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DIWALI ISSUE - 2023-2024



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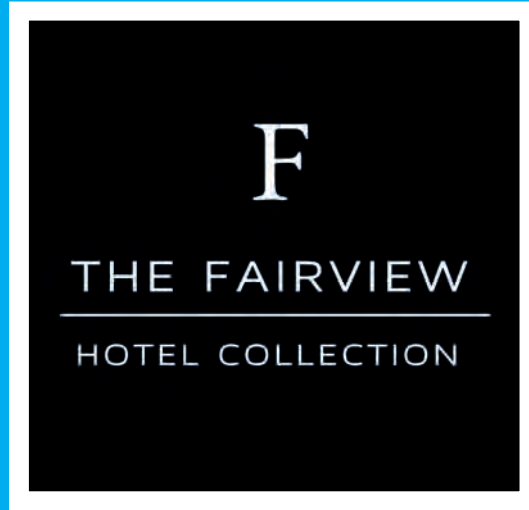
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THE PRIME MINISTER

It gives me great pleasure to send my best wishes to the Lohana Community North London for Diwali.

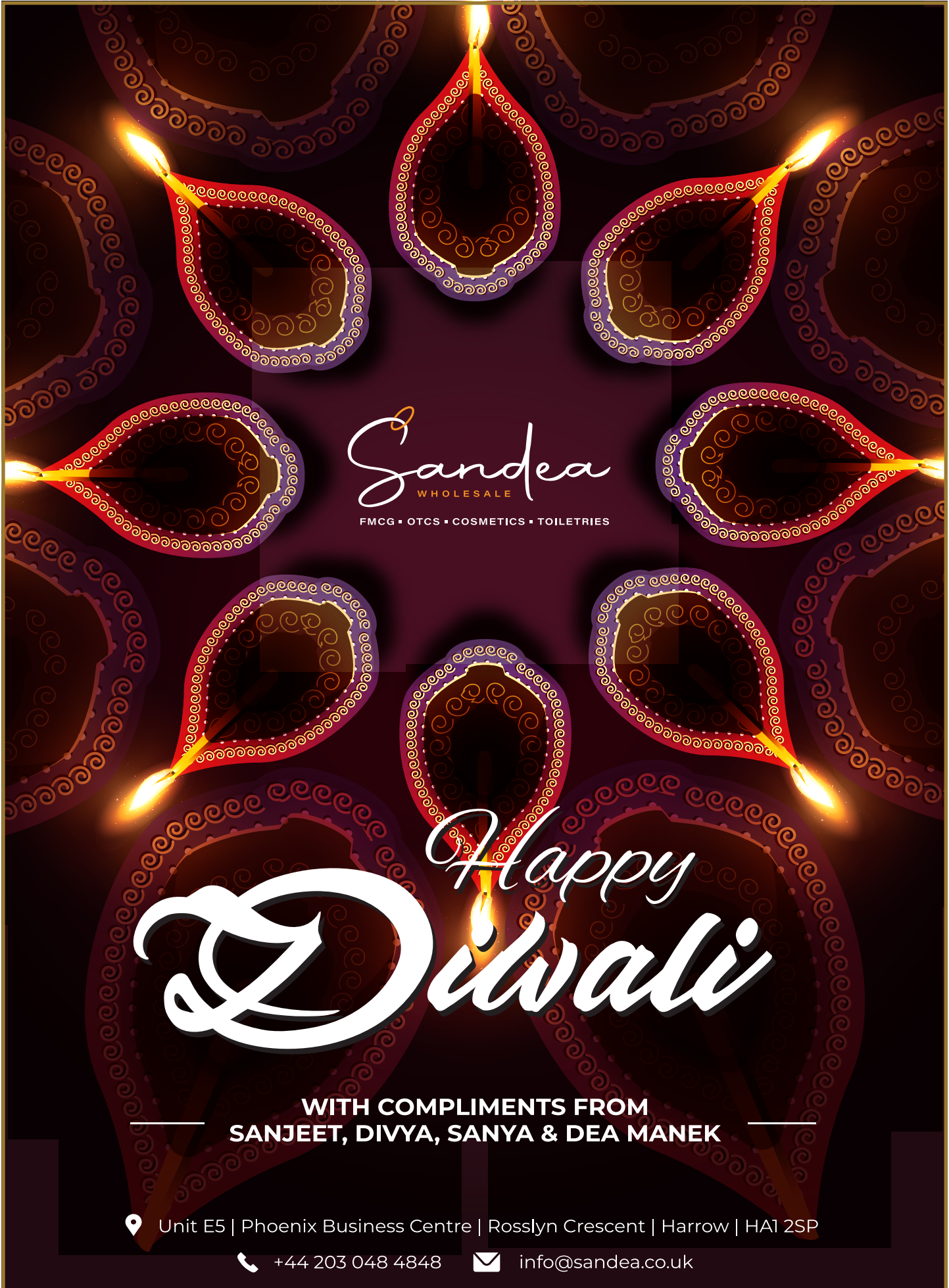
Diwali – with its universal message of the victory of good over evil – presents a fantastic chance to bind communities together and celebrate festivities no matter their faith. It is a timely opportunity to recognise that we can take the tolerance, discipline and goodwill that the festival symbolises and embrace this positive spirit all year round. We should start as we mean to go on!

The Lohana community – with role models such as Baroness Vadera, Lord Popat and Lord Gadhia – is an example of the outstanding contribution that British Hindus have made to the UK across all walks of life. The community demonstrates a rich history of shared values, such as an appreciation of the importance of family life, an unwavering work ethic and an admirable level of hospitality. It is hugely admirable that the community continues to have such an incredible impact in our society today.

My Hindu faith has been so important in all the decisions I continue to make for our country. I took great pride lighting diyas on Downing Street when I was Chancellor and it will always be special to me that my becoming Prime Minister came at such an auspicious time in the Hindu calendar last year.

I know that the celebrations for this year will be bright and inspirational. I wish everyone a happy Diwali and a joyous New Year.

12 November 2023



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October 2023

It gives me great pleasure in wishing my fellow Lohana Community North London members a very Happy Diwali and a prosperous New Year.

As we celebrate Diwali we are reminded to focus on hope and courage during difficult times. We often talk about the lights that guides us, for me one of those lights has been the first British Hindu Prime Minister who reminded us recently to let our faith guide our actions. Let us be encouraged by those words and remember that even the smallest light can dispel darkness and guide us through uncertain times.

I would also like to take this opportunity to thank all the Committee members and volunteers for their selfless work for our community over the past year. Our community goes from strength to strength as a result of many people giving up their time to serve others.

I wish all members an enjoyable Diwali and a prosperous New Year. Long may the LCNL continue to prosper.

Lord Dolar Popat

Prime Minister's Trade Envoy to Uganda, Rwanda and Democratic Republic of Congo

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We always like having family and friends visit our residents and actively encourage this. Being part of the wider community is also very important to us, as it gives our residents a sense of belonging. Our manager is committed to working in partnership and offers a transparent approach to the management of the centre. We have an open door policy and actively welcome any comments, ideas and suggestions that we can use to make our homes an even better place to live.



LORD GADHIA



November 2023

DIWALI & NEW YEAR WISHES

Looking back on the events of 2023, one of the most memorable moments for me was witnessing our first British Indian Prime Minister, Rishi Sunak – a practising Hindu – reading flawlessly from the Bible at the Coronation Service of His Majesty King Charles III.

This enduring image symbolises the essence of Hinduism: a civilisation which accepts that there are many paths, respecting and embracing difference. At the heart of Hindu belief is being open, inclusive and respectful of others. This alignment between Hindu values and British values is exactly one of the key reasons why our community has integrated so well in the United Kingdom.

Our collective experience shows that by being better Hindus we also become better British citizens – and by being good British citizens we can help improve not only British society but also shape a more peaceful and prosperous world.

At this auspicious time of Diwali, we pray that these values shine brighter every day. It is encouraging to see the contribution that Lohana Community North London makes to this endeavour by promoting and preserving our cultural heritage. My sincere thanks and gratitude to everyone associated with LCNL for their tireless efforts and dedicated community service.

Wishing all Lohanas a happy, healthy and harmonious year ahead.

Warmest regards,

Jitesh Gadhia

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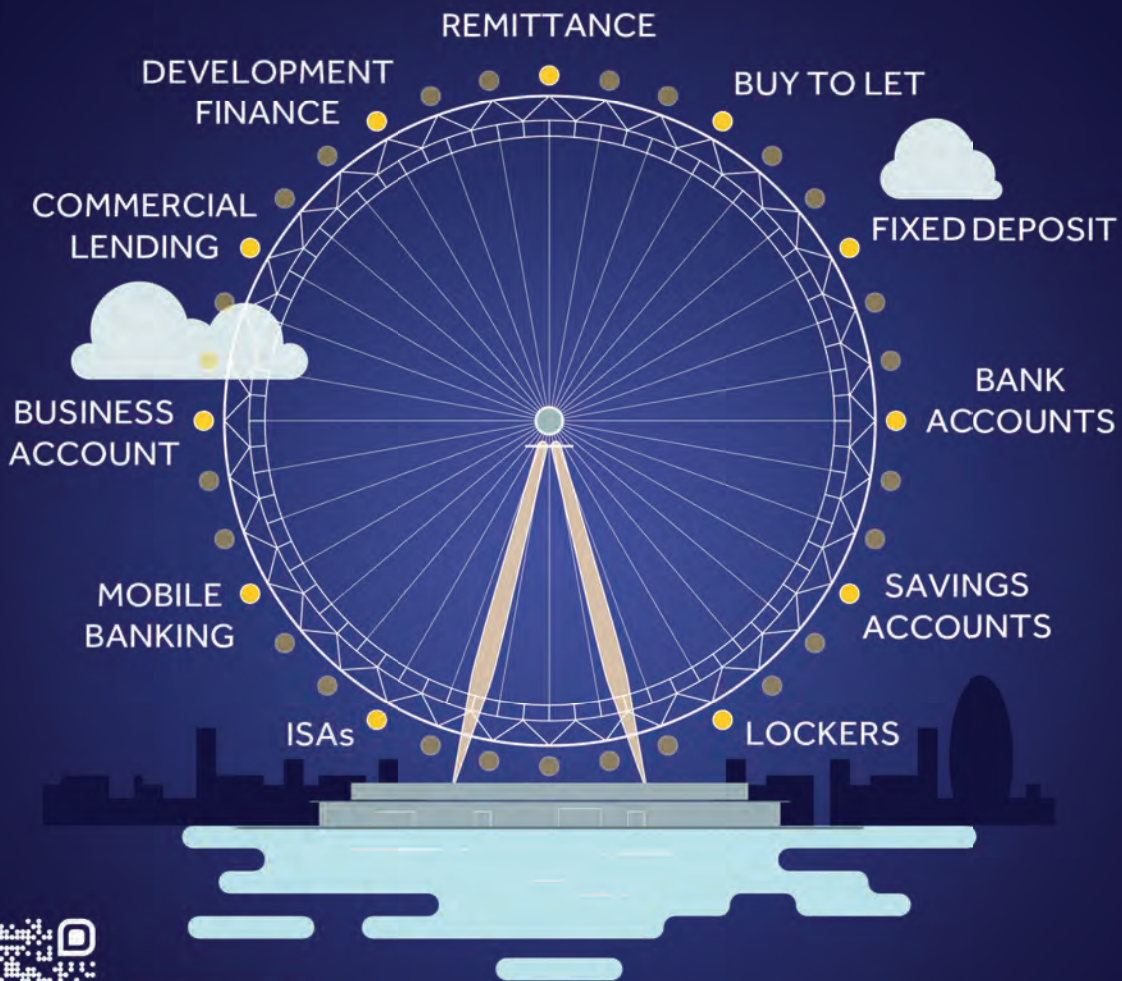
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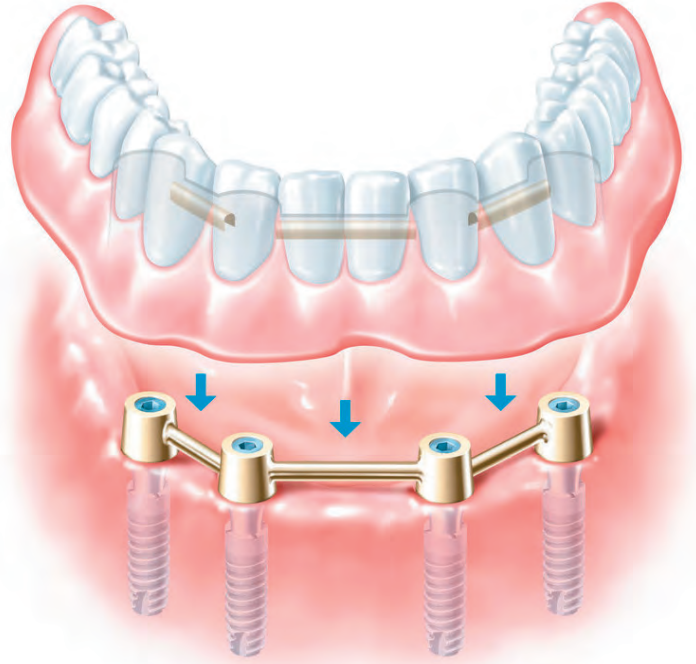
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We would like to wish all Lohana Community Members a very Happy Diwali and Prosperous New Year

Best Wishes

*Dhirubhai & Late Ushaben Sangani
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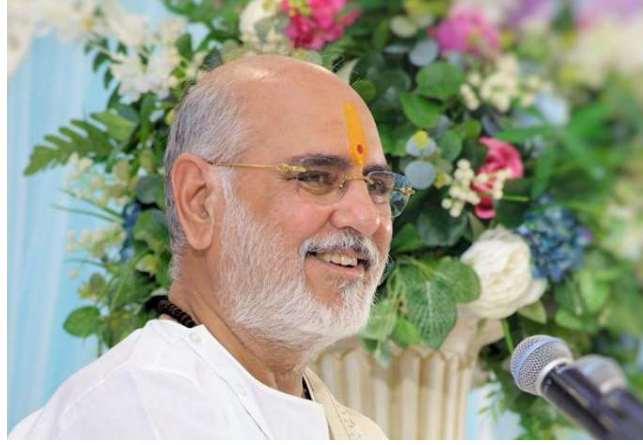


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॥ श्री हरिः ॥
Rameshbhai Oza



॥ श्री हरिः ॥

To the President and all members of LCNL...

People often ask me why and how the Shrimad Bhagavatam can still be relevant today, 5000 years after it was first composed by Shri Veda Vyas. I always say that this beautiful scripture teaches us three main things: 1. How to live in harmony with our environment and mother nature; 2. How to live in harmony with animals and all living creatures; 3. How to live in harmony with other human beings. These simple and universal teachings are present in the Shrimad Bhagavatam , and are still relevant today.

We all need to learn how to live in harmony, not just with the world, living creatures and fellow humans, but also with ourselves.

Diwali is a good time to make changes in our lives, in our homes, in our businesses, in our families and in our communities to allow for this harmony to take place and bring auspiciousness in the New Year.

My warmest wishes and blessings to all of you and your loved ones during this festive occasion.

Jai Shri Krishna,

सावित्र
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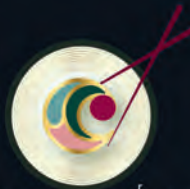
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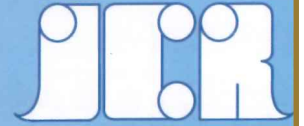
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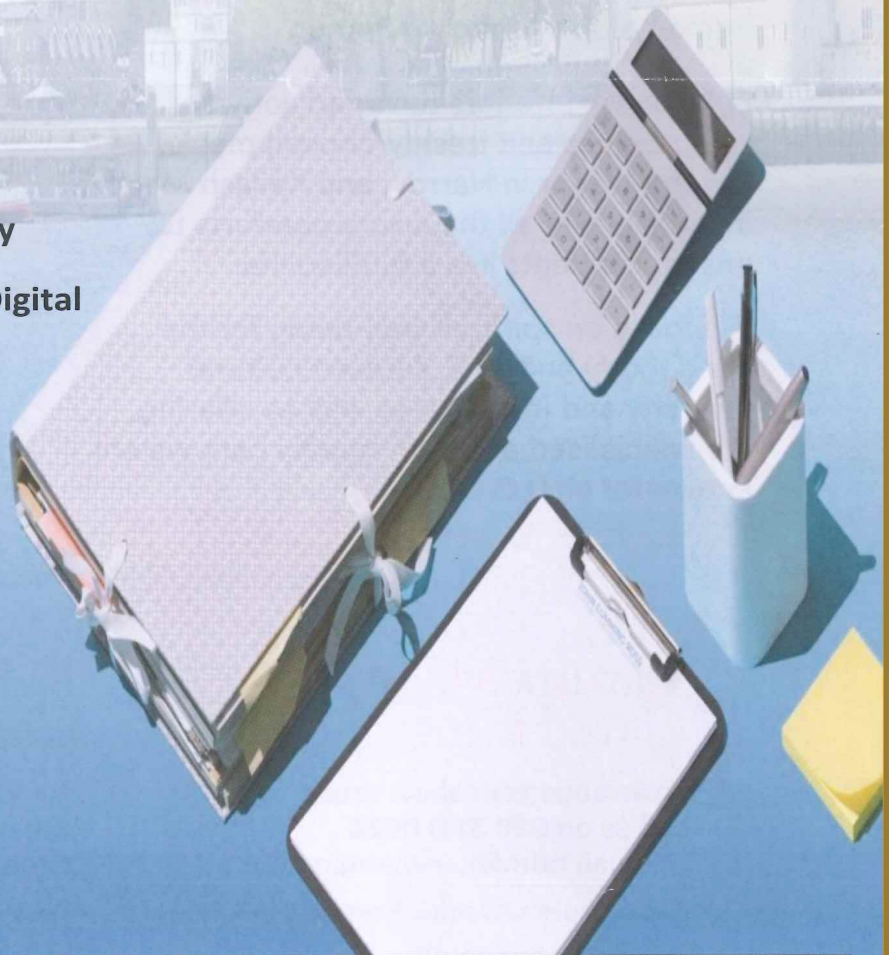
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Diwali and the Gujarati New Year fills our hearts with the message to
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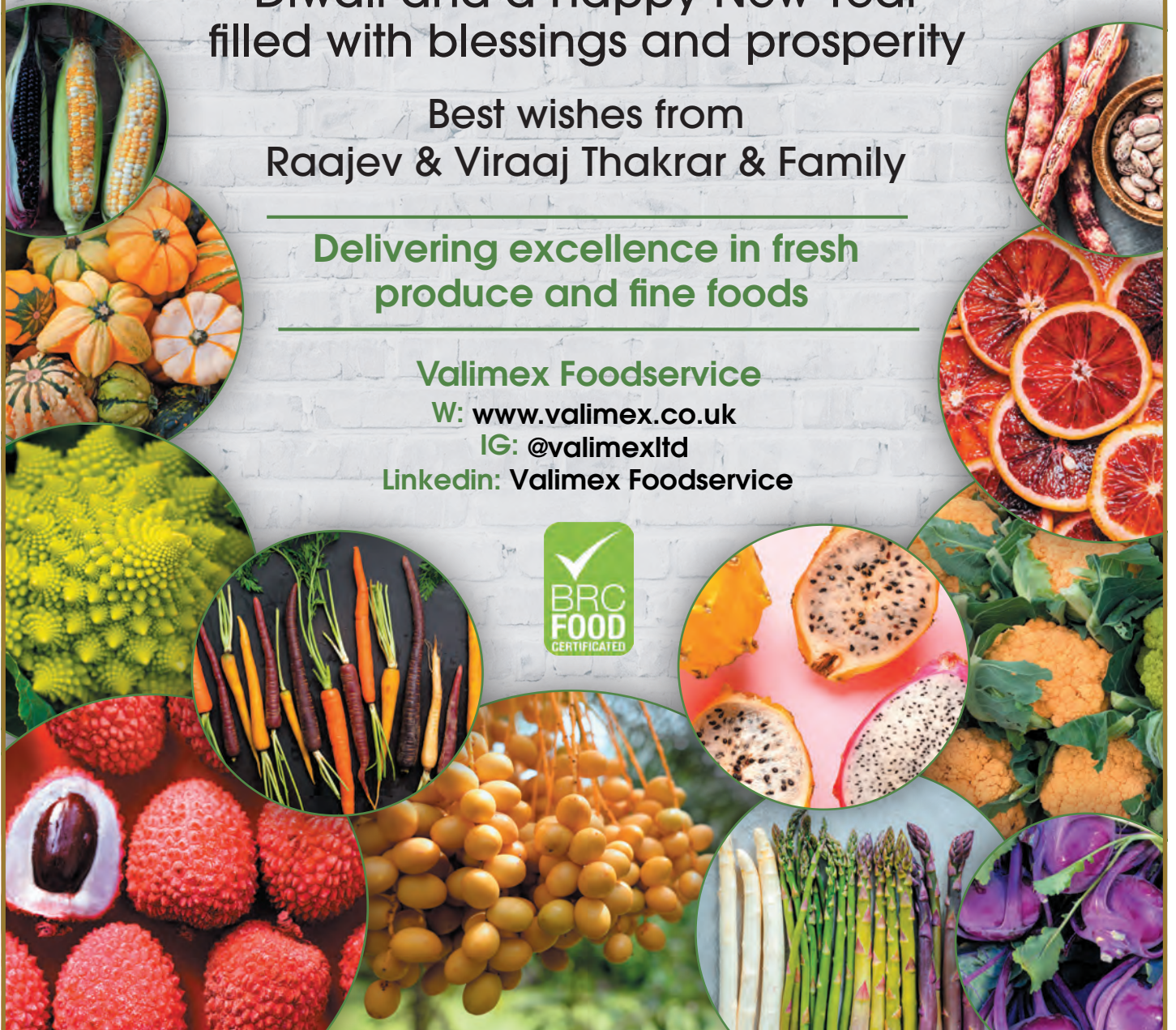
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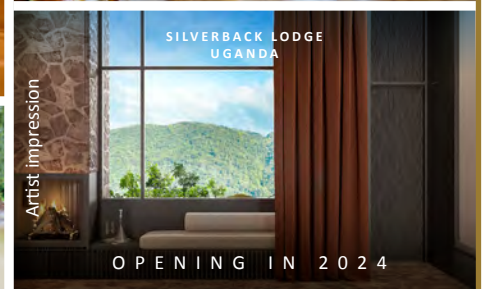
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On this auspicious occasion of Diwali and the Hindu New Year, we would like to offer our sincere prayers and best wishes to all our friends belonging to the Lohana community in North London as well as Lohana communities across the UK.

Diwali is a time to celebrate the triumph of good over evil. It inspires values of goodwill, hope and harmony across communities. It provides a source of inspiration for all. It is a time to not just reflect, but also an opportunity to look forward with hope, optimism, and positivity.

May the New Year usher in a new era of renewed spirituality and faith in our lives. May Bhagwan Swaminarayan, Shri Radha-Krishna Bhagwan, Shri Sita-Rama Bhagwan, Shri Parvati-Shankar Bhagwan, His Holiness Pramukh Swami Maharaj, and all our revered deities and sages shower their blessings on all for everlasting peace, happiness, and success.

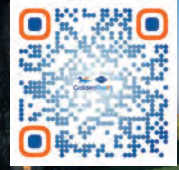
With innermost prayers and best wishes for your celebrations.

Sadhu Keshavjivandas

Sadhu Keshavjivandas
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સદ્ધર્મ સેવા પરાયણ, પરમ આત્મીય,
પ્રેસીડેન્ટશ્રી, "લોહાણા કોમ્યુનીટી"
નોર્થ લંડન, (યુ.કે.)

જયરામ..

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સુખ, સદ્લક્ષ્મી, સ્વાસ્થ્યપ્રદ આરોગ્ય, સૌભાગ્ય, સદ્બુદ્ધિ અને સદ્ભાવનાની અવિરત જ્યોત સમાજના સૌ પરિવારના જીવનમાં પ્રકાશિત થતી રહે.

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૪. પોતાના કાર્ય પ્રત્યે વફાદારી
૫. ઘરે પધારેલ સૌ કોઈ પ્રત્યે માન સન્માન

અંતે આ પાંચ કાર્ય કરવાની શુભ પ્રેરણા અને તેની પૂર્તિ કરવા માટેની શક્તિ આપ સૌને ઈશ્વર પ્રદાન કરતા રહે એવી શુભ લાગણી સહ સમગ્ર લોહાણા સમાજને મારા અંતઃકરણપૂર્વકના શુભાશીર્વાદ....

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ધનના ભંડાર ભરેલા રહે, દુઃખ તમારા દ્વારને ભૂલતું રહે."

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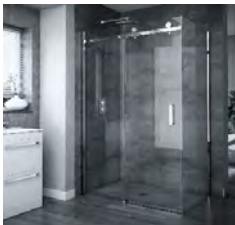
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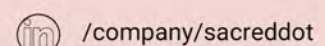
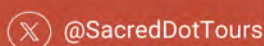
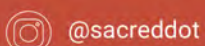
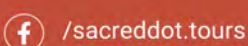
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the improvement of talent
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Neena Thakkar BSc(hons) degree in Chinese medicine & Licentiate in Acupuncture is trained in both traditional Chinese medicine and classical five elements acupuncture. She speaks English and Gujarati. Prior to becoming a Chinese medicine therapist, Neena worked for over 30 years as a solicitor and business consultant. She was motivated by her father's passing to pursue her training in holistic medicine. Neena's clinics are in Northwood and Finchley

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Anoopam
Mission

5 October 2023

The Chairperson, all the Trustees, volunteers and members of Shri Lohana Community North London,

Jai Shri Swaminarayan, Jai Shri Krishna! Nutan Varsh abhinandan!

At the most auspicious start of the Hindu New year, our prayers and good wishes are with the whole Lohana community of North London.

The Lohana community has given the most wonderful gift to the world, in the form of Shree Jalaram Bapa and Gurudev Brahmawaroop Yogiji Maharaj. Their selfless love and their blessings, show in the values, character, strength and unity of the Lohana community, and the way it has made its mark in the UK – through hard work and devotion.

It is only when God is pleased, that He grants such association with a Sant. The Sant removes the inner knots and barriers that our minds create, and in doing so brings us ever-closer to God.

As we offer prayers at Diwali, may Shree Thakorji illumine us all such that we become the instruments of harmony within the family, amongst colleagues, within our community and between sampradayas. May the coming year bring great harmony and unity in all spheres of your lives, such are our prayers at Shree Thakorji and Gurudev Yogiji Maharaj's lotus feet.

Jai Shri Krishna! Jai Shri Swaminarayan!
On behalf of the entire Anoopam Mission Parivar,

Ashvinbhai, Manojdas, Himat Swami and Santo -
Satishbhai, Vinubhai, Vijaykumar and all bhakto

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President's Message for Diwali & the New Year



Jai Shree Krishna, Jai Siyaram & Jai Jalaram

On this auspicious festival of lights I feel privileged and honoured to wish you all a Happy Diwali and a prosperous Nutan Varsha Abhinandan, LCNL is looking forward to welcoming the New Year with dedication to serving our Community at every level and I am encouraged by your support this year and in future.

Diwali is always a time to reflect and show appreciation to everyone at LCNL functions which grow with a very determined and able team. I take great pride in the achievements of all our Committees and members, I applaud the following - Social Team, Youth League, Mahila's, Seniors-and Convenors who are dedicated and investing time In organising religious, cultural, Educational, Business related and Entertainment events. LCNL is very proud of our vibrant and dedicated Operating bodies – YLS, Youth Group, Mahilas, Social Centre for Men & Ladies, the Bereavement Team, Gita & Yoga group. In addition to this we have a strong and supportive LCF & RCT Trust Boards who are playing their different roles efficiently.

All the activities of LCNL are comprehensively transmitted to all our members at large via e-shots & News & Events, we at LCNL are very grateful to our members and well-wishers and especially our sponsors. We are increasingly motivated by our digital teams who guide us in this Digital Age.

I would like to take this moment to thank all the selfless volunteers from Vinubhai Kotecha's volunteers 'group, our well-wishers, sponsors, all our members and special applause to all our committee members.

I am proud to announce that LCNL received the 2021 Best Lohana Mahajan Award from Shree Lohana Mahaparishad.

I would like to welcome and congratulate the newly elected LCF Chairperson Vinodbhai Thakrar & Secretary Janubhai Kotecha. Thanks to the outgoing Chairperson Manishbhai Sanghani & Secretary Pratibhaben Lakhani for their hard work & effort for their service in the long term.

Massive congratulations to Bharat Ghelani, Past President Yatinbhai Dawada, Secretary Amit Chandarana for editing this wonderful edition of Diwali Magazine. Special thanks to Immediate Past President Dineshbhai Shonchhatra, Urmilaben Thakkar, Pratibhaben Lakhani & Sudhirbhai Jagsi for all their help in compiling this magazine in timely fashion.

I am proud to announce that LCNL is organising our Medical Camp after a gap of 5 years. Note the date in your diary – Sunday 3rd December 2023.

We are also planning to launch the LCNL's over 50's Social Club for Men & Ladies combined. I am particularly encouraged to bring to fruition my vision to organise and set up the Medical camp & Social club for 50's.

I will entertain your ideas and suggestions which would entice LCNL to partake in more activities and ventures that would augment our already thriving community as a whole.

I am very honoured to thank our Sponsors and advertisers, your continued support is thoroughly appreciated in the highest regard by LCNL and our wider Community as we could not produce the yearly Diwali Magazine without your trust and support.

Lastly, being at helm of such a long standing organisation is a true honour and I put myself forward with dedication and this is not possible without immediate and internal support from my entire family & friends. To this end, I would like to thank my husband Nitin and family and my brother Atul and bhabhi Palvi for their encouragement throughout the year.

We have all endured through some challenging times, the pandemic, economic strife, the war in Ukraine and now the Middle East, I would like you all to join me in offering a prayer for peace and harmony to prevail and I truly wish for goodwill to all and a happy, healthy future now and always....

Please accept my most sincere Greetings of Love and Light.

Meena Jasani

LCNL President 2023-2025

YESTERDAY IS BUT A DREAM, TOMORROW IS ONLY A VISION, BUT TODAY WELL LIVED MAKES EVERY YESTERDAY A DREAM OF HAPPINESS, AND EVERY TOMORROW A VISION OF HOPE.

Diwali Bulletin – Convenor's Message



Dear fellow Raghuvanshis, Friends and Advertisers, Jai Shri Krishna, Jai Siya Ram, Jai Jalaram

On behalf of the whole team at LCNL, I hope this message finds you all in good health and high spirits. As the convenor and editor of our esteemed Diwali magazine, I wanted to take a moment to extend my warmest wishes to each and every one of you on this joyous occasion of Diwali.

First and foremost, I would like to express my heartfelt gratitude to all the dedicated Diwali Magazine Team members who have worked tirelessly to bring this project to life. Creating a magazine of this calibre and excellence requires enormous effort and this would not have been possible without the unwavering support of the core Diwali Magazine Team;

Our LCNL President Shreemati Meenaben Jasani. Amit Chandarana, Yatinbhai Dawada, Dineshbhai Sonchattra, Shreemati Pratibhaben Lakhani, Shreemati Urmilaben Thakkar and Sudhirbhai Jagsi. Our LCNL Treasurer Vishal Sodha plays an important role in the background to finish off the project. I am ever so grateful to all of them. Your commitment and wholehearted dedication have truly made a difference, and I am immensely grateful for your valuable contributions.

A special thank you goes out to our advertisers and sponsors, whose steadfast support has been a beacon of strength during these challenging times. Your belief in our magazine and your continued partnership have allowed us to overcome obstacles and create something truly remarkable. This very prestigious magazine, is the demonstration of togetherness, corroborated by the advertisers and sponsors.

Collectively we have all uniquely matured, to support each other and may the true community spirit continue to thrive during these dark days.

Our Diwali Magazine is much more than just for reading, it embraces the philosophy of linking people, enlightening the community, informative, entertaining and divinely illuminating. As always, this publication equally contains fascinating Gujarati and English articles, along with blessing messages from our Sants and public figures and I am sure you will all enjoy reading them and profit from it.

As always, my heartfelt thanks to Sanjiv Madan at our printers, Liquid Bubble for his expertise and dedication in designing, managing, and printing of this magnificent magazine in a timely manner. My sincere and heartfelt thanks also go to Steve Berwick, Senior Designer at Liquid Bubble for his unswerving commitment and due diligence, indeed, taking a substantial amount of his personal time in the accomplishment of this magazine. Without his professionalism, this enormous task would have been extremely difficult. The end product is a testament to their skill and dedication, and we are incredibly fortunate to have them on our team.

Whilst we have tried to ensure due diligence, care and attention in the completion and production of this issue, please accept our humble apologies should there be any errors or oversight. We always strive to constantly improve.

Finally, I wish to say earnest thanks to my wife Gita and our daughters Tina, Reena and Zeena for their forbearance, unwavering support, and understanding during this challenging period have been my guiding light. Their encouragement and love have fueled my passion for this project, and I couldn't have done it without them.

Personally, I felt the almighty's divine intervention and feel extremely blessed and proud to work on this special publication.

Once again, I wish you all a very happy Diwali filled with love, light, and laughter. May this festival of lights bring you immense joy, prosperity, and success in all your endeavors.

Take care, stay safe and well. God bless you all.

Bharat Ghelani



Diwali Blessings

Dear Divine Souls of the Lohana Community North London,

I hope that - by God's grace - this finds you all in the best of health and happiness at this holy and divine time of Diwali.

The festival of Diwali signifies the joyous return of Bhagawan Rama to Ayodhya. All the people filled the streets with brightly burning lamps to welcome Bhagawan Rama home and with which to behold His divine face. When Rama returned to Ayodhya and took the throne of the city, it was the beginning of what is called "Rama Rajya" or the rule of Rama. Rama Rajya is referred to, again and again, not only in the Ramayana but in innumerable other literary works, as an era of perfection, an era of dharma, righteousness, integrity, equality. It is the era which we need to create again -- a time of peace, joy, harmony, health and abundance. That can only happen when our lives, our communities and our nations are ruled by goodness and

divinity and not by ego, greed and polarization.

As the golden glimmer of Diwali approaches, casting its illuminative dance upon our homes and hearts, it is important to realize that the epic tale of Lord Rama's victory over darkness and his triumphant return to Ayodhya is not just a beautiful historical event of that sacred day. It's also a powerful teaching for our times. Today the darkness is not just the absence of light but the shadow we cast through the darkness of our ignorance upon our Earth through thoughtless actions, excessive consumption, and a disconnect from Nature's rhythms.

From record-breaking temperatures to massive and destructive fires and floods across the globe, we have never seen such extreme and detrimental climate changes in such a short period of time. Mother Earth is ailing, and her children

- all our sisters and brothers of every race, religion, color, culture and even every species - are ailing, as well. We do everything for our children, but if we don't provide them an earth with clean water, air and soil, everything else will be meaningless.

Our beautiful spiritual culture prays for and to Nature - our atmosphere, our rivers, our mountains and our plants. We must be sure to take care of that same nature! We must remember that one of the greatest gifts of abundance and prosperity we have been given is our Mother Nature and our Mother Earth, both of whom provide us with everything we need. All the water, the food, the sunshine, the oxygen, the vitamins and minerals in the soil - everything at all that we need for our life is provided abundantly through Mother Earth and Mother Nature.

Sadly, we have learned that we are the problem for Mother Earth and Mother Nature. When so many nations went under lockdown during the Covid outbreak, Mother Earth healed. The air was cleaner, water was cleaner, carbon emissions were down. In Haridwar and Rishikesh we saw elephants coming and bathing in Mother Ganga! Nature became rejuvenated. Blue skies, clean flowing water. When we started opening up doors again, the pollution and destruction returned. The problem is us. So we must be the solution.

Just as Lord Rama, with devotion and righteousness, vanquished the darkness of ignorance, ego and illusion of the 10-headed demon king Ravana, we too are called upon to dispel the darkness of environmental neglect and ecological imbalance. We must be prepared to work toward creating Rama Rajya. Rama did not simply wave a magic wand and create a paradise on Earth. Rather He called upon

the citizens of Ayodhya to join hands in bringing about the new world order. In the same way, if we are truly going to celebrate Diwali, we must be prepared to join our hands and create a world in which we bring back health to our trees and planet. Let's organize riverside clean ups and tree plantations to celebrate Diwali and all of our special occasions. Let's pledge to end our use of single-use plastic and become truly conscious consumers. Let us, together, usher in an era of a green economy, rather than a greed economy.

I extend my warmest blessings to the Hindu community in London. While Diwali is a festival of light, victory, and prosperity, this year let it also be a festival of awareness, responsibility, and reverence for our Mother Earth and the boundless blessings of Mother Nature. As Diwali's lights beckon, remember, our Earth too was once radiant with pristine beauty. Our dharma, our sacred duty, is to ensure that its light never diminishes. This Diwali, let's pledge to tread gently, love deeply, and live in a way that honours the sacred interdependence of all life.

May your Diwali be blessed with enlightenment, not just of the mind and soul, but of actions that echo with respect for Mother Earth and Mother Nature.

*With deepest love and blessings,
In the service of God and Humanity,*



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Finding the light during Bereavement: How Diwali can be a guide through bereavement

By Lord Dolar Popat



Bereavement is an inevitable part of our human journey. It's a path each of us will eventually tread. During these challenging times, it can be so easy to be caught up in the sadness of the situation. However, Diwali, the Festival of Lights, reminds us Hindus that there is hope. It offers us invaluable insights into finding light during our darkest moments.

There are several messages we can take away from Diwali to help us with bereavement.

A reminder that light trumps darkness. In the depths of bereavement, it's essential to remember that grief, much like the profound night, can be dispelled by the light of hope, cherished memories, and the unwavering support of our community. Just as Diwali dispels the shadows from our homes, hope can illuminate the darkest corners of our hearts.

Diwali brings families together and encourages community celebrations. It emphasizes the profound significance of human bonds. In the face of grief, we must not forget the power of these connections. Our family and community are there to offer their support and provide strength during the most challenging times.

During Diwali we often discuss renewal and rebirth. The exchange of gifts, the rejuvenation of homes, and the wearing of new attire symbolize a fresh start. During bereavement, this symbolism offers us the possibility of personal renewal. It encourages us to honor the memories of our dear ones by living our lives to the fullest.

As we celebrate Lord Rama's triumph over adversity, we remember we can too. Grief may feel like an insurmountable obstacle, but just as Lord Rama emerged victorious, we, too, can overcome the adversities that come with bereavement. Healing may take time, but it is within our reach.

During bereavement, focusing on gratitude for the time spent with our loved ones and the precious memories created can be a wellspring of hope. It allows us to cherish the moments we had and appreciate the profound impact our loved ones had on our lives.

For a Hindu navigating the challenging waters of bereavement, Diwali carries a profound message of hope. It is not merely a festival; it is a guiding light that leads us from the shadows to the radiance of hope. Even when grief appears all-encompassing, we can draw strength from the age-old wisdom embedded in Diwali - the triumph of light over darkness, the support of our loved ones, opportunities for renewal, the potential to overcome adversity, and the power of gratitude. As we light our metaphorical diyas during the darkest hours of our lives, let Diwali serve as a reminder that hope and healing are within our reach. In the deepest night, the light of hope shines the brightest.

The Rise of AI – artificial in name but profound in shaping our future

by Lord Jitesh Gadhia



The past year has seen an explosion in discussions about Artificial Intelligence (AI) and its likely consequences. AI has emerged as a transformative force, with the potential to revolutionise multiple sectors – both public and private – and propel the United Kingdom into a new era of technological advancement. The significance of AI cannot be understated; it is, without a doubt, the most influential ‘enabling’ technology of our time.

Healthcare is one of the sectors that can benefit most from advancements in AI with the promise to revolutionise medical processes and services. For example, AI-powered diagnostics can aid in the early detection of diseases and improve accuracy, enabling more effective treatments and ultimately saving lives. AI algorithms can analyse medical images with remarkable precision, assisting healthcare professionals in identifying abnormalities that might otherwise go unnoticed and AI-driven pathology streamlines the analysis of tissue samples, expediting diagnosis and providing crucial insights into disease progression.

AI has also shown immense potential in various other sectors, such as finance, transportation, and education. AI-driven algorithms optimise financial systems, enabling better risk management and fraud detection. Self-driving vehicles powered by AI have the scope to revolutionise transportation, making it safer and more efficient. AI-based educational platforms personalise learning experiences, catering to individual students’ needs and enhancing educational outcomes.

However, alongside the unprecedented opportunities, AI also brings significant challenges. Concerns about data privacy, bias in algorithms, the dissemination of misinformation, and security threats demand vigilant attention. The rapid advancements in AI have outpaced existing regulatory frameworks, necessitating agile and adaptive governance to mitigate potential risks effectively and avoid unintended consequences.

Collaboration on an international scale is critical to addressing this challenge. The UK can play a pivotal role in fostering this international cooperation. So, it is welcome that Prime Minister Rishi Sunak is convening a Global Summit on AI Safety in November 2023, just ahead of Diwali.

One recurring concern is the potential impact of AI on the employment market. While AI has the potential to enhance productivity and efficiency, there are legitimate fears about job displacement and inequalities in wealth distribution. Ensuring our workforce has the necessary skills for the AI-driven economy of the future is imperative.

AI’s influence on information integrity and journalism is also of paramount importance. The rise of AI-generated content has raised questions about authenticity and reliability. Addressing deepfakes and synthetic media requires robust regulations that safeguard against the misuse of AI-generated content and ensure adherence to ethical standards.

The coming years will be crucial in determining the future of AI, and the UK must seize this historic opportunity to drive progress, innovation, and societal well-being through a well-crafted regulatory environment. No country or company can shape the future of AI alone. Only with the combined focus, ingenuity, and cooperation of the international community will we be able to fully and safely harness the potential of AI. By taking such a proactive and multilateral approach we can simultaneously manage the risks and unlock the full potential of a transformative technology which will undoubtedly shape all our futures in the coming years and decades.



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Neil Shonchhatra receives honours from King Charles III

King Charles III Award

Congratulation to Neil Shonchhatra from Harrow - BEM

Neil has been awarded the Medal of the Order of the British Empire (BEM) in the Kings New year's honours list. One of the youngest Lohana to receive this honour at age 24. Neil Shonchhatra received this award for his work during Covid-19. He carried various activities and contacted local hospitals to find out what their needs. Also, to support the vulnerable from the aftermath of Covid-19 pandemic and he continuous helping various charities.

Neil sources food donations from local businesses and at the peak of lockdown, he was donating meals, as well as delivering many of these in person, despite a knee injury restricting his mobility. Neil has also distributed thousands of snacks to provide a boost to healthcare workers.

Point of Light Award from former Prime Minister Boris Johnson

Neil also receives Point of Light award from former prime minister Boris Johnson. In a personal letter to Neil, Prime Minister Boris Johnson said:

"I was inspired to hear about your fantastic food delivery service. From collecting surplus food from local businesses, to cooking up hundreds of meals yourself, you have become a true Point of Light in your community.

"I know you suffered a serious knee injury recently and that makes your commitment to helping others all the more remarkable.

"On behalf of all those people you have fed, and the whole country, thank you."

Lohana Mahaparishad Award from Satishbhai Vithlani

Neil was also recognised and received young icon award by Lohana Mahaparishad. This award was presented to him by the current president Mr Satishbhai Vithlani on at Dhamecha Lohana Center on 22nd of September 2023. Satishbhai congratulated Neil and encouraged him to carry on with the good work.

Neil's dad Mr Dinesh Shonchhatra who was the president of Lohana Community North London from 2021 to 2023 said on Neil's achievement that Neil has achieved all this with his own ability and hard work. Neil is very approachable always ready to help anyone. He also said that I have been involved in helping the community for the last 30 years but Neil has achieved all above in 3 years. This shows that I worked hard but Neil worked smart. I am very proud of my son's achievements.



Neil Shonchhatra is receiving Point of Light Award at Downing Street



Neil Shonchhatra is receiving his Youth Icon Award by Lohana Mahaparishad by president Satishbhai Vithlani and Lohana Community North London was awarded as Best Mahajan Award



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Commercial Leases: A Landlord's Perspective



When dealing with commercial leases, landlords have a vested interest in ensuring that their rights and financial interests are adequately protected. A well-drafted commercial lease should provide the necessary framework to establish a mutually beneficial relationship between landlords and tenants.

In this article, we will delve into the key elements that a landlord would want to see in commercial leases.

1. Clear and Comprehensive Lease Term

- Clear definition of the lease term, including the start and end dates.
- Explicit provisions dealing with early rights to terminate (break clauses) lease renewal or other options to extend the term, allowing the landlord to plan for the future.

2. Provisions Dealing with Rent Payment Terms

- There should be clarity on the rent amount, frequency, and method of payment.
- Provisions for rent adjustment by way of rent reviews, ensuring the landlord's income keeps pace with inflation and market trends (nationally and locally).
- Penalties or interest clauses for late rent payments, incentivising timely remittance from the tenant.

3. Detailed Maintenance and Repair Obligations

- Clear demarcation of tenant responsibilities for maintaining the premises, including structural (where lease is of the whole) and cosmetic repairs.
- Allocation of responsibilities and cost contributions for common and shared areas, such as hallways, landscaped areas, and elevators.
- Clear procedure for reporting and addressing maintenance issues promptly, including provisions allowing the landlord to step in where the tenant fails to comply with its maintenance obligations.

4. Appropriate Use and Subletting Restrictions

- The permitted use of the property should be clearly set out, preventing activities that could negatively impact the property, adjoining property owned by the landlord or surrounding businesses.
- Restrictions on subletting or assigning the lease without landlord consent, ensuring the landlord has the ability to assess the financial viability over who occupies the space.

5. Allocation of Operating Costs

- Allocation of operating expenses, such as property taxes, insurance, and maintenance costs, between landlord and tenant.
- Mechanisms for reconciling and adjusting common area expenses.
- Transparency in providing necessary documentation and evidence to support cost allocations.

6. Security Deposit and Financial Guarantees

- Requirement for the tenant to provide a security deposit as a form of financial protection for the landlord in the event of breaches by the tenant.
- Option for the landlord to require a personal or corporate guarantee to ensure payment in case of tenant default.
- Clearly outlined conditions for the return of the security deposit at the end of the lease term.

7. Alterations and Improvements

- Guidelines for obtaining landlord consent before making any alterations or improvements to the premises.
- Provision for restoring the premises to its original condition at the end of the lease term, or as otherwise agreed upon.
- Mechanisms for addressing disputes related to alterations and improvements.

8. Compliance with Laws and Regulations

- Tenant obligations to comply with all applicable laws, regulations and building codes.
- Landlord's right to access the premises for inspections and repairs to ensure compliance with the lease.
- Consequences for failure to meet legal obligations, including termination of the lease.

9. Insurances and Indemnities

- Clear allocation on the responsibility for insuring the premises. Usually, the landlord will insure the premises with the tenant reimbursing the insurance premium to the landlord. This allows the landlord to maintain control over the type of policy in place as well as whether a claim should be made at the appropriate time.
- There should also be a requirement for the tenant to maintain adequate insurance for its own fixtures and fittings and liability.
- Tenant indemnification of the landlord against claims arising from the tenant's use or occupation of the premises or where a policy has been vitiated due to the tenant's conduct or use.

10. Termination and Remedies

- Grounds for termination of the lease, such as for non-payment of rent, breach of terms or insolvency.
- Remedies available to the landlord in case of tenant default, including the right to re-enter and repossess the premises.
- Procedures for dispute resolution, including arbitration or mediation, to avoid lengthy and costly court proceedings.

Conclusion

Crafting a well-balanced commercial lease that addresses these key elements is essential to protect a landlord's interests and ensure a smooth landlord-tenant relationship over the course of the term of the lease. By clearly outlining rights, responsibilities and expectations in a lease, a landlord can provide a solid foundation for a successful and mutually beneficial arrangement between a landlord and tenant. Consulting with legal professionals experienced in commercial real estate law can further enhance the drafting and negotiation process, leading to a lease that stands the test of time.

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Reena Popat

Carter Bond Solicitors

Hearing loss and dementia: How are they linked?

Introduction

More than 11 million people in the UK are affected by hearing loss and the Royal National Institute for Deaf People (RNID) estimates that the number is likely to increase to 14.2 million by 2035. Hearing well is an important part of healthy ageing and cultivates easier engagement with family and friends, promotes stronger connections, and a more positive outlook on life. Dementia presents a significant risk to brain health and cognition and is not typical of the ageing process. Hearing loss and dementia can often occur together as we get older, and have an impact on each other. Addressing a hearing loss promptly can help maintain cognition in later life.

How Hearing works?

When you hear sounds, it is the result of a complex process. Sound waves travel through the ear canal. The ear drum vibrates and sends these sound vibrations to the cochlea, where they are transformed into electrical signals which then travel up the neural pathways and into the brain.

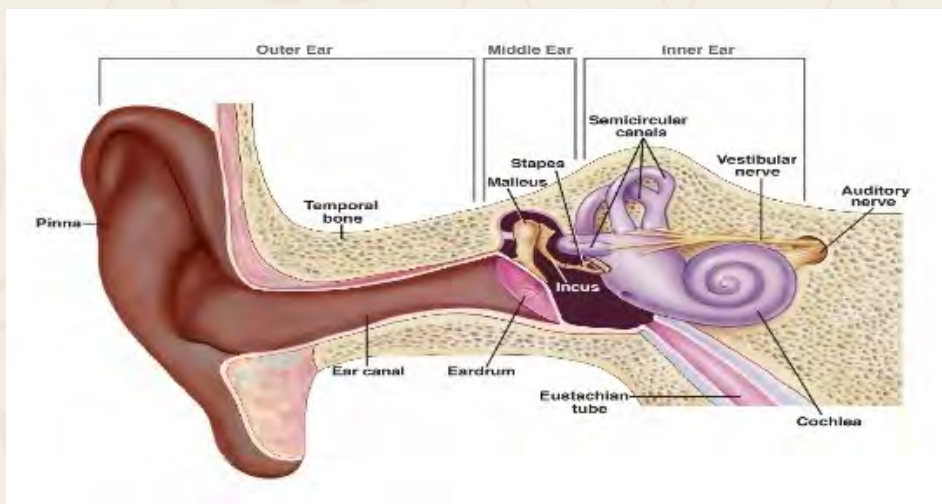


Figure 1. Diagram of the ear

Hearing loss as a risk factor for dementia

There is strong evidence to show that:

- hearing is an essential part of brain health
- mild hearing loss doubles the risk of developing dementia
- moderate hearing loss leads to three times the risk
- severe hearing loss increases the risk five times.

A recent review (Livingston et al, 2017) has suggested that mid- and late-life hearing loss is the greatest risk factor (of nine) for the development of dementia ahead of other health and life style factors including type 2 diabetes mellitus, smoking, obesity, depression, and social isolation. Hearing loss is also recognised as one of the few modifiable risk factors for dementia which if treated early on, may reduce/delay the onset of any cognitive decline.

Currently, the underlying mechanisms connecting dementia and hearing loss are poorly understood and further research into this area is still required. A few theories have been proposed:

1) Cognitive Load

Age-related hearing loss increases the listening effort required to understand speech and overloads the brain, leaving depleted resources for other cognitive tasks.

2) Common Cause

Both hearing loss and cognitive impairment are the result of common neurodegenerative factors (genetics, cardiovascular, diabetes, hypertension) independent of each other.

3) Changes to Brain Structure

Hearing loss is correlated to decreased neural activity including smaller brain volume and dysfunctions in the white matter tracts. Degeneration of white matter tracts has been identified in the early stages of dementia in patients with Alzheimer's type.

4) Reduced Social Stimulation

This theory posits untreated hearing loss leads to auditory deprivation, social isolation and depression affecting structural changes in the brain and reduced brain volume causing poorer overall cognitive performance.

Hearing health and reducing risk

Due to an increasing number of individuals surviving into old-age, recognising, and managing risk factors contributing to the development of dementia is a public health priority. Evidence suggests that managing hearing loss could reduce or delay the impact of dementia. It is therefore important to check our hearing regularly. Over 40% of people over 50 have hearing loss, which increases to 71% of over 70-year-olds, therefore checking our hearing in mid-life is especially important.

Once hearing loss is diagnosed, it can be managed with hearing aids. Hearing aids can significantly increase people's ability to take part in everyday life and communicate with friends and family, improving people's wellbeing. This potentially reduces the risk of depression and social isolation and slows cognitive decline.

Hearing aids are available on the NHS and privately. There are many different styles of hearing aids including rechargeable and custom-made models, which have various features and technology to suit any type of hearing loss.



Figure 2. Rechargeable hearing aids

Conclusion

Public health campaigns need to support national adult hearing screening, encourage GPs to promptly refer older adults who perceive hearing difficulties, raise awareness of the link between untreated hearing loss and dementia, and most importantly emphasize a proactive approach to address hearing loss with the aim of healthy ageing. Audiologists will therefore play a pivotal role in all aspects of care from the diagnosis of hearing impairment, to counselling patients with regards to benefits of intervention and long-term management to realise the best possible outcomes.

The Crucial Importance of Lasting Powers of Attorney for Business Owners



In the world of business, the ability to make decisions swiftly and effectively is paramount. However, what happens when a business owner becomes incapacitated due to illness, accident, or age-related cognitive decline? Without proper legal provisions in place, the consequences can be severe. Lasting Powers of Attorney (LPA) stand as a critical instrument to ensure the smooth operation and protection of a business when the owner can no longer manage it personally. In this article, we will explore why LPAs are indispensable for business owners and the implications of not having one in place.

The Significance of Lasting Powers of Attorney:

Business Continuity:

One of the primary benefits of having an LPA in place is the assurance of business continuity. In case a business owner is unable to make decisions, the appointed attorney can step in to manage business affairs. Without this legal provision, a business may face instability, leading to financial losses, contractual disputes, and potentially even closure.

Safeguarding Assets:

LPAs allow business owners to designate trusted individuals who can manage and protect their assets. By specifying how decisions should be made concerning the business, a business owner can prevent unauthorized access to assets or any financial misuse that may occur in their absence.

Decision-Making Authority:

In the absence of an LPA, decisions regarding the business may fall into the hands of a court-appointed guardian. This can result in decisions that may not align with the business owner's vision and values. LPAs enable business owners to retain control over who makes critical decisions on their behalf, ensuring that their legacy is maintained.

Implications of Not Having an LPA:

Legal Delays:

Without an LPA, business operations can come to a standstill if the owner becomes incapacitated. Legal processes to appoint a decision-maker can be lengthy and costly, leading to delays in important decisions, such as paying employees, signing contracts, or accessing bank accounts.

Business Vulnerability:

In the absence of an LPA, a business becomes vulnerable to external threats, such as hostile takeovers or disputes among stakeholders. These vulnerabilities can jeopardize the financial stability and reputation of the business.

Financial Turmoil:

When a business owner is unable to make financial decisions, financial stability can quickly erode. Without an LPA, assets may be mismanaged or misappropriated, resulting in monetary losses and potential bankruptcy.

Conclusion:

Lasting Powers of Attorney are not just legal documents; they are crucial tools that offer peace of mind and protection for business owners. By designating a trusted individual to manage their business affairs in their absence, business owners can ensure continuity, safeguard their assets, and maintain the integrity of their businesses. The implications of not having an LPA in place can be financially and legally devastating, making it clear that these legal instruments are essential for every business owner. In summary, LPAs are a proactive step that business owners should take to secure their business's future and their own peace of mind.

Reena Popat - Director of Carter Bond Wills & Probate



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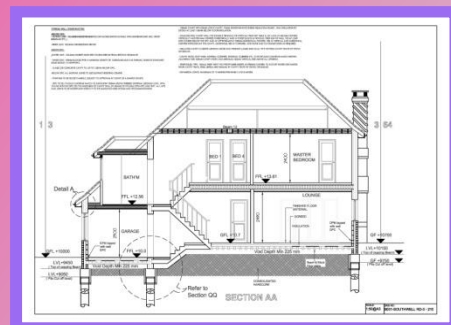
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An annuity is a financial contract where you pay a lump sum to an insurance company. In return, they provide you with regular payments for a specified period or life. It's like buying a steady income stream, often used to ensure money during retirement. The payment amount and frequency depend on the terms agreed upon when purchasing the annuity.

Many people are exploring ways to generate an income that sustains them post-retirement and maintains their standard of living amidst the escalating cost-of-living crisis. There is a potential solution at your fingertips in an unpredictable economy where high inflation rates, market volatility and returns dominate conversations. Enter annuities.

Why Annuities, and Why Now?

The climate is promising! Annuity rates are at their highest in a decade. To put that in perspective, a 65-year-old in good health can currently secure a guaranteed £7,198 p.a. from a £100,000 pension pot on a single-life basis. These figures are enticing, but remember, annuity rates fluctuate. However, their appeal isn't just in the numbers.

Stock markets have their ups and downs. With the looming threat of economic slowdowns and recessions, isn't it enticing to consider an option that ensures stability regardless of market conditions? By investing in an annuity, you cement your income.

The Annuity Advantage

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2. **Personalised for you:** Options available to align with your goals. No two lives are the same, so why should financial plans be? Whether you fancy lifetime annuities or fixed-term ones to address specific goals, there's an annuity waiting to be tailored just for you.
3. **Protection from Market Ups and Downs:** Worried about the unpredictable stock market? Annuities offer a safe option. They ensure a steady income, even when the market isn't doing well. With annuities, you can relax knowing your income is safe, no matter the market's mood.

Make the Move

Annuities are more than just financial products; they're tickets to a secure, steady flow of income in retirement without undue stress. Now's your moment. With favourable annuity rates and their undeniable benefits, there's never been a better time to lock in your financial future. Let annuities pave your path to financial stability. Annuity rates are subject to change and may fall as well as rise. Advice to purchase an annuity is subject to suitability. Talk to your adviser or contact us.

Wishing you a Diwali filled with shimmering lights, joyous moments, and the warmth of family and friends. May this festival of lights brighten your life and bring prosperity, health, and happiness. Happy Diwali!

Vijay Thakkar

Founding Director of Blackstone Moregate Ltd

Acupuncture – a way of health and harmony



Over two thousand years ago doctors in China created an entire range of treatments for physical, mental and emotional ailments. Better still, they discovered how to promote wellbeing in the healthy. These innovations gave rise to China's Traditional Medicine, a parallel development to Ayurveda. It was a tradition that was also to give us Acupuncture, currently the most widely used traditional medicine practice throughout the world, according to the World Health Organization (WHO). Whilst you might have heard about Acupuncture's impressive effect upon, for example, joint and muscular pain and stiffness, you might not yet be aware of the vast range of other health and wellbeing benefits the therapy may offer.

What is Acupuncture?

It involves the insertion of very fine needles into specific areas of the body known as acupoints. The traditional Chinese belief is that universal energy, Qi/Prana, flows through every living being and is responsible for health and for life itself. An Acupuncturist seeks to access that flow of Qi, harmonising and improving it by the use of needles. It's a highly sophisticated system but at the same time one that is designed to get results.

What can it treat?

The WHO has recommended Acupuncture for over 100 conditions. Many research studies support the use of Acupuncture for conditions such as addiction support, migraines, asthma, skin disorders, gynaecological problems, menopausal symptoms, cancer support, insomnia, digestive issues, and mental and emotional wellbeing. Facial rejuvenation acupuncture is now also gaining traction as an alternative to surgery, Botox and fillers.

Medication

Pharmaceutical medication is a social norm for most UK residents and has undoubtedly helped a great many people. However, pharmaceuticals may also come with side effects, and can create dependencies. There may even be complications when combined with other medications and therapies. This is where Acupuncture can be particularly useful. Chinese or Ayurvedic herbal medicine can react with or be contraindicated for use with medication you are already taking. Quite simply, Acupuncture does not. This can make it one of the safest forms of complementary therapy.

Mental health

Most of us lead stressful lives. In 2022/23, a staggering 86 million antidepressants were prescribed to an estimated 8.6 million NHS patients. Western medicine now recognises that many physical illnesses are linked to underlying emotional and mental issues, particularly stress. Our Vedic sages knew that harmony of body, mind and spirit was essential, and the ancient Chinese came to the same conclusion and created Acupuncture as another major tool for achieving the right balance. (Several modern research studies also show that anxiety and depression can often be alleviated by Acupuncture).

Admittedly, Acupuncture is probably not for everyone. Many doctors embrace it, whilst others do not. Sometimes Acupuncture has little success whilst for others it can be literally life changing. Like all healing modalities, it has its pros and cons and is in no way a 'magic bullet' for all ills. If you are thinking of trying Acupuncture, there can be no harm in speaking to your doctor first. It's also important to find a licensed, qualified, and insured Acupuncturist who follows strict, safe codes of practice and is regulated by either the AAC or BAcC.

Author Neena Thakkar LLB(hons) MBA BSc(hons) LicAc is a solicitor, business consultant and Chinese medicine therapist. She is a director of the College of Integrated Chinese Medicine. For more information, including details of research and citations, she can be contacted on nmail2016@icloud.com



Fertility – When it is the right time to try for a baby?

How do we know when it is the right time to try for a baby? This fundamental question often plagues many of us. Clinic Director and Embryologist of IVF London, Mr Alpesh Doshi with 30 years under his belt, says: “It’s a huge dilemma for women who want to focus on their career or education. Often women face the conundrum between taking a break in their career/education to pursue their familial plans.”

The stark truth of a women’s reproductive health is set in stone in that the women’s reproductive health starts to decline after the age of 35 and the decline only accelerates as she nears 40. This can sometimes make IVF the only option with reduced chances for patients who have left it later in life to embark on their fertility journey.

The buck doesn’t stop with women; men equally face challenges brought on by lifestyle choices, poor habits inculcated by a demanding work life and stress that directly impact a man’s fertility. There are measures in place to help understand and assess reproductive health.

A little investment of time allows one to gauge their reproductive health and helps give a realistic milestone in answering the fundamental question ‘when to start a family?’ With infertility now affecting around one in six couples, one precaution, Alpesh suggests, is to consider a ‘fertility wellness check’, where within a few hours, you have a pelvic scan, a blood test (AMH), Semen Analysis and time with a consultant to understand where you place on the fertility scale and if there are any factors that need addressing.

With this information at their disposal, further options can be considered such as egg freezing – an insurance policy that potentially allows for greater freedom. Egg Freezing is a process that allows women the freedom of choosing the time at which they wish to become mothers. A woman can freeze her eggs and at a later time of her choosing, decide to use them.

Another area in which there have been huge advances is Preimplantation Genetic Diagnosis (PGD), used alongside in vitro fertilisation (IVF) cycles for couples who have a known inherited condition in their family. We now have the technology to screen embryos using genetic analysis to see if they are affected by genetic abnormalities. With this technology, couples can avoid passing on genetically transmitted conditions to their child and to future generations.

Artificial Intelligence is a new and exciting avenue available at IVF London that allows their embryologists to choose the best embryos for transfer.

Based in spacious, contemporary premises in Elstree, (with plenty of on-site parking), IVF London is a state-of-the-art, fully equipped clinic, the first of its kind in the local area. It saves exhausting trips into central London at what can be a very stressful time. The experts at IVF London ensure the journey to parenthood is informed, well thought out and comfortable. Whatever the fertility issue, Alpesh and his team offer a compassionate comprehensive service, from initial investigations to cutting edge solutions.

Alpesh Doshi - IVF London

Mother Earth

We call our Earth ‘Mother Earth,’ yet we do not treat Her as a Mother. She has given us all that we need to sustain our lives, and we are simultaneously destroying Her. If our own mother were sick, we would not let her simply suffer, decay and die. We would fight tenaciously to bring her back to her full state of glory. We must give the same love and attention to our Mother Earth. We must not pollute her or waste her; rather, we must nurse her back to health.

A proverb says, ‘The frog does not drink up the pond in which he lives.’ We must follow the example of God’s other children, and have greater reverence and gratitude for the wealth and diversity of our planet.

There is a story that goes as follows: A man once lived a long and pious life. When he died, God took his hand and said, ‘Come, I will show you Hell.’ The Lord took the man to a room where many people sat around a pot filled with food. The pot was deep, so a long spoon was needed. Each person held a spoon, but the spoon was so long that the people could not feed themselves. The spoons were longer than their arms, so — although the people tried various ways — they could not carry the food from the pot to their mouths. The suffering was miserable. The people were famished and weak.

Next, the Lord said, ‘Come I will show you Heaven.’ He then took the man to a room that was identical to the first: many people sitting around a large pot of luscious food. Here the pot was just as deep, the spoons were just as long, but the people were joyous and healthy. ‘I don’t understand it,’ the man said. ‘Everything is the same as is Hell, but here all the people are so content and well-fed.’

‘The difference between Heaven and Hell,’ God said. ‘Is that in Heaven people have learned to feed each other.’

Let us realize that if we were left alone we would suffer and starve. We depend upon each other – humans, animals, plants, water – to survive. Let us continually remind ourselves of the ocean in which we are only drops. Let us not turn a blind eye to the web of life Mother Earth has so gently wrapped around us.”

H.H. Pujya Swami Chidanand Saraswatiji





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Link Cybercrime Event

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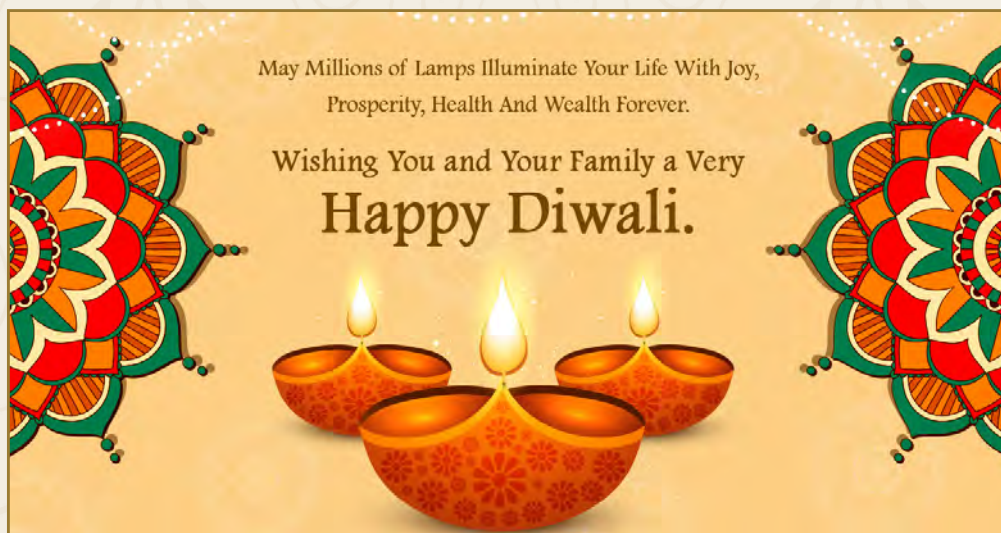
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Are you owed compensation as a result of financial mis-selling?

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Some of us will no doubt remember the sharp suited sales persons in the 80s and 90s visiting us at our homes and recommending various policies and investments. Quite often the advisers had very little training coupled with limited knowledge and experience and were thrust into the deep end of the sales environment. Many plans were taken out because of the trust people had in the adviser who had been recommended by either family or friends.

Life Policy Reclaim Ltd has helped many clients to claim millions of pounds in compensation for mis-sold life policies and investments of all kinds. And one of the most surprising aspects of this is that many of the people who have received major pay outs did not even know that their policies or investments had been mis-sold. Since 2007 we have helped many people in the Gujarati community rightfully claim the compensation due to them.

We've recovered millions of pounds in compensation from companies such as Abbey Life, St James's Place, Santander, Zurich, Lincoln Financial, MI Group, Sun Life Financial of Canada, Canada Life, Windsor Life and many other companies (there are simply too many to list).

It doesn't matter whether the policy has already matured or been surrendered; compensation could still be payable and in many cases can be a significant amount with interest mounting up over the years."

Operations Director Mr Chokshi explained that 'While a lot of people will have had a feeling that their policy or investment isn't really what they needed, more often than not, they have no idea'. "Not only do most people not know they have been mis-sold a plan, but they also don't know how to go about putting matters right either,"

Mr Chokshi said: "We use our experience and knowledge to claim on your behalf to secure the maximum possible compensation for you. We take on all the hard work for you, saving you the worry and hassle. We also work on a no-win no-fee basis with absolutely no upfront charges, so you have nothing to lose by asking us to take a look at your policies or investments and decide whether or not you have grounds to make a claim.

Persons who were single when sold a life policy or persons close to retirement or already retired sold risk-based investments should contact us immediately as they could have a strong case for claiming compensation.

Successes include over £20,000 for Mr P who had policies and a pension mortgage with MI Group and Lincoln Financial, £34,000 for Mr A sold various Abbey Life policies, £7,000 for Mrs B sold a Santander Bond and Ms O who recovered over £14,000 for 2 mis-sold Lincoln Financial plans. We have many more examples.

Call us on 020 8220 6792 or FREEPHONE 0800 567 7702, email us at lifepolicyreclaim@live.co.uk or visit us at www.lpreclaim.co.uk.

Life Policy Reclaim Ltd is authorised and regulated by the FCA (830239).

This is a sponsored article.

IMPORTANT NOTICE

IT'S NOT TOO LATE TO CLAIM YOUR COMPENSATION!

We've already recovered £millions for our clients for mis-sold life policies and investments/bonds and £millions more could be due:

"Mr A received OVER £33,000 for a mis-sold Abbey Life policy"

"Mr B was awarded OVER £23,000 for a mis-sold Barclays Pension Mortgage"

"Mr J was paid OVER £6,000 for a mis-sold Lincoln Financial plan"

These are just some of the thousands of the clients we've helped claim compensation for over the years. We simply have too many to list. Most of our clients had no idea they were due compensation for plans sold to them as far back as the 1980's and some even stopped their plans years ago, so it is worth contacting us to find out, even if you no longer have the plan number/details. It costs nothing to ask and you could be due a nice payment like so many of our clients.

Below are just some of the companies we've claimed compensation from:
(there are too many to list them all!)

Abbey Life
Lincoln Financial
MI Group
Zurich
St James's Place

Windsor Life
Barclays
Bradford & Bingley
Lloyds
Halifax

Please note that we cannot consider the following types of claim or where you have already made a complaint

- Persons sold pensions (unless it was taken out to repay a mortgage)
- Endowment mortgages (unless the endowment was surrendered before 2000)
- Persons sold term assurance policies (mortgage or non mortgage related)
- If you applied for the plan without advice (e.g. through a newspaper as or through the post)

We've claimed compensation for many different types of products such as life policies, savings plans, pension mortgages, investment bonds/portfolios etc. We have a very high success rate with Abbey Life so if you were sold a plan with this company contact us immediately. We work on a no win, no fee basis* (our fee is 20% plus VAT of any compensation we secure for you up to £50,000, for compensation over this sum our fee is 15% plus VAT (subject to a maximum fee of £12,000 including VAT per claim), it is as simple as that - no other charges. For example, if the compensation is £1,000 our fee is £240 and you keep £760.

Call Sanjay today on 020 8220 6792 / 020 8220 9596



LIFE POLICY RECLAIM LTD.

YOUR KEY TO £THOUSANDS

Please note that you do not need to use our company to make your claim, you can do this yourself free of charge and if unsuccessful pursue the matter through the Financial Ombudsman Service. *If you cancel outside of the 14 day period, there is no charge unless compensation has been awarded and paid to you, in which case our charge will apply. 10 Northbrook Road, Ilford, Essex IG1 3BS. LPR Ltd is a claims management company authorised and regulated by the Financial Conduct Authority 830239.



Wishing everybody a
**Happy Diwali and a
Prosperous New Year**



From Parivar of
Late Purshottambhai and Late Nanduben Dawada
Yatin, Pratibha, Shyamal, Reena, Dhruv, Swarupa and Raj

Congratulations to Reena at Carter Bond Solicitors - the firm has been shortlisted for the Boutique Legal Firm of the Year award at the British Legal Awards 2023 and has been ranked in the top Legal 500!





FINANCIAL SERVICES LTD



Neil Morjaria is an experienced financial adviser and estate planner who advises individual and corporate clients on pensions, investments, protection and inheritance tax planning.

Whether you wish to plan for retirement, save yourself tax or your company corporation tax, invest for growth or income, building wealth, save up for a property, protect your loved ones, your business or your employees, or you are concerned about funding for care fees, Neil can offer a range of solutions to help you achieve your goals and aspirations and tailor them around your circumstances.

M & M Financial Services Ltd offers independent financial advice and has been in operation in Harrow in North West London for over 20 years and now also offers general insurance brokerage services, commercial finance and bridging loan facilities.

We provide financial planning services to private clients, business owners, trustees and charities. As our client, you will receive a regular review to ensure your financial objectives are being met and that your strategy is working. We can assess your circumstances, review your pensions, investments and protection arrangements, interest rates and debt structuring, discuss opportunities and threats created by changes in legislation and the economic and political climate, assist you in sorting through any confusing paperwork and ensure your estate planning wishes are in place, valid and up-to-date.

Questions to ask yourself:

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- 2 Am I making use of available tax relief and all my annual limits and allowances?
- 3 Do I want my family to pay 40% inheritance tax on my wealth to the Govt at my death?
- 4 How will my dependants cope if I died, fell ill or if my income stopped?
- 5 Who will manage my affairs and make key decisions for me if I lost mental capacity? Does my Will reflect my current wishes?
- 6 What would I do if my business partner or key employee left, fell ill or died suddenly?
- 7 How will I or my family pay for care fees if I need to go in to a care or nursing home?
- 8 Can I rely on the NHS if I or my family need urgent medical treatment?

M & M offer the following services to personal and corporate clients:

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WISHING YOU A HAPPY DIWALI &
BEST WISHES FOR THE NEW YEAR

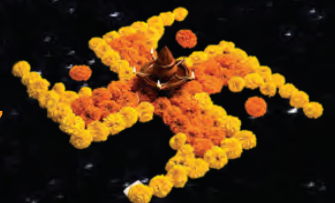


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ખબર જ ના પડી

જે લોકો પોતાના 23 વર્ષથી 60 વર્ષ કમાવવામાં વ્યસ્ત રહે છે તેમને આ રચના સમર્પિત:-

કેવી રીતે પરિવાર માટે 23 વર્ષની આ સફર પૂરી કરી — ખબર જ ના પડી

શું પામ્યા શું ગુમાવ્યું — ખબર જ ના પડી

બચપણ ગયું ગઈ જવાની ક્યારે પૌત્ર થયા — ખબર જ ના પડી

કાલ સુધીતો દીકરો હતો ક્યારે સસરો થયો — ખબર જ ના પડી

કોઈ કહેતું ડફોળ છે કોઈ કહેતું હોશિયાર છે શું સાચું હતું — ખબર જ ના પડી

પહેલા મા બાપનું ચાલ્યું પછી પત્નીનું ચાલ્યું પછી ચાલ્યું છોકરાઓનું મારું ક્યારે ચાલ્યું —
ખબર જ ના પડી

દિલ કહે છે હજુ જવાન છું ઉમ્મ કહે છે સાવ નાદાન છું બસ આજ ચક્કરમાં પગ ક્યારે ઘસાઈ
ગયા — ખબર ના પડી

વાળ જતા રહ્યા ગાલ લબડી પડ્યા ચશ્મા આવી ગયા, ક્યારે સુરત બદલાઈ ગઈ — ખબર
જ ના પડી

કાલ સુધી કુટુંબ જોડે હતા, ક્યારે કુટુંબ વિખરાયો ક્યારે નજીકના દૂર થયા — ખબર જ ના
પડી

ભાઈ બહેન સગા સંબંધી ટાણે ત્યોહારો ભેગા મળે ક્યારે ખુશ થઈ ઉદાસ જિંદગી — ખબર
જ ના પડી

જિંદગી ને જી ભરી જીવી લો પછી ના કહેતા કે — ખબર ના પડી

'ચાર ઘર'

જન્મ લેતાની સાથે જ મેં હાસ્યના કિલકિલરથી ભર્યું ઘર તો એ થયું પિયર નું ઘર

કંકુવર્ણ પગલે ચાલી હાથને જાત ઘસી દીપાવ્યું ઘર તો એ થયું સસરા નું ઘર

ઉમંગ અને અરમાનોથી બાળકોની કાલીઘેલી બોલીથી ભરી દીધું ઘર ત્યાં તો પતિ કહે "વાહ સુંદર છે મારુ ઘર" તો એ થયું પતિ નું ઘર

હશે કદાચ હવે થશે મારુ ઘર એમ માની મોટા કર્યા સંતાનોને તો પુત્ર કહે "મમ્મી તું આવીશ મારે ઘરે ને એ થયું પુત્ર નું ઘર"

મારે અવસ્થામાં મેં વસાવ્યા ચાર ઘર

'જેવું વાવો તેવું લણો'

માણસને જ માણસ થવાનું અહીં કહેવું નથી કોઈ રહેતું અહીં; જેમ અહીં રહેવું પડે છે

કુદરત કોઈને પણ ક્યારેય નથી છોડતી ચારો દુઃખ આપવાનું કામ કરે છે, અને સહેવું પડે છે

પોતાની મનમાની કરનારને અંતે ભોગવવું પડે છે બાકી સમાજ જે પ્રવાહે વહે છે ત્યાં વહેવું પડે છે

ફરજ ચુકનારાની કદી હકની અપેક્ષા ના કરવી જિંદગી નાટક છે મળતું પાત્ર નિભાવવું પડે છે

'અહીં થુંકવું નહીં' ત્યાં થુંકનારને શું કહે સામ સારું જ લણવા માટે સોએ સારું વાર્તવું પડે છે

પાણી પ્રયોગ

પાણી પીવાની રીત:-

વહેલી સવારે ઊઠીને મોઢું ધોયા વગર + બ્રશ કર્યા વગર જ મોટા ગ્લાસ પાણી એક સાથે પી જવું. તે પછી 40 મિનિટ સુધી કંઈ પણ ખાવું પીવું નહીં. સવારે નાસ્તા પછી અને બપોરે અને રાત્રે જમ્યા પછી બે કલાક બાદ પાણી પીવું.

નાજુક પ્રકૃતિવાડા માણસે એક સાથે ચાર ગ્લાસ પાણી ન પી શકાય તો, પહેલા એક અથવા બે ગ્લાસથી શરૂ કરે અને પછી ધીરે ધીરે વધારી 4 ગ્લાસ પર આવી જાય. આ પ્રયોગથી જુદા જુદા રોગો નીચે જણાવેલ મુદત દરમિયાન મટી શકે છે

હાઈપર ટેન્શન ————— 1 મહિનામાં

ડાયાબિટીસ ————— મહિનામાં

ગેસની તકલીફ ————— 10 દિવસમાં

કબજિયાત ————— 10 દિવસમાં

મિત્ર જ જોઈએ

રૂમાલ ફક્ત આંખોના જ આંસુ લુછી શકે સાચું કારણ જાણવા તો મિત્ર જોઈએ

ડોક્ટર હાર્ટ ખોલીને સર્જરી તો કરી શકે પણ હૈયું હળવું કરવા તો મિત્ર જ જોઈએ

ઓફિસની કડક કોફી ટેડક દૂર કરી શકે. આ કોફીની ચુસ્કી માણવા તો મિત્ર જ જોઈએ

આચિવમેન્ટ સર્ટિફિકેટ ખુશી આપી શકે. દિલથી પીઠ થાબડવા તો મિત્ર જ જોઈએ

ઈન્સ્ટાગ્રામ કે ટ્વીટર પર ફોલો તો થઈ શકે. સંગાથે રખડપટ્ટી કરવા તો મિત્ર જ જોઈએ

વહાઈસપપને ફેસબુક થી વાતો તો થઈ શકે લાગણી ભીના સંવાદ માટે તો મિત્ર જ જોઈએ

ઝૂમ કે ફેસટાઈમ પર વિડીયો કોલ થઈ શકે મન ભરીને ગળે મળવા તો મિત્ર જ જોઈએ

દરેક મિત્રોને અર્પણ

અભણ માં

દીકરાનું 12માં ધોરણનું પરિણામ આવ્યું..... પપ્પા બોલ્યા. વાહ બેટા સરસ.

રસોડામાં દીકરાની પરિણામની રાહમાં માં લાપસી બનાવી હતી. તેની પત્નીને સાદ પાડ્યો
"એ સાંભળે છે? આપણો દીકરો 12મા ધોરણમાં 90% માર્ક્સ સાથે પાસ થયો છે."

તેની પત્ની દોડતી દોડતી આવી બોલી બતાવો મને પરિણામ!

દીકરો બોલ્યો "એ ઈંગ્લિશમાં છે મમ્મી તું અભણ છે ને, રહેવા દે, તને નહિ ખબર પડે."

માની આંખ છલકાઈ ગઈ પણ બિચારી કંઈ બોલી શકી નાઈ.

ત્યારે તેના પપ્પા બોલ્યા. "બીટા અમારા લગ્નના ત્રણ જ મહિનામાં તારે માને ગર્ભ રહ્યો હતો.
મેં કહ્યું ચાલ એબોરશન કરાવી લઈએ. હું જિંદગીમાં કઈ ફયો જ નહીં આપણે તેણે ત્યારે
મારી વાતનો વિરોધ કર્યો કારણ કે તે અભણ છે."

તારી માને દૂધ નથી ભાવતું. પણ તને પોષણ મળે એ માટે તેને નવ મહિના દૂધ પીધું કારણ કે
તે અભણ છે.

તને સવારે 7 વાગ્યે શાળાએ મોકલવા એ પોતે 5 વાગ્યામાં જાગીને તારા માટે તને ભાવતા
નાસ્તો બનાવતી કારણ કે તે અભણ છે.

તું રાત્રે વાંચતો વાંચતો સુઈ ગયો હોય ત્યારે તે તારી બુક વ્યવસ્થિત મૂકી તને ઓઢાકી તારો
મોબાઈલ ચાર્જમાં મૂકી હળવેથી બત્તી બંધ કરી દેતી, કારણ કે તે અભણ છે.

તું નેનો હતો ને ત્યારે રાત્રે બહુ બીમાર પડી જતો, આખી રાત તારા માટે એ જાગતી રહે, અને
સવારે વળી પાછી પોતાના કામમાં વળગી જાય, કારણ કે તે અભણ છે.

તને સારા કપડાં પહેરાવવા તે પોતે સસ્તી સાડીમાં ચલાવી લેતી, કારણ કે તે અભણ છે.

બેટા ભણેલાઓના તો પ્રથમ પોતાનો સ્વાર્થ દેખાય, પણ તારી મા એ આજ સુધી ઘરમાં
પોતાનો સ્વાર્થ નથી જોયો. તેથી ગર્વથી કહું છું કે મારે જીવન સંગીની અભણ છે.

દીકરો આટલું સાંભળી રડી પડ્યો ને બોલ્યો "માં હું તો માત્ર કાગળ પર જ 90% લાવ્યો છું,
પણ મારા જીવનને 100% બનાવનારી પ્રથમ શિક્ષક તું છે..... માં આજે 90% સાથે પણ હું
અભણ છો.

રિસ્પેક્ટ ફોર કોલ માં

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બહુ જરૂરી છે

શબ્દો સમજાય અને ન વાગે એ બહુ જરૂરી છે

સંબંધ સચવાય અને મન ન કચવાય એ બહુ જરૂરી છે

નીકળી જવું હું ગમે તેટલું આગળ સત્યની શોધમાં સમય રહે તો પાછું વડાય એ બહુ જરૂરી છે

લંબાઈ માપીને શું કરીશું આ જિંદગીની દુઃખના દિવસો જલ્દી થી સુખના ધીરે ધીરે જાય એ બહુ જરૂરી છે

અંતે ભળી જવાનું છે રાખમાં એ જાણતો હોવા છતાં ય દોડે જાઉં છું કારણ કે દિપક બુજાય તે પહેલા જળવહી જવાય એ બહુ જરૂરી છે

મિત્રતાનું ક્ષેત્રફળ માપવાનું સમીકરણ અલગ પણ હોઈ શકે લંબાઈ અને પહોળાઈ માપવામાં ઊંડાઈ વિસરાઈ ન જાય એ બહુ જરૂરી છે

સંવાદ સર્જાય કે નહીં એ અગત્યનું નથી એકમેકને જોઈને આખો ચમકી જાય એ બહુ જરૂરી છે

હસુ રડુ અથડાઉ પછડાઉ જાઉ ઉપર કે નીચે પડી જાઉ અસ્તિત્વ થી અંત સુધી વ્યક્તિએ જ ગુજમતા રહેવું એ બહુ જરૂરી છે.

શબ્દો સમજાય અને ના વાગે એ બહુ જરૂરી છે

કવિતા - મને સારું લાગે છે

ભૂલી જાય જો કોઈ હવે તો નથી લાગતું ખોટું

વ્યસ્ત હશે પોતામાં એનું કારણ નઈ હોય મોટું

પણ યાદ કરે જો કોઈ તો મને સારું લાગે છે

આજ ને ભૂલીગઈ કાલનું સ્મરણ થઈ જાય છે

ઓળખીતા પણ થાય અજાણ્યા

નજર ફેરવી લેતા

ફોને કરું તો અવાજ સાંભળીને હેલો હેલો કહેતા મૂંગા રહી પીધું એ આંસુ ખારું લાગે છે

યાદ કરે જો કોઈ

એબ્રા કોસિંગ પાર થંભી ને રાહ જોઈ ધીરજ થી નથી ઉતાવળ કોઈ હવેલા હરીફાઈ કોઈની

આગળ પાછળ ચાલતું પગલું માટુ લાગે છે યાદ કર જો.....

મળવાનું તો ગમે ઘણું પણ મીટર લાગે માઈલ

તોય જાઉં તો મોં મલકાવી મૂકે નાઈ મોબીલે

પગને લાગ્યો થાક હવે આ હોય જાગે છે પણ યાદ કરે જો કોઈ તો મને સારું લાગે છે

'શુક્લ'

બધું તણાઈ ગયું

આવો ગયું, પઘારો ગયું અને નમસ્તે પણ ગયું

હાય અને હેલ્લોના હાહાકારમાં સ્નેહભીના શબ્દો ગયા

મહેમાન ગયા, પરોણા ગયા, અને અશ્રુભીના આવકાર પણ ગયા

વેલકમ અને બાય બાયમાં લાગણીઓ તણાઈ ગઈ

કાકા ગયા, મામા ગયા, માસ ગયા અને ફૂંફા ગયા એક અંકલના પેટમાં એ બધા ઘરકાવ
થયા

કાકી, મામી, માસી, ફોઈને સ્વજનો વિસરાઈ ગયા એક આંટીમાં બધા સામાઈ ગયા

કુટુંબ નામનો મેળો તૂટ્યો પછી બધા વેર વિખેર થયા

હું અને મારામાં બધા જકડાઈ ગયા

આઈસ્ક્રીમ ના આડબારમાં મીઠા ગોળઘાણા ગયા

લાપસી ગઈ, કંસાર ગયા, ખીર ને ખાજા ગયા, કેકના ચક્કરમાં બધા ફસાઈ ગયા

માનસમાંથી માણસના સબંધ ગયા, ને કામ પૂરતા માત્ર મોબીલે નંબર રહીગયા

અજમાવી જુઓ:-

દૂધની થેલીમાં મુકેલી કોથમીર અને છાપામાં મુકેલો લીમડો લાંબા સમય સુધી તાજા રહે છે.

ચણાના લોટમાં પકોડા બનાવતી વખતે એમાં ભીંજવેલ સાબુદાણા ભેળવવાથી પકોડા

કરકરા બને છે

ભાંજેય બનાવતી વખતે તેમાં થોડો ચોખાનો લોટ કે શોજી નાખવાથી ભજીયા વધારે ક્રિસ્પી

બને છે

જો ઊંઘ બરાબર ન આવતી હોય તો પગના તળિયા પાર રાઈનું તેલ લગાડવું

ભટુરાને નરમ અને મુલાયમ બનાવવા માટે લોટમાં બ્રેડની ત્રણચાર સ્લાઈસ ભૂકો કરી ને

મિક્સ કરી ડો

ઈડલીનું ખીરું વધારે પડતું પાતળું થઈ ગયું હોય તો તેમાં સેકેલા રવો નાખવાથી જાદુ બનશે

અને ખીરની ઈડલી મુલાયમ પણ બને છે

સૂઝ ટાઈટ પડતા હોટ તો આખી રાત એમાં કાપેલા બટાટાનો ટુકડો મૂકી રાખો

કોકરી પાર ચા-કોફીના ડાઘ પડી ગયા હોય તો ભીના કપડામાં ખાવાનો સોડા લઈને ઘસો

પછી પાણી થી ઘોઈ લો.

રોટલી માટે લોટ ગુંદતી વખતે બે ચમચી દૂધ, ઘી કે મલાઈ મેળવી દેવાથી રોટલી એકદમ

પાતળી બનશે

ભીંડાનું શાક બનાવતી વખતે તેમાં એક ચમચી દહીં નાખવાથી તેની ચિકાસ ઓછી થશે

પૂરીનો લોટ પાણીને બદલે દહીંથી બાંધવાથી પુરી પોચી થશે

પાણીપુરી ની પુરી બનાવતી વખતે ઘીણા રવામાં પીવાનો સોડા લોટ બાંધવા માટે વાપરીએ

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Best wishes for a healthy, joyous,
peaceful and prosperous New Year!***

**From the family members of
Late Meenaben Kantaria**

**Ramesh Kantaria
Nishita, Hitesh, Ameer & Krish Bhayani
Mitesh, Rashmi, Shreyan & Jayani Kantaria
Jiten, Rupal, Siya & Shivam Kantaria**



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Who are we?

REIM Capital is a short term lender and development finance provider to UK property developers, entrepreneurs and investors across the UK.

We offer a range of 1st charge bridging loans secured against UK real estate assets. Each of our products are tailor-made to best fit our clients needs, and we put a very strong focus on the speed of execution to allow our clients to seize opportunities in a timely manner.



Case Studies

Commercial Bridge Loan (Gloucestershire)

The Borrower required a bridging loan in order to purchase a disused care home. The vendor has received positive pre-app planning feedback from the local council for the development of 4 residential units. The borrower had a strong A&L and high levels of experience in schemes of this nature.

- £369,000 Loan Amount
- 60% LTV
- Commercial
- 1% pcm Interest Rate

Residential Development Exit (Kent)

A Scheme of 12 flats which had been developed and completed by the borrower in September 2019. Unfortunately, due to the impact of Covid-19, there were significant delays in regards to the completion of agreed sales. We provided the borrower with a 6 month bridge in order to refinance the existing Lender and allow enough time for the remaining sales to proceed to completion.

- £1,155,000 Loan Amount
- 70% LTV
- Residential
- 1% pcm Interest Rate

Residential Bridge Loan (West London)

The Property was a newly constructed, 31-bed co-living scheme. The construction of the scheme was due to complete in Q1 2020 but was subject to significant delays and were unable to obtain the necessary HMO license. Once this was received we were able to provide a bridging loan whilst the performance of the asset stabilized, allowing the borrowers to refinance onto an investment product with another Lender.

- £5,120,000 Loan Amount
- 64% LTV
- Residential
- 0.90% pcm Interest Rate

Our Products

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From 0.70% pcm Interest Rate

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- 3-12 Months Term
- 70% Max LTV

From 0.80% pcm Interest Rate



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Connexion

Connexions event for singles aged between 25-40 which was held at Fire & Ice Hatch End.



The warmth of joy,
the glow of happiness, the
sparkle of prosperity, the
light of good fortunes,
rangoli of love and affection,
may you be blessed with all
these and more.

Happy Diwali

Satishbhai Visit

Joint event between LCNL and LCUK, welcoming LMP President Satishbhai Vithalni during his visit from India.



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Whist Drive a classic English trick-taking card game which was widely played in the 18th and 19th centuries. An evening full of fun, laughter and good food.



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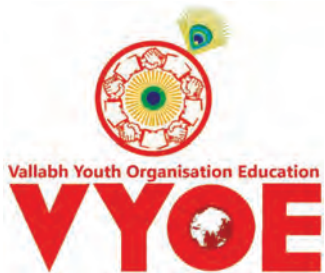
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FROM
THE MANAGEMENT & STAFF OF
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માથાનો દુખાવો (માઈગ્રેન)

દુનિયામાં દરેક સાતમીથી એક વ્યક્તિ માથાના દુખાવાથી પીડાય છે. પુરુષો કરતા મહિલાઓમાં આ પીડા વધુ જોવા મળે છે. મહિલાઓમાં એસ્ટ્રોજન હોર્મોન થતા ફેરફારને કારણે તેમને માઈગ્રેન વધુ થાય છે

માઈગ્રેન ન્યુરોલોજિકલ સમસ્યા છે. આ બીમારી મગજ તથા નર્વને પ્રભાવિત કર છે. માથામાં દુખાવા ઉપરાંત ઉલ્ટી નાકમાંથી પાણી વહેવું, પ્રકાશ કે અવાજ થી મુશ્કેલી થવા લાગે છે. માઈગ્રેનની અસર ક્રોનિક હોય છે.

કારણ:- ઓછી ઊંડા તથા ખરાબ આદત (રૂટિન) મુખ્ય ખરાબ ગણાય. દરેક વ્યક્તિને તથા માઈગ્રેનના કારણે અલગ અલગ હોય છે. સામાન્ય કારણો જેને ટ્રીગર કરે છે તે પણ હોઈ શકે. તેજ પ્રકાર હવામાનમાં ફેરફાર, દેહ્યદરશન, હાર્મોનમાં પરિવર્તન થી પણ માઈગ્રેન થાય છે. માઈગ્રેનના બે પ્રકાર હોય છે. પેહલો પ્રકાર ચોરાની રાત્રે માઈગ્રેન જેમાં ચહેરા પાર સ્પોટ, ધ્રુજારી થાઉં છે આ દુખાવો 20 મિનિટથી એક કલાક સુધી રહે છે. બીજા પ્રકાર મા ચાર તબક્કા હોય છે. જેમાં માથાના એક ભાગમાં તીવ્ર દુખાવો, નાકમાંથી પાણી વહેવું, ઉલ્ટી અને ડોક અકળાઈ જવા જેવી સમસ્યા થતી હોય છે. આ દુખાવો ઘણા દિવસ સુધી રહે છે.

ઉપાય:- લીફ્ટેસ્ટાઈલમાં પરિવર્તન અને ઘરગથ્થુ ઉપાયોથી દુખાવામાં રાહત મેળવી શકાય છે જેમાં:-

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કોઈ સંત જગ્યાએ આખો બંધ કરી બેસો. ઊંડા શ્વાસ લો અને બ્રેઅથિન્ગ કરો

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જીવનની તાવડી પાર, સંસારની રોટલીઓ શેકતાં શેકતાં, આંગળીઓ કેટલા ચાતક લાગ્યા

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પતિની સાથે સાથેર બાળકોની સંભાળ રાખતા રાખતા વડીલોનું મન રાખતા રાખતા કેટલી

વખત ઝૂકી હશે

માં એ કદી ગણ્યું જ નહિ

નાની અમથી ભૂલ થાય એટલે ઘરના લોકોની, બહાર ના લોકોની ખરી ખોટી સાંભળી પણ

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પક્ષી માળેથી દૂર ઉડી ગયા મને માળામાં જ છોડી ગયા એશ્વર્યની થઈ સંતાન દીધી મને ખુદને

કેટલું માંડ્યું મન માં એ કદી એનુબાવ્યું પણ નહિ.

હા આખું જેવાં બધા માટે સમર્પિત થયા બાદ પણ

માં એ કદી ગણ્યું જ નહિ

એ મનુ આપણે સુ ઋણ ચૂકવવા બસ એમને અંતરના વંદન સાથેર સમર્પિત

LNCL Golf Report

The annual LNCL golf tournament was held at the Pinner Hill golf club on 20th July 2023. The event proved to be an even bigger success than last year with 100 golfers taking part. The whole day proved to be an immense success with all participants enjoying not only the golf but also the BBQ in the evening. There was incredible interest in the event, having been oversubscribed.

I would like to thank all the participants without whom there would have been no golf day. It was also great to see a fantastic turnout for the evening BBQ as it has been quite a while since we have held one of these.

Our main sponsor for the event this year was Harold Benjamin Solicitors, HT & Co Drinks and REIM CAPITAL, to whom we are very grateful for their support. I would also like to take this opportunity to thank Vishal Sharma for providing various goody bags for the participants.

Again, we were able to acquire several sponsors for the event and thank them all for the generosity that they showed in sponsoring our event. The sponsors for the holes were: Sterling Accountants, Harold Benjamin, Santok Group Harrow Service Centre, The Fairview Hotel Collection, Jade Pharmacy, Handsdale Limited, Arkay Windows, Lal Ondhia Ltd, County Insurance Group, Chin Chin/Coffee 2 Cocktails, Blackstone Moregate, Golf round pocketbook, Dojo Restaurant, Minster care Group, Lukha Care Homes, Club 2000, Ram Travel, Major estates, DKLM.

Finally, can I say a special thank you to the following individuals who worked immensely hard both prior to and on the day to organise such a great event and without who the event would not have been possible; Mahendra Ganatra, Ashok Sodha, Vinod Thakrar, Deepak Jatania, Janu Kotecha, Prakash Radia, Ronak Paw, Vishal Sodha, Amit Chandarana and anyone else who was involved in organising this event whose name I may have forgotten to mention. Everyone played a major role in ensuring that the event was a success.

Regards

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*Family of
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LUCKNOW - AYODHYA - CHHAPAIYA - £ 975
 ALLAHABAD - CHARNAT - VARANASI 08 DAYS
 WITH NEPAL 15 DAYS £ 1975
 ONLY NEPAL 08 DAYS £ 975
 ➤ Dep. Date : 04th DEC. 2023 & 15th FEB. 2024

PHILIPPINES 12 DAYS £ 3175
 MANILA - ANGELES - CEBU ➤ Dep. Date : 12th February 2024

EAST AFRICA 12 DAYS £ 3475
WITH MOMBASA 18 DAYS £ 5675
 NAIROBI - NYERI - LAKE NAKURA - MASAI MARA
 KAMPALA - MURCHISON FALLS - MOMBASA -
 ZANZIBAR - DAR ES SALAAM ➤ Dep. Date : 09th January 2024

MOROCCO 9 DAYS £ 1375
 CASABLANCA- RABAT - MARAKECH OURIKA VALLEY - AGADIR
 ➤ Dep. Date : 12th March 2024, 29th April & 20th June 2024

CHARDHAM YATRA 15 DAYS £ 2275
 DELHI - HARIDWAR - YAMUNOTRI - GANGOTRI -
 KEDARNATH - BADIRNATH - HARIDWAR - DELHI
 ➤ Dep. Date : 21th MAY 2024 & 04 th JUNE 2024

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2023-2024

Diwali Bulletin Committee

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- Yatin Dawada
- Meena Jasani
- Dinesh Shonchhatra
- Pratibha Lakhani
- Urmila Thakkar MBE
- Sudhir Jagsi



Mahila Events



LMP Awards

LMP President Shree Satishbhai Vithalani awarded Neil Shonchhatra, Urmilaben Thakkar MBE and Sanjaybhai Radia, for their selfless service to the community. Recognising individuals who contribute selflessly to their communities is a wonderful way to acknowledge their dedication and commitment to making a positive impact on the lives of others.



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On behalf of the Thakrar family and the
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