outlining the duties of the Trustee.</li> <li>• Copies of all the current up to date policies provided.</li> <li>• Health &amp; Safety policies.</li> <li>• incident reporting.</li> <li>• claiming expenses procedures.</li> <li>• Data Protection/GDPR.</li> </ul> |
| The charity's organisational structure and any wider network with which the charity works | Para 1.51 | <p>The Charity is run mainly by its board members and trustees. In addition to the trustees, AFNO is supported by a small number of volunteers who contribute their time on an ad hoc basis.</p> <p>All decisions for the charity are taken by the charity's trustees.</p> <p>AFNO works in partnership with other Nepalese community groups with similar aims and objectives.</p>                                                                                                                                                                                           |
| Relationship with any related parties                                                     | Para 1.51 | <b>N/A</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Other                                                                                     |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

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## Reference and Administrative details

|                             |                                           |
|-----------------------------|-------------------------------------------|
| Charity name                | AFNO (Advocacy for Nepalese Organisation) |
| Other name the charity uses |                                           |
| Registered charity number   | <b>1173816</b>                            |
| Charity's principal address | 6A Montpelier Avenue<br>W5 2XP            |
|                             |                                           |

### **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  | Durga Gurung         | Chair                |                                   |                                                               |
| 2  | Sujata Gurung        | Secretary/Vice Chair |                                   |                                                               |
| 3  | Bhawana Rai Shrestha | Vice Secretary       |                                   |                                                               |
| 4  | Sumita Ale Gurung    | Treasurer            |                                   |                                                               |
| 5  | Cima Pun             | Trustee              |                                   |                                                               |
| 6  | Asmita Sharma        | Trustee              |                                   |                                                               |
| 7  |                      |                      |                                   |                                                               |
| 8  |                      |                      |                                   |                                                               |
| 9  |                      |                      |                                   |                                                               |
| 10 |                      |                      |                                   |                                                               |
| 11 |                      |                      |                                   |                                                               |
| 12 |                      |                      |                                   |                                                               |
| 13 |                      |                      |                                   |                                                               |
| 14 |                      |                      |                                   |                                                               |
| 15 |                      |                      |                                   |                                                               |
| 16 |                      |                      |                                   |                                                               |
| 17 |                      |                      |                                   |                                                               |
| 18 |                      |                      |                                   |                                                               |
| 19 |                      |                      |                                   |                                                               |
| 20 |                      |                      |                                   |                                                               |

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

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

## 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 |
|-----------------|------|---------|
|                 |      |         |
|                 |      |         |
|                 |      |         |
|                 |      |         |

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

|  |
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|  |
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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

|  |
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|  |
|--|

## Other optional information

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|  |
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## Declarations

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

Signed on behalf of the charity's trustees

|                                     |              |  |
|-------------------------------------|--------------|--|
| Signature(s)                        |              |  |
| Full name(s)                        | Durga Gurung |  |
| Position (eg Secretary, Chair, etc) | Chair        |  |
| Date                                | 31/01/2024   |  |

|                                                                                   |                                                                                     |                                 |                      |    |                                 |  |                       |  |                          |  |
|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|---------------------------------|----------------------|----|---------------------------------|--|-----------------------|--|--------------------------|--|
|  | CHARITY COMMISSION<br>FOR ENGLAND AND WALES                                         |                                 | Charity Name<br>AFNO |    | No (if any)<br>1173816          |  | CC16a                 |  |                          |  |
|                                                                                   | Receipts and payments accounts                                                      |                                 |                      |    |                                 |  |                       |  |                          |  |
|                                                                                   | For the period<br>from                                                              | Period start date<br>01/04/2022 |                      | To | Period end date<br>31/3/23      |  |                       |  |                          |  |
|                                                                                   |                                                                                     |                                 |                      |    |                                 |  |                       |  |                          |  |
| 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                                                                       |                                                                                     |                                 |                      |    |                                 |  |                       |  |                          |  |
| M Budhathoki                                                                      | 100                                                                                 |                                 |                      |    | -                               |  | 100                   |  | 5,749                    |  |
|                                                                                   | - 0                                                                                 |                                 | -                    |    | -                               |  | -                     |  | -                        |  |
|                                                                                   | - 0                                                                                 |                                 | -                    |    | -                               |  | -                     |  | -                        |  |
|                                                                                   | - 0                                                                                 |                                 | -                    |    | -                               |  | -                     |  | -                        |  |
|                                                                                   | - 0                                                                                 |                                 | -                    |    | -                               |  | -                     |  | -                        |  |
|                                                                                   | - 0                                                                                 |                                 | -                    |    | -                               |  | -                     |  | -                        |  |
|                                                                                   | - 0                                                                                 |                                 | -                    |    | -                               |  | -                     |  | -                        |  |
|                                                                                   | - 0                                                                                 |                                 | -                    |    | -                               |  | -                     |  | -                        |  |
|                                                                                   | - 0                                                                                 |                                 | -                    |    | -                               |  | -                     |  | -                        |  |
| Sub total(Gross income for AR)                                                    | 100                                                                                 |                                 | -                    |    | -                               |  | 100                   |  | 5,849                    |  |
| A2 Asset and investment sales, (see table).                                       |                                                                                     |                                 |                      |    |                                 |  |                       |  |                          |  |
|                                                                                   | - 0                                                                                 |                                 | - 0                  |    | - 0                             |  | -                     |  |                          |  |
|                                                                                   | - 0                                                                                 |                                 | - 0                  |    | - 0                             |  | -                     |  | - 0                      |  |
| Sub total                                                                         | - 0                                                                                 |                                 | - 0                  |    | - 0                             |  | -                     |  | - 0                      |  |
| Total receipts                                                                    |                                                                                     |                                 |                      |    |                                 |  |                       |  |                          |  |
|                                                                                   | 100                                                                                 |                                 | - 0                  |    | - 0                             |  | 100                   |  | 5,849                    |  |
| A3 Payments                                                                       |                                                                                     |                                 |                      |    |                                 |  |                       |  |                          |  |
| Payment to Kalpana Lamichhane                                                     | 82                                                                                  |                                 | -                    |    | -                               |  | 82                    |  | -                        |  |
| Hall Booking - London Borough                                                     | 285                                                                                 |                                 | -                    |    | -                               |  | 285                   |  | -                        |  |
| Amazon - Chiya Sangini                                                            | 30                                                                                  |                                 | -                    |    | -                               |  | 30                    |  | -                        |  |
| Markel UK Annual                                                                  | 146                                                                                 |                                 | -                    |    | -                               |  | 146                   |  | -                        |  |
| Amazon - Chiya Sangini                                                            | 11                                                                                  |                                 | -                    |    | -                               |  | 11                    |  | -                        |  |
|                                                                                   | - 0                                                                                 |                                 | -                    |    | -                               |  | -                     |  | -                        |  |
|                                                                                   | - 0                                                                                 |                                 | -                    |    | -                               |  | -                     |  | -                        |  |
|                                                                                   | - 0                                                                                 |                                 | -                    |    | -                               |  | -                     |  | -                        |  |
|                                                                                   | - 0                                                                                 |                                 | -                    |    | -                               |  | -                     |  | -                        |  |
| Sub total                                                                         | 554                                                                                 |                                 | -                    |    | -                               |  | 554                   |  | 5,295                    |  |
| A4 Asset and investment purchases, (see table)                                    |                                                                                     |                                 |                      |    |                                 |  |                       |  |                          |  |
|                                                                                   | - 0                                                                                 |                                 | - 0                  |    | - 0                             |  | -                     |  |                          |  |
|                                                                                   | - 0                                                                                 |                                 | - 0                  |    | - 0                             |  | -                     |  |                          |  |
| Sub total                                                                         | - 0                                                                                 |                                 | - 0                  |    | - 0                             |  | -                     |  | - 0                      |  |
| Total payments                                                                    |                                                                                     |                                 |                      |    |                                 |  |                       |  |                          |  |
|                                                                                   |                                                                                     |                                 | - 0                  |    | - 0                             |  | -                     |  |                          |  |
| Net of receipts/(payments)                                                        |                                                                                     |                                 |                      |    |                                 |  |                       |  |                          |  |
|                                                                                   | - 454                                                                               |                                 | -                    |    | -                               |  |                       |  | - 454                    |  |
| A5 Transfers between funds                                                        | - 0                                                                                 |                                 | -                    |    | -                               |  | -                     |  |                          |  |
| A6 Cash funds last year end                                                       | - 0                                                                                 |                                 | -                    |    | -                               |  | -                     |  | -                        |  |
| Cash funds this year end                                                          |                                                                                     |                                 | -                    |    | -                               |  |                       |  | 5,295                    |  |
| Section B Statement of assets and liabilities at the end of the period            |                                                                                     |                                 |                      |    |                                 |  |                       |  |                          |  |
| Categories                                                                        | Details                                                                             |                                 |                      |    | Unrestricted funds              |  | Restricted funds      |  | Endowment funds          |  |
|                                                                                   |                                                                                     |                                 |                      |    | to nearest £                    |  | to nearest £          |  | to nearest £             |  |
| B1 Cash funds                                                                     |                                                                                     |                                 |                      |    | -                               |  | -                     |  | -                        |  |
|                                                                                   |                                                                                     |                                 |                      |    | -                               |  | -                     |  | -                        |  |
|                                                                                   |                                                                                     |                                 |                      |    | -                               |  | -                     |  | -                        |  |
|                                                                                   | Total cash funds                                                                    |                                 |                      |    | 5,295                           |  | -                     |  | -                        |  |
|                                                                                   | (agree balances with receipts and payments account(s))                              |                                 |                      |    |                                 |  | OK                    |  | OK                       |  |
|                                                                                   |                                                                                     |                                 |                      |    | Unrestricted funds              |  | Restricted funds      |  | Endowment funds          |  |
|                                                                                   |                                                                                     |                                 |                      |    | to nearest £                    |  | to nearest £          |  | to nearest £             |  |
| B2 Other monetary assets                                                          |                                                                                     |                                 |                      |    | -                               |  | -                     |  | -                        |  |
|                                                                                   |                                                                                     |                                 |                      |    | -                               |  | -                     |  | -                        |  |
|                                                                                   |                                                                                     |                                 |                      |    | -                               |  | -                     |  | -                        |  |
|                                                                                   |                                                                                     |                                 |                      |    | -                               |  | -                     |  | -                        |  |
|                                                                                   |                                                                                     |                                 |                      |    | -                               |  | -                     |  | -                        |  |
|                                                                                   |                                                                                     |                                 |                      |    | -                               |  | -                     |  | -                        |  |
| B3 Investment assets                                                              | Details                                                                             |                                 |                      |    | Fund to which asset belongs     |  | Cost (optional)       |  | Current value (optional) |  |
|                                                                                   |                                                                                     |                                 |                      |    |                                 |  | -                     |  | -                        |  |
|                                                                                   |                                                                                     |                                 |                      |    |                                 |  | -                     |  | -                        |  |
|                                                                                   |                                                                                     |                                 |                      |    |                                 |  | -                     |  | -                        |  |
|                                                                                   |                                                                                     |                                 |                      |    |                                 |  | -                     |  | -                        |  |
|                                                                                   |                                                                                     |                                 |                      |    |                                 |  | -                     |  | -                        |  |
| 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         |  |
|                                                                                   |  |                                 |                      |    | SUMITA ALE                      |  |                       |  | 21-Feb-24                |  |
|                                                                                   |                                                                                     |                                 |                      |    |                                 |  |                       |  |                          |  |

## Comments

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R&P Accounts