



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01 April 2024 Period start date To 31 March 2025 Period end date

Charity name: **SAVING DREAMS**

Charity registration number: **1193144**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The objects of the CIO are: a) the prevention or relief of poverty in the UK, India and Kenya by providing grants, items and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty. b) for the public benefit to relieve the needs of children and young people living in the UK, India and Kenya by the provision of goods, items and services.
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	Two main projects during the year were the 1. Helping the needy Project - Saving Dreams will continue to support the foodbanks but also train its volunteers to look for and signpost for early symptoms of stress and depression in beneficiaries. 2.the Stationary & Care Kit Project. Saving Dreams provided underprivileged children with care kit and stationary boxes supporting them
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have had regard to the Charity Commission's guidance on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	

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	Saving Dreams has helped and supported hundreds of underprivileged children and their families during the in the UK, India and Nepal. We have supported local food banks with providing general food and hygiene kits to refugee centres and local community whilst volunteering with the same. Saving Dreams will also continue to initiate discussions and signpost / help to escort beneficiaries to mor qualified support.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Receipts: The receipts are mainly from one donor to the tune of £10,000 (National Lottery). Net spendings were £12,067 Total cash funds is £1,850
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held to enable the charity to continue to operate should income suddenly reduce or unforeseen expenses occur.
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	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Charity Commission, Association Model Constitution
How is the charity constituted? (e.g. unincorporated association , CIO)	Para 1.25	CIO with voting members
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	Elected by members

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	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	SAVING DREAMS
Other name the charity uses	
Registered charity number	1193144
Charity's principal address	46 Hampden Way, London, N14 5DX

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	Conrad Vince Irudayaraj			
2	Andrea Malam			
3	Keith Grenville Alexander			
4	Sharm Malam			
5				
6				
7				
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15				
16				
17				
18				
19				
20				

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

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

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
Agent	Gerald Gurriet	Venusia Ltd, Apt 316 Wimbledon Central, 21-33 Worple Road, London, SW19 4BJ

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

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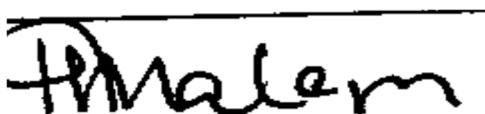
Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Receipts and payments accounts

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For the period
from

01/04/2024

To

31/03/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	2024 to the nearest £
A1 Receipts					
Book Sales	85	-	-	85	193
Donations - Restricted	-	10,000	-	10,000	8,000
Donations - Unrestricted	1,649	-	-	1,649	431
Ticket Sales	-	-	-	-	1,120
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	1,734	10,000	-	11,734	9,744
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	1,734	10,000	-	11,734	9,744
A3 Payments					
A3 Payments		-	-		-
Accounting	350	-	-	350	250
Book Publishing Expenses	-	-	-	-	295
Care Kit	-	4,030	-	4,030	3,357
Donation	1,581	-	-	1,581	823
Event	-	2,600	-	2,600	110
Consultant	-	500	-	500	-
General Office Costs	-	1,135	-	1,135	1,074
Insurance	66	-	-	66	63
Motor Expenses	-	615	-	615	-
Petrol	-	-	-	-	216
Storage	-	-	-	-	250
Subscription	-	178	-	178	293
Travel	-	107	-	107	193
Venue Hire	-	1,110	-	1,110	440
Website	-	609	-	609	185
Training	-	100	-	100	-
Sub total	1,997	10,983	-	12,980	7,549
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	1,997	10,983	-	12,980	7,549
Net of receipts/(payments)	(263)	- 983	-	(1,246)	2,195
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	601	1,697	-	2,298	103
Cash funds this year end	338	714	-	1,052	2,298

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current Account	338	714	-
		-	-	-

	-	-	-
Total cash funds	338	714	-
account(s))	OK	OK	OK

**Unrestricted
funds
to nearest £**

**Restricted
funds
to nearest £**

**Endowment
funds
to nearest £**

Details

B2 Other monetary assets

	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

Details

**Fund to which
asset belongs**

Cost (optional)

**Current value
(optional)**

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
liability relates**

**Amount due
(optional)**

**When due
(optional)**

B5 Liabilities

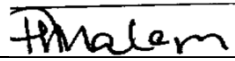
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Signed by one or two trustees on behalf of
all the trustees

Signature

Print Name

Date of approval

	Andrea Malam	30/07/2025