



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From **11th November 2024** **To** **10th November 2025**

Charity name: M2 SPED Awareness

Charity registration number: 1183367

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The purposes of the CIO are:</p> <ul style="list-style-type: none">- for the public benefit to advance the education of school age children attending London schools in Special Educational Differences (SPEDs) such as Dyslexia, Autism and ADHD.- To promote equality and diversity by advancing and raising awareness in these domains.
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>During the November 2024- February 2025 period, the charity continued its existing work of delivering the Neurodiveristy Youth Advocate programme sessions to year 12 students remotely who come from schools in London, Birmingham & Leicester. Sessions covered common challenges experienced by members of the SPED community with Autism and ADHD such as media portrayal, acceptance in the community and mental health. Students then gave an awareness campaign to members of their community. Impact from the awareness campaigns included one of our Neurodiversity Youth Advocate's campaigns managed to help to build a neuroinclusive supportive environment for their peer with ADHD and another's campaign encouraged wider discussion on intersectionality and difficulties around access to support for females with ADHD.</p>

		<p>The sessions were delivered by both the Trustees of the organisation and paid staff. Paid staff accounted for £231.00 during this period.</p> <p>During this annual return period of November 2024- November 2025, we have continued our direction and emphasis from the previous year to create a stable direction with our marketing campaigns. To manage costs of marketing we have transitioned to a fully volunteer team of Marketing Interns which are managed by our Head of Marketing Trustee. Marketing Interns are recruited at entry level and support has been given to their skill and knowledge development in both marketing and neurodiversity. The Marketing team have been focussing efforts to streamline our marketing output to not only celebrate and promote activity in the charity but also inform of wider changes in the UK regarding neuroinclusive practice and awareness. Our main Our main costs of marketing have been the costs to maintain our website which has accounted for £296.04 this period.</p> <p>In terms of fundraising during the period of November 2024 till November 2025, the charity delivered 1 street clinic in King's College London during April 2025 which informed students, staff and visitors on site about Dyslexia, ADHD and reasonable adjustments whilst signposting them to where they can find more information. Some members donated funds to the charity during the event. The material required and staff payments to drive the fundraising and marketing initiatives including uniform and marketing materials (stationary) accounted for £137.90 during this period. The charity raised £47.47 from street clinic. Due to the overall costs of staff payment for fundraising minus the street clinic during the financial period being</p>
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		<p>£373.00, for the next financial year we aim to have a similar Intern role system to the Marketing Team to reduce staff costs in order to concentrate spending for maintaining the quality of our Neurodiversity Youth Advocate Programmes and certificates for our CPD Projects.</p> <p>During this Annual report period 2 CPD days have been delivered:</p> <p>(1) The first stated in the previous Annual report in which £26.84 was initially spent before 11th November 2024 on certificates. It was a CPD day would be conducted in collaboration with University of Buckingham which was delivered by the co-founder to fellow medical educators in order to develop their practice on neuroinclusivity in medical education. A further £7.56 was spent during this annual return period on an additional set of certificates for extra attendees.</p> <p>(2) A CPD day was developed by our Project Development Intern who developed a Dyslexia Awareness course to 46 Learning Support Assistants in Worthing College. The CPD Day covered neuroinclusive technological, academic and emotional wellbeing support strategies relevant to further education. For this CPD Day, certificates of participations were required to be designed and printed for the session which accounted for £52.96.</p> <p>It should be noted the CPD Day did receive donations from attendees which totalled £76.29</p>
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		<p>In September 2025, M2 SPED Awareness had collaborated with Dyslexia Hub for the co-founder to be a guest speaker in their Dyslexia & Neurodiversity Day event. This helped M2 SPED Awareness to network with esteemed individuals in the sectors of assistive technology, coaching and educators. Networks which prove crucial also for guest speakers for our conference day events. Nil monetary costs or gains for this collaboration.</p> <p>We have also collaborated with Frances and Kevin who have delivered a leadership development programme to our marketing team to develop strategic thinking, leadership and evidence-led decision-making skills. Nil monetary costs or gains for this collaboration.</p> <p>The charity has also received a £1,500 donation in June 2025 from the Aman Kaplia Memorial Trust Fund this Account Report year which has been crucial to be able to deliver our current Neurodiversity Youth Advocate Programme and expand to launch a 2-year Neurodiversity Youth Advocate Programme in September 2026. With the additional funds, we would be able to enable deeper learning and progression in our advocates and cover topics which could not be covered in our limited financial capacity. New topics being: dyscalculia, positive psychology, intersectionality, and parent perspectives. The programme will initially run for Year 11-12 students from London, Birmingham, Luton, and Leicester.</p> <p>Between November 2024 and September 2025, our charity assistant has aided the charity in terms of liaison with schools for our programmes to be run and aid trustees in keeping on top of their tasks. During this period, the charity assistant accounted for £447.00 during this period. We are switching to an "Intern" approach by having Charity Administrators post November 2025</p>
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		<p>to help bring down costs whilst maintaining the costs needed to ensure high quality of our Neurodiversity Youth Advocate Programmes and certificates for our CPD Days.</p> <p>Between June 2025- November 2025, the charity has trained staff who were delivering our Neurodiversity Youth Advocate programmes for the Post-16 programmes to our new cohort of students. This year's programme has introduced encouraging our trainee advocates to develop a special interest in either biological, psychological, social, or spiritual advocacy through our sessions and interactions with neurodivergent guests. A 2nd addition was coverage on Rejection Sensitivity Dysphoria which has started gaining further awareness this year. Staff costs accounted for £210.00 during this period.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>We can confirm that the Trustees, Mitchell Osei-Junior (Co-Founder, Chairman, Head of Projects & Mentoring), Elizabeth Frances Simpson (Secretary, Head of Neurodiversity Youth Advocate Programmes), Brian Martin (Head of Marketing) and Samuel Hickson (Treasurer, Head of Fundraising & Neurodiversity Awareness Street Clinic) have had regard to the guidance issued by the Charity Commission on public benefit.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A

Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	N/A
Other		N/A

Achievements and Performance

	SORP reference	
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<p>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.</p>	<p>Para 1.20</p>	<p>During the Course of September 2024- February 2025, April 2025, and September 2025- Present, the Charity has been delivering workshops via our Neurodiversity Youth Advocate Programme (Reflective Practice & Advocacy Year) to Post-16 students in schools in London, Luton, Birmingham & Leicester. The programme aims to raise Awareness of neurodiversity, the sources of stigmatisation and the effects it could have on the neurodiverse community. Additionally, workshops were delivered in collaboration with university of Buckingham to deliver to Medical Educators working at University of Buckingham on neurodiversity awareness in medical education, in collaboration with Worthing College to deliver to Learning Support Assistants on support strategies in further education, and in collaboration with Dyslexia Hub on Neurodiversity Awareness and the charity has run its third street clinic raising awareness of dyslexia to the public in King's College London Guys campus area. The following positive impacts were generated.</p> <p>Impact on the Neurodiverse Community:</p> <p>A market research survey covered with the year 12 students training on our Neurodiversity Youth Advocate programme aimed to measure impact both in terms of change in confidence of supporting neurodiversity and self-development of skills. This was done as a pre-programme survey at the start of the programme and measured again as a post-programme survey at the end.</p> <p>Prior to the programmes overall 62.5% of the students stated they felt confident with supporting their fellow neurodiverse peers socially and emotionally. This boosted to 100% post the 2024-2025 Post-16</p>
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		<p>Neurodiversity Youth Advocate programme. The most significant change was in our Neurodiversity Youth Advocates ability to disseminate information in a neuroinclusive way with 50% reporting confidence pre-programme with this. This grew to 100% confidence post-programme with 2/3s feeling strongly confident with this.</p> <p>All students of the post-16 programme also delivered an awareness campaigns raising awareness on a particular SPED group of choice. This is the fourth time that students had all gone out to raise awareness on SPEDs after what they have learnt from the programme. The communities that had awareness campaigns delivered by our Youth Advocates include: (a) their school via an assembly or form class, (b) family members, (c) Their religious group, or (d) A sports club for youths.</p> <p>The sessions showed to have the most significant impact were: the conversations with the SPED community session, which the year 12 students get a chance to converse with a guest about their lived experience of having a SPED. The Theology session where year 12 students looked at debated the stigmatising effects of the word "disability", The initial Meet the Mentor session which introduced students to the programme and what it means to be a Neurodiversity Youth Advocate, The Culture and attitudes towards SPEDs which introduced them to the concept of stigma in culture, The Conference Day which also doubled as a CPD for the wider faculty and involved a guest speaker from Vision Design on neuroinclusive technology, and the Mental Health session which both year 11 and post-16 students identified common stressors for neurodivergent individuals and had basic training on how to facilitate</p>
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		<p>supportive discussions in peers who are neurodivergent.</p> <p>Ratings of our Sessions and its impact on self-development of the students who attend:</p> <p>100% of the participants rated all the sessions of the programme excellent or outstanding.</p> <p>Overall, the greatest development of the Neurodiversity Youth Advocate's transferable skills was the following:</p> <ul style="list-style-type: none"> (a) Problem-solving skills: From 50% pre-programme being slightly confident to 100% being very confident post-programme. (b) Analytical skills: From 37.5% being slightly confident pre-programme to 100% being very confident post-programme. (c) Time management: From 50% being slightly or not confident pre-programme to 100% being very confident post-programme. <p>One of the feedbacks of our programmes can be seen below:</p> <p><i>"Thank you! I enjoyed speaking with an individual within the SPED Community which was a highlight to me."</i></p> <p><i>"Our mentors are very wise who can help you learn a lot in a short amount of time."</i></p>
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		<p><i>The sessions are extremely engaging, interesting and extremely insightful.”</i></p> <p>Testimonials from our CPD Days:</p> <p>Our CPD Days have been praised for their applicability. Here are testimonials from the CPD Days.</p> <p><u>University of Buckingham Medical Educators (Nov 2024)</u></p> <p><i>“It was very insightful and empowering. I have a better understanding of Neurodiversity and I know better how to assist my learners during group work and my personal tutor meetings.”</i></p> <p><u>Learning Support Assistants from Worthing College (Sept 2025)</u></p> <p><i>“I learnt new strategies to help me work better with students.”</i></p> <p><i>“I really liked learning what other areas dyslexia can affect besides reading & writing.”</i></p> <p><i>“I enjoyed learning about electronic support options such as fonts, and Read, Write & Gold.”</i></p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	See above section for “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
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		society as a whole.” For achievements against objectives set.
Performance of fundraising activities against objectives set	Para 1.41	<p>This financial year, the charity has been raising funds via online means and through donors in our Street Clinics, CPDs and contributions from the Aman Kapila Memorial Trust Fund.</p> <p>Through advertisement online via our charity social media pages, we have been gathering online donations on our Viva Wallet Donations page which has either been shared through QR code or directly from the website. An equal method is done via our PayPal Giving.</p> <p>Our Viva Wallet Donations page has amassed £95.86 between November 2024 to November 2025.</p> <p>Our PayPal Giving Donations page has amassed £48.47 between November 2024 to November 2025.</p> <p>Our Street Clinics has amassed £47.47 between November 2024 to November 2025.</p> <p>Our CPD Days have amassed donations of £76.29 between November 2024 to November 2025.</p> <p>The Aman Kapila Memorial Foundation has donated a total contribution of £1,500 to the Charity within November 2024 to November 2025.</p> <p>The Charity has also been collecting contribution from family and friends which</p>

		<p>has contributed to £1,201.00 during this financial period.</p> <p><u>Summary of Donations received between November 2023 to November 2024</u></p> <p>PayPal Donations= £48.47</p> <p>Viva Wallet Page Donations= £95.86</p> <p>Donations from Street Clinic= £47.47</p> <p>Donations from CPD Days= £76.29</p> <p>Donation from Aman Kapila Memorial Trust Fund= £1,500.00</p> <p>Family and Friend Contributions= £1201.00</p> <p>Total gathered during financial period from donations= £2969.09</p>
Investment performance against objectives	Para 1.41	The organisation does not hold any investments.
Other		N/A

Financial Review

<p>Review of the charity's financial position at the end of the period</p>	<p>Para 1.21</p>	<p>At the End of the Financial Period- as of 10th November 2025;</p> <p><u>The Charity has:</u></p> <p><i>Viva Wallet Bank Balance: £42.86</i></p> <p><i>PayPal Funding Balance: £66.68</i></p> <p><i>Wise Bank Balance (Opened in June 2025): £921.10</i></p> <p>Total Balance= £1030.64</p> <p><u>The Charity plans to raise for the next Financial Period</u></p> <p>Viva Wallet QR Code Donations from Crowdfunding and Street Clinic Expectations= £100</p> <p>Viva Wallet QR Code Donations from CPD Day Expectations= £50</p> <p>PayPal Giving Donations Expectations= £50</p> <p>Family & Friends Donation contribution Expectations= £1200</p> <p>Support through grants for Not-for-profit organisations= £1000</p> <p>Total= £2,400.00</p> <p><u>The charity plans to spend during the next Financial Period</u></p> <p>Year 11 (Knowledge & Problem-Solving Year) Neurodiversity Youth Advocate Programme associated costs</p> <p>(These costs will cover staff for the sessions, Celebratory Gift Voucher prizes for outstanding Neurodiversity Youth</p>
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		<p>Advocate Projects, and administrative costs such as acquiring Enhanced DBS for staff to work with the students. Prizes for winning Neurodiversity) = £174.00</p> <p>Post-16 programme (Reflective Practice & Advocacy Year) Neurodiversity Youth Advocate Programme Sessions associated costs (these costs will cover staff running the sessions, gift vouchers for celebrating outstanding Neurodiversity Youth Advocate Projects and administrative costs such as acquiring Enhanced DBS for staff to work with the students) = £441.00</p> <p>CPD Day Costs (these costs will cover the costs of certificates for attendees) = £56.29</p> <p>Fundraising Costs (these costs will cover the itinerary [custom charity pens, banners, table cloths] for street clinics, uniform costs) = £195.85</p> <p>Marketing Costs (these costs will cover website costs) = £285.24</p> <p>Total= £1,152.38</p> <p><u>Therefore, the charity plans to have spare at the end of the financial period as a safety budget</u></p> <p>Calculated as Expected Raising – Expected Spending= £1,247.62</p>
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Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Charity currently has no policy for holding reserves, as it is currently has not raised enough to have a reserves policy.
Amount of reserves held	Para 1.22	The charity currently has no reserves for the reason stated in “statement explaining the policy for holding reserves stating why they are held”.
Reasons for holding zero reserves	Para 1.22	The Charity currently has no policy for holding reserves, as it is currently has not raised enough to have a reserves policy.
Details of fund materially in deficit	Para 1.24	The charity currently has no fund materially in deficit.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<p>As of November 2023, the only uncertainty remains on securing additional grants to supplement our charity.</p> <p>However, this return year we have received our first organisational grant donation and have supplemented well the donations from families and friends have returned to being stable since April 2023 and continues to be a supportive source of running our programmes.</p>

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	See “Review of the charity's financial position at the end of the period” for information regarding principal sources of funds.
Investment policy and objectives including any		The charity does not have any investments.

social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	<p>The only risk facing the charity is the effect of not securing a grant on mainly for the 2027-2028 programmes.</p> <p>The charity has worked towards this risk by ensuring the main bulk of the costs is now concentrated to the programmes itself and CPD certificates. Volunteer Intern roles have been implemented to the non-programme teams to support this.</p>
Other		N/A

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Charity commission model constitution- Foundation model
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
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	Trustees are selected for appointment on the basis of their skills, knowledge and experience needed for the effective administration of the CIO.

		<p>Decisions of who is made a trustee is a decision made by the existing trustees of M2 SPED Awareness.</p> <p>Individuals who may be suitable for the role provide a CV which documents their knowledge, skills, and experience. This is followed by an interview with standardised questions to fairly assess who will be more suitable for the role of trustee. CVs and Interviews are assessed by the existing trustees.</p> <p>Upon successful admission, the trustee is given a formal training session which covers our charity's activities, and their role and responsibilities in further detail. This is followed by a 1 month "shadowing and handover" period to familiarise themselves with our charity's activities and take on more responsibilities.</p>
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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>Upon successful admission, the trustee must be given a formal training session which covers our charity's activities, and their role and responsibilities in further detail. This is followed by a 1 month "shadowing and handover" period in order to familiarise themselves with our charity's activities and take on more responsibilities.</p>
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<p>The charity splits its branches of operations into streams:</p> <ul style="list-style-type: none"> - Neurodiversity Youth Advocate programmes (Lead Trustee: Beth) - Fundraising & Neurodiversity Awareness Street Campaigns (Lead Trustee: Samuel) - Projects and Mentoring programme & Safeguarding (Lead Trustee: Mitchell) - Marketing (Lead Trustee: Brian)

		<p>Each branch is led by a Trustee who is responsible for the executive decisions, forming events and shifts associated with each stream, as well as training and briefing staff allocated to deliver sessions or work associated with that stream.</p> <p>Staff are asked to write debriefs of their sessions and shifts in order for the stream lead to document and discuss in the 6-monthly trustee mid-term review meetings.</p>
Relationship with any related parties	Para 1.51	The charity has no existing relationships with any parties.
Other		N/A

Reference and Administrative details

Charity name	M2 SPED Awareness
Other name the charity uses	N/A
Registered charity number	1183367
Charity's principal address	Flat A, 197 Ferme Park Road Crouch End London N8 9BS

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	Dr Mitchell Osei-Junior MBBS BSc	Co-founder, Chairperson, Head of Projects & Mentoring, Designated Safeguarding Lead	10 th May 2019- Present	Any of the current trustees are entitled to appoint trustees.
2	Elizabeth Frances Simpson	Secretary, Head of Neurodiversity Youth Advocate Programmes	1 st July 2023 - Present	
3	Brian Martin	Head of Marketing	14 th February 2024 - Present	
4	Samuel Hickson	Treasurer, Head of Neurodiversity Awareness Street Campaigns & Fundraising	29 th September 2024 - Present	
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Corporate trustees – names of the directors at the date the report was approved

Director name		
N/A		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
Mitchell Osei-Junior	10th May 2019 - Present	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	There are no assets held in any capacity by the charity.
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

There are no exemptions from disclosure.


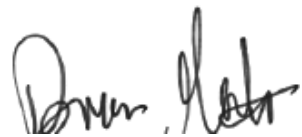
Other optional information

N/A

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>Samuel Hickson</i>		<i>Elizabeth</i>	
				
Full name(s)	Samuel Hickson	Mitchell Osei-Junior	Elizabeth Frances Simpson Brian Martin	
Position (eg Secretary, Chair, etc)	Treasurer	Chairman	Secretary	Marketing Lead
Date	25/03/2026			

Accounts for Financial year 2024 2025

PayPal between Nov 2024 – Nov 2025 Amount + Transaction History:

Statement for 11 November 2024 to 10 November 2025

M2 SPED Awareness
197 Ferme Park Road
N8 9BS London

Balance Summary (11/11/2024 - 10/11/2025)

	Available Start	Available End	Withheld Start	Withheld End
GBP	18.21	66.68	0.00	0.00

Wise Account between Nov 2024 (Opened June 2025) – Nov 2025 Amount + Transaction History:



Wise Payments Ltd.
1st Floor, Worship Square, 65 Clifton Street
London
EC2A 4JE
United Kingdom

GBP statement

25 June 2025 [GMT] - 10 November 2025 [GMT]

Generated on: 24 March 2026

Account Holder	Account number	UK sort code
M2 Sped Awareness	10025869	60-64-64
FLAT A, 197 Ferns Park Road	IBAN	Swift/BIC
LONDON	GB56 1RWI 6064 6410 3258 69	TRWGGB2LXXX
N8 9BS		
United Kingdom		

GBP on 10 November 2025 [GMT]921.10 GBP

Description	Incoming	Outgoing	Amount
Card Cashback 3 November 2025 Transaction: CARD_TRANSACTION_CASHBACK-4111509	0.52		921.10
Sent money to Eleanor Plant 1 November 2025 Transaction: TRANSFER-1798338171		-30.00	920.58
Sent money to Rebecca Hoadley 1 November 2025 Transaction: TRANSFER-1798337310		-30.00	950.58
Sent money to Qasim Khizar 1 November 2025 Transaction: TRANSFER-1798338311		-39.00	980.58
Sent money to Benjamin G Albert 1 November 2025 Transaction: TRANSFER-1798334938		-24.00	1,019.58
Card transaction of 31.95 GBP issued by Cheapestprintonline LEICESTER 18 October 2025 Card ending in 7887 Mitchell Osei-Junior Transaction: CARD-3022628491		-31.95	1,043.58
Card transaction of 22.80 GBP issued by Wix.com 1204228619 London 17 October 2025 Card ending in 7887 Mitchell Osei-Junior Transaction: CARD-3020201475		-22.80	1,075.53
Card transaction of 52.98 GBP issued by Printpond.* Printpond. BRIGHTON 15 October 2025 Card ending in 7887 Mitchell Osei-Junior Transaction: CARD-3010940119		-52.98	1,098.33
Card Cashback 1 October 2025 Transaction: CARD_TRANSACTION_CASHBACK-3977419	0.11		1,151.29
Card transaction of 15.59 USD issued by Web*Domain-Networkaaku domain. com 30 September 2025 Card ending in 7887 Mitchell Osei-Junior Transaction: CARD-2955946768		-11.64	1,151.18

Sent money to Benjamin G Albert	-12.00	1,162.82
30 September 2025 Transaction: TRANSFER-1745904439		
Sent money to Eleanor Plant	-15.00	1,174.82
30 September 2025 Transaction: TRANSFER-1745903253		
Sent money to Rebecca Hoadley	-15.00	1,189.82
30 September 2025 Transaction: TRANSFER-1745909124		
Sent money to Camille Ejazle	-51.00	1,204.82
30 September 2025 Transaction: TRANSFER-1745907390		
Card transaction of 22.80 GBP issued by Wix.com 1199141547 LONDON	-22.80	1,255.82
17 September 2025 Card ending in 7687 Mitchell Osei-Junior Transaction: CARD-2911044404		
Card Cashback	0.11	1,278.82
1 September 2025 Transaction: CARD_TRANSACTION_CASHBACK-3639279		
Sent money to Isah Lawal-Saulawa	-27.00	1,278.51
31 August 2025 Transaction: TRANSFER-1696859557		
Sent money to Qasim Khizar	-12.00	1,305.51
31 August 2025 Transaction: TRANSFER-1696858844		
Sent money to Benjamin G Albert	-18.00	1,317.51
31 August 2025 Transaction: TRANSFER-1696843474		
Card transaction of 22.80 GBP issued by Wix.com 1193964967 LONDON	-22.80	1,335.51
17 August 2025 Card ending in 7687 Mitchell Osei-Junior Transaction: CARD-2802490835		
Sent money to Rebecca Hoadley	-12.00	1,358.31
16 August 2025 Transaction: TRANSFER-1677061367		
Sent money to Rebecca E Hoadley	12.00	1,370.31
6 August 2025 Transaction: TRANSFER-1651974086		
Card Cashback	0.11	1,358.31
1 August 2025 Transaction: CARD_TRANSACTION_CASHBACK-3706270		
Sent money to Isah Lawal-Saulawa	-42.00	1,358.20
31 July 2025 Transaction: TRANSFER-1651993304		
Sent money to Malek Busaidy	-35.00	1,400.20
31 July 2025 Transaction: TRANSFER-1651982278		
Sent money to Rebecca E Hoadley	-12.00	1,435.20
31 July 2025 Transaction: TRANSFER-1651974086		
Sent money to Bilal Bentshakai	-9.00	1,447.20
31 July 2025 Transaction: TRANSFER-1651981484		
Sent money to Qasim Khizar	-9.00	1,456.20
31 July 2025 Transaction: TRANSFER-1651957892		
Sent money to Benjamin G Albert	-12.00	1,465.20
31 July 2025 Transaction: TRANSFER-1651946248 Reference: staff payment Benjamin Albert		
Card transaction of 22.80 GBP issued by Wix.com LONDON	-22.80	1,477.20
17 July 2025 Card ending in 7687 Mitchell Osei-Junior Transaction: CARD-2897132365		

Received money from CAF25070897291CF with reference 25070897291CF 11 July 2025 Transaction: TRANSFER-16231076-40 Reference: 25070897291CF	1,500.00	1,500.00
Wise bank details acquisition 30 June 2025 Transaction: BANK_DETAILS_ORDER_CHECKOUT-Invoice-18323828	-45.00	0.00
Topped up account 30 June 2025 Transaction: TRANSFER-1598858160	45.00	45.00

Wise Payments Limited, trading as Wise, is an Authorised Electronic Money Institution under firm reference number 900507 with the UK Financial Conduct Authority (FCA). Wise Payments Limited is registered in England and Wales with Companies House under company number 7209813. Tel: +44 (0) 203 6950 999

Need help? Visit: wise.com/help

Viva Wallet statements from November 2024 – November 2025:



VIVA WALLET.COM LTD
Second Floor West Wing, Ashton House,
Silbury Boulevard, Milton Keynes,
Buckinghamshire, United Kingdom, MK9
2AH
Registration Code: 11355088
VAT: GB300325371
TEL: (+44) 20 3734 7770

M2 SPED Awareness
Ferme Park Road 197, N8 9BS

Account Statement

Period from 01/11/2024 to 30/11/2024
Account number : 17686134
Account currency : GBP
Issue Date: 23/03/2026

Transaction Date	Value Date	Description	Amount	Balance
Balance Brought Forward				22.27
08/11/2024	08/11/2024	Add to Balance - Card Charge - 465943XXXXXX8678	40.00	62.27
08/11/2024	08/11/2024	Viva Wallet - Add to Balance with Card Charge fee - 465943XXXXXX8678	-0.86	61.41
10/11/2024	09/11/2024	Viva Wallet Card Purchase - PRINTPOND.* PRINTPOND.	-26.84	34.57
21/11/2024	20/11/2024	Viva Wallet Card Purchase - PRINTPOND.* PRINTPOND.	-7.56	27.01
21/11/2024	20/11/2024	Viva Wallet Card Purchase - Wix.com 1147147945	-20.40	6.61
26/11/2024	26/11/2024	Sales Clearance Cards	15.00	21.61
26/11/2024	26/11/2024	Sales Clearance Commission Cards	-0.90	20.71
26/11/2024	26/11/2024	Sales Clearance Cards	5.00	25.71
26/11/2024	26/11/2024	Sales Clearance Commission Cards	-0.39	25.32
27/11/2024	27/11/2024	Viva Cashback	1.29	26.61
30/11/2024	30/11/2024	Add to Balance - Card Charge - 465943XXXXXX8678	204.00	230.61
30/11/2024	30/11/2024	Viva Wallet - Add to Balance with Card Charge fee - 465943XXXXXX8678	-3.98	226.63
30/11/2024	30/11/2024	Money out to IBAN - GB11MONZ04000429993418 - GB11MONZ04000429993418 - MALEK BUSAIDY	-35.00	191.63
30/11/2024	30/11/2024	Money out to IBAN - GB53ABBY09012953264923 - GB53ABBY09012953264923 - MISS BHAKTI PATEL	-36.00	155.63
30/11/2024	30/11/2024	Money out to IBAN - Sent from Viva.com - GB31NWBK60192529031184 - BENJAMIN G ALBERT	-60.00	95.63
30/11/2024	30/11/2024	Money out to IBAN - GB98LOYD77580242134068 - GB98LOYD77580242134068 - ELEANOR M PLANT	-36.00	59.63
30/11/2024	30/11/2024	Billing Fee	-3.99	55.64
Balance Carried Forward				55.64



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M2 SPED Awareness
Ferme Park Road 197, N8 9BS

Account Statement

Period from 01/12/2024 to 31/12/2024
Account number : 17686134
Account currency : GBP
Issue Date: 23/03/2026

Transaction Date	Value Date	Description	Amount	Balance
Balance Brought Forward				55.64
18/12/2024	17/12/2024	Viva Wallet Card Purchase - WIX.COM 1152091125	-20.40	35.24
31/12/2024	31/12/2024	Add to Balance - Card Charge - 465943XXXXXX8678	148.00	183.24
31/12/2024	31/12/2024	Viva Wallet - Add to Balance with Card Charge fee - 465943XXXXXX8678	-2.91	180.33
31/12/2024	31/12/2024	Money out to IBAN - GB13LOYD77775217261563 - GB13LOYD77775217261563 - POOJA PATAEL	-36.00	144.33
31/12/2024	31/12/2024	Money out to IBAN - GB11MONZ04000429993418 - GB11MONZ04000429993418 - MALEK BUSAIDY	-47.00	97.33
31/12/2024	31/12/2024	Money out to IBAN - GB81BUK820294190864897 - GB81BUK820294190864897 - OMID HEMADI	-12.00	85.33
31/12/2024	31/12/2024	Billing Fee	-3.99	81.34
Balance Carried Forward				81.34



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M2 SPED Awareness
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Account Statement

Period from 01/01/2025 to 31/01/2025
Account number : 17686134
Account currency : GBP
Issue Date: 23/02/2026

Transaction Date	Value Date	Description	Amount	Balance
Balance Brought Forward				81.34
21/01/2025	20/01/2025	Viva Wallet Card Purchase - Wix.com 1157423227	-20.40	60.94
31/01/2025	31/01/2025	Billing Fee	-3.99	56.95
31/01/2025	31/01/2025	Add to Balance - Card Charge - 465943XXXXXX8678	100.00	156.95
31/01/2025	31/01/2025	Viva Wallet - Add to Balance with Card Charge fee - 465943XXXXXX8678	-2.00	154.95
31/01/2025	31/01/2025	Add to Balance - Card Charge - 465943XXXXXX8678	10.00	164.95
31/01/2025	31/01/2025	Viva Wallet - Add to Balance with Card Charge fee - 465943XXXXXX8678	-0.30	164.65
31/01/2025	31/01/2025	Money out to IBAN - GB11MONZ04000429993418 - GB11MONZ04000429993418 - MALEK BUSAIDY	-35.00	129.65
31/01/2025	31/01/2025	Viva Wallet - Money out to IBAN fee - GB11MONZ04000429993418	-0.80	128.85
31/01/2025	31/01/2025	Money out to IBAN - Sent from Viva.com - GB98LOYD77580242134068 - ELEANOR M PLANT	-27.00	101.85
31/01/2025	31/01/2025	Viva Wallet - Money out to IBAN fee - GB98LOYD77580242134068	-0.80	101.05
31/01/2025	31/01/2025	Money out to IBAN - Sent from Viva.com - GB31NWBK60192529031184 - BENJAMIN G ALBERT	-27.00	74.05
31/01/2025	31/01/2025	Money out to IBAN - Sent from Viva.com - GB13LOYD77775217261563 - POOJA PATAEL	-12.00	62.05
31/01/2025	31/01/2025	Money out to IBAN - GB26HBUK40073022512858 - GB26HBUK40073022512858 - BILAL BENTCHAKAL	-42.00	20.05
31/01/2025	31/01/2025	Money out to IBAN - GB10MYMB23058050019551 - GB10MYMB23058050019551 - QASIM KHIZAR	-12.00	8.05
Balance Carried Forward				8.05



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M2 SPED Awareness
Ferme Park Road 197, N8 9BS

Account Statement

Period from 01/02/2025 to 28/02/2025
Account number : 17686134
Account currency : GBP
Issue Date: 25/02/2026

Transaction Date	Value Date	Description	Amount	Balance
Balance Brought Forward				8.05
15/02/2025	15/02/2025	Add to Balance - Card Charge - 465943XXXXXX8678	20.00	28.05
15/02/2025	15/02/2025	Viva wallet - Add to Balance with Card Charge fee - 465943XXXXXX8678	-0.48	27.57
18/02/2025	17/02/2025	Viva wallet Card Purchase - WIX.COM	-20.40	7.17
28/02/2025	28/02/2025	Add to Balance - Card Charge - 465943XXXXXX8678	104.00	111.17
28/02/2025	28/02/2025	Viva wallet - Add to Balance with Card Charge fee - 465943XXXXXX8678	-2.08	109.09
28/02/2025	28/02/2025	Money out to IBAN - GB26HBUK40073022512858 - GB26HBUK40073022512858 - BILAL BENTCHAKAL	-6.00	103.09
28/02/2025	28/02/2025	Money out to IBAN - GB11MONZ04000429993418 - GB11MONZ04000429993418 - MALEK BUSAIDY	-35.00	68.09
28/02/2025	28/02/2025	Money out to IBAN - GB98LOYD77580242134068 - GB98LOYD77580242134068 - ELEANOR M PLANT	-33.00	35.09
28/02/2025	28/02/2025	Money out to IBAN - GB10MYMB23058050019551 - GB10MYMB23058050019551 - QASIM KHIZAR	-18.00	17.09
28/02/2025	28/02/2025	Billing Fee	-3.99	13.10
Balance Carried Forward				13.10



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M2 SPED Awareness
Ferme Park Road 197, N8 9BS

Account Statement

Period from 01/03/2025 to 31/03/2025
Account number : 17686134
Account currency : GBP
Issue Date: 07/03/2026

Transaction Date	Value Date	Description	Amount	Balance
Balance Brought Forward				13.10
16/03/2025	16/03/2025	Add to Balance - Card Charge - 465943XXXXXX8678	10.00	23.10
16/03/2025	16/03/2025	Viva wallet - Add to Balance with Card Charge fee - 465943XXXXXX8678	-0.30	22.80
18/03/2025	17/03/2025	Viva wallet Card Purchase - WIX.COM	-20.40	2.40
30/03/2025	30/03/2025	Add to Balance - Card Charge - 465943XXXXXX8678	141.00	143.40
30/03/2025	30/03/2025	Viva wallet - Add to Balance with Card Charge fee - 465943XXXXXX8678	-2.78	140.62
31/03/2025	31/03/2025	Money out to IBAN - Sent from Viva.com - GB11MONZ04000429993418 - MALEK BUSAIDY	-35.00	105.62
31/03/2025	31/03/2025	Money out to IBAN - Sent from Viva.com - GB26HBUK40073022512858 - BILAL BENTCHAKAL	-57.00	48.62
31/03/2025	31/03/2025	Money out to IBAN - Sent from Viva.com - GB13LOYD77775217261563 - POOJA PATAEL	-9.00	39.62
31/03/2025	31/03/2025	Money out to IBAN - Sent from Viva.com - GB10MYMB23058050019551 - QASIM KHIZAR	-12.00	27.62
31/03/2025	31/03/2025	Billing Fee	-3.99	23.63
Balance Carried Forward				23.63



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M2 SPEED Awareness
Penne Park Road 197, M8 Gas

Account Statement

Period from 01/04/2025 to 30/04/2025
Account number : 17686114
Account currency : GBP
Issue date: 06/05/2025

Transaction Date	Value Date	Description	Amount	Balance
Balance brought Forward				23.63
18/04/2025	17/04/2025	viva wallet card purchase - wix.com	-22.80	0.83
28/04/2025	28/04/2025	Add to balance - Card Charge - 461943xxxxxx8678	249.00	249.83
28/04/2025	28/04/2025	viva wallet - Add to balance with Card charge fee - 461943xxxxxx8678	-4.83	245.00
30/04/2025	30/04/2025	Willing fee - in-person default (2025-03-31 - 2025-04-29)	-3.99	241.01
30/04/2025	30/04/2025	Money out to IRAN - sent from viva.com - 061140420400042134068 - RAJEE BUNADY	-35.00	206.01
30/04/2025	30/04/2025	Money out to IRAN - 06104viva21058050019551 - 06104viva21058050019551 - QASIM KHIZAR	-24.00	182.01
30/04/2025	30/04/2025	Money out to IRAN - 06114viva20294180864897 - 06114viva20294180864897 - OMED HERADI	-12.00	170.01
30/04/2025	30/04/2025	viva wallet - Money out to IRAN fee - 06114viva20294180864897	-0.80	169.21
30/04/2025	30/04/2025	Money out to IRAN - 06114viva50182529031184 - 06114viva50182529031184 - BENJAMIN G ALBERT	-12.00	157.21
30/04/2025	30/04/2025	viva wallet - Money out to IRAN fee - 06114viva50182529031184	-0.80	156.41
30/04/2025	30/04/2025	Money out to IRAN - 06981viva77580042134068 - 06981viva77580042134068 - ELEANOR M PLANT	-12.00	144.41
30/04/2025	30/04/2025	viva wallet - Money out to IRAN fee - 06981viva77580042134068	-0.80	143.61
30/04/2025	30/04/2025	Money out to IRAN - 06264viva40073002512858 - 06264viva40073002512858 - RILAL BENTCHAKAL	-45.00	98.61
30/04/2025	30/04/2025	Money out to IRAN - 06131viva77775217261563 - 06131viva77775217261563 - POOJA PATANI	-30.00	68.61

Balance Carried Forward 68.61



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M2 SPED Awareness
Ferme Park Road 197, N8 9BS

Account Statement

Period from 01/05/2025 to 31/05/2025
Account number : 17686134
Account currency : GBP
Issue Date: 09/03/2026

Transaction Date	Value Date	Description	Amount	Balance
Balance Brought Forward				68.61
18/05/2025	17/05/2025	Viva Wallet Card Purchase - WIX.COM 1178612677	-22.80	45.81
31/05/2025	31/05/2025	Add to Balance - Card Charge - 465943XXXXXX8678	149.00	194.81
31/05/2025	31/05/2025	Viva wallet - Add to Balance with Card Charge fee - 465943XXXXXX8678	-2.93	191.88
31/05/2025	31/05/2025	Money out to IBAN - GB11MONZ04000429993418 - GB11MONZ04000429993418 - MALEK BUSAIDY	-35.00	156.88
31/05/2025	31/05/2025	Viva wallet - Money out to IBAN fee - GB11MONZ04000429993418	-0.80	156.08
31/05/2025	31/05/2025	Money out to IBAN - GB26HBUK40073022512858 - GB26HBUK40073022512858 - BILAL BENTCHAKAL	-36.00	120.08
31/05/2025	31/05/2025	Money out to IBAN - GB13LOYD77775217261563 - GB13LOYD77775217261563 - POOJA PATAEL	-33.00	87.08
31/05/2025	31/05/2025	Money out to IBAN - GB31NWBK60192529031184 - GB31NWBK60192529031184 - BENJAMIN G ALBERT	-12.00	75.08
31/05/2025	31/05/2025	Money out to IBAN - GB10MYMB23058050019551 - GB10MYMB23058050019551 - QASIM KHIZAR	-33.00	42.08
31/05/2025	31/05/2025	Billing Fee - In-Person Default (2025-04-30 - 2025-05-30)	-3.99	38.09
Balance Carried Forward				38.09



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M2 SPED Awareness
Ferne Park Road 197, N8 9BS

Account Statement

Period from 01/06/2025 to 30/06/2025
Account number : 17686134
Account currency : GBP
Issue Date: 09/03/2026

Transaction Date	Value Date	Description	Amount	Balance
Balance Brought Forward				38.09
18/06/2025	17/06/2025	Viva Wallet Card Purchase - WIX.COM 1183776243	-22.80	15.29
24/06/2025	24/06/2025	Sales Clearance Cards	10.00	25.29
24/06/2025	24/06/2025	Sales Clearance Commission Cards	-0.13	25.16
25/06/2025	25/06/2025	Viva Cashback	0.13	25.29
25/06/2025	25/06/2025	Sales Clearance Cards	20.00	45.29
25/06/2025	25/06/2025	Sales Clearance Commission Cards	-0.41	44.88
25/06/2025	25/06/2025	Sales Clearance Cards	5.00	49.88
25/06/2025	25/06/2025	Sales Clearance Commission Cards	-0.08	49.80
25/06/2025	25/06/2025	Sales Clearance Cards	5.00	54.80
25/06/2025	25/06/2025	Sales Clearance Commission Cards	-0.08	54.72
26/06/2025	26/06/2025	Sales Clearance Cards	10.00	64.72
26/06/2025	26/06/2025	Sales Clearance Commission Cards	-0.33	64.39
26/06/2025	26/06/2025	Viva Cashback	0.16	64.55
26/06/2025	26/06/2025	Sales Clearance Cards	15.00	79.55
26/06/2025	26/06/2025	Sales Clearance Commission Cards	-0.47	79.08
26/06/2025	26/06/2025	Sales Clearance Cards	20.00	99.08
26/06/2025	26/06/2025	Sales Clearance Commission Cards	-0.62	98.46
30/06/2025	30/06/2025	Money out to IBAN - Sent from Viva.com - GB31NWBK60192529031184 - BENJAMIN G ALBERT	-42.00	56.46
30/06/2025	30/06/2025	Money out to IBAN - Sent from Viva.com - GB11MONZ04000429993418 - MALEK BUSAIDY	-47.00	9.46
30/06/2025	30/06/2025	Billing Fee - In-Person Default (2025-05-31 - 2025-06-29)	-3.99	5.47
Balance Carried Forward				5.47



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M2 SPED Awareness
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Account Statement

Period from 01/07/2025 to 31/07/2025
Account number : 17686134
Account currency : GBP
Issue Date: 14/03/2026

Transaction Date	Value Date	Description	Amount	Balance
Balance Brought Forward				5.47
31/07/2025	31/07/2025	Billing Fee - In-Person Default (2025-06-30 - 2025-07-30)	-3.99	1.48
Balance Carried Forward				1.48



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M2 SPED Awareness
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Account Statement

Period from 01/08/2025 to 31/08/2025
Account number : 17686134
Account currency : GBP
Issue Date: 14/03/2026

Transaction Date	Value Date	Description	Amount	Balance
Balance Brought Forward				1.48
Balance Carried Forward				1.48



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Account Statement

Period from 01/09/2025 to 30/09/2025
Account number : 17686134
Account currency : GBP
Issue Date: 16/03/2026

Transaction Date	Value Date	Description	Amount	Balance
		Balance Brought Forward		1.48
		Balance Carried Forward		1.48



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Period from 01/10/2025 to 31/10/2025
Account number : 17686134
Account currency : GBP
Issue Date: 23/03/2026

Transaction Date	Value Date	Description	Amount	Balance
		Balance Brought Forward		1.48
04/10/2025	04/10/2025	Sales Clearance Cards	10.00	11.48
04/10/2025	04/10/2025	Sales Clearance Commission Cards	-0.13	11.35
04/10/2025	04/10/2025	Billing Fee - In-Person Default (2025-07-31 - 2025-08-30)	-3.99	7.36
04/10/2025	04/10/2025	Billing Fee - In-Person Default (2025-08-31 - 2025-09-29)	-3.99	3.37
05/10/2025	05/10/2025	Sales Clearance Cards	25.00	28.37
05/10/2025	05/10/2025	Sales Clearance Commission Cards	-0.90	27.47
05/10/2025	05/10/2025	viva Cashback	0.13	27.60
08/10/2025	08/10/2025	Sales Clearance Cards	20.00	47.60
08/10/2025	08/10/2025	Sales Clearance Commission Cards	-0.75	46.85
31/10/2025	31/10/2025	Billing Fee - In-Person Default (2025-09-30 - 2025-10-30)	-3.99	42.86
		Balance Carried Forward		42.86



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Period from 01/11/2025 to 30/11/2025
Account number : 17686134
Account currency : GBP
Issue Date: 23/03/2026

Transaction Date	Value Date	Description	Amount	Balance
Balance Brought Forward				42.86
30/11/2025	30/11/2025	Billing Fee - In-Person Default (2025-10-31 - 2025-11-29)	-3.99	38.87
Balance Carried Forward				38.87