### CARING FOR CHILDREN IN INDIA

SLA cares for and supports destitute children in India. We provide funding to our local partner, a grassroots NGO called NASA which manages our project in India. SLA's joint vision with our partner is to provide each child with the life skills and education necessary to develop their potential, to lead independent lives and to escape the poverty trap.

#### Contact details

BY E-MAIL enquiries@sla-india.org

BY TELEPHONE

0131 629 9112

### **BY POST**

Scottish Love in Action, St Ninian's Centre 140 The Pleasance, Edinburgh EH8 9RR

A registered Scottish Charity: Charity Number SC030516 Company Number SC280397

Written and edited by the SLA Team and James Tulloch Designed by MS Creative Design Ltd www.sla-india.org



## Purpose

SLA's purpose is to transform destitute children's lives thereby enabling them to lead independent, poverty-free lives.

**We** feed, clothe, house, educate and provide medical care for children who are either orphans or whose relatives cannot support them.

We do this by funding the Light of Love Home and School in the town of Tuni in the state of Andhra Pradesh in southeast India. This is managed by our local NGO partner, the Nazareth Association for Social Awareness (NASA). It has been our privilege to join with NASA in developing its work with children.

## Founder's Introduction

Thank you all for your continued, generous support and especially for your amazing response to our very successful Raise the Roof appeal. How thrilled those little boys are with their new accommodation!

We are so excited about Phase 1 of the Medical Centre being built – thanks to a generous legacy – and about our upcoming documentary which will give a real insight into the lives of the children at the Tuni Home and School. This is your film. Please tell people about it and share it online to help spread awareness of SLA's work to a wider audience. There are still large numbers of destitute children who need shelter, loving care and a good education, despite India's recent economic growth. While this need persists, SLA will remain committed to reaching out to even more children.

Consider this from a July 2014 volunteer on one of our Group Expeditions to Tuni "I was in awe of their desire to learn and their thirst for knowledge. Love the children with all your heart because they love you right back." This is what SLA is all about.

Gillie David**son MBE** 

### WHY INDIA?

Despite India's economic progress, millions of children are still deprived of the most basic necessities. In Andhra Pradesh state, where we work, just 13% of the poorest children have access to sanitation while almost one in three is malnourished and **30%** are stunted. according to the 'Young Lives' multinational study of child poverty led by Oxford University. Sadly the researchers found very little improvement between 2006 and 2013. They conclude as follows:

"While economic growth has been rapid in recent years, India's malnutrition rates have not seen a commensurate decline."

2013 - 2014

100% graduation rate from high school

**71** w children tak

........

......

new children taken in and immunized

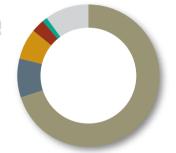
529 children cared for

Andhra Pradesh



Our Indian partner ensures that we care for only the **most deprived children** in the area through rigorous scrutiny of each admission application in the light of changing government welfare policies.

### REASONS FOR CHILDREN COMING TO THE HOME (2013-2014)



Orphans (one or both parents deceased) 70%

Marriage breakdown 9%

Children with HIV+ parents 7%

Physically disabled 3%

Children infected with HIV 1%
Others 10%

(e.g. parents physically disabled or in abject poverty)

# You Raised the Roof!

In September 2013, we launched our first ever fundraising appeal **Raise the Roof**.

One hundred young boys in our care urgently needed a new accommodation block to ensure their safety. We needed £50,000 to buy the equivalent of 20,000 bricks. Raise the Roof invited supporters to buy the bricks (£5 for two) and you responded magnificently, buying all 20,000 bricks by April 2014!

As you read this, builders are putting the finishing touches to the five new bedrooms and attached bathrooms that make up the boys' new home, expected to be completed by Christmas 2014. Work began almost immediately the target was reached, although an extreme heat wave in May and June slowed progress. However, by August the roof had literally been raised! A second storey has been added to the original dining hall building. The boys will move into the repurposed ground floor and the dining hall will be relocated upstairs. The boys won't have far to go from bed to breakfast!

We and our Indian partners are so grateful for this inspirational collective effort. Thank you for your generosity and especially for encouraging new SLA supporters to help Raise the Roof!





# Light of Love Home and School Documentary

"How is this possible? How does darkness turn to light so quickly?"

### Kristina Robbins, Director & Producer

In another first for SLA, this year we have been working with the Department of Expansion (DOE), professional documentary filmmakers from Los Angeles, to make a short film about our work to be released online in February 2015.



DOE have a superb record of delivering powerful documentaries with a social purpose that 'go viral', galvanise supporters and generate new funds. We are thrilled to have them helping us to raise our profile and engage a wider audience.

DOE filmed in Tuni in September 2014. "Our minds have been sufficiently blown by what is going on here," wrote Kristina Robbins, DOE Director & Producer, after arriving. "How is this possible? How does darkness turn to light so quickly? Our biggest problem now is how to choose just a few stories to tell from so many beautiful and inspiring children."

We cannot wait for the results and want to thank DOE sincerely for their heartfelt dedication to the project. Look out for the film on Facebook, Twitter and the SLA website. Like us, follow us and share online to spread the word!

Please help us make the Light of Love Home a brilliant beacon of hope on the web.









## Tuni Home

SLA funding feeds, clothes, houses, educates and provides medical care for **over 500 children**.

Every year, SLA and our partner NASA undertake numerous capital and maintenance projects. These requirements have increased over time due to the number and age of the buildings, vehicles and other facilities and infrastructure. Projects generally focus on upgrading the buildings, sanitation, water, power, medical and food supplies supporting the children. The 2013-2014 year began the latest three-year development programme agreed between SLA and NASA. A new feature of our joint plans is the dedicated Maior Maintenance budget.

Essential maintenance projects in 2013-14 included installing water softeners in the water tanks supplying the dining hall and the girls' bathrooms, purchasing a new power transformer for the boys' accommodation and repairs to the balcony of the girls' accommodation building. A new entrance gate to the main campus provides enhanced security. as does a new portico at the entrance to the girls' accommodation and gates securing the roof of the school building. SLA also funded a new school bus to replace the old model, which had become uneconomic to continually repair and maintain. Among its many uses, the bus transports the older children to intermediate colleges.

In June 2014, after years of political agitation, a new Indian state of Telengana separated from Andhra Pradesh state. Its capital is Hyderabad, which also remains the capital of Andhra Pradesh for the time being. So far, our partner has not reported any disruption or changed policies that have affected the children's welfare. Similarly, there are no noticeable effects from the election of a new Indian government in 2014.



## Volunteer Group Expeditions

### SLA welcomes volunteers to India to help directly with the work there.

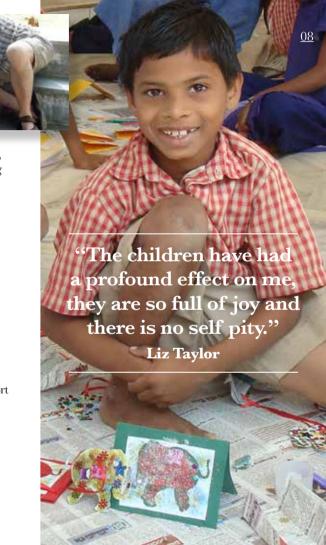
SLA has always had an active overseas volunteer programme. Since 1999, over 150 SLA supporters have visited India to assist our partner in the day-to-day running of our projects and experience firsthand the work being done by SLA. It means so much to the children that people will travel so far to help them. It also continually reinforces and refreshes the relationship between the children and staff in India and SLA in Scotland.

Since 2011, SLA has offered teams of 10-14 volunteers of any age between 18 and 70 working trips to Tuni coupled with sightseeing excursions elsewhere in India. The purpose is to make an immediate and long-lasting difference to the children and so the trips are focused on specific projects

that the team can prepare for in Scotland, such as refurbishing classrooms or helping construct new sports facilities. Volunteers arrive with a sense of common purpose and leave having helped develop the Home and School

There are two Group Expeditions every year: one for organisations and one for individuals. Each Expedition is unique and specially structured to suit the group. Check the SLA website if you are interested in taking part.

The Expeditions have proved extremely popular and effective ways to recruit ambassadors for SLA who continue to support our work on their return. This year, one group collected recipes of the dishes they had most enjoyed in Tuni and produced **'Recipes from Tuni with Love'** containing 26 delicious recipes. The first print run of 500 sold out very quickly raising £2500 for SLA, enough to feed over 200 children for a month.



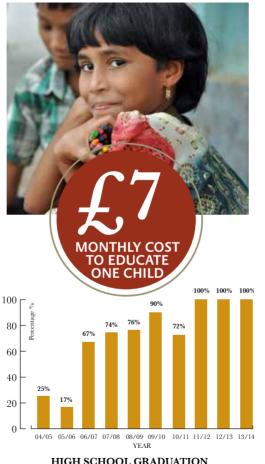
## Education

SLA's funding makes education available to children otherwise denied it due to poverty, disability or discrimination.

In 2013-14. SLA continued to fund education for over 440 children from Kindergarten through to High School graduation after Class 10 (aged 15-16). The school is recognized by the state government and follows the Andhra Pradesh government curriculum, overseen by the Principal and a staff of 28 teachers as well as 5 tutors. Classes are taught in the native language Telegu and in English with 'English Medium' education the long-term goal.

For the third year in succession 100% of students graduated from High **School** by passing their critical Class 10 examinations. Now considered 'literate' by Indian society, these 50 children have made their first step towards an independent adulthood free from poverty and discrimination. Their remarkable success was especially impressive because new government regulations compelled 11 children to progress from Class 8 directly to Class 10 because of their age, meaning staff had to accommodate students who had missed an entire academic year.

English Medium classes expanded to Class 7 – now Kindergarten to Class 7 learn in English. Five new tutors were appointed to assist children with their homework. Year 2 of the English language teaching programme using 'Jolly Phonics' instruction focused on Kindergarten and Classes 1 and 2. The children are pronouncing words beautifully and understanding the stories. The programme has delivered clear improvements in their ability to speak, read and write in English and we are delighted that the school has progressed further than many others in India using the same scheme.



### HIGH SCHOOL GRADUATION (10TH CLASS) PASS RATES 2005-2014 •••••

### Further Education

SLA's aim is to enable as many young people as possible to gain academic, vocational and professional qualifications.

The recent and very welcome surge in the numbers of children graduating from High School has meant many more of the children we care for are now attending Intermediate College for two years then progressing to higher, vocational and professional education. SLA supports students throughout the duration of their courses or apprenticeships. This nevertheless presents a challenge as these institutions charge tuition fees and many campuses are far from the Home, which incurs travel and accommodation costs.

In the academic year 2013-14, SLA funded 84 further education students, up from 79 the previous year. For the current 2014-15 academic year, SLA has agreed to support 90 students.

A new Further Education coordinator was appointed to provide guidance to the children and monitor their welfare by visiting their places of study.

Dropout rates are low and falling. Thirty-two of the 37 students who graduated from High School in 2013 continued their education in Intermediate College or polytechnic. Nineteen of 21 first-year Intermediate College students progressed to the second year, and three quarters of the students who graduated from Intermediate College in 2013 decided to pursue higher qualifications. They are studying a wide range of subjects from pure science to engineering, nursing to pharmacy, audio engineering to video editing.

So far, 13 students cared for by SLA over the years have completed degrees: all incredible achievements considering their desperately difficult beginnings in life.





### **Anitha's** Story

Anitha has lived at the Home for ten years. Her parents died in a road accident when she was two. Her aunt tried to care for her and her older brother and sister but could not cope and so brought Anitha to the Light of Love Home.

Anitha did well at school, completed Intermediate College and then trained for three years to become a qualified nurse. In February 2014, she came full circle and joined the staff of the Home as a full-time nurse assisting Dr. Sowmva to care for the children. Dr. Sowmya considers Anitha to be a perfect appointment because she knows and understands all the children so well. She has already made a terrific difference by lessening the demands on Dr. Sowmya who has always found it difficult to recruit and retain qualified nurses to work at the Home.

## Health

SLA funds **complete health care** for the children in the Light of Love Home.

SLA funds a qualified doctor, Dr. Sowmya, who lives onsite and provides medical care to the children with the help of a qualified nurse, Anitha, who grew up in the Home.



Dr. Sowmya conducts a daily clinic and monthly checks on all the children and closely monitors their physical growth and diet. She also has life-saving equipment like anti-venom, adrenaline, oxygen and a nebulizer. Under her watchful expert care the children's health

Dr. Sowmya immunizes all new arrivals – 71 this year – against Measles, Diphtheria, Polio, Hepatitis B, Tetanus, Mumps, Rabies and Whooping Cough. This year she also introduced flu vaccinations for all Kindergarten children and other vulnerable children.

These programmes have been extraordinarily effective at keeping these diseases at bay. The most common conditions treated by Dr. Sowmya include malaria, typhoid, scabies, gastroenteritis and broken bones.

New arrivals and children identified at risk are tested for HIV. There are currently five HIV+ children at the Home, who receive special protein-rich diets and anti-retroviral drugs from the government.

In Satya's case, this treatment regime boosted her CD4 count from below 150 when she arrived at the Home in the summer to a hugely encouraging 650 by December.





### Raju's Story

Raju was brought to the Home in June 2014 by some local boys who found him crying in the Tuni market. He had no idea where he was and was terrified. His parents were dead. He was a homeless beggar from Hyderabad who had hidden on a train with some other older boys for the 14-hour journey. The staff reckoned that he was just seven years old. Dr. Sowmya suspected he was unwell and found after testing that he was HIV positive. Immediately she started administering the anti-retroviral drug regime and he rallied, settling into the Home comfortably. Everyone looked out for him and he made many new friends. Then at the end of July he suddenly died in his sleep. His loss was a devastating blow. The one consolation was that in his last days he was loved and cared for. With earlier intervention Raju could have received the medication he so desperately needed and survived. Please help SLA help children like Raju before it is too late.

### New Medical Centre

Dr. Sowmya works wonders operating from a single room with limited facilities.

SLA has long recognised that the Home needs an upgraded clinic.

In addition, our partner NASA has for some time wished to establish a free Medical Centre for those who cannot afford healthcare (Dr. Sowmya currently conducts monthly medical 'camps' for the poor). Together we decided to build a new dual-purpose Medical Centre to care for the children and the community, to be built in phases. Phase 1 was to be SLA's responsibility and would meet the immediate needs of the children. Phase 2 would expand the Centre with funds from other donors.

All of this was contingent on our finding extra funding, however, which was not forthcoming until, to our surprise and delight, SLA received an extremely generous legacy from the estate of our late Patron Tom Fleming, who passed away in 2010. Tom was passionate about SLA and was our first Patron from 2000 until his death. Typical of his generosity, Tom left no conditions attached to his legacy.

Tom's gift has funded Phase 1, which will provide two five-bed wards, a treatment room, a consulting room, an isolation unit, a pharmacy, laboratory, bathrooms and a waiting area.

The foundations have been laid and construction has begun. Having these facilities will transform the work of the medical team and improve the healthcare available to the children.



## Leaving a Legacy

Legacies have helped SLA make fundamental improvements to the lives of the children. A legacy funded our comprehensive child immunisation programme which has virtually eradicated some diseases from the Home. Another legacy funded four much-needed additional classrooms.

After you have made provision for your loved ones, please consider leaving a gift to SLA in your will. It would enable us to continue giving life-changing support to destitute children for years to come and ensure that each child receives the education and life skills needed to develop their unique potential, escape the poverty trap and lead productive, independent lives.

Donations of any size are welcome. Any amount will go a surprisingly long way to making a difference for these children.

## What SLA Needs

Every year, SLA needs to raise over £400,000 to support the work we do in India.

That cost fluctuates with currency values and local prices of food, fuel, materials and wages but the long-term trend is

Of the expenditure in 2013-14,87% went on charitable activities, 12%

who fundraise for SLA. They are the bedrock of support for the children. We are aware, however, that we should not be over-reliant. on existing supporters and must expand our network of supporters and reach out to new potential donors including businesses.

You can help by recommending SLA's work to your friends, family and colleagues, by spreading the word via social media, and by hosting your own fundraiser.



# About 80% of all SLA funds come from individual supporters, many of them also dedicated volunteers

### **ANNUAL FUNDRAISING NEEDS**

### GOALS IN 2014-2015

**Ensure** as core provider that the children in the Home receive high-quality care and education

**Complete** the new dormitory block

**Deliver** Year 3 of the English Teaching Programme

**Complete** research into the Social Enterprise Project and proceed to implementation

Establish sustainability projects to contribute to Home running costs

**Select** a second project in India to support education of destitute or vulnerable children



# How Works



To achieve the £,400,000 annual target the SLA Staff draw up an annual Fundraising Strategy Plan including funding income streams from Regular Giving, Annual Events, Volunteer Expeditions, Trusts, Organisations and Appeals. This plan is then approved by the Trustees and implemented by the Staff with the help of Volunteers.

SLA is extremely lucky to have a tight-knit core of long-serving Trustees, Staff and Volunteers, many of whom have been lending their support and guidance since our beginnings in 2000. We salute their tremendous efforts for the children.

This year Robert Dick and Barbara Watts retired as Trustees so we would like to thank them for having given so generously and effectively of their time over the years. In their place we welcomed Susan Dick, Alison Erlanger and Clare Jack.

### 2013-14 Roard of Trustees

Gillie Davidson (Founder & Chair), Chris Horne (Convenor), Brian Barron, Susan Dick, Alison Erlanger, Robin Fallas, Jim Inch, Susan Inch, Clare Jack, Malcolm Jack, Jim Young.

#### Staff

Colin McRae - Executive Director

Vicki Watson – Fundraising and Communications Manager

Iain Wood - Social Enterprise Project Manager

### ASLA

ASLA (Active for SLA) is an integral part of SLA and was created to recognise, organise and support the growing number of dedicated volunteers. Managed by Colin McRae and aided by Volunteer ASLA Administrator Mabel Mowatt, it harnesses the diverse skills of volunteers who assist SLA in so many ways. These include administration work in the SLA office, assisting staff to deliver large fundraising events and acting as Fundraising Ambassadors independently organising numerous events in aid of SLA. We are fortunate to have such proactive, motivated and creative people, constantly searching for new ways to support the charity.

#### SLA Office Volunteers

Barbara Brown is our Administrator. We have a dedicated team of volunteers who regularly devote their time and considerable energies to numerous essential tasks while many other volunteers contribute on a more ad hoc basis. Everyone's contribution is invaluable for our work and we are always delighted to welcome new volunteers.

### Pickles and Preserves Sale RAISED £1,400+

For the second year running, Mary Jeffrey-Iones assembled a fabulous collection of jams, jellies, chutneys, pickles and marmalades for sale at her Coffee Morning event at her Edinburgh home in November. A huge thank you to Mary and her team.

### **Everything is New**

Scottish artistic collective Transgressive North (TN) released two albums of songs and a feature film starring the children and narration by Irvine Welsh. These are available as digital downloads and limited edition CDs via the SLA website. It is fantastic to hear the children's singing! Thank you so much to TN and all the artists involved.



Meet the Author RAISED £500

Novelist James Robertson read from a number of his books, including his latest work 'The Professor of Truth' inspired by the Lockerbie bombing. Thanks to Hazel Macaulev and her team for organising this stimulating event in Edinburgh.

### **Art Exhibition & Sale RAISED** *£*,500+

Edinburgh artist Wallace Fyffe and Gullane Golf Club displayed Wallace's work at the US KIDS international junior golf tournament in May 2014. This is the fourth year Wallace has sold his art in aid of SLA and in total he has raised over f,3,000 for the children.

### **Book Cafe RAISED** £900+

Another Macaulay & Co. production generated a fantastic turnout for this year's Book Cafe hosted at Greenbank Church. Edinburgh where guests enjoyed soup and chose two books for £,5. Many thanks once again to Hazel and her team.

people willing to organise their own fundraisers. It could be as simple as a coffee morning with friends or a quiz night, selling home-made foods or organising a golf day. The ideal event is one that becomes a fixture. on the calendar, contributing regular funds to SLA that will enable forward planning and ensure continuity of care for the children. Please get in touch. You can make a huge

have done. Sadly we cannot mention been so creative in their fundraising.

## **ASLA Fundraising Event News**

SLA is blessed with an extremely active group of volunteers who organise fundraising events and this year has seen vet more terrific results of their efforts. We are so fortunate to have so many committed Fundraising Ambassadors.

However, we are always looking for more difference!

Here are a few examples of what people everybody but thank you to all who have

### Day Book Festival which we hope to establish as our second major annual fundraiser. We are in discussions with several high-profile authors so watch our social media space for details.

**Fundraising** 

**Event News** 

A series of highly successful,

varied events including another

spectacular Fireworks night with

sold out Ladies Cinema Night at

2013-14 one of our most effective

and rewarding fundraising years.

We were particularly excited and

grateful to the schools and young

and Bake a Little Love challenges.

Next May we will launch a One

people who embraced the Rice Relay

over 4,000 guests and another

the Dominion Cinema made





Christmas

Sing-Along



Bake a Little Cinema Nic

Love



Bridge & Tea

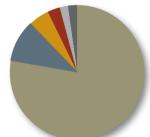
£1,750 Rice Relay Challenge

# Financial

Summary from SLA's financial statements for the year 2013-2014.

# Review

Individuals	78%
Fundraising	10%
Trusts	5%
Businesses, Schools & Other Organisations	3%
Volunteer Expeditions to India	2%
Others	2%



SLA Income 2013-2014

### **SLA Income 2013-2014**

Income for the year rose by £80,427 to £531,746, largely due to the successful fundraising appeal "Raise the Roof" and the receipt of some very generous legacies.

SLA's current fundraising strategy (2012-2015) is focusing on donor development by attracting new supporters, and growing the relationship between SLA and our existing donors. The Raise the Roof appeal has been a key part of the strategy this year, and this and other initiatives have seen individual

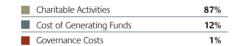
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Volunteer Expeditions to India	
Others	2%

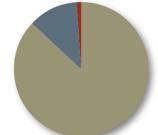


donations, including legacies, increase to 78% of our total income. The importance of individual donations is illustrated in the chart below. We thank each and every one of these donors. We equally appreciate and depend on the huge efforts to generate our other sources of income

### **SLA Expenditure 2013-2014**

87p of every £,1 spent this year was on charitable activities. Our aim of keeping the cost of generating funds and governance to a minimum is helped enormously by our energetic and dedicated volunteers.





Total Expenditure 2013-2014

A new Indian operational budget for the 3 years from 1 April 2013 was agreed at the beginning of this financial year. The costs in India have increased due to inflation. particularly in respect of fuel and food, and that is reflected in the increased budget.

However, the impact of this has been offset by the movement in the exchange rate, as the rupee depreciated by 13% over the 12 months to 30 June 2014.

There was also considerable capital expenditure in the year with the construction costs relating to the Medical Centre, the new boys' dormitory block and a replacement school bus. This all amounted to £102.627 compared to last year's capital expenditure of f,4,046.

Charitable Activities Expenditure

### **SLA Overall Position**

2013-2014 was a good year for the charity's finances in that despite spending significantly more in India, the year's expenditure only exceeded its income by £2,566 (compared to a surplus of f, 45,050 in 2012-2013). This has meant that as at 30 June 2014, total funds amounted to £,567,875 compared to f,570,441 at the same point in 2013.

We believe it is essential to provide financial security for the children in the Home, particularly whilst difficult and uncertain economic conditions persist in the UK, and expectations are that inflation will remain high in India. To this end, our largest single fund continues to provide cover for a minimum of 12 months operating costs. We also anticipate growing capital expenditure and expenditure on regular maintenance

35%

22%

14%

10% 9%

5%

3%

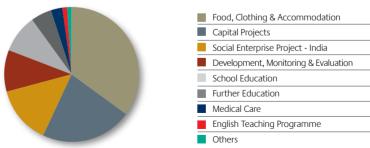
1%

1%

of the campus buildings in Tuni. The Trustees also agreed to set up an Exchange Rate Reserve to provide a buffer in the event that recent exchange rate movements are reversed.

The Trustees also agreed to increase the fund to finance possible new projects as part of their continuing strategy to select a new partner over the next few years for the purpose of delivering a project which would support destitute, vulnerable or street children into education in line with SLA New Project criteria.

The financial information set out has been extracted for the year ending 30 June 2014. A copy of the full set of audited accounts, including the report of the auditors. French Duncan LLP, which is unqualified, can be obtained from the Trustees at St Ninians Centre, 140 The Pleasance, Edinburgh EH8 9RR



## Social Enterprise

As part of the joint vision with our Indian partners for a sustainable future for the Tuni Home & School the Social Enterprise Project (SEP) has been examining ways to:

Generate funds for the Home locally



Increase long-term self sufficiency



for some of the children



Having identified diary/agriculture as the most promising enterprise, we have carried out extensive research into establishing a dairy farm and navigated the complexities of setting up a SEP in India. We now have a detailed and robust business plan. Subject to all necessary approvals being obtained we will start to implement this plan in the coming months.

Starting with an initial batch of around 200 animals, our milk will be sold to one of the local dairies. We will expand the herd over the coming years to up to 500 animals. The surplus from this dairy venture will be utilised in the children's Home in the future.

We will also be developing allied agricultural activities, with some crops grown for consumption in the Home or to be sold in local markets.



We are now working to ensure all the regulatory approvals are in place to allow the venture to be undertaken as a charitable initiative, and to purchase land. We are taking steps to appoint the skilled people we need to work on this project. Once we have these approvals and the team to operate the farm, we will be in a position to purchase land, build the farm, and bring in our first animals.

### **LED Lighting**

With the support of two trusts which have long supported SLA, all lights at the Home and School will be replaced with LEDs over the next year. These will over the course of five years reduce electricity costs by one quarter. This project was initiated by our Indian partners who also wish to install solar panels to generate electricity in time.



### Y I wish to help the work of SLA

Please tick the stars below as appropriate.



Scottish Love in Action St Ninian's Centre

140 The Pleasance, Edinburgh, EH8 9RR.





#### Instructions to your Bank or Building Society to pay Direct Debit Scottish Love in Action, St Ninian's Centre, 140 The Pleasance, Edinburgh, EH8 9RR,

Name and full postal address of your Rank/Ruilding Society

DO NOT RETURN TO YOUR BANK

To The Manager	Bank/Building Society
Address	
	Postcode
Name(s) of Account holder(s)	
Bank/Building Society Account Number	Branch Sort Code
Reference No (For Scottish Love in Action use onl	ly)
Bank and Building Societies may not accept Direct of account. We will send you a copy of the Direct D	
and confirm details as soon as we receive your con	
Instructions to your Bank or Building Society Please pay Scottish Love in Action of the United Kingo	

#### SCOTTISH LOVE IN ACTION ☆ CARING FOR CHILDREN IN INDIA

I understand that this instruction may remain with Scottish Love in Action and, if so,

details will be passed electronically to my Bank/Building Society

Signature 🕽

give with confidence

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