

SAMADHI RETREAT CENTRE
A CHARITABLE INCORPORATED ORGANISATION

**TRUSTEES' REPORT
AND
FINANCIAL STATEMENTS**

FOR THE YEAR ENDED
30 JUNE 2025

SAMADHI RETREAT CENTRE

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SAMADHI RETREAT CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

FOR THE YEAR ENDED 30 JUNE 2025

Trustees

M E Dimond (Chair)

D E Oromith

M Oromith

S J Bliss

J Mather (resigned 28 February 2025)

S Ennis (resigned 2 March 2025)

P D Billington

J Mohtashami

Charity Number

1207744

Registered Office

Longsight, Upper Mill
Pontarddulais
SWANSEA
SA4 8NQ

Independent Examiner

Steven Case (MAAT)
Finance Box Limited
128B The Street
Rustington
West Sussex
BN16 3TT

SAMADHI RETREAT CENTRE

TRUSTEES' REPORT

FOR THE YEAR ENDED 30 JUNE 2025

The trustees present their annual report and financial statements for the period 6 April 2024 to 30 June 2025 (first accounting period).

Reference and Administration Details

The charity's name is Samadhi Retreat Centre.

Charity Registration Number: 1207744

Registered office: Longsight, Upper Mill, Pontarddulais, Swansea, SA4 8NQ

Structure, Governance and Management

Governing Document

Samadhi Retreat Centre is a Charitable Incorporated Organisation (CIO) with a Foundation constitution. The constitution was adopted on 5 April 2024 and is registered with the Charity Commission for England and Wales. As a Foundation CIO, the only voting members of the organisation are its charity trustees.

Appointment and Induction of Trustees

Trustees are appointed by resolution at a properly convened meeting of the existing trustees, in accordance with the CIO's constitution. The constitution requires a minimum of five trustees at all times. In selecting new trustees, the board has regard to the skills, knowledge and experience needed for the effective administration of the CIO.

Organisational Structure

The charity is governed by a board of trustees, which meets regularly to oversee the strategic direction and operational management of the organisation. Day-to-day activities are led by the Lead Instructor, David Oromith, who is also an ex-officio trustee under the constitution. The Lead Instructor is entitled to reasonable remuneration for services provided in that capacity, in accordance with the terms of the constitution and sections 185-188 of the Charities Act 2011.

The charity relies significantly on volunteers who contribute to a wide range of activities including event coordination, transcription, social media, website management, and logistical support at in-person events.

Objectives and Activities

Charitable Objects

The objects of Samadhi Retreat Centre, as set out in its constitution, are:

- To advance the education of the public in the subject of meditation, mindfulness and other contemplative practices and traditions.
- The preservation and protection of the good mental and physical health of the public by promoting the practices of meditation, mindfulness, and yoga.
- To advance the education of the public in the principles of Buddhism and promote the study and application of those principles.

In furtherance of these objects, the trustees have power to establish and manage a retreat centre for activities promoted by the charity.

Main Activities

The charity pursues its objects primarily through the following activities:

- Residential retreats: multi-day silent and guided meditation retreats held at venues across England and Wales, drawing on the Buddhist contemplative tradition.
- Day retreats and workshops: accessible, lower-cost events for those new to or developing a meditation practice, including themed events addressing stress, burnout, loss, depression and adversity.
- Online and hybrid teaching: regular online meditation classes and discussion groups, including the long-running Weekly Guided Meditation & Discussion Group, making teachings accessible to a geographically dispersed community.
- Buddhist study programmes: structured multi-module courses exploring core Buddhist practice, philosophy and ethics.
- Community events: ongoing informal practice sessions, Q&A sessions with the Lead Instructor, and events for those caring for others or navigating difficult life experiences.
- In-person community classes: regular meditation classes in Swansea, Wales.
- National outreach: The Art of Happiness and Transforming Your Mind events delivered in cities including Liverpool, Southampton, Birmingham, Bristol, Leeds and Newcastle.
- Guest teacher events: specialist sessions with internationally respected teachers and scholars, including Venerable Robina Courtin, Charlie Morley, Professor Vesna A. Wallace, and Dr. Joanne Cacciatore.
- Digital resources: maintaining a library of recorded talks, guided meditations and course materials available through the charity's website and the Contemplative Consciousness Network platform.

Public Benefit

The trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit in planning and delivering the charity's activities.

Samadhi Retreat Centre is open to all members of the public regardless of religious background or prior experience. Its programmes are designed to be accessible and inclusive: teachings draw on the Buddhist tradition but are presented in a way that is relevant and applicable to people of any faith or none. A significant proportion of participants are not practising Buddhists but are seeking practical tools to improve their mental health, manage stress, navigate difficult life circumstances, or find greater meaning and wellbeing.

The charity offers a range of price points and donation-based events to maximise accessibility. During this period, the trustees adopted a formal bursary policy to enable those who could not otherwise afford to attend in-person overnight retreats to do so, ensuring that financial circumstances are not a barrier to participation.

Achievements and Performance

Reach and Participation

During its first accounting period (6 April 2024 to 30 June 2025), the charity delivered over 45 distinct events and programmes. Based solely on the bookings recorded through the charity's website, at least 850 unique individuals attended these events, generating at least 1,865 total bookings. Over 90 people attended more than 4 events during this period.

These figures, however, relate only to bookings made via the charity's website. The charity also maintains an active community on Meetup, through which additional participants can book and attend events and engage with Samadhi's programme.

Highlights of the Year

Residential retreats

The charity delivered a range of residential retreats, including silent retreats in Snowdonia (4 days), a Refresh & Recharge retreat in Lincolnshire, and a meditation and yoga retreat in Oxfordshire, among others. Overnight retreats generated the highest income, reflecting the centrality of residential programming to the charity's mission and its finances.

Weekly and community programmes

The Weekly Guided Meditation & Discussion Group was the charity's most attended programme. The community's "Meditation & Chat" sessions and Q&A sessions with the Lead Instructor provided ongoing accessible community touchpoints.

Targeted wellbeing events

The charity delivered several events specifically designed to support those navigating difficult experiences, including Transforming Adversity: Navigating Through Difficult Times, A House of Pain: Coping after Catastrophic Loss (with Dr Joanne Cacciatore), Journeying with Depression, and Navigating Stress & Burnout.

Buddhist Study Programme

The charity delivered six modules of its Buddhist Study Programme during the period, covering a number of topics central to Buddhist theory and practice. Attendance across the six modules averaged 44 participants per session.

National outreach – The Art of Happiness and Transforming Your Mind

The charity extended its geographical reach through in-person events delivered in Liverpool, Southampton, Birmingham, Bristol, Leeds and Newcastle, making its teachings directly accessible to communities beyond its Welsh base.

Samadhi Fest 2025

The first Samadhi Fest was held during the period, attracting 55 attendees. This festival format brought together meditation, teaching and community in a celebratory setting and represented a new format for the charity's programming.

Guest teachers

The charity welcomed internationally respected teachers and scholars, including Venerable Robina Courtin (Mahamudra), Charlie Morley (A Dharma Dummies Guide to Dream Yoga), Professor Vesna A. Wallace (Omniscience and the Buddha's Mind; Perception and Imagination in Tantric Buddhism) and Dr Joanne Cacciatore (A House of Pain: Coping after Catastrophic Loss). These events enriched the charity's programme and connected its community to leading voices in the contemplative tradition.

Integration of the Contemplative Consciousness Network

A significant development during the period was the integration of the Contemplative Consciousness Network (CCN) into Samadhi's operations. The CCN, established in 2011 and dedicated to advancing the study and practice of contemplative consciousness, had been run by many of the same people as Samadhi and shared an aligned vision. On 28 February 2025, Samadhi formally took over the CCN's operations and assets, continuing and honouring its 14-year legacy.

This integration enables Samadhi to continue the CCN's work, including its archive of recorded resources, its close relationship with the teachings of Lama Alan Wallace (B. Alan Wallace PhD) and its connections with partner organisations including the Santa Barbara Institute for Consciousness Studies and the Centers for Contemplative Research.

Bursary Policy

During the period, the trustees adopted a formal bursary policy to make in-person overnight retreats more financially accessible. This reflects the charity's commitment to ensuring that the public benefit it delivers is not restricted to those who can afford full commercial prices for residential retreat experiences.

Volunteers

Volunteers make an essential and valued contribution to Samadhi's work. During the period, volunteers contributed to transcription of talks and teachings, event set-up and coordination, social media and website management, and community engagement. The trustees are grateful for this support, which enables the charity to deliver a wider programme than would otherwise be possible.

Financial Review

Financial Summary

The following is a summary of the charity's income and expenditure for the period 6 April 2024 to 30 June 2025: Throughout the period covered by this report, the charity received donations totalling £87,650 and income from other trading activities of £141,887. The principal sources of income were event ticket and programme fees (principally overnight retreats), donations from supporters, and the Samadhi Supporter Donation scheme. The largest areas of expenditure were venue costs.

At the end of the year, the charity had unrestricted funds of £78,707.

Restricted Funds

The charity holds the following restricted or designated funds:

- Retreat Centre Project Fund: donations restricted to the development of a retreat centre.
- Bursary Fund: funds designated to support individuals who could not otherwise afford to attend in-person overnight retreats.

Reserves Policy

The trustees' policy is to maintain free reserves equivalent to at least 12 months of the charity's staffing costs, which are approximately £34,000. This level of reserves is considered prudent given the charity's dependence on programme income, which may fluctuate from year to year, and to ensure the charity could continue to meet its obligations in the event of an unexpected shortfall in income.

Financial Position and Going Concern

The charity ended its first accounting period in a strong financial position, generating a net income of £93,830. The trustees are satisfied that the charity has sufficient reserves and income generation capacity to continue as a going concern.

Public Benefit Statement

The trustees confirm that in exercising their powers and duties they have had due regard to the Charity Commission's published guidance on public benefit, in accordance with their duty under section 4 of the Charities Act 2006 (as re-enacted in the Charities Act 2011).

Samadhi Retreat Centre carries out its charitable purposes for the benefit of the public by making meditation, mindfulness, Buddhist study and contemplative practice accessible to as wide an audience as possible. Its events and programmes are open to all, regardless of prior experience, religious background or financial means. The charity keeps many of its community events free or low cost, offers donation-based participation where possible, and has introduced a formal bursary scheme for residential retreats.

The charity's programmes address matters of significant public concern, including mental health, stress, burnout, grief and adversity. By offering evidence-informed, contemplative approaches to these challenges – drawing on both the Buddhist tradition and insights from contemporary psychology and neuroscience – the charity provides practical tools that benefit participants' wellbeing and quality of life.

Plans for the Future

The trustees intend to build on the success of the charity's first year by continuing to develop and refine its programme. Key priorities include:

- Continuing the programmes that have demonstrated the strongest impact and community demand, including residential retreats, the weekly meditation group, and the Buddhist Study Programme.
- Working more strategically with the Lead Instructor's time, with a focus on reaching more people through each event rather than increasing the total number of events – deepening the charity's impact whilst managing capacity sustainably.
- Progressing plans for a permanent retreat centre, supported by the designated Retreat Centre Project Fund.
- Continuing to develop the charity's national outreach through in-person events in cities across England and Wales.
- Honouring and developing the legacy of the Contemplative Consciousness Network through Samadhi's programme and its archive of resources.
- Developing a mobile app to make the practices more accessible, user-friendly, and engaging. It will facilitate easy navigation, smooth access to live events, provide updates on current activities, and create community through social features.

This report was approved by the trustee and signed on its behalf by:



D E Oromith
Trustee

Date: 2026-04-30

SAMADHI RETREAT CENTRE

INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 30 JUNE 2025

I report to the Trustees on my examination of the financial statements of Samadhi Retreat Centre (the charity) for the year ended 30 June 2025.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

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

Independent examiner's statement

Since the charity's gross income exceeded £25,000 you must have an examiner. I am a member of a body listed in section 145 of the 2011 Act and confirm that I am qualified to undertake the examination because I am a Licensed Accountant and Member of the Association of Accounting Technicians (MAAT), which is one of the listed bodies.

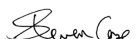
Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015. I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent 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 financial statements to be reached.

Finance Box Limited



Steven Case (MAAT)

128B The Street
Rustington
BN16 3DA

SAMADHI RETREAT CENTRE

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 30 JUNE 2025

	Notes	Unrestricted funds £	Restricted funds £	Total 2025 £
Income and endowments from:				
Donations and legacies	2	72,526	15,124	87,650
Other Trading Activities	3	141,887	-	141,887
Other Income	4	8,464	-	8,464
Total income		222,877	15,124	238,000
Expenditure on:				
Direct Costs	5	113,544	-	113,544
Charitable activities including disbursed grants:	6	30,626	-	30,626
Total expenditure		144,170	-	144,170
Net movement in funds		78,707	15,124	93,830
Funds brought forward		-	-	-
Funds carried forward		78,707	15,124	93,830

SAMADHI RETREAT CENTRE

BALANCE SHEET

FOR THE YEAR ENDED 30 JUNE 2025

	Notes	Unrestricted funds £	Restricted funds £	30 June 2025 £
Current assets				
Debtors	10	7,197	-	7,197
Cash at bank and in hand		80,595	15,124	95,719
		<u>87,792</u>	<u>15,124</u>	<u>102,916</u>
Creditors				
Amounts falling due within one year	11	<u>9,086</u>	<u>-</u>	<u>9,086</u>
Net current assets				93,830
Net assets		96,878	15,124	93,830
Funds	12			
Unrestricted		78,707	-	78,707
Restricted		<u>-</u>	<u>15,124</u>	<u>15,124</u>
Total funds		78,707	15,124	93,830

The financial statements were approved by the trustees on and signed on its behalf by:



D E Oromith
Trustee

Date: 2026-04-30

SAMADHI RETREAT CENTRE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2025

1. Accounting Policies

Charity information

Samadhi Retreat Centre is a charitable incorporated organisation registered with the Charity Commission from 5 April 2024.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the CIO's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)' (effective 1 January 2019). The CIO is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the CIO. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Income from donations or grants

Income is recognised when the CIO is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the CIO has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1.4 Legacies

Legacies are recognised on receipt or otherwise if the CIO has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Donated services and facilities

Donated services or facilities are recognised as income when the charity has control over the item, any conditions associated with a donated item have been met, the receipt of economic benefit from the use by the Charity of the item is probable and that economic benefit can be measured reliably. On receipt, donated services and facilities are recognised on the basis of the value of the gift to the Charity which is the amount the Charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market, a corresponding amount is then recognised in expenditure in the period of receipt.

1.6 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably. Expenditure on charitable activities includes the cost of running the activities of Samadhi Retreat Centre.

1.7 Financial instruments

The CIO has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the CIO's balance sheet when the CIO becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Other financial assets

Other financial assets, including investments in equity instruments which are not subsidiaries, associates or joint ventures, are initially measured at fair value, which is normally the transaction price. Such assets are subsequently carried at fair value and the changes in fair value are recognised in net income/ (expenditure), except that investments in equity instruments that are not publicly traded and whose fair values cannot be measured reliably are measured at cost less impairment.

Impairment of financial assets

Financial assets, other than those held at fair value through income and expenditure, are assessed for indicators of impairment at each reporting date. Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected.

If an asset is impaired, the impairment loss is the difference between the carrying amount and the present value of the estimated cash flows discounted at the asset's original effective interest rate. The impairment loss is recognised in net income/(expenditure) for the year.

If there is a decrease in the impairment loss arising from an event occurring after the impairment was recognised, the impairment is reversed. The reversal is such that the current carrying amount does not exceed what the carrying amount would have been, had the impairment not previously been recognised. The impairment reversal is recognised in net income/(expenditure) for the year.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the CIO transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the CIO's contractual obligations expire or are discharged or cancelled.

1.8 Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.9 Critical accounting estimates and judgements

In the application of the CIO's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

2. Income from Donations and Legacies

	Unrestricted	Restricted	2025
	£	£	£
Donations	72,526	15,124	87,650
	72,526	15,124	87,650

3. Income from Other Trading Activities

	Unrestricted	Restricted	2025
	£	£	£
Book Sales	1,973	-	1,973
Event Income	130,414	-	130,414
Courses Income	535	-	535
Products & Services Income	8,965	-	8,965
	141,887	-	141,887

4. Other Income

	Unrestricted	Restricted	2025
	£	£	£
Transfer of Assets	8,464	-	8,464
	8,464	-	8,464

5. Expenditure on Direct Costs

	Unrestricted	Restricted	2025
	£	£	£
Cost of Sales	4,878	-	4,878
Event Costs	7,374	-	7,374
Venue Costs	101,293	-	101,293
	113,544	-	113,544

6. Expenditure on Charitable Activities

	Unrestricted	Restricted	2025
	£	£	£
Charitable Activities (including Grants)	861		861
Technology & Communications	8,918	-	8,918
Professional & Financial Services	6,852	-	6,852
Staff & Personnel Costs	5,903	-	5,903
Office & Administrative Costs	8,092	-	8,092
	30,626	-	30,626

7. Analysis of Support Costs

Governance costs includes payments to the independent examiner of £900 for independent examination fees.

8. Staff Costs

The average head count of employees during the period was 1.
No employee received employee benefits of more than £60,000 during the year

9. Transactions with trustees and related parties

9.1 Trustee remuneration and benefits

D Oromith received emoluments of £3,758 during the year

9.2 Trustees' expenses

Trustees incurred expenses personally and had these expenses met by the charity in the amounts of £400

9.3 Transaction(s) with related parties

Total unrestricted donations made by trustees during the year totalled £29,426

10. Debtors

	Total 2025 £
Prepaid Deposits	7,197
	7,197

11. Creditors: Amounts falling due within one year

	Total 2025 £
Payroll Liabilities	730
Accruals and other creditors	8,355
	9,086

12. Movement in funds

	Balance as at 6 Apr 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance as at 30 Jun 2025 £
Restricted:					
Bursary Fund	-	953	-	-	953
Retreat Centre Project	-	14,171	-	-	14,171
Subtotal restricted funds	-	15,124	-	-	15,124
Unrestricted:					
General	-	222,877	(144,170)	-	78,707
Subtotal unrestricted funds	-	222,877	(144,170)	-	78,707
Total funds	-	238,000	(144,170)	-	93,830

12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

CERTIFICATE *of* SIGNATURE

REF. NUMBER
HVRD9-IWEXN-QDCYO-DTHJV

DOCUMENT COMPLETED BY ALL PARTIES ON
30 APR 2026 14:46:32
UTC

SIGNER

DAVID OROMITH

EMAIL
DAVID@SAMADHI.ORG.UK

TIMESTAMP

SENT
30 APR 2026 14:22:28

VIEWED
30 APR 2026 14:24:01

SIGNED
30 APR 2026 14:34:32

SIGNATURE



IP ADDRESS
202.146.52.26

RECIPIENT VERIFICATION

EMAIL VERIFIED
30 APR 2026 14:24:01

STEVEN CASE

EMAIL
STEVEN.CASE@FINANCEBOX.CO.UK

SENT
30 APR 2026 14:22:28

VIEWED
30 APR 2026 14:46:02

SIGNED
30 APR 2026 14:46:32



IP ADDRESS
81.133.237.237

LOCATION
LAMBETH, UNITED KINGDOM

RECIPIENT VERIFICATION

EMAIL VERIFIED
30 APR 2026 14:46:02

