CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01 April 2025 Period start date To 31 March 2026 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 of 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	
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	
Amount of reserves held	Para 1.22	
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
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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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)

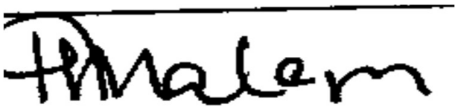
Type of adviser	Name	Address
Agent	Gerald Gurriet	Venusia Ltd, Apt 316 Wimbledon Central, 21-33 Worple Road, London, SW19 4BJ

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

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information



CHARITY COMMISSION FOR ENGLAND AND WALES

SAVING DREAMS	1193144

Receipts and payments accounts

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For the period from	01/04/2025	To	31/03/2026

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	80	-	-	80	85
Donations - Restricted	-	-	-	-	10,000
Donations - Unrestricted	982	-	-	982	1,649
Ticket Sales	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	1,062	-	-	1,062	11,734
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	1,062	-	-	1,062	11,734
A3 Payments					
		-	-		-
A3 Payments		-	-		-
Accounting	350	-	-	350	350
Book Publishing Expenses	-	-	-	-	-
Care Kit	-	337	-	337	4,030
Donation	78	-	-	78	1,581
Event	600	-	-	600	2,600
Consultant	-	-	-	-	500
General Office Costs	62	-	-	62	1,135
Insurance	-	-	-	-	66
Motor Expenses	-	-	-	-	615
Petrol	-	-	-	-	-
Storage	-	-	-	-	-
Subscription	120	-	-	120	178
Travel	94	-		94	107
Venue Hire	-	395		395	1,110
Website	-	-	-	-	609
Training	-	-	-	-	100
Sub total	1,303	732	-	2,035	12,980
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	1,303	732	-	2,035	12,980
Net of receipts/(payments)	(241)	(732)	-	(973)	(1,246)
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	338	714	-	1,052	2,298
Cash funds this year end	97	(18)	-	79	1,052

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	97	(18)	-
		-	-	-
		-	-	-
	Total cash funds	97	(18)	-
	account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
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			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	AMalam	Andrea Malam	09/11/2026