

DREAMSAI Milton Keynes

Charity Number: 1184822

Trustee Annual Report & Financial Statements for the year
ended 31st March 2025

Report of the Trustees for the year ended 31 March 2025.

The Trustees present their Annual Report and the independently examined financial statements for the year ended 31 March 2025. The Trustees confirm that the report and financial statements have been prepared in accordance with the Charities Act 2011, the charity's deed of trust, and the Charities Statement of Recommended Practice (FRS 102).

Reference and Administrative Information

Charity Name	DREAMSAI Milton Keynes
Charity Registration Number	1184822
Registered Office	106, Walhouse road, Walsall, West Midlands, WS1 2BE
Principal Office	12-13, Winchester Circle, Kingston, Milton Keynes, MK10 0BA

Board of Trustees:

Lakshmana Rao Kastala (Chair)
Srinivasa Rao Velupula, Treasurer
Surabhi Sharan

Independent Examiners:

Anand Associates
106, Walhouse Road
Walsall
WS1 2BE

Bankers:

HSBC Bank plc
The Bridge,
Walsall,
West Midlands
WS1 1LN

Contents

Report of the Trustees for the year ended 31 March 2025.....	4
Chair's Forward	4
Structure, Governance and Management	4
Governing Document.....	4
Organisation Structure.....	4
Governance and Risk Management.....	5
Objectives and Activities.....	6
Summary of the main activities	6
Strategy and Future Direction.....	7
Volunteer Contribution.....	7
Activities and Achievements.....	8
Temple & Community Centre	9
Food for Sai	9
Cooked Meals for the Homeless	9
School Breakfast Packs.....	10
Interfaith Hampers.....	10
Food Parcels.....	10
School Cultural Days	10
Health & Wellbeing.....	10
Mandir MedTalks	10
Arts & Culture	11
Blood Donation	11
Partnerships.....	11
Financial Review.....	11
Reserves Policy.....	11
Principal funding sources.....	11
Statement of Trustee's responsibilities	12
Income & Expenditure Account for period ending 31 st March 2025.....	13
Balance Sheet for the period ending 31 st March 2025	14
Tangible Assets.....	14
Independent Examiners Report	15
Independent examiner's report on the accounts.....	15
Independent examiner's statement	16

Report of the Trustees for the year ended 31 March 2025.

Chair's Forward

This year has been one of quiet but significant evolution for DREAMSAI.

As Trustees, we have had the privilege of witnessing how an organisation born from faith, compassion, and volunteer goodwill continues to mature into a resilient and responsible institution. While our activities and reach have grown, what has mattered most this year is not scale alone, but the quality of service, leadership, and stewardship behind that growth.

Rooted in the teachings of Shirdi Saibaba, DREAMSAI's work has always been guided by humility, inclusiveness, and service without judgement. As Chairman, I have been particularly mindful of the responsibility that comes with leading a charity that touches many lives spiritually, socially, and practically. This year required us to look inward as much as outward: to strengthen leadership, improve governance, and ensure that our foundations remain strong as expectations increase.

I am deeply grateful to my fellow Trustees, our leadership team, and every volunteer who continues to give their time selflessly. DREAMSAI's journey is not about individuals, but about a collective commitment to serve with dignity and compassion. **Lakshmana Rao Kastala, Founder & Chairman of Board of Trustees**

Structure, Governance and Management

Governing Document

DREAMSAI Milton Keynes is constituted as a charitable incorporate organisation (CIO) and registered with the Charity Commission in August 2019 under the charity number 1184822. It is governed by the constitution.

Organisation Structure

The Trustee Board holds ultimate accountability for DREAMSAI and is responsible for the charity's strategic direction, governance, and compliance. Trustees provide oversight to ensure that the charity operates in accordance with its charitable purposes, governing document, and regulatory obligations, while safeguarding its long-term sustainability.

The Trustee Board works in close collaboration with the executive leadership team, which is responsible for translating strategic priorities into delivery. The executive team, supported by structured volunteer operational teams manages the day-to-day running of the organisation across its temple, charity, and community activities.

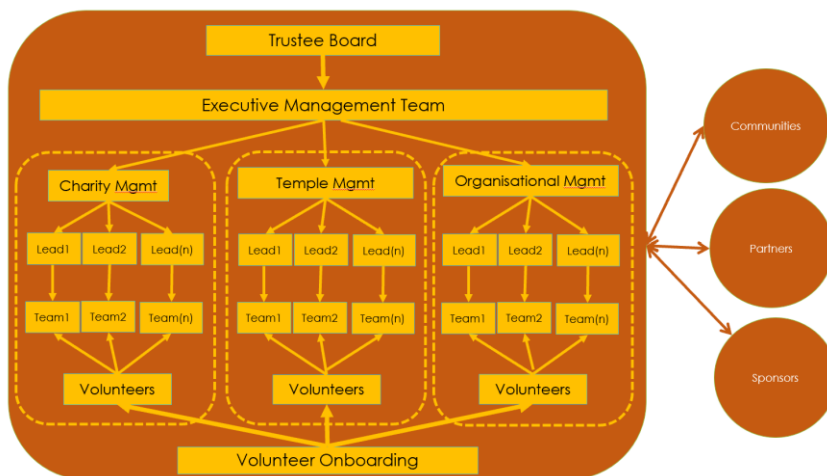
DREAMSAI is fundamentally volunteer-led, with its foundations underpinned by the commitment and support of volunteers, partners, donors, and members of the wider community. Clear lines of accountability, delegation, and role clarity are in place to support effective decision-making while maintaining the charity's values-led and inclusive culture.

Governance is embedded at the heart of both strategic and operational decision-making. DREAMSAI is registered with the Fundraising Regulator and adheres to its Code of Fundraising Practice. A strict

no-cash policy has been in place since inception, ensuring transparency and accountability, with all monetary donations received through secure digital channels.

Safeguarding, health and safety, and data protection are integral to DREAMSAI's operating model. Volunteers working with vulnerable individuals are subject to appropriate DBS checks, and all volunteers involved in food preparation and handling are required to complete Food Safety Level 2 certification. DREAMSAI is registered with the Information Commissioner's Office (ICO) and takes the protection of personal data seriously, supported by appropriate policies, controls, and digital systems.

The organisation follows a digital-first approach, minimising paper usage and leveraging technology to support operational efficiency, information governance, and transparency. Technology systems are used to manage volunteers, communications, reporting, and compliance, enabling DREAMSAI to operate at scale while maintaining strong governance standards.



Governance and Risk Management

The Trustees are responsible for ensuring that DREAMSAI has effective governance and risk management arrangements in place. The Trustees have assessed the principal risks faced by the charity and maintain a risk matrix which identifies high, medium, and low risks, together with their likelihood and potential impact. This risk matrix is reviewed regularly at Trustee meetings and updated as the organisation evolves.

The Trustees are satisfied that appropriate systems, controls, and procedures are in place, or are being further strengthened where required, to manage the risks identified. Particular focus is given to safeguarding and compliance in key operational areas, including criminal records (DBS) checks, safeguarding policies and procedures, health and safety, fire risk assessments, food hygiene processes, and adherence to fundraising regulations.

During the year, Trustees continued to strengthen DREAMSAI's governance arrangements in line with the charity's growth and expanding activities. Particular emphasis was placed on clarifying roles, strengthening leadership capability, and reinforcing shared responsibility across teams, while preserving the charity's values-led and volunteer-driven culture.

The Trustees view governance as an enabling framework that supports the safe, transparent, and sustainable delivery of DREAMSAI's mission. This ensures that faith-inspired service and compassion-led activities are underpinned by appropriate accountability, risk awareness, and good practice,

consistent with the charity's responsibilities to beneficiaries, volunteers, regulators, and the wider public.

The Trustees confirm that no material governance, safeguarding, health and safety, or regulatory incidents arose during the reporting period that required disclosure.

Objectives and Activities

The objects of the CIO are :

1. The advancement of the Hindu religion for the public benefit in Milton Keynes in particular by promoting the teachings of Shirdi Saibaba as set out in the Satcharita
2. The prevention of sickness and the preservation of the health by raising awareness of the needs of donors of blood, bone marrow and stem cells within Asian and Indian Communities
3. The prevent or relief of poverty for public benefit in Milton Keynes supplying food, hygiene items, essentials to homeless and needy people in temporary sheltered accommodation.

These objects were advanced during the year through the operation of the Temple and Community Centre, Food For Sai programmes, health and wellbeing initiatives, and blood donation campaigns

Summary of the main activities

DREAMSAI continues to be an inclusive, community-led charity rooted in faith, service, and compassion, working for the benefit of all communities in and around Milton Keynes. During the year, the charity further strengthened its role as a trusted community anchor, delivering spiritual, charitable, and wellbeing services through a growing and diverse volunteer base.

Community-led activities remained central to DREAMSAI's work, supporting wellbeing, social connection, and inclusion. The charity continued to encourage residents of all ages and backgrounds to engage through volunteering and service, while strengthening collaboration with local charities, schools, health partners, and community organisations. These partnerships have enabled DREAMSAI to widen its reach, share learning, and reduce duplication, reinforcing its role as a bridge between communities.

DREAMSAI operates the Shri Shirdi Saibaba Temple and Community Centre in Milton Keynes, a registered place of worship that is open every day of the year and welcomes people of all faiths and those without faith too. The Temple celebrates a wide range of cultural and religious festivals alongside regular worship, reflecting the diversity of the communities it serves. All day-to-day temple operations are delivered by trained volunteers, including aarti, bhajans, prashad preparation and serving, facilities management, procurement, and coordination, with specialist priest services provided externally where required.

Alongside its spiritual services, DREAMSAI continued to deliver extensive charitable activity inspired by the teachings of Shirdi Saibaba. Through its Food For Sai initiatives, the charity supported individuals experiencing homelessness, families facing hardship, vulnerable elderly residents, and schoolchildren through free cooked meals, food parcels, school breakfast support, and emergency assistance. These services responded directly to ongoing cost-of-living pressures and food insecurity across Milton Keynes.

Health and wellbeing initiatives also formed an important part of the charity's activities during the year. DREAMSAI introduced MedTalks to provide accessible health awareness sessions for the

community, supported blood donation initiatives within underrepresented groups, and continued to engage young people through structured volunteering and Duke of Edinburgh (DofE) participation. Together, these activities reflect DREAMSAI's holistic approach to wellbeing addressing spiritual, physical, and social needs.

Feedback received during the year reflects the impact of these activities. One visitor shared:

"Dream Sai's Saibaba Temple in Milton Keynes is run with great care and professionalism. I am deeply grateful to the volunteers and priests for creating a meaningful and memorable experience at the temple."

The Trustees believe that DREAMSAI's activities during 2024–25 demonstrate clear public benefit, delivered through compassion-led service, strong volunteer commitment, and inclusive community engagement.

Strategy and Future Direction

During the year, Trustees refined DREAMSAI's strategic focus in response to the charity's growth, increasing responsibility, and expanding impact. Rather than prioritising expansion alone, the emphasis shifted towards leadership maturity, sustainability, and volunteer resilience, ensuring that services remain safe, inclusive, and responsive to genuine community need.

A key strategic priority was the continued development of leadership capacity across the organisation. Trustees consciously focused on progressing from founder-led delivery to leadership-led sustainability, strengthening delegation, accountability, and shared ownership across teams. This was seen as essential to long-term resilience, risk management, and continuity of services.

Volunteers remain central to DREAMSAI's operating model, and Trustees therefore placed particular emphasis on volunteer resilience and sustainability. Strategic focus was given to improving induction, training, role clarity, and leadership support, recognising that sustained daily operations require structure as well as goodwill. This approach aims to reduce reliance on small core groups, support volunteer wellbeing, and ensure that service remains fulfilling and sustainable.

Responding to evolving community need also formed a core part of the charity's strategy. Trustees were mindful that community challenges extend beyond food poverty alone, leading to the introduction of initiatives such as MedTalks to address health awareness and wellbeing. These initiatives complement existing spiritual and charitable services and reflect DREAMSAI's broader understanding of community wellbeing.

Strengthening partnerships was another key strategic priority. Trustees recognised that collaboration with other charities, health bodies, and community organisations enables DREAMSAI to increase impact while avoiding duplication. This approach led to the initiation of programmes delivered in association with external organisations, enhancing reach while remaining aligned with DREAMSAI's values and mission.

Together, these strategic priorities reflect a shift from growth-led expansion to purposeful, sustainable development, positioning DREAMSAI to continue serving its communities effectively while strengthening its organisational foundations for the future.

Volunteer Contribution

DREAMSAI is a 100% volunteer-run organisation, and volunteers remain at the heart of everything it does. As at 31 March 2025, the charity was supported by 729 registered volunteers, with 24.4% being young volunteers. Each week, hundreds of volunteers contribute their time, skills, and energy across the charity's spiritual, charitable, and organisational activities.

The scale of volunteer contribution is particularly significant given that most volunteers balance their involvement with full-time employment, education, or caring responsibilities. The Trustees recognise that the collective number of volunteer hours contributed during the year represents an extraordinary commitment and is fundamental to the charity's ability to operate daily services.

Volunteers support a wide range of activities within the Temple, including aarti, bhajans, prashad preparation and serving, facilities management, procurement, inventory, and festival support. Across the charity's food and community programmes, volunteers prepare food parcels and cooked meals, manage procurement and stock, coordinate logistics, deliver food to families and individuals in need, and support emergency and ad-hoc responses.

In addition to front-line service, volunteers also contribute to essential organisational functions, including partnership engagement, blood donation initiatives, youth activities, digital communications, policy review, data protection, helpline support, fundraising, financial administration, and the maintenance of operational systems.

During the year, Trustees continued to strengthen the organisational structure to support volunteer effectiveness and leadership development. Teams were aligned across three core areas: Food Charity, Temple, and Organisational Support, creating a clearer and more sustainable operating model. Opportunities for progression into leadership roles were supported through experience, mentoring, and responsibility, contributing to succession planning and organisational resilience.

Youth engagement remains a defining feature of DREAMSAI's volunteer model. Young volunteers contributed across many activities, including structured participation through the Duke of Edinburgh (DofE) Award scheme. Trustees view this as both a contribution to current service delivery and an investment in future community leadership.

Safeguarding and volunteer wellbeing continue to be prioritised. DBS checks are undertaken where volunteers interact with vulnerable individuals, and all volunteers involved in food preparation are required to complete Food Safety Level 2 certification. Volunteer data is managed securely through digital systems with appropriate access controls.

Feedback received during the year reflects the culture of service and humility within the organisation. One visitor observed: "It's not just the temple that brings a sense of peace, but the people who serve there with humility and dedication. We are truly thankful to be connected to this place."

The Trustees wish to record their sincere gratitude to every volunteer. DREAMSAI's ability to deliver daily services with dignity, consistency, and compassion is entirely dependent on their generosity and commitment.

Activities and Achievements

During the year, DREAMSAI continued to deliver a wide range of spiritual, charitable, cultural, and community wellbeing activities, all led and delivered by volunteers. As a community-rooted organisation, DREAMSAI's work remained focused on reducing social inequalities, strengthening

community cohesion, and responding compassionately to evolving local needs. All activities were delivered inclusively, engaging people from diverse backgrounds, beliefs, and generations.

Temple & Community Centre

The Shri Shirdi Saibaba Temple and Community Centre continued to operate as the heart of DREAMSAI's activities and as a central hub for spiritual, cultural, and charitable engagement. Open every day of the year, the Temple welcomes visitors from across Milton Keynes and beyond, offering a space for prayer, reflection, service, and community connection.

Rooted in the teachings of Shirdi Saibaba particularly Shraddha (faith) and Saburi (patience) the Temple's daily rituals and activities promote spiritual growth, humility, and collective wellbeing. For many devotees unable to visit Shirdi in India, the Temple provides a spiritually familiar and accessible experience within the UK, offering a peaceful sanctuary for meditation and reflection.

All temple operations are delivered by trained volunteers, including aarti, bhajans, prashad preparation and serving, facilities management, procurement, inventory, and event coordination, with specialist priest services provided externally where required. The Prasadalaya (dining hall) continued to serve freshly prepared prashad free of charge, twice daily, fostering inclusion, dignity, and a strong sense of belonging.

During the year, the Temple hosted an expanded programme of cultural and religious celebrations, reflecting the diverse Indian population of Milton Keynes. In addition to established festivals, celebrations were broadened to meet the needs of different regional, linguistic, and cultural communities. These included Sankranti/Bhogi, Lohri and Vaisakhi, Ugadi, Holi, Gudi Padwa, Guru Purnima, Ram Navami, Diwali, Christmas, Ganesh Chaturthi, and Dasara. The Temple also hosted Sai Sandhya events in nearby towns, extending spiritual and cultural engagement beyond Milton Keynes.

Food for Sai

In response to the ongoing cost-of-living crisis, DREAMSAI's Food For Sai initiatives continued to play a vital role in supporting individuals and families experiencing food insecurity. These programmes supported homeless individuals, families with school-aged children, older people, and those facing financial hardship

Cooked Meals for the Homeless

The Cooked Meals project continued to serve freshly prepared meals every Saturday to individuals experiencing homelessness or living in temporary accommodation. Meals were prepared in the Temple kitchen and distributed at Buszy (the former bus station in Central Milton Keynes), as well as to shelters supporting refugees, survivors of domestic abuse, and people in crisis.

Over the year, 4,160 hot meals were prepared and served, supported by a dedicated core team of volunteers and a wider pool of rotating helpers. The project maintained a diverse menu, including Indian and Western meals, all prepared to meet dietary needs, including vegan and nut-free options.

School Breakfast Packs

The School Breakfast Project continued to support eight local schools, providing 1,800 litres of milk and 700 packs of cereals during the year. Breakfast packs and holiday food parcels were also provided, helping pupils start the day nourished and ready to learn.

Interfaith Hampers

Based on SAI teachings of 'Sabka Malik Ek', we distribute festive hampers for Diwali, Eid, Christmas & Easter enabling the communities their special festivals. These hampers bring joy and support to families during these important times, fostering a sense of unity and inclusiveness.

Food Parcels

The Food Parcels project, established during the pandemic, remained a critical support service during the reporting period. Approximately 1,200 food parcels were delivered during the year to households across Milton Keynes. Volunteers were involved across procurement, sorting, packing, and delivery, ensuring parcels were nutritious, timely, and delivered with care.

Delivery teams covered 28 areas of Milton Keynes, serving around 100 families each month, with additional ad-hoc deliveries for urgent need. Volunteers frequently reported meaningful connections with recipients, reinforcing dignity and trust.

School Cultural Days

We participate in many school cultural days to showcase Indian culture and we firmly believe that by celebrating our differences, we pave the way for a more inclusive and understanding society. We invite community groups into mandir and participate in city forums to representing the positive contribution of temple & charity in Milton Keynes.

Health & Wellbeing

Recognising that community wellbeing extends beyond food and faith, DREAMSAI introduced new initiatives during the year to address wider health and social needs.

Mandir MedTalks

Mandir MedTalks were launched as a new programme, delivering monthly health awareness sessions led by doctors and NHS professionals on topics relevant to the community, including menopause, general health, and wellbeing. These sessions were well attended and reflected a growing appetite for accessible, trusted health information.

In partnership with CommuniTea, DREAMSAI also hosted Mental Health and Wellbeing workshops, using community spaces to encourage open discussion, reduce stigma, and promote emotional wellbeing in a culturally sensitive way.

Arts & Culture

DREAMSAI continued to provide a platform for arts, culture, and creativity within the community. Cultural performances, workshops, and community events enabled individuals and groups to share traditions, talents, and stories, strengthening cultural pride and mutual understanding.

Youth engagement remained a core strength, with young volunteers contributing across food projects, events, logistics, and community workshops, including Duke of Edinburgh (DofE) volunteering. A Clay Ganesha Workshop was particularly well received, combining creativity, learning, and environmental awareness.

A parent commented: *“A heartfelt thank you to the organisers of the Clay Ganesha Workshop. The children had a wonderful time creating eco-friendly Ganeshas, combining creativity and learning in a meaningful way.”*

Blood Donation

DREAMSAI continued to collaborate with NHS Blood & Transplant and other charities to promote blood donation within underrepresented communities addressing critical shortages of ethnically matched blood.

Partnerships

The charity also maintained and strengthened partnerships with local authorities, schools, charities, community organisations, and corporate supporters. These collaborations enabled joined-up services, wider reach, shared learning, and reduced duplication, while maintaining DREAMSAI’s volunteer-led ethos.

The Trustees are proud of the breadth and depth of activities delivered during 2024–25. These achievements reflect not only the scale of volunteer commitment, but also DREAMSAI’s continued evolution into a mature, resilient organisation capable of responding compassionately and responsibly to community need.

Financial Review

Reserves Policy

The policy is to hold unrestricted reserves sufficient to cover approximately six months of core operating expenditure. This level is considered appropriate to provide resilience against unforeseen events, fluctuations in income, unexpected increases in demand for services, or short-term operational disruption, while avoiding the accumulation of excessive reserves.

The Trustees review the level of reserves on an annual basis as part of the budgeting and risk management process, taking into account current activities, projected commitments, and the principal risks faced by the charity. Where reserves fall outside the target range, the Trustees will consider appropriate action to restore or rebalance reserves over a reasonable period.

Principal funding sources

DREAMSAI is funded entirely through voluntary support. Since inception, the charity has operated a digital-only donations model, accepting no cash donations. This approach has strengthened

transparency, accountability, and good governance, and positions the charity as an early adopter of modern, secure fundraising practices.

The majority of financial donations are received through card payments at the Temple and via secure online payment facilities provided through the charity's website. In addition, DREAMSAI receives funding through corporate partnerships and grant support, which contribute to the sustainability of its charitable activities.

Alongside financial donations, the charity also benefits from significant in-kind support, particularly food donations received from partner organisations such as food banks, local supermarkets, businesses, and members of the community. These donations play an important role in enabling the delivery of food parcels, cooked meals, school breakfast support and temple prashad. DREAMSAI is registered with the Fundraising Regulator and adheres to the Code of Fundraising Practice, ensuring that all fundraising activity is carried out in a responsible, transparent, and ethical manner.

Statement of Trustee's responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards. The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing these financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping proper accounting records that disclose, with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. The Trustees are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees who served during the year and up to the date of approval of this report are listed on page 1.

This report was approved by the Trustees and signed on their behalf by:

A handwritten signature in blue ink, appearing to read "Lakshmana", with a stylized flourish underneath.

Lakshmana Rao Kastala BEM (Chair)

30/12/2025

Income & Expenditure Account for period ending 31st March 2025

Income & Expenditure account
For the year ended

31 March 2025

2024			2025		
Restricted	Unrestricted	Totals	Restricted	Unrestricted	Totals
266,945	101,985	368,930	84,412	220,654	305,067
63,091	43,871	106,962			
-	68,966	68,966			
122,738	60,531	183,270			
-	185,830	61,312	-	84,412	78,723
81,115	-	132,695	-	74,431	74,431
-	503	503	-	1,226	1,226
<u>£ 81,115</u>	<u>-£ 132,192</u>	<u>-£ 51,077</u>	<u>£ -</u>	<u>£ 75,657</u>	<u>£ 75,657</u>

Balance Sheet for the period ending 31st March 2025

<u>Dreamsai Milton Keynes</u>		
<u>Balance Sheet as at</u>		<u>31 March 2025</u>
<u>2024</u>		<u>2025</u>
	Fixed Assets	
15,818	VAN	15,818
33,324	Balance Bank	108,981
-	Bills Payable	-
<u>£ 49,142</u>		<u>£ 124,799</u>
	Reserves	
100,219	B/f	49,142
- 51,077	Surplus / (Deficit -) for the period	75,657
<u>49,142</u>		<u>£ 124,799</u>

Tangible Assets

Tangible fixed assets				
	Land and buildings	Plant and machinery etc	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 April 2024	176,131	-	15,818	191,949
Additions	-	-	-	-
Surplus on revaluation	-	-	-	-
Disposals	-	-	-	-
At 31 March 2025	<u>176,131</u>	<u>-</u>	<u>15,818</u>	<u>191,949</u>

Independent Examiners Report



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the
accounts

Independent Examiner's Report on the accounts

**Report to the trustees/
members of**

Dreamsai Milton Keynes

**On accounts for the year
ended**

31 March 2025

Charity no

1184822

Set out on pages

13-14

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st March 2025

**Responsibilities and basis of
report**

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's
statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination

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

Signed:

A handwritten signature in blue ink, appearing to read "V Anand", inside a rectangular box.

Date: 30/12/2025

Name:

V Anand

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

BA., LLB., ACMA., CIA

Address:

106 Walhouse Road

Walsall

WS1 2BE