

# STRAIGHT TALKING PEER EDUCATION

England & Wales · Charity number 1101726

## Details

---

**Other names** THE STRAIGHT TALKING PROJECT, STRAIGHT TALKING

**Status** Registered

**Legal form** Charitable company

**Company number** [04978681](#)

**Registered** 2004-01-26

**Register** [View on the Charity Commission register](#)

## Contact

---

**Address** 3 Parbury Rise  
Chessington  
Surrey  
KT9 2ER

**Phone** 0208 391 1079

**Email** [botterillschess@gmail.com](mailto:botterillschess@gmail.com)

**Website** [www.straighttalking.org](http://www.straighttalking.org)

## Activities

---

**Objects:** TO PRESERVE AND PROTECT THE HEALTH AND ADVANCE THE EDUCATION OF YOUNG PEOPLE IN PARTICULAR BY THE PROVISION OF COURSES IN PREGNANCY, PARENTING AND SEX EDUCATION FOR SUCH YOUNG PERSONS, PARENTS, GUARDIANS AND OTHER PROFESSIONALS IN THIS FIELD.

**Activities:** Straight Talking employs teenage mothers and young fathers to deliver an interactive programme in schools to 13-17 year olds presenting the realities and implications of early parenthood; enabling them to make responsible choices. The charity works simultaneously to reduce teenage pregnancy rates and support young parents into employment and become financially independent of State benefits.

## Classification

---

- **How:** Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, The General Public/mankind

## Geography

---

- **Area of benefit:** NOT DEFINED. IN PRACTICE ENGLAND, WALES AND RUSSIA
- Throughout England

## Finances

---

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£0	£0	-	-
2024-07-31	£0	£0	-	-
2023-07-31	£362	£4,965	-	-
2022-07-31	£53,236	£77,828	-	-
2021-07-31	£56,225	£162,741	-	-
2020-07-31	£298,587	£327,810	-	-

## Trustees

---

Name	Role	Appointed
Dr Aayesha Hassan		2020-10-19
Lauren Park		2020-10-19
Peter Glynne		2020-02-10
Shaun Spalding		2020-09-01

**STRAIGHT TALKING PEER EDUCATION**

England & Wales - Charity number 1101726

---

# Accounts

---

**Company no. 04978681**  
**Charity no. 1101728**

**STRAIGHT TALKING PEER EDUCATION**

**ACCOUNTS**

**FOR THE YEAR ENDED 31 JULY 2022**

**STRAIGHT TALKING PEER EDUCATION  
CONTENTS**

	Page
Legal and Administrative Information	1
Report of the Trustees	2-4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Financial Statements	7-11

## **STRAIGHT TALKING PEER EDUCATION**

**1.**

### **LEGAL AND ADMINISTRATIVE INFORMATION**

Charity Number 1101726

Company Number 04978681

Registered Office  
3 Parbury Rise  
Chessington  
Surrey KT9 2ER

#### **Trustees**

Chairperson Peter Glynne

Members  
John Botterill  
Shaun Spalding  
Dr Aayesha Hassan  
Lauren Park  
Caspar Barrington

Company Secretary John Botterill

Principal Staff Ruth Lowe Chief Executive (resigned February 2022)

Bankers  
Lloyds TSB Bank plc  
402/404 Ewell Road  
Tolworth  
Surrey  
KT6 7HG

**REPORT OF THE TRUSTEES**

For the year ended 31 July 2022

The Trustees present their report and financial statements for the year ended 31 July 2022. The Trustees, who are also directors of the charity for the purpose of the Companies Act 2006, submit their annual report and the financial statements of Straight Talking Peer Education (the company) for the year ended 31st July 2022. The Trustees confirm that the annual report and financial statements of the company comply with current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP).

**OBJECTIVES AND ACTIVITIES**

**Objectives of the Charity**

The principal aim of the charity is to preserve the health and advance the education of young people in particular by the provision of courses on the impact of pregnancy, parenting and sex education for such young persons, their parents, guardians and other professionals in this field.

**Mission Statement**

Straight Talking employs teenage parents to educate young people about early parenthood; enabling them to make responsible choices.

**STRATEGIC PRIORITIES**

- To be an effective provider of high quality preventative peer education, presenting the realities and implications of pregnancy and parenting to teenagers in the UK, in order to reduce conception rates.
- To ensure that teenage parents are equipped with the skills, support and information necessary to break the vicious circle of poverty, lack of education, and discouragement and become emotionally secure and financially independent
- To become the expert voice on teenage pregnancy in the UK by providing access to the best up-to-date information and knowledge to professionals, young people, the general public and media

**ACHIEVEMENTS AND PERFORMANCE**

No AGM had been held during the financial year 2020-21

The Covid virus had struck in March 2020 and schools closed for the remainder of the academic year, and closed from time to time in Autumn 2021. Most of the junior staff had been Furloughed from April 2021, senior staff worked from home. Online version of our Courses were developed, but these were not in much demand. Covid remained a huge problem into 2021.

Trustees meetings were held online.

Our offices had been discontinued in January 2021. No replacement offices were taken on. All furniture, the ageing equipment and records were put into store at Clapham. Records, computers and small items were taken by Senior Staff and a Trustee. In June 2022 arrangements were made for the remainder to be disposed of.

The finance manager had resigned in May 2021.

The post-Covid fundraising environment was extremely challenging for the charity. Despite the appointment of an advisor, there were reduced opportunities for fundraising applications, and the team experienced a lower success rate on the activities that were undertaken. This led to a downward spiral of money in hand.

In December 2021 enquiries were set up with regard to a merger or handover to two charities that we had worked with over the years., These did not bear fruit.

In early 2022 the Trustees, having regard also for their financial responsibilities, decided there was no future for the original Straighttalking charity, and therefore set about winding down.

The remaining staff set up a new charity 'Let's Be Real', having the same Principles and Objectives and requested support from the Straighttalking Trustees. The Trustees granted £1,651 to them against receipted invoices for set up expenses, but the new charity was ultimately unable to launch.

CEO Ruth ceased employment under an agreement in February 2022.

The charity decided to cease trading on 15<sup>th</sup> April 2022. This was however postponed to 27<sup>th</sup> June 2022 in view of outstanding schools commitments being honoured by staff by that time working voluntarily (just expenses paid).

All remaining staff were declared redundant.

As at the date of this report, the Trustees are engaged with regularising the final affairs of the charity with its external parties. Once completed, the Trustees intend to file striking off notices with Companies House and the Charity Commission.

The Trustees and team past and present are incredibly proud of the help and impacts they have given to young people since the incorporation of Straighttalking in 2003. We are saddened that we have been unable to continue. The Trustees extend their thanks to all of the donors, peer educators and audiences for their help and support, and wish all well for the future.

## STRUCTURE, GOVERNANCE AND MANAGEMENT

Straight Talking Peer Education is a company limited by guarantee. Its operation is governed by a Memorandum and Articles of Association.

The Board of Trustees are responsible for the financial and strategic management of the charity; board meetings being held every two months. Decisions at Trustees meetings are usually made by consensus but should there be a difference of opinion, then by simple majority vote. Decisions and actions are recorded in formal minutes.

A new trustee may only be appointed on the nomination of an existing trustee and seconded by another trustee. New trustees are elected to the board by a simple majority vote of existing trustees. No other organisation or body has the right to appoint trustees of the charity.

## FINANCIAL REVIEW

The accounts show a decrease in funds of £25,096 from £29,962 in August 2021 to £4,866 in July 2022.

## RESERVES

The Reserves becoming so low, Trustees continued to review the situation carefully. Offices had been discontinued, the CEO ceased employment under agreement, junior office staff were all declared redundant.

Arrangements were therefore put in place to wind up the charity – either to close completely, or to merge with another, perhaps our partners in West Midlands or in Hastings.

Trustees agreed that outstanding monies could be transferred to the new charity Lets Be Real, which had exactly the same Principles and Objectives.

## INVESTMENT POLICY

The reserves of the charity were, until midway through the financial year, held in a interest bearing deposit account with Lloyds TSB. However due to the prevailing lower level of interest rates for 2021-22 our bank interest earned in the financial year was only £2.

## TRUSTEES' RESPONSIBILITIES

Company law requires that the trustees prepare accounts for each financial period which give a true and fair view of the state of affairs of the company as at the end of the financial period and of the income and expenditure of the company for that period. In preparing those accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- follow applicable accounting standards, subject to any material departures disclosed and explained in the accounts.
- Prepare the financial statements on the going concern basis, unless it is inappropriate to presume the charitable company will continue to operate.

The trustees are responsible for maintaining proper accounting records that disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Straight Talking Peer Education Limited is a registered Company, limited by guarantee. Members of the Company have guaranteed the liabilities of the Company up to £1 each.

This report is prepared in accordance with the exemptions available to companies subject to the small companies regime within Part 15 of the Companies Act 2006

Signed on behalf of the Trustees

.....

J BOTTERILL – Company Secretary

## STRAIGHT TALKING PEER EDUCATION

**STATEMENT OF FINANCIAL ACTIVITIES**  
**Incorporating the Income & Expenditure account**  
**For the year ended 31 July 2022**

	<u>Notes</u>	Reestricted <u>Funds</u> £	Unrestricted <u>Funds</u> £	<u>2022</u> Total <u>Funds</u> £	<u>2021</u> Total <u>Funds</u> £
<b>INCOMING RESOURCES</b>					
<b>Incoming resources from generated funds:</b>					
<i>Voluntary Income:</i>					
Grants and Donations	2	31,398	16,227	47,625	54,329
<i>Activities for generating funds:</i>					
Other Trading Activities		-	454	454	685
Miscellaneous income			100	100	-
Interest		-	2	2	28
<b>Incoming resources from charitable activities</b>	2	-	<u>5,055</u>	<u>5,055</u>	<u>1,183</u>
<b>Total Incoming Resources</b>		31,398	21,838	53,236	56,225
<b>Resources Expended</b>	3				
Cost of generating voluntary income		5,600	8,100	13,700	8,500
Cost of charitable activities		29,645	7,245	36,890	112,507
Governance of the charity		8,900	18,842	27,742	<u>41,734</u>
<b>Total Resources Expended</b>		44,145	34,187	78,332	162,741
<b>Net Incoming Resources for the year</b>		(12,747)	(12,349)	(25,096)	(106,516)
<b>Reconciliation of funds</b>					
Total Funds brought forward		16,101	13,861	29,962	136,479
<b>TOTAL FUNDS CARRIED FORWARD AT 31.7.2022</b>		<u>£3,354</u>	<u>£1,512</u>	<u>£4,866</u>	<u>£29,962</u>

The charity incurs only minimal support expenses for fundraising. It incurs direct costs comprising fundraising charges and the CEO's staff time spent on this function. Costs are allocated accordingly.

All amounts relate to continuous operations. The charitable company has no recognised gains and losses other than those included above and therefore no separate statement of total recognised gains and losses has been presented.

The notes on pages 7 to 11 form part of these financial statements.

**STRAIGHT TALKING PEER EDUCATION  
COMPANY NUMBER: 04978681**

**BALANCE SHEET  
As at 31 July 2022**

	<u>Note</u>	<u>2022</u> £	<u>2021</u> £
<b>TANGIBLE FIXED ASSETS</b>	8	-	504
<b>CURRENT ASSETS</b>			
Debtors	10	-	-
Current asset investments		-	20,603
Cash at bank and in hand		6,774	9,637
<b>TOTAL CURRENT ASSETS</b>		6,774	30,239
<b>CREDITORS</b>			
Amounts falling due within one year	11	(1,908)	(781)
<b>NET CURRENT ASSETS</b>		4,866	29,458
<b>NET ASSETS</b>		<u>£4,866</u>	<u>£29,962</u>
<b>FUNDS</b>	12		
Restricted Funds		3,354	16,101
Unrestricted Funds:		1,512	13,861
		----- £4,866 =====	----- £29,962 =====

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Approved by the Board of Trustees on 22 March 2023..... and signed on its behalf by

.....  
John Botterill – Trustee

**NOTES TO THE FINANCIAL STATEMENTS**

**For the year ended 31 July 2022**

**ACCOUNTING POLICIES**

The following accounting policies have been applied consistently in both the current and preceding years.

a) Accounting Convention

The financial statements have been prepared under the historic cost convention and in accordance with applicable accounting standards in the United Kingdom, the Statement of Recommended Practice (revised 2005) for Accounting by Charities and Companies Act 2006.

b) Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further the strategic objectives of the charity.

Restricted funds are funds subject to specific restrictions imposed by donors. The purpose and use of the restricted funds is set out in Note 9 to the financial statements.

c) Income and Expenditure

All income is accounted for as soon as the charity has entitlement to the income, the amount is quantifiable and there is certainty of receipt. Donations in kind are recognized at the value to the charity and are included in both income and expenditure.

Expenditure is accounted for on an accruals basis.

Direct charitable expenditure comprises all expenditure relating to the objects of the charity, including costs incurred in supporting charitable activities. Other expenditure comprises fund raising and expenditure on the governance of the charity. Where expenditure cannot be directly attributed to a single activity, it is allocated between activities on a basis consistent with the use of resources.

d) Reserves

The management committee have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the charity should be between 3 and 6 months of the resources expended. At this level, the management committee feel that they would be able to continue the current activities of the charity in the event of a significant drop in funding.

It would obviously be necessary to consider how the funding would be replaced or activities changed.

e) Fixed Assets

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost less estimated residual value of each asset systematically over its expected useful life, as follows:

Fittings, fixtures & equipment - 33 1/3rd straight line basis

f) Pension scheme

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

g) Operating leases

Operating leases are charged to the profit & loss account on a straight line basis over the term of the lease.

**STRAIGHT TALKING PEER EDUCATION**

**8.**

**NOTES TO THE FINANCIAL STATEMENTS (continued)**

**For the year ended 31 July 2022**

<b>2. GRANTS AND DONATIONS</b>	<u>Restricted</u>	<u>Unrestricted</u>	<u>2022</u> £	<u>2021</u> £
Big Lottery Fund	-	-	-	-
Blagrove	-	-	-	20,000
Charles Hayward Foundation	-	-	-	-
Charles Plater Trust	-	-	-	-
City Bridge Trust	-	-	-	-
DCR Allen	-	-	-	-
Eveson Charitable Trust	-	-	-	-
FASTN	-	-	-	-
Garfield Weston	-	-	-	-
The Grocers Charity	-	-	-	-
Heathrow Community Fund	938	-	938	8,437
Henry Smith Charity	-	-	-	-
Lawrence Attwell's Charity	-	-	-	-
Masonic	-	5,000	5,000	5,000
Scouloudi Foundation	-	4,000	4,000	4,000
Schroder Charitable Trust	-	-	-	-
Swire	-	-	-	15,000
CAF	30,460	-	30,460	-
Earlan	-	5,000	5,000	-
Trusts and Foundations under £3,000 (HSBC 1,227; Taylor 1,000)	-	2,227	2,227	1,892
Other income	-	556	556	713
	<u>£31,398</u>	<u>£16,783</u>	<u>£48,181</u>	<u>£55,042</u>
 <b>INCOMING RESOURCES FROM CHARITABLE ACTIVITIES</b>	 <u>Reestricted</u>	 <u>Unrestricted</u>	 <u>2022</u> £	 <u>2021</u> £
School Courses	-	5,055	5,055	1,183
 <b>TOTAL</b>	 <b><u>31,398</u></b>	 <b><u>21,838</u></b>	 <b><u>53,236</u></b>	 <b><u>56,225</u></b>

**STRAIGHT TALKING PEER EDUCATION**  
**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
For the year ended 31 July 2022

9.

**3. TOTAL RESOURCES EXPENDED**

	Direct Charitable Expenditure	Cost of Generating Funds	Governance	2022 TOTAL £	Restricted Funds	Unrestricted Funds	2021 TOTAL £
Staff costs	30,700	13,200	12,400	56,300			131,250
Office and Admin Costs	4,943	500	1,600	7,043			7,957
Travel and Subsistence	1,247	-	-	1,247			6,300
Training and Conferences	--	-	-	-			-
Other Staff Costs	--	-	-	-			-
Gateway Cost	-	-	-	-			2,500
Eggtooth contract	-	-	-	-			5,000
Course materials and Publications	-	-	-	-			-
Premises costs	-	-	6,954	6,954			1,530
Legal and Professional Costs	-	-	3,433	3,433			6,493
Board expenses	-	-	-	-			-
Depreciation	-	-	-	-			-
Fundraising & consultancy costs	-	-	-	-			-
Marketing and PR	-	-	--	-			-
To new Charity	-	-	1,651	1,651			-
Other	-	-	-	-			1,711
	<u>£36,890</u>	<u>13,700</u>	<u>26,038</u>	<u>76,628</u>			<u>162,741</u>

Net incoming resources are stated after charging:

Loss on disposal of fixed assets	504	504	-	-
Audit fee		1,200	1,200	-
Accountancy services provided by the auditors		-	-	-
		<u>27,742</u>	<u>78,332</u>	<u>162,741</u>

**4. EXTRAORDINARY ITEMS**

-

**5. TRUSTEES EXPENSES**

-

**6. STAFF COSTS**

	2022	2021
Salaries	53,220	103,483
Tax and Social Security costs	7,147	25,523
Pension costs	2,462	7,914
Sub total	62,829	136,920
SMP recovered	-	-
Coronavirus Job Retention Scheme	<u>(6,529)</u>	<u>(5,669)</u>
	<u>£56,300</u>	<u>£131,250</u>

No employee earned £60,000 p.a. or more.

Number of monthly paid staff (FTE basis) 1 (reducing to 0) 3.5 (reducing to 1)

Number of weekly paid staff (FTE basis) 5 (reducing to 0) 5

Also teenage parents employed on an occasional basis

Trustees - No Trustee received compensation from the charitable company during the year.

**7. TAXATION**

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

**8. TANGIBLE FIXED ASSETS**

Fixtures, fittings & Equipment

**Cost:**

Brought forward	26,506
Disposals in year	<u>(26,506)</u>

At 31 July 2022	-
-----------------	---

**Depreciation:**

Brought forward	26,002
Eliminated on Disposal	(26,002)

At 31 July 2022	-
-----------------	---

Net Book Value at 31 July 2022	£-
--------------------------------	----

Net Book Value at 31 July 2021	<u>£504</u>
--------------------------------	-------------

**9. DEBTORS**

**Amounts falling due within one year:**

	2022	<u>2021</u>
Trade debtors	-	-
Prepayments	-	-
Accrued income	-	-
Other debtors	<u>-</u>	<u>-</u>
	£0	£0
	=====	=====

**10. CURRENT ASSET INVESTMENTS**

Short term deposits	-	20,603
---------------------	---	--------

**11. CREDITORS**

Trade creditors	-	-
Accruals	-	-
Taxation and social security	1,908	781
Other creditors	<u>-</u>	<u>-</u>
	£1,908	£781
	=====	=====

## 12. MOVEMENT IN FUNDS

Restricted funds are those that have been raised for specific projects falling within the charitable objectives.

Unrestricted funds are those that the Trustees are free to use in accordance with the charitable objectives.

	B/fwd <u>1.8.21</u>	Movement <u>in Income</u>	Resources <u>Expenditure</u>	C/fwd <u>31.7.22</u>
<b>Restricted funds</b>				
Blagrove	8,000	-	7,000	1,000
Charities Aid foundation	-	30,460	28,400	2,060
Charles Hayward Foundation	-	-	-	-
Charles Plater Trust	-	-	-	-
City Bridge Trust	1,664	-	1,664	-
Heathrow Community Fund	6,437	938	7,081	294
Total Restricted Funds	<u>16,101</u>	<u>31,398</u>	<u>44,145</u>	<u>3,354</u>
<b>Unrestricted Funds</b>				
IHR Scouloudil	-	4,000	3,700	300
Masonic	-	5,000	4,600	400
Earlan F/ Flow	-	5,000	4,700	300
CB HH Taylor	-	1,000	700	300
HSBC	-	1,227	1,227	-
Other	13,863	-	13,651	212
Total Unrestricted Funds	<u>£13,863</u>	<u>£16,227</u>	<u>£28,578</u>	<u>£1,512</u>
Total Funds	<u>£29,962</u>	<u>£47,625</u>	<u>£72,723</u>	<u>£4,866</u>

### Purposes of Restricted Funds

The majority of grants are given specifically for the provision of pregnancy prevention courses in schools to pupils between the ages of 13 and 17, and to provide training and employment to teenage parents by doing so.

#### The Blagrove Trust

The fund is to provide funds to cover the charity's expansion to Hastings

#### Charities Aid Foundation

To provide funds to cover courses in Croydon, and provide training and employment for teenage parents in Croydon

#### City Bridge Trust

The London Community Response Fund grant in Wave 2 was for: To digitalise our schools' programme to keep pupils safe from abusive behaviour and encourage good relationships. To keep young parents engaged in education & work with transferable skills. To address the needs of young parents arising from the lock-down - To fund the essential and urgent costs, so that the organisation can carry on providing support to Londoners.

#### Heathrow Community Fund

For work in the 5 boroughs surrounding Heathrow Airport

**STRAIGHT TALKING PEER EDUCATION**

England & Wales - Charity number 1101726

---

# Accounts

---

**Company no. 04978681**  
**Charity no. 1101728**

**STRAIGHT TALKING PEER EDUCATION**

**ACCOUNTS**

**FOR THE YEAR ENDED 31 JULY 2021**

**STRAIGHT TALKING PEER EDUCATION  
CONTENTS**

	Page
Legal and Administrative Information	1
Report of the Trustees	2-4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Financial Statements	7-12

## **STRAIGHT TALKING PEER EDUCATION**

**1.**

### **LEGAL AND ADMINISTRATIVE INFORMATION**

Charity Number 1101726

Company Number 04978681

Registered Office 86-90 Paul Street  
London  
EC2A 4NE

#### **Trustees**

Chairperson Peter Glynne

Members  
John Botterill  
Judith Corlyon (resigned 18/08/2020)  
Pelagia Katsaouni-Dodd (resigned 22/10/2020)  
Rita Mozda (resigned 19/10/2020)  
Shaun Spalding (appointed 1 September 2020)  
Dr Aayesha Hassan (appointed 20 October 2020)  
Lauren Park (appointed 19 October 2020)  
Caspar Barrington (appointed 18 February 2021)

Company Secretary John Botterill

Principal Staff Ruth Lowe Chief Executive

Bankers Lloyds TSB Bank plc  
402/404 Ewell Road  
Tolworth  
Surrey  
KT6 7HG

**REPORT OF THE TRUSTEES**

For the year ended 31 July 2021

The Trustees present their report and financial statements for the year ended 31 July 2021. The Trustees, who are also directors of the charity for the purpose of the Companies Act 2006, submit their annual report and the financial statements of Straight Talking Peer Education (the company) for the year ended 31st July 2021. The Trustees confirm that the annual report and financial statements of the company comply with current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP).

**OBJECTIVES AND ACTIVITIES****Objectives of the Charity**

The principal aim of the charity is to preserve the health and advance the education of young people in particular by the provision of courses on the impact of pregnancy, parenting and sex education for such young persons, their parents, guardians and other professionals in this field.

**Mission Statement**

Straight Talking employs teenage parents to educate young people about early parenthood; enabling them to make responsible choices.

**STRATEGIC PRIORITIES**

- To be an effective provider of high quality preventative peer education, presenting the realities and implications of pregnancy and parenting to teenagers in the UK, in order to reduce conception rates.
- To ensure that teenage parents are equipped with the skills, support and information necessary to break the vicious circle of poverty, lack of education, and discouragement and become emotionally secure and financially independent
- To become the expert voice on teenage pregnancy in the UK by providing access to the best up-to-date information and knowledge to professionals, young people, the general public and media

**ACHIEVEMENTS AND PERFORMANCE**

- Straight Talking has had another very difficult year.
- Covid having struck in March 2020, schools closed for the remainder of the academic year. From September 2020 schools declined all unnecessary visits which therefore precluded our peer education in schools.
- Access to the offices was not available, so that staff had to work from home. The lack of a networked computer system hindered greatly.
- Staff were furloughed from 1<sup>st</sup> April 2021 to take advantage of the Government JRS (Job Retention Scheme).

- Trustees meetings were held online, and an awayday for Trustees held online in October 2020.
- This all continued throughout our financial year to July 2021.
- To reduce costs the offices were discontinued in January 2021.
- Use was made of our Social Media by Staff to keep in touch with Peer Educators so they were not isolated.
- Our digitisation of our courses continued apace, which meant that a good number of courses were delivered to schools via online, but this was far less favourable than actual presence in schools.
- Fundraising suffered greatly. Charities' priorities were directed elsewhere at this time. The new CEO did not have the same handle on fundraiser contacts.
- Straight Talking commenced offering its 'Healthy Relationships' course independently of Teenage Pregnancy courses.
- Other courses developed were :  
     Knife Crime and Gang Culture  
     Leaving Care
- Work continued in West Midlands using our link with Gateway. And in Hastings area using our link with Eggtooth.
- Senior staff resigned during this difficult time : The assistant CEO and the Social Media officer resigned in January 2021, and the Finance Officer May 2021. In view of dwindling resources they were not replaced. This therefore placed added workload on the CEO.

## STRUCTURE, GOVERNANCE AND MANAGEMENT

Straight Talking Peer Education is a company limited by guarantee. Its operation is governed by a Memorandum and Articles of Association.

The Board of Trustees are responsible for the financial and strategic management of the charity; board meetings being held every two months. Decisions at Trustees meetings are usually made by consensus but should there be a difference of opinion, then by simple majority vote. Decisions and actions are recorded in formal minutes.

A new trustee may only be appointed on the nomination of an existing trustee and seconded by another trustee. New trustees are elected to the board by a simple majority vote of existing trustees. No other organisation or body has the right to appoint trustees of the charity.

## FINANCIAL REVIEW

The accounts show a decrease in income of £106,516 from £136,480 in August 2020 to £29,962 in July 2021.

## RESERVES

The Reserves being only £29,962, Trustees reviewed the situation carefully. Offices had been discontinued, senior staff reduced to just the CEO, junior office staff furloughed.

Trustees drew attention to and questioned the lack of successful fundraising, but it was difficult because of the remote working to accurately ascertain the situation.

Consideration was beginning to be implemented to winding up the charity – either to close completely, or to merge with another, perhaps our partners in West Midlands or in Hastings.

## INVESTMENT POLICY

The reserves of the charity are held in a interest bearing deposit account with Lloyds TSB. However due to the prevailing lower level of interest rates for 2020-21 our bank interest earned in the financial year was only £28.

## TRUSTEES' RESPONSIBILITIES

Company law requires that the trustees prepare accounts for each financial period which give a true and fair view of the state of affairs of the company as at the end of the financial period and of the income and expenditure of the company for that period. In preparing those accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- follow applicable accounting standards, subject to any material departures disclosed and explained in the accounts.
- Prepare the financial statements on the going concern basis, unless it is inappropriate to presume the charitable company will continue to operate.

The trustees are responsible for maintaining proper accounting records that disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Straight Talking Peer Education Limited is a registered Company, limited by guarantee. Members of the Company have guaranteed the liabilities of the Company up to £1 each.

This report is prepared in accordance with the exemptions available to companies subject to the small companies regime within Part 15 of the Companies Act 2006

Signed on behalf of the Trustees

.....

J BOTTERILL – Company Secretary

## STRAIGHT TALKING PEER EDUCATION

## STATEMENT OF FINANCIAL ACTIVITIES

## Incorporating the Income &amp; Expenditure account

## For the year ended 31 July 2021

	<u>Notes</u>	Reestricted <u>Funds</u> £	Unrestricted <u>Funds</u> £	<u>2021</u> Total <u>Funds</u> £	<u>2020</u> Total <u>Funds</u> £
<b>INCOMING RESOURCES</b>					
<b>Incoming resources from generated funds:</b>					
<i>Voluntary Income:</i>					
Grants and Donations	2	30,097	24,232	54,329	293,894
<i>Activities for generating funds:</i>					
Other Trading Activities		-	685	685	-
Miscellaneous income			713	713	
Interest		-	28	28	308
<b>Incoming resources from charitable activities</b>	2	-	<u>1,183</u>	<u>1,183</u>	<u>4,585</u>
<b>Total Incoming Resources</b>		30,097	26,128	56,225	298,587
<b>Resources Expended</b>	3				
Cost of generating voluntary income		7,550	950	8,500	10,7025
Cost of charitable activities		14,950	97,557	112,507	317,107
Governance of the charity		<u>20,070</u>	<u>21,664</u>	<u>41,734</u>	<u>20,885</u>
<b>Total Resources Expended</b>		42,570	120,171	162,741	327,810
<b>Net Incoming Resources for the year</b>		(12,473)	(94,043)	(106,516)	(29,222)
<b>Reconciliation of funds</b>					
Total Funds brought forward		28,574	107,906	136,479	165,702
<b>TOTAL FUNDS CARRIED FORWARD AT 31.7.2021</b>		<u>£16,101</u>	<u>£13,863</u>	<u>£29,962</u>	<u>£136,480</u>

The charity incurs only minimal support expenses for fundraising. It incurs direct costs comprising fundraising charges and the CEO's staff time spent on this function. Costs are allocated accordingly.

All amounts relate to continuous operations. The charitable company has no recognised gains and losses other than those included above and therefore no separate statement of total recognised gains and losses has been presented.

The notes on pages 7 to 12 form part of these financial statements.

**STRAIGHT TALKING PEER EDUCATION  
COMPANY NUMBER: 04978681**

**BALANCE SHEET  
As at 31 July 2021**

	<u>Note</u>	<u>2021</u> £	<u>2020</u> £
<b>TANGIBLE FIXED ASSETS</b>	8	504	504
<b>CURRENT ASSETS</b>			
Debtors	10	-	19,965
Current asset investments		20,603	50,579
Cash at bank and in hand		9,637	82,767
<b>TOTAL CURRENT ASSETS</b>		30,239	151,311
<b>CREDITORS</b>			
Amounts falling due within one year	11	781	(15,336)
<b>NET CURRENT ASSETS</b>		29,458	135,976
<b>NET ASSETS</b>		£29,962	£136,480
<b>FUNDS</b>	12		
Restricted Funds		16,101	28,574
Unrestricted Funds:		13,861	107,906
		----- £29,962 =====	----- £72,814 =====

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Approved by the Board of Trustees on 15 August 2022..... and signed on its behalf by

.....  
John Botterill – Trustee

**NOTES TO THE FINANCIAL STATEMENTS**

**For the year ended 31 July 2021**

**ACCOUNTING POLICIES**

The following accounting policies have been applied consistently in both the current and preceding years.

a) Accounting Convention

The financial statements have been prepared under the historic cost convention and in accordance with applicable accounting standards in the United Kingdom, the Statement of Recommended Practice (revised 2005) for Accounting by Charities and Companies Act 2006.

b) Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further the strategic objectives of the charity.

Restricted funds are funds subject to specific restrictions imposed by donors. The purpose and use of the restricted funds is set out in Note 9 to the financial statements.

c) Income and Expenditure

All income is accounted for as soon as the charity has entitlement to the income, the amount is quantifiable and there is certainty of receipt. Donations in kind are recognized at the value to the charity and are included in both income and expenditure.

Expenditure is accounted for on an accruals basis.

Direct charitable expenditure comprises all expenditure relating to the objects of the charity, including costs incurred in supporting charitable activities. Other expenditure comprises fund raising and expenditure on the governance of the charity. Where expenditure cannot be directly attributed to a single activity, it is allocated between activities on a basis consistent with the use of resources.

d) Reserves

The management committee have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the charity should be between 3 and 6 months of the resources expended. At this level, the management committee feel that they would be able to continue the current activities of the charity in the event of a significant drop in funding.

It would obviously be necessary to consider how the funding would be replaced or activities changed.

e) Fixed Assets

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost less estimated residual value of each asset systematically over its expected useful life, as follows:

Fittings, fixtures & equipment - 33 1/3rd straight line basis

f) Pension scheme

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

g) Operating leases

Operating leases are charged to the profit & loss account on a straight line basis over the term of the lease.

## NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 July 2021

2. GRANTS AND DONATIONS	<u>Restricted</u>	<u>Unrestricted</u>	<u>2021</u> £	<u>2020</u> £
Big Lottery Fund	-	-	-	82,298
Blagrove	20,000	-	20,000	-
Charles Hayward Foundation	-	-	-	7,000
Charles Plater Trust	-	-	-	20,000
City Bridge Trust	-	-	-	10,314
DCR Allen	-	-	-	4,000
Eveson Charitable Trust	-	-	-	5,000
FASTN	-	-	-	7,274
Garfield Weston	-	-	-	50,000
The Grocers Charity	-	-	-	5,000
Heathrow Community Fund	8,437	-	8,437	9,688
Henry Smith Charity	-	-	-	50,000
Lawrence Attwell's Charity	-	-	-	9,071
Masonic	-	5,000	5,000	-
Scouloudi Foundation	-	4,000	4,000	5,000
Schroder Charitable Trust	-	-	-	5,000
Swire	-	15,000	15,000	-
Trusts and Foundations under £3,000	1,660	232	1,892	15,529
Other income	-	713	713	1,520
	<u>£30,097</u>	<u>£24,945</u>	<u>£55,042</u>	<u>£293,694</u>
<b>INCOMING RESOURCES FROM CHARITABLE ACTIVITIES</b>	<u>Reestricted</u>	<u>Unrestricted</u>	<u>2021</u> £	<u>2020</u> £
Prevention Project – School Courses	-	1,183	1,183	4,585
<b>TOTAL</b>	<u><u>30,097</u></u>	<u><u>26,128</u></u>	<u><u>56,225</u></u>	<u><u>298,279</u></u>

**STRAIGHT TALKING PEER EDUCATION**  
**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**For the year ended 31 July 2021**

9.

**3. TOTAL RESOURCES EXPENDED**

	Direct Charitable Expenditure	Cost of Generating Funds	Governance	2021 TOTAL £	Restricted Funds	Unrestricted Funds	2020 TOTAL £
Staff costs	90,750	8,500	32,000	131,250			221,164
Office and Admin Costs	7,957	-	-	7,957			14,142
Travel and Subsistence	6,300	-	-	6,300			5,742
Training and Conferences	--	-	-	-			454
Other Staff Costs	--	-	-	=			2,266
Gateway Cost	2,500	-	-	2,500			7,524
Eggtooth contract	5,000	-	-	5,000			8,000
Course materials and Publications	--	-	-	-			7
Premises costs	-	-	1,530	1,530			52,717
Legal and Professional Costs	-	-	6,493	6,493			6,600
Relocation costs	--	-	-	-			3,585
Board expenses	--	-	-	-			709
Depreciation	--	-	-	-			3,203
Fundraising & consultancy costs	--	-	-	-			750
Marketing and PR	-	-	--	-			886
Other	-	-	1,711	1,711			-
	<u>£112,507</u>	<u>8,500</u>	<u>41,734</u>	<u>162,741</u>			<u>327,810</u>

Net incoming resources are stated after charging:

Depreciation	-	-
Audit fee	-	-
Accountancy services provided by the auditors	-	-
	<u>=====</u>	<u>=====</u>

**4. EXTRAORDINARY ITEMS**

-

**5. TRUSTEES EXPENSES**

-

**6. STAFF COSTS**

	2021	2020
Salaries	103,483	214,980
Tax and Social Security costs	25,523	14,548
Pension costs	7,914	7,046
Sub total	136,920	236,574
SMP recovered	-	(5,292)
Coronavirus Job Retention Scheme	(5,669)	(10,119)
	<u>£131,250</u>	<u>£221,164</u>

No employee earned £60,000 p.a. or more.

Number of monthly paid staff (FTE basis) 3.5 (reducing to 1) 6

Number of weekly paid staff (FTE basis) 5 10

Also teenage parents employed on an occasional basis

Trustees - No Trustee received compensation from the charitable company during the year.

## 7. TAXATION

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

## 8. TANGIBLE FIXED ASSETS

### Fixtures, fittings & Equipment

#### **Cost:**

Brought forward	26,506
Additions in year	—

At 31 July 2021	26,506
-----------------	--------

#### **Depreciation:**

Brought forward	26,002
Change for the Year	-

At 31 July 2021	26,002
-----------------	--------

Net Book Value at 31 July 2021	£504
--------------------------------	------

Net Book Value at 31 July 2020	£504
--------------------------------	------

## 9. DEBTORS

### **Amounts falling due within one year:**

	2021	2020
Trade debtors	-	1,665
Prepayments	-	3,188
Accrued income	-	2,459
Other debtors	—	<u>10,653</u>
	£0	£17,965
	=====	=====

## 10. CURRENT ASSET INVESTMENTS

Short term deposits	20,603	50,579
---------------------	--------	--------

## 11. CREDITORS

Trade creditors	-	1,210
Accruals	-	2,536
Taxation and social security	781	9,975
Other creditors	—	<u>1,615</u>
	£781	£15,336
	=====	=====

## 12. MOVEMENT IN FUNDS

Restricted funds are those that have been raised for specific projects falling within the charitable objectives.

Unrestricted funds are those that the Trustees are free to use in accordance with the charitable objectives.

	<u>B/fwd</u> <u>1.8.20</u>	<u>Movement</u> <u>in Income</u>	<u>Resources</u> <u>Expenditure</u>	<u>C/fwd</u> <u>31.7.21</u>	
<b>Restricted funds</b>					
Blagrave	-	20,000	12,000	8,000	-
Charities Aid foundation	-	660	660	-	
Charles Hayward Foundation	-	-	-	7,000	
Charles Plater Trust	18,260	-	18,260	-	
City Bridge Trust	10,314	-	8,650	10,314	
Heathrow Community Fund	-	8,437	2,000	6,437	
Others	-	1,000	1,000	1,000	
Total Restricted Funds	28,574	30,097	42,570	16,101	
	=====	=====	=====	=====	
<b>Unrestricted Funds</b>					
General	107,906	26,128	120,171	13,863	
<b>Total Funds</b>	<b>£136,479</b>	<b>£56,225</b>	<b>£162,741</b>	<b>£29,962</b>	
	=====	=====	=====	=====	

### Purposes of Restricted Funds

The majority of grants are given specifically for the provision of pregnancy prevention courses in schools to pupils between the ages of 13 and 17, and to provide training and employment to teenage parents by doing so.

#### The Blagrave Trust

The fund is to provide funds to cover the charity's expansion to Hastings

#### Charities Aid Foundation

To provide funds to cover courses in Croydon, and provide training and employment for teenage parents in Croydon

#### The Charles Plater Trust

To provide funds for raising the profile of the charity and the skills of the staff in social media.

#### City Bridge Trust

The London Community Response Fund grant in Wave 2 was for: To digitalise our schools' programme to keep pupils safe from abusive behaviour and encourage good relationships. To keep young parents engaged in education & work with transferable skills. To address the needs of young parents arising from the lock-down - To fund the essential and urgent costs, so that the organisation can carry on providing support to Londoners.

#### Heathrow Community Fund

For work in the 5 boroughs surrounding Heathrow Airport

## STRAIGHT TALKING PEER EDUCATION

### NOTES TO THE FINANCIAL STATEMENTS (continued) For the year ended 31 July 2021

#### 13. RESOURCES EXPENDED

	Direct Charitable Expenditure £	Cost of Generating Funds £	Governance £	2021 TOTAL £	2020 £
<b>Staff costs</b>					
<b>Direct charitable expenses:</b>					
Website development	-	-	-	-	-
Recruitment	-	-	-	-	-
Accreditation fees - Peer educator courses	-	-	-	-	-
Printed stationery & equipment for courses	-	-	-	-	-
Travel, mileage & PE telephone	-	-	-	-	-
Training, conferences & residential visits	-	-	-	-	-
Publications & subscriptions	-	-	-	-	-
Other	-	-	-	-	-
<b>Fund raising and consultancy costs:</b>					
Marketing & PR	-	-	-	-	-
Consultant Fundraiser	-	-	-	-	-
Fundraising expenses	-	-	-	-	-
<b>Office expenses:</b>					
Rent & Rates	-	-	-	-	-
Office services	-	-	-	-	-
Insurance	-	-	-	-	-
Equipment & repairs	-	-	-	-	-
Software & Service support	-	-	-	-	-
Telephone	-	-	-	-	-
Office stationery & postage	-	-	-	-	-
Office relocation	-	-	-	-	-
Miscellaneous	-	-	-	-	-
<b>Administration expenses:</b>					
Audit	-	-	-	-	-
Accounts assistance – by auditors	-	-	-	-	-
Accounts assistance – by others	-	-	-	-	-
AGM & Annual report	-	-	-	-	-
Organisational Development	-	-	-	-	-
Trustee Away Day	-	-	-	-	-
Investment Study	-	-	-	-	-
Bank charges	-	-	-	-	-
Trustees meeting expenses	-	-	-	-	-
Miscellaneous	-	-	-	-	-
Legal & personnel support	-	-	-	-	-
<b>Depreciation</b>	—	—	—	—	—
	-	-	-	-	-
	=====	=====	=====	=====	=====

THIS PAGE DOES NOT FORM A PART OF THE STATUTORY ACCOUNTS.

**STRAIGHT TALKING PEER EDUCATION**

England & Wales - Charity number 1101726

---

# Accounts

---

Company no. 04978681  
Charity no. 1101726

**Straight Talking Peer Education**  
**Report and Financial Statements**  
**31 July 2020**

**Straight Talking Peer Education**  
(a company limited by guarantee)  
**Legal and Administrative Information**

**For the year ended 31 July 2020**

**CONTENTS**

<b>Page 3</b>	<b>Company Information</b>
<b>Page 4 to 8</b>	<b>Report of the Directors</b>
<b>Page 9</b>	<b>Statement of Financial Activities</b>
<b>Page 10</b>	<b>Balance Sheet</b>
<b>Pages 11 to 20</b>	<b>Notes to the Financial Statements</b>
<b>Page 21</b>	<b>Independent Examiner's Report to the Trustees/Directors</b>

**Straight Talking Peer Education**  
(a company limited by guarantee)  
**Legal and Administrative Information**

**For the year ended 31 July 2020**

---

**Company Number** 04978681

**Charity Number** 1101726

**Registered Office and operational address** 86-90 Paul Street  
London  
EC2A 4NE

Formerly:  
Edinburgh House  
170 Kennington Lane  
London  
SE11 5DP

**Trustees** Trustees who are also directors under company law, who served during the year and up to the date of this report were as follows:

John Botterill  
Judith Corlyon (resigned 18th August 2020)  
Pelagia Katsaouni-Dodd (resigned 22nd October 2020)  
Rita Modza (resigned 19th October 2020)  
Peter Glynne (appointed 10th February 2020)  
Shaun Spalding (appointed 1st September 2020)  
Dr. Aayesha Hassan (appointed 20th October 2020)  
Lauren Park (appointed 19th October 2020)

**Company Secretary** John Botterill

**Bankers** Lloyds TSB Bank Plc  
402/404 Ewell Road  
Tolworth  
Surrey  
KT6 7HG

**Independent Examiner** Paul B Robinson MAAT FCIE  
Independent Examiners Ltd  
Wessex Manor  
Southampton  
SO31 4HS

# Trustees' Annual Report for the period

Period start date                      Period end date  
 From            01        08        2019    To        31        7        2020

## Section A                      Reference and administration details

**Charity name**                      Straight Talking Peer Education

**Other names charity is known by**                      n/a

**Registered charity number (if any)**                      1101726

**Charity's principal address**                      86-90 Paul Street  
 London  
 Postcode

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Peter Glynne	Chair	10/2/2020	
2	Pelagia Katsaouni	Treasurer		
3	John Botterill	Secretary		
4	Rita Modza	Trustee		
5	Judy Corylon	Trustee		
6	Guy Swindle	Chair	- 09/09/2019	
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address

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

Hilary Pannack retirement date 8/6/2020. Ruth Lowe with effect from 9/6/2020

**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document	Memorandum and Articles
How the charity is constituted	Trust
Trustee selection methods	Appointed by board of trustees

**Additional governance issues (Optional information)**

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Trustee Handbook in place  
No declared conflict of interests for Trustees

**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

To preserve and protect the health and advance the education of young people in particular by the provision of courses in pregnancy, parenting and sex education for such young persons, parents, guardians and other professionals in this field.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

In light of the Charity Commission's guidance on public benefit, the trustees of Straight Talking Peer Education has continued to use its funds and resources to provide two key programmes to advance its charitable aims and objectives, the education and employment programme and the peer education programme.

The Education and employment programme has enabled the charity to recruit and train young parents based in London, Birmingham and Hastings as peer educators, enabling them to gain employment as well as training (e.g support with developing CVs, web development, public speaking etc). The charity has worked with 32 peer educators across the different projects. The charity also provides progression opportunities for peer educators.

The charity also works with schools to provide peer education programmes to secondary school pupils as part of the PSHE curriculum. Peer educators deliver 3 courses to schools at present, including Teenage parenthood, preventing Gang and Knife crime, and preventing Child Sexual Exploitation.

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Empty box for optional information.

**Summary of the main achievements of the charity during the year**

This year, the charity has worked with 32 different peer educators across the different projects sites in London, Birmingham and Hastings. Both the Birmingham and Hastings projects have been delivered with partner organisations, to make the most of local knowledge and insight, but with support and input from peer educators and staff at the head office in London.

Through the peer education programme we have been able to support 32 peer educators with training, development of transferable skills (soft skills gained in a work environment such as punctuality, organisational skills, professional relationship building with colleagues and management, etc). This year, we also introduced a peer mentoring programme amongst our peer educators, to allow newer peer educators to benefit from the experience of more established peer educators and young parents. This has enabled our peer educators to develop and build their confidence in their capabilities as parents and professionals.

Our peer education programme has worked with over 40 schools in Hastings, London and Birmingham, delivering 300+ sessions to students in secondary schools. A new course was developed and introduced, in conjunction with our peer educators: Preventing Gang and Knife Crime. This course was piloted in schools and received a very positive reception. Using the feedback from the pilot the peer educators were able to further improve and amend the course.

Another course has been developed, focusing on supporting young people leaving care. The topic was chosen due to the high correlation between care leavers and young parents. Again, the course development was led by peer educators themselves with support from staff.

Finally this year, we have been able to build our online presence. Initially, by producing a social media strategy, developing our presence on Twitter, Facebook and Instagram and developing content, including our young parent podcasts and blogs, which again have been led by our peer educators with support from our Social Media Officer.

Towards the end of the year, Covid impacted our charity, and we had to furlough the majority of our stage 2 peer educators. However, we were keen to continue to provide our services, implementing regular on line catch ups for our peer educators during lockdown, supporting them on challenges faced such as reduced income, parenting during lockdown and isolation to name a few.

We were able to keep some of our work going, by engaging and involving our peer educators in the digital transformation of our courses and developing further online content.

Going forward, Straight Talking will continue to support young people and peer educators to develop and realise their potential in life.

## Section E

## Financial review

**Brief statement of the charity's policy on reserves**

The charity continues to maintain a financial reserve in line with its financial management policy.

**Details of any funds materially in deficit**

n/a

**Further financial review details (Optional information)**

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

## Section F

## Other optional information

## Section G

## Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s) *P Glynne*

Full name(s) Peter Alan Glynne

Position (eg Secretary, Chair, etc) Chair

Date 1<sup>st</sup> October 2021

## Straight Talking Peer Education

### Statement of Financial Activities For the year ended 31 July 2020

Incorporating Income & Expenditure Account	Note	Restricted Funds £	Unrestricted Funds £	Total 2020 £	Total 2019 £
<b><u>INCOME</u></b>					
Donations	3	155,745	137,949	<b>293,694</b>	74,860
Charitable Activities	4	-	4,585	<b>4,585</b>	177,240
Other Trading Activities		-	-	-	1,870
Investments		-	308	<b>308</b>	811
<b>TOTAL</b>		<b>155,745</b>	<b>142,842</b>	<b>298,587</b>	<b>254,781</b>
<b><u>EXPENDITURE</u></b>					
Raising Funds*		-	10,702	<b>10,702</b>	17,986
Charitable Activities		201,035	116,072	<b>317,107</b>	359,629
<b>TOTAL</b>	5	<b>201,035</b>	<b>126,775</b>	<b>327,810</b>	<b>377,615</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>(45,290)</b>	<b>16,068</b>	<b>(29,222)</b>	<b>(122,834)</b>
Extraordinary Items	6	-	-	-	<b>(63,919)</b>
<b>Net movement in funds</b>	7	<b>(45,290)</b>	<b>16,068</b>	<b>(29,222)</b>	<b>(186,753)</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		73,864	91,838	165,702	<b>352,455</b>
<b>Total funds carried forward</b>		<b>28,574</b>	<b>107,906</b>	<b>136,480</b>	<b>165,702</b>

\*The charity incurs only minimal support expenses for fundraising. It incurs direct costs comprising fundraising charges and the CEO's staff time spent on this function. Costs are allocated accordingly.

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 15 to the accounts.

*Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.*

*The notes on pages 11 to 20 form part of these financial statements.*

**Straight Talking Peer Education**  
**(A Company Limited by Guarantee)**  
**Balance sheet**

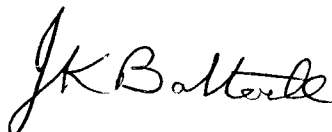
**Company no. 04978681**

**As at 31 July 2020**

	Note	£	2020 £	2019 £
<b>Fixed assets</b>				
Tangible Assets	10		<b>504</b>	3,707
<b>Current assets</b>				
Debtors	11	<b>17,965</b>		16,376
Current asset investments	12	<b>50,579</b>		50,324
Cash at bank and in hand		<b>82,767</b>		118,794
<b>Total Current Assets</b>		<b>151,311</b>		185,494
<b>Liabilities</b>				
Creditors: amounts due within one year	13	<b>(15,336)</b>		(23,499)
<b>Net current assets</b>			<b>135,976</b>	161,995
<b>NET ASSETS</b>			<b>136,480</b>	165,702
<b>Funds for the Charity</b>	14			
Restricted funds			<b>28,574</b>	73,864
Unrestricted funds			<b>107,906</b>	91,838
<b>Total charity funds</b>			<b>136,480</b>	165,702

The accounts have been prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

Approved by the trustees on 23 Dec 2021 and signed on their behalf by



John Botterill  
Trustee

## Straight Talking Peer Education

### Notes to the financial statements

For the year ended 31 July 2020

---

#### 1. Accounting Policies

##### a) Basis of preparation:

These financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities in preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015) - Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Straight Talking Peer education meets the definition of a public benefit entity as defined by FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

##### b) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from the government and other grants, whether 'capital' grants or 'revenue' grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

##### c) Donated Services and Facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and the economic benefit can be measured reliably. In accordance with the Charities SORP (FR102), general volunteer time is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

##### d) Interest Receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

##### e) Funds Accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.



**Straight Talking Peer Education**

**Notes to the financial statements**

**For the year ended 31 July 2020**

---

The charity operates defined contribution pension arrangements and the pension charge represents the amounts payable by the charity to the funds of staff which are held separately from those of the charity.

## **Straight Talking Peer Education**

### **Notes to the financial statements**

**For the year ended 31 July 2020**

---

#### **1. Accounting Policies**

##### **o) Accounting Estimates and Key Judgements**

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

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

The key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements are described below.

##### **Depreciation**

As described in note 1h to the financial statements, depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life.

	Restricted Funds £	Unrestricted Funds £	2020 Total £	2019 Total £
<b>2. Income from Donations</b>				
<b>Trust and Institutional Income</b>				
Big Lottery Fund	82,298	0	82,298	104,412
Charities Aid Foundation	-	-	-	30,000
Charles Hayward Foundation	-	7,000	7,000	-
Charles Plater Trust	20,000	-	20,000	-
City Bridge Trust	10,314	-	10,314	-
Comic Relief	-	-	-	4,000
DCR Allen	4,000	-	4,000	-
Eveson Charitable Trust	5,000	-	5,000	-
FASTN	7,274	-	7,274	-
Garfield Weston	-	50,000	50,000	-
The Grocers Charity	-	5,000	5,000	-
Heathrow Community Fund	9,688	-	9,688	5,938
Henry Smith Charity	-	50,000	50,000	50,000
Lawrence Attwell's Charity	9,071	-	9,071	-
MLM Foundation	-	-	-	4,000
Peacock Charitable Trust	-	7,000	7,000	-
The Rayne Foundation	-	-	-	20,000
Scouloudi Foundation	-	5,000	5,000	5,000
Schroder Charitable Trust	-	5,000	5,000	5,000
SEGRO Community Fund	-	-	-	5,000
Trust and foundations under £3,000	8,100	7,429	15,529	14,750
	<u>155,745</u>	<u>136,429</u>	<u>292,174</u>	<u>248,100</u>
Donations from Individuals	-	1,520	1,520	860
<b>Total Income from Donations</b>	<b><u>155,745</u></b>	<b><u>137,949</u></b>	<b><u>293,694</u></b>	<b><u>248,960</u></b>

	Restricted Funds £	Unrestricted Funds £	2020 Total £	2019 Total £
<b>3. Income from Charitable Activities</b>				
Prevention Project - School Courses	-	4,585	4,585	3,140
<b>Total Income from Charitable Activities</b>	<b><u>-</u></b>	<b><u>4,585</u></b>	<b><u>4,585</u></b>	<b><u>3,140</u></b>

#### 4. Government Grants

The charitable company received no government grants in the period ending 31 July 2020 (2019:£750)

## Straight Talking Peer Education

### Notes to the financial statements

For the year ended 31 July 2020

#### 5. Total Expenditure

	Raising Funds £	Charitable Activities £	Support & Governance £	Total 2020 £	Total 2019 £
Salaries and Wages (note 8)	9,952	173,835	37,377	221,164	235,352
Office and Admin Costs	-	14,142	-	14,142	16,669
Travel and Subsistence	-	5,742	-	5,742	9,269
Training and Conferences	-	454	-	454	4,480
Other Staff Costs	-	2,256	-	2,256	11,648
Gateway Cost	-	7,524	-	7,524	21,540
Eggtooth Contract	-	8,000	-	8,000	-
Course Materials and Publications	-	7	-	7	1,558
Premises Costs	-	-	52,717	52,717	63,018
Legal and Professional Costs	-	-	6,600	6,600	8,227
Relocation Costs	-	-	3,655	3,655	2,729
Board Expenses	-	-	709	709	47
Depreciation	-	-	3,203	3,203	2,154
Fundraising expenses	750	-	-	750	615
Marketing and PR	-	-	886	886	309
	<u>10,702</u>	<u>211,959</u>	<u>105,148</u>	<u>327,810</u>	<u>377,615</u>
Allocation of Support and Government Costs	5,257	99,891	(105,148)	-	-
<b>Total Expenditure</b>	<u>15,960</u>	<u>311,850</u>	<u>-</u>	<u>327,810</u>	<u>377,615</u>

#### 6. Extraordinary Items

Extraordinary items comprise costs pertaining to legal matters that have arisen during the year and which are not expected to recur in future periods.

	2020 £	2019 £
Legal, professional and settlement costs	<u>-</u>	<u>63,919</u>

#### 7. Net Movement in Funds

This is stated after charging:

	2020 £	2019 £
Depreciation	3,203	2,154
Operating Lease Payments	46,259	51,153
Trustees' Remuneration	-	-
Trustees' Reimbursed Expenses	-	-
Auditor's Remuneration	-	3,720
Indepen Statutory Audit	<u>1,200</u>	<u>-</u>

## Straight Talking Peer Education

### Notes to the financial statements

#### For the year ended 31 July 2020

#### 8. Staff Costs and Numbers

Staff costs were as follows:	2020 £	2019 £
Salaries and Wages	214,980	220,037
Social Security Costs	14,548	11,622
Pension Costs	7,046	3,693
SMP Recovered	(5,292)	-
Coronavirus Job Retention Scheme	(10,119)	-
	<u>221,164</u>	<u>235,352</u>

No employee earned more than £60,000 during the year. Total salaries includes wages paid to employed beneficiaries.

The key management personnel of the charitable company comprise the Trustees, Chief Executive Officer, the Chief Operating Officer and the Finance Manager. The total employee benefits of the key management personnel were £xxx (2019: £122,078).

	2020 No.	2019 No.
<b>Average Head Count (FTE Basis):</b>		
Monthly Staff (including employed beneficiaries)	6	8
Weekly Staff (employed beneficiaries)	<u>10</u>	<u>10</u>
	<u>16</u>	<u>18</u>

#### 9. Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

#### 10. Tangible Fixed Assets

	Fixtures, Fittings £	Total £
<b>Cost</b>		
At 1 August 2019	26,506	26,506
Additions in year	<u>-</u>	<u>-</u>
At 31 July 2020	<u>26,506</u>	<u>26,506</u>
<b>Depreciation</b>		
At 1 August 2019	22,799	22,799
Charge for the Year	<u>3,203</u>	<u>3,203</u>
At 31 July 2020	<u>26,002</u>	<u>26,002</u>
<b>Net Book Value</b>		
At 31 July 2020	<u>504</u>	<u>504</u>
At 31 July 2019	<u>3,707</u>	<u>3,707</u>

**Straight Talking Peer Education**

**Notes to the financial statements**

**For the year ended 31 July 2020**

	2020	2019
	£	£
<b>11. Debtors</b>		
Trade debtors	1,665	480
Prepayments	3,188	1,028
Accrued income	2,459	-
Other debtors	10,653	14,868
	<u>17,965</u>	<u>16,376</u>

**12. Current Asset Investments**

	2020	2019
	£	£
Short Term Deposits	<u>50,579</u>	<u>50,324</u>

	£	£
<b>13. Creditors</b>		
Trade creditors	1,210	6,206
Accruals	2,536	11,858
Other taxation and social security	9,975	3,648
Other creditors	1,615	1,787
	<u>15,336</u>	<u>23,499</u>

**14. Analysis of Net Assets between Funds**

	Restricted Funds £	Unrestricted Funds £	2020 Total £
Tangible Fixed Assets	-	504	504
Current Assets	28,574	122,737	151,311
Current Liabilities	-	(15,336)	(15,336)
Net Assets at 31 July 2020	<u>28,574</u>	<u>107,906</u>	<u>136,480</u>

	Restricted Funds £	Unrestricted Funds £	2019 Total £
Tangible Fixed Assets	-	3,707	3,707
Current Assets	73,864	111,630	185,494
Current Liabilities	-	(23,499)	(23,499)
Net Assets at 31 July 2019	<u>73,864</u>	<u>91,838</u>	<u>165,702</u>

## Straight Talking Peer Education

### Notes to the financial statements

For the year ended 31 July 2020

#### 15. Movement in Funds

	1 August 2019 £	Income £	Expenditure £	31 July 2020 £
<b>Restricted Funds</b>				
Big Lottery Fund	-	82,298	(82,298)	-
The Blagrave Trust	17,313	-	(17,313)	-
Charities Aid Foundation	31,606	-	(31,606)	-
The Charles Plater Trust	23,260	20,000	(25,000)	18,260
City Bridge Trust	-	10,314	-	10,314
DCR Allen	-	4,000	(4,000)	-
Eveson Charitable Trust	-	5,000	(5,000)	-
FASTN	-	7,274	(7,274)	-
Heathrow Community Fund	-	9,688	(9,688)	-
Lawrence Attwell's Charity	-	9,071	(9,071)	-
Milton Keynes Community Foundation	1,175	-	(1,175)	-
Other Grants under £2,500	510	8,100	(8,610)	-
<b>Total Restricted Funds</b>	<b>73,864</b>	<b>155,745</b>	<b>(201,035)</b>	<b>28,574</b>
<b>Unrestricted Funds</b>	<b>91,838</b>	<b>142,842</b>		
<b>Total Funds</b>	<b>165,702</b>	<b>298,587</b>	<b>(201,035)</b>	<b>28,574</b>

#### Purposes of Restricted Funds

The majority of grants are given specifically for the provision of pregnancy prevention courses in schools to pupils between the ages of 13 and 17, and to provide training and employment to teenage parents by doing so.

#### The Blagrave Trust

The fund is to provide funds to cover the Charity's expansion to Hastings.

#### Charities Aid Foundation

To provide funds to cover courses in Croydon and provide training and employment for teenage parents in Croydon.

#### The Charles Plater Trust

To provide funds for raising the profile of the charity and the skills of the staff in social media.

#### Milton Keynes Community Foundation

This fund was provided for delivery of courses to Oakhill Secure Training Centre.

## Straight Talking Peer Education

### Notes to the financial statements

For the year ended 31 July 2020

#### 15. Movement in Funds (continued)

##### Prior Year Comparative

	1 August 2018 £	Income £	Expenditure £	31 July 2019 £
<b>Restricted Funds</b>				
Anonymous	2,698	-	(2,698)	-
Big Lottery	13,460	104,412	(117,872)	-
Big Lottery (Capacity Building)	6,885	-	(6,885)	-
The Blagrave Trust	20,000	2,000	(4,687)	17,313
Charities Aid Foundation	17,957	30,000	(16,351)	31,606
The Charles Plater Trust	25,000	-	(1,740)	23,260
Heathrow Community Fund	12,500	5,938	(18,438)	-
Milton Keynes Community Foundation	5,000	-	(3,825)	1,175
MLM Foundation	-	4,000	(4,000)	-
The Rayne Foundation	10,667	20,000	(30,667)	-
SEGRO Community Fund	-	5,000	(5,000)	-
Other Grants under £2,500	5,322	2,750	(7,562)	510
<b>Total Restricted Funds</b>	<b>119,489</b>	<b>174,100</b>	<b>(219,725)</b>	<b>73,864</b>
<b>Unrestricted Funds</b>	<b>232,966</b>	<b>80,681</b>	<b>(221,809)</b>	<b>91,838</b>
<b>Total Funds</b>	<b>352,455</b>	<b>254,781</b>	<b>(441,534)</b>	<b>165,702</b>

#### 16. Operating Lease Commitments

The Charity had operating leases at the year end with total future minimum lease payments as follows:

	2020 £	2019 £
Amount falling due:		
Within one year	-	58,360
Within 1 - 5 years	-	4,883
	-	-
	-	63,243

#### 17. Related Party Transactions

The trustees are not aware of any related party transactions during the current or prior years.

# INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Directors/ Members of Straight Talking Peer Education for year ended 31st July 2020 set out on pages 9 to 20.

## Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act), and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for an independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

## Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the organisation and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below. The Charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a Fellow of the Association of Charity Independent Examiners.

## Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the trustees requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

P B Robinson MAAT FCIE  
Independent Examiners Ltd  
2 Broadbridge Business Centre  
Delling Lane  
Bosham  
West Sussex  
PO18 8NF



Date: 10th January 2022

Company no. 04978681  
Charity no. 1101726

**Straight Talking Peer Education**  
**Report and Financial Statements**  
**31 July 2020**

**Straight Talking Peer Education**  
(a company limited by guarantee)  
**Legal and Administrative Information**

**For the year ended 31 July 2020**

**CONTENTS**

<b>Page 3</b>	<b>Company Information</b>
<b>Page 4 to 8</b>	<b>Report of the Directors</b>
<b>Page 9</b>	<b>Statement of Financial Activities</b>
<b>Page 10</b>	<b>Balance Sheet</b>
<b>Pages 11 to 20</b>	<b>Notes to the Financial Statements</b>
<b>Page 21</b>	<b>Independent Examiner's Report to the Trustees/Directors</b>

**Straight Talking Peer Education**  
(a company limited by guarantee)  
**Legal and Administrative Information**

**For the year ended 31 July 2020**

---

**Company Number** 04978681

**Charity Number** 1101726

**Registered Office and operational address** 86-90 Paul Street  
London  
EC2A 4NE

Formerly:  
Edinburgh House  
170 Kennington Lane  
London  
SE11 5DP

**Trustees** Trustees who are also directors under company law, who served during the year and up to the date of this report were as follows:

John Botterill  
Judith Corlyon (resigned 18th August 2020)  
Pelagia Katsaouni-Dodd (resigned 22nd October 2020)  
Rita Modza (resigned 19th October 2020)  
Peter Glynne (appointed 10th February 2020)  
Shaun Spalding (appointed 1st September 2020)  
Dr. Aayesha Hassan (appointed 20th October 2020)  
Lauren Park (appointed 19th October 2020)

**Company Secretary** John Botterill

**Bankers** Lloyds TSB Bank Plc  
402/404 Ewell Road  
Tolworth  
Surrey  
KT6 7HG

**Independent Examiner** Paul B Robinson MAAT FCIE  
Independent Examiners Ltd  
Wessex Manor  
Southampton  
SO31 4HS

# Trustees' Annual Report for the period

Period start date                      Period end date  
 From              01      08      2019      To      31      7      2020

## Section A                      Reference and administration details

**Charity name**                      Straight Talking Peer Education

**Other names charity is known by**                      n/a

**Registered charity number (if any)**                      1101726

**Charity's principal address**                      86-90 Paul Street  
 London  
 Postcode

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Peter Glynne	Chair	10/2/2020	
2	Pelagia Katsaouni	Treasurer		
3	John Botterill	Secretary		
4	Rita Modza	Trustee		
5	Judy Corylon	Trustee		
6	Guy Swindle	Chair	- 09/09/2019	
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address

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

Hilary Pannack retirement date 8/6/2020. Ruth Lowe with effect from 9/6/2020

**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document	Memorandum and Articles
How the charity is constituted	Trust
Trustee selection methods	Appointed by board of trustees

**Additional governance issues (Optional information)**

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Trustee Handbook in place  
No declared conflict of interests for Trustees

**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

To preserve and protect the health and advance the education of young people in particular by the provision of courses in pregnancy, parenting and sex education for such young persons, parents, guardians and other professionals in this field.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

In light of the Charity Commission's guidance on public benefit, the trustees of Straight Talking Peer Education has continued to use its funds and resources to provide two key programmes to advance its charitable aims and objectives, the education and employment programme and the peer education programme.

The Education and employment programme has enabled the charity to recruit and train young parents based in London, Birmingham and Hastings as peer educators, enabling them to gain employment as well as training (e.g support with developing CVs, web development, public speaking etc). The charity has worked with 32 peer educators across the different projects. The charity also provides progression opportunities for peer educators.

The charity also works with schools to provide peer education programmes to secondary school pupils as part of the PSHE curriculum. Peer educators deliver 3 courses to schools at present, including Teenage parenthood, preventing Gang and Knife crime, and preventing Child Sexual Exploitation.

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Empty box for optional information.

**Summary of the main achievements of the charity during the year**

This year, the charity has worked with 32 different peer educators across the different projects sites in London, Birmingham and Hastings. Both the Birmingham and Hastings projects have been delivered with partner organisations, to make the most of local knowledge and insight, but with support and input from peer educators and staff at the head office in London.

Through the peer education programme we have been able to support 32 peer educators with training, development of transferable skills (soft skills gained in a work environment such as punctuality, organisational skills, professional relationship building with colleagues and management, etc). This year, we also introduced a peer mentoring programme amongst our peer educators, to allow newer peer educators to benefit from the experience of more established peer educators and young parents. This has enabled our peer educators to develop and build their confidence in their capabilities as parents and professionals.

Our peer education programme has worked with over 40 schools in Hastings, London and Birmingham, delivering 300+ sessions to students in secondary schools. A new course was developed and introduced, in conjunction with our peer educators: Preventing Gang and Knife Crime. This course was piloted in schools and received a very positive reception. Using the feedback from the pilot the peer educators were able to further improve and amend the course.

Another course has been developed, focusing on supporting young people leaving care. The topic was chosen due to the high correlation between care leavers and young parents. Again, the course development was led by peer educators themselves with support from staff.

Finally this year, we have been able to build our online presence. Initially, by producing a social media strategy, developing our presence on Twitter, Facebook and Instagram and developing content, including our young parent podcasts and blogs, which again have been led by our peer educators with support from our Social Media Officer.

Towards the end of the year, Covid impacted our charity, and we had to furlough the majority of our stage 2 peer educators. However, we were keen to continue to provide our services, implementing regular on line catch ups for our peer educators during lockdown, supporting them on challenges faced such as reduced income, parenting during lockdown and isolation to name a few.

We were able to keep some of our work going, by engaging and involving our peer educators in the digital transformation of our courses and developing further online content.

Going forward, Straight Talking will continue to support young people and peer educators to develop and realise their potential in life.

## Section E

## Financial review

**Brief statement of the charity's policy on reserves**

The charity continues to maintain a financial reserve in line with its financial management policy.

**Details of any funds materially in deficit**

n/a

**Further financial review details (Optional information)**

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

## Section F

## Other optional information

## Section G

## Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s) *P Glynne*

Full name(s) Peter Alan Glynne

Position (eg Secretary, Chair, etc) Chair

Date 1<sup>st</sup> October 2021

## Straight Talking Peer Education

### Statement of Financial Activities For the year ended 31 July 2020

Incorporating Income & Expenditure Account	Note	Restricted Funds £	Unrestricted Funds £	Total 2020 £	Total 2019 £
<b><u>INCOME</u></b>					
Donations	3	155,745	137,949	<b>293,694</b>	74,860
Charitable Activities	4	-	4,585	<b>4,585</b>	177,240
Other Trading Activities		-	-	-	1,870
Investments		-	308	<b>308</b>	811
<b>TOTAL</b>		<b>155,745</b>	<b>142,842</b>	<b>298,587</b>	<b>254,781</b>
<b><u>EXPENDITURE</u></b>					
Raising Funds*		-	10,702	<b>10,702</b>	17,986
Charitable Activities		201,035	116,072	<b>317,107</b>	359,629
<b>TOTAL</b>	5	<b>201,035</b>	<b>126,775</b>	<b>327,810</b>	<b>377,615</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>(45,290)</b>	<b>16,068</b>	<b>(29,222)</b>	<b>(122,834)</b>
Extraordinary Items	6	-	-	-	<b>(63,919)</b>
<b>Net movement in funds</b>	7	<b>(45,290)</b>	<b>16,068</b>	<b>(29,222)</b>	<b>(186,753)</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		73,864	91,838	165,702	<b>352,455</b>
<b>Total funds carried forward</b>		<b>28,574</b>	<b>107,906</b>	<b>136,480</b>	<b>165,702</b>

\*The charity incurs only minimal support expenses for fundraising. It incurs direct costs comprising fundraising charges and the CEO's staff time spent on this function. Costs are allocated accordingly.

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 15 to the accounts.

*Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.*

*The notes on pages 11 to 20 form part of these financial statements.*

**Straight Talking Peer Education**  
**(A Company Limited by Guarantee)**  
**Balance sheet**

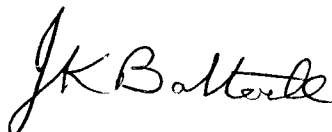
**Company no. 04978681**

**As at 31 July 2020**

	Note	£	2020 £	2019 £
<b>Fixed assets</b>				
Tangible Assets	10		<b>504</b>	3,707
<b>Current assets</b>				
Debtors	11	<b>17,965</b>		16,376
Current asset investments	12	<b>50,579</b>		50,324
Cash at bank and in hand		<b>82,767</b>		118,794
<b>Total Current Assets</b>		<b>151,311</b>		<b>185,494</b>
<b>Liabilities</b>				
Creditors: amounts due within one year	13	<b>(15,336)</b>		(23,499)
<b>Net current assets</b>			<b>135,976</b>	<b>161,995</b>
<b>NET ASSETS</b>			<b>136,480</b>	<b>165,702</b>
<b>Funds for the Charity</b> 14				
Restricted funds			<b>28,574</b>	73,864
Unrestricted funds			<b>107,906</b>	91,838
<b>Total charity funds</b>			<b>136,480</b>	<b>165,702</b>

The accounts have been prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

Approved by the trustees on 23 Dec 2021 and signed on their behalf by



John Botterill  
Trustee

## Straight Talking Peer Education

### Notes to the financial statements

For the year ended 31 July 2020

---

#### 1. Accounting Policies

##### a) Basis of preparation:

These financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities in preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015) - Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Straight Talking Peer education meets the definition of a public benefit entity as defined by FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

##### b) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from the government and other grants, whether 'capital' grants or 'revenue' grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

##### c) Donated Services and Facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and the economic benefit can be measured reliably. In accordance with the Charities SORP (FR102), general volunteer time is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

##### d) Interest Receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

##### e) Funds Accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

## Straight Talking Peer Education

### Notes to the financial statements

For the year ended 31 July 2020

---

#### 1. Accounting Policies

##### f) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party; it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

##### g) Allocation of Support and Governance Costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Governance costs are the costs associated with the governance arrangements of the charity, including the costs of complying with constitutional and statutory requirements and any costs associated with the strategic management of the charity's activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities on the following basis:

	2019	2018
Raising Funds	5.00%	14.29%
Charitable Activities	95.00%	85.71%

##### h) Tangible Fixed Assets

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

Fixtures, fittings and equipment 3 years straight line

Items of equipment are capitalised where the purchase price exceeds £500

##### i) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

##### j) Current Asset Investments

Current asset investments consists of short term cash deposits with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.

##### k) Cash at Bank and in Hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

##### l) Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

##### m) Financial Instruments

The charitable company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently recognised at amortised cost using the effective interest method.

##### n) Pension Costs

**Straight Talking Peer Education**

**Notes to the financial statements**

**For the year ended 31 July 2020**

---

The charity operates defined contribution pension arrangements and the pension charge represents the amounts payable by the charity to the funds of staff which are held separately from those of the charity.

## **Straight Talking Peer Education**

### **Notes to the financial statements**

**For the year ended 31 July 2020**

---

#### **1. Accounting Policies**

##### **o) Accounting Estimates and Key Judgements**

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

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

The key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements are described below.

##### **Depreciation**

As described in note 1h to the financial statements, depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life.

	Restricted Funds £	Unrestricted Funds £	2020 Total £	2019 Total £
<b>2. Income from Donations</b>				
<b>Trust and Institutional Income</b>				
Big Lottery Fund	82,298	0	82,298	104,412
Charities Aid Foundation	-	-	-	30,000
Charles Hayward Foundation	-	7,000	7,000	-
Charles Plater Trust	20,000	-	20,000	-
City Bridge Trust	10,314	-	10,314	-
Comic Relief	-	-	-	4,000
DCR Allen	4,000	-	4,000	-
Eveson Charitable Trust	5,000	-	5,000	-
FASTN	7,274	-	7,274	-
Garfield Weston	-	50,000	50,000	-
The Grocers Charity	-	5,000	5,000	-
Heathrow Community Fund	9,688	-	9,688	5,938
Henry Smith Charity	-	50,000	50,000	50,000
Lawrence Attwell's Charity	9,071	-	9,071	-
MLM Foundation	-	-	-	4,000
Peacock Charitable Trust	-	7,000	7,000	-
The Rayne Foundation	-	-	-	20,000
Scouloudi Foundation	-	5,000	5,000	5,000
Schroder Charitable Trust	-	5,000	5,000	5,000
SEGRO Community Fund	-	-	-	5,000
Trust and foundations under £3,000	8,100	7,429	15,529	14,750
	<u>155,745</u>	<u>136,429</u>	<u>292,174</u>	<u>248,100</u>
Donations from Individuals	-	1,520	1,520	860
<b>Total Income from Donations</b>	<b><u>155,745</u></b>	<b><u>137,949</u></b>	<b><u>293,694</u></b>	<b><u>248,960</u></b>

	Restricted Funds £	Unrestricted Funds £	2020 Total £	2019 Total £
<b>3. Income from Charitable Activities</b>				
Prevention Project - School Courses	-	4,585	4,585	3,140
<b>Total Income from Charitable Activities</b>	<b><u>-</u></b>	<b><u>4,585</u></b>	<b><u>4,585</u></b>	<b><u>3,140</u></b>

#### 4. Government Grants

The charitable company received no government grants in the period ending 31 July 2020 (2019:£750)

## Straight Talking Peer Education

### Notes to the financial statements

For the year ended 31 July 2020

#### 5. Total Expenditure

	Raising Funds £	Charitable Activities £	Support & Governance £	Total 2020 £	Total 2019 £
Salaries and Wages (note 8)	9,952	173,835	37,377	221,164	235,352
Office and Admin Costs	-	14,142	-	14,142	16,669
Travel and Subsistence	-	5,742	-	5,742	9,269
Training and Conferences	-	454	-	454	4,480
Other Staff Costs	-	2,256	-	2,256	11,648
Gateway Cost	-	7,524	-	7,524	21,540
Eggtooth Contract	-	8,000	-	8,000	-
Course Materials and Publications	-	7	-	7	1,558
Premises Costs	-	-	52,717	52,717	63,018
Legal and Professional Costs	-	-	6,600	6,600	8,227
Relocation Costs	-	-	3,655	3,655	2,729
Board Expenses	-	-	709	709	47
Depreciation	-	-	3,203	3,203	2,154
Fundraising expenses	750	-	-	750	615
Marketing and PR	-	-	886	886	309
	<u>10,702</u>	<u>211,959</u>	<u>105,148</u>	<u>327,810</u>	<u>377,615</u>
Allocation of Support and Government Costs	5,257	99,891	(105,148)	-	-
<b>Total Expenditure</b>	<u>15,960</u>	<u>311,850</u>	<u>-</u>	<u>327,810</u>	<u>377,615</u>

#### 6. Extraordinary Items

Extraordinary items comprise costs pertaining to legal matters that have arisen during the year and which are not expected to recur in future periods.

	2020 £	2019 £
Legal, professional and settlement costs	<u>-</u>	<u>63,919</u>

#### 7. Net Movement in Funds

This is stated after charging:

	2020 £	2019 £
Depreciation	3,203	2,154
Operating Lease Payments	46,259	51,153
Trustees' Remuneration	-	-
Trustees' Reimbursed Expenses	-	-
Auditor's Remuneration	-	3,720
Indepen Statutory Audit	<u>1,200</u>	<u>-</u>

## Straight Talking Peer Education

### Notes to the financial statements

#### For the year ended 31 July 2020

#### 8. Staff Costs and Numbers

Staff costs were as follows:	2020 £	2019 £
Salaries and Wages	214,980	220,037
Social Security Costs	14,548	11,622
Pension Costs	7,046	3,693
SMP Recovered	(5,292)	-
Coronavirus Job Retention Scheme	(10,119)	-
	<u>221,164</u>	<u>235,352</u>

No employee earned more than £60,000 during the year. Total salaries includes wages paid to employed beneficiaries.

The key management personnel of the charitable company comprise the Trustees, Chief Executive Officer, the Chief Operating Officer and the Finance Manager. The total employee benefits of the key management personnel were £xxx (2019: £122,078).

	2020 No.	2019 No.
<b>Average Head Count (FTE Basis):</b>		
Monthly Staff (including employed beneficiaries)	6	8
Weekly Staff (employed beneficiaries)	<u>10</u>	<u>10</u>
	<u>16</u>	<u>18</u>

#### 9. Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

#### 10. Tangible Fixed Assets

	Fixtures, Fittings £	Total £
<b>Cost</b>		
At 1 August 2019	26,506	26,506
Additions in year	<u>-</u>	<u>-</u>
At 31 July 2020	<u>26,506</u>	<u>26,506</u>
<b>Depreciation</b>		
At 1 August 2019	22,799	22,799
Charge for the Year	<u>3,203</u>	<u>3,203</u>
At 31 July 2020	<u>26,002</u>	<u>26,002</u>
<b>Net Book Value</b>		
At 31 July 2020	<u>504</u>	<u>504</u>
At 31 July 2019	<u>3,707</u>	<u>3,707</u>

**Straight Talking Peer Education**

**Notes to the financial statements**

**For the year ended 31 July 2020**

	2020	2019
	£	£
<b>11. Debtors</b>		
Trade debtors	1,665	480
Prepayments	3,188	1,028
Accrued income	2,459	-
Other debtors	10,653	14,868
	<u>17,965</u>	<u>16,376</u>

**12. Current Asset Investments**

	2020	2019
	£	£
Short Term Deposits	<u>50,579</u>	<u>50,324</u>

	£	£
<b>13. Creditors</b>		
Trade creditors	1,210	6,206
Accruals	2,536	11,858
Other taxation and social security	9,975	3,648
Other creditors	1,615	1,787
	<u>15,336</u>	<u>23,499</u>

**14. Analysis of Net Assets between Funds**

	Restricted Funds £	Unrestricted Funds £	2020 Total £
Tangible Fixed Assets	-	504	504
Current Assets	28,574	122,737	151,311
Current Liabilities	-	(15,336)	(15,336)
Net Assets at 31 July 2020	<u>28,574</u>	<u>107,906</u>	<u>136,480</u>

	Restricted Funds £	Unrestricted Funds £	2019 Total £
Tangible Fixed Assets	-	3,707	3,707
Current Assets	73,864	111,630	185,494
Current Liabilities	-	(23,499)	(23,499)
Net Assets at 31 July 2019	<u>73,864</u>	<u>91,838</u>	<u>165,702</u>

## Straight Talking Peer Education

### Notes to the financial statements

For the year ended 31 July 2020

#### 15. Movement in Funds

	1 August 2019 £	Income £	Expenditure £	31 July 2020 £
<b>Restricted Funds</b>				
Big Lottery Fund	-	82,298	(82,298)	-
The Blagrove Trust	17,313	-	(17,313)	-
Charities Aid Foundation	31,606	-	(31,606)	-
The Charles Plater Trust	23,260	20,000	(25,000)	18,260
City Bridge Trust	-	10,314	-	10,314
DCR Allen	-	4,000	(4,000)	-
Eveson Charitable Trust	-	5,000	(5,000)	-
FASTN	-	7,274	(7,274)	-
Heathrow Community Fund	-	9,688	(9,688)	-
Lawrence Attwell's Charity	-	9,071	(9,071)	-
Milton Keynes Community Foundation	1,175	-	(1,175)	-
Other Grants under £2,500	510	8,100	(8,610)	-
<b>Total Restricted Funds</b>	<b>73,864</b>	<b>155,745</b>	<b>(201,035)</b>	<b>28,574</b>
<b>Unrestricted Funds</b>	<b>91,838</b>	<b>142,842</b>		
<b>Total Funds</b>	<b>165,702</b>	<b>298,587</b>	<b>(201,035)</b>	<b>28,574</b>

#### Purposes of Restricted Funds

The majority of grants are given specifically for the provision of pregnancy prevention courses in schools to pupils between the ages of 13 and 17, and to provide training and employment to teenage parents by doing so.

#### The Blagrove Trust

The fund is to provide funds to cover the Charity's expansion to Hastings.

#### Charities Aid Foundation

To provide funds to cover courses in Croydon and provide training and employment for teenage parents in Croydon.

#### The Charles Plater Trust

To provide funds for raising the profile of the charity and the skills of the staff in social media.

#### Milton Keynes Community Foundation

This fund was provided for delivery of courses to Oakhill Secure Training Centre.

## Straight Talking Peer Education

### Notes to the financial statements

For the year ended 31 July 2020

#### 15. Movement in Funds (continued)

##### Prior Year Comparative

	1 August 2018 £	Income £	Expenditure £	31 July 2019 £
<b>Restricted Funds</b>				
Anonymous	2,698	-	(2,698)	-
Big Lottery	13,460	104,412	(117,872)	-
Big Lottery (Capacity Building)	6,885	-	(6,885)	-
The Blagrave Trust	20,000	2,000	(4,687)	17,313
Charities Aid Foundation	17,957	30,000	(16,351)	31,606
The Charles Plater Trust	25,000	-	(1,740)	23,260
Heathrow Community Fund	12,500	5,938	(18,438)	-
Milton Keynes Community Foundation	5,000	-	(3,825)	1,175
MLM Foundation	-	4,000	(4,000)	-
The Rayne Foundation	10,667	20,000	(30,667)	-
SEGRO Community Fund	-	5,000	(5,000)	-
Other Grants under £2,500	5,322	2,750	(7,562)	510
<b>Total Restricted Funds</b>	<b>119,489</b>	<b>174,100</b>	<b>(219,725)</b>	<b>73,864</b>
<b>Unrestricted Funds</b>	<b>232,966</b>	<b>80,681</b>	<b>(221,809)</b>	<b>91,838</b>
<b>Total Funds</b>	<b>352,455</b>	<b>254,781</b>	<b>(441,534)</b>	<b>165,702</b>

#### 16. Operating Lease Commitments

The Charity had operating leases at the year end with total future minimum lease payments as follows:

	2020 £	2019 £
Amount falling due:		
Within one year	-	58,360
Within 1 - 5 years	-	4,883
	-	-
	-	63,243

#### 17. Related Party Transactions

The trustees are not aware of any related party transactions during the current or prior years.

# INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Directors/ Members of Straight Talking Peer Education for year ended 31st July 2020 set out on pages 9 to 20.

## Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act), and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for an independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

## Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the organisation and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below. The Charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a Fellow of the Association of Charity Independent Examiners.

## Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the trustees requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

P B Robinson MAAT FCIE  
Independent Examiners Ltd  
2 Broadbridge Business Centre  
Delling Lane  
Bosham  
West Sussex  
PO18 8NF



Date: 10th January 2022

Company no. 04978681  
Charity no. 1101726

**Straight Talking Peer Education**  
**Report and Financial Statements**  
**31 July 2020**

**Straight Talking Peer Education**  
(a company limited by guarantee)  
**Legal and Administrative Information**

**For the year ended 31 July 2020**

**CONTENTS**

<b>Page 3</b>	<b>Company Information</b>
<b>Page 4 to 8</b>	<b>Report of the Directors</b>
<b>Page 9</b>	<b>Statement of Financial Activities</b>
<b>Page 10</b>	<b>Balance Sheet</b>
<b>Pages 11 to 20</b>	<b>Notes to the Financial Statements</b>
<b>Page 21</b>	<b>Independent Examiner's Report to the Trustees/Directors</b>

**Straight Talking Peer Education**  
(a company limited by guarantee)  
**Legal and Administrative Information**

**For the year ended 31 July 2020**

---

**Company Number** 04978681

**Charity Number** 1101726

**Registered Office and operational address** 86-90 Paul Street  
London  
EC2A 4NE

Formerly:  
Edinburgh House  
170 Kennington Lane  
London  
SE11 5DP

**Trustees** Trustees who are also directors under company law, who served during the year and up to the date of this report were as follows:

John Botterill  
Judith Corlyon (resigned 18th August 2020)  
Pelagia Katsaouni-Dodd (resigned 22nd October 2020)  
Rita Modza (resigned 19th October 2020)  
Peter Glynne (appointed 10th February 2020)  
Shaun Spalding (appointed 1st September 2020)  
Dr. Aayesha Hassan (appointed 20th October 2020)  
Lauren Park (appointed 19th October 2020)

**Company Secretary** John Botterill

**Bankers** Lloyds TSB Bank Plc  
402/404 Ewell Road  
Tolworth  
Surrey  
KT6 7HG

**Independent Examiner** Paul B Robinson MAAT FCIE  
Independent Examiners Ltd  
Wessex Manor  
Southampton  
SO31 4HS

# Trustees' Annual Report for the period

Period start date                      Period end date  
 From            01        08        2019    To        31        7        2020

## Section A                      Reference and administration details

**Charity name**                      Straight Talking Peer Education

**Other names charity is known by**                      n/a

**Registered charity number (if any)**                      1101726

**Charity's principal address**                      86-90 Paul Street  
 London  
 Postcode

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Peter Glynne	Chair	10/2/2020	
2	Pelagia Katsaouni	Treasurer		
3	John Botterill	Secretary		
4	Rita Modza	Trustee		
5	Judy Corylon	Trustee		
6	Guy Swindle	Chair	- 09/09/2019	
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address

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

Hilary Pannack retirement date 8/6/2020. Ruth Lowe with effect from 9/6/2020

**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document	Memorandum and Articles
How the charity is constituted	Trust
Trustee selection methods	Appointed by board of trustees

**Additional governance issues (Optional information)**

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Trustee Handbook in place  
No declared conflict of interests for Trustees

**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

To preserve and protect the health and advance the education of young people in particular by the provision of courses in pregnancy, parenting and sex education for such young persons, parents, guardians and other professionals in this field.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

In light of the Charity Commission's guidance on public benefit, the trustees of Straight Talking Peer Education has continued to use its funds and resources to provide two key programmes to advance its charitable aims and objectives, the education and employment programme and the peer education programme.

The Education and employment programme has enabled the charity to recruit and train young parents based in London, Birmingham and Hastings as peer educators, enabling them to gain employment as well as training (e.g support with developing CVs, web development, public speaking etc). The charity has worked with 32 peer educators across the different projects. The charity also provides progression opportunities for peer educators.

The charity also works with schools to provide peer education programmes to secondary school pupils as part of the PSHE curriculum. Peer educators deliver 3 courses to schools at present, including Teenage parenthood, preventing Gang and Knife crime, and preventing Child Sexual Exploitation.

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Empty box for optional information.

**Summary of the main achievements of the charity during the year**

This year, the charity has worked with 32 different peer educators across the different projects sites in London, Birmingham and Hastings. Both the Birmingham and Hastings projects have been delivered with partner organisations, to make the most of local knowledge and insight, but with support and input from peer educators and staff at the head office in London.

Through the peer education programme we have been able to support 32 peer educators with training, development of transferable skills (soft skills gained in a work environment such as punctuality, organisational skills, professional relationship building with colleagues and management, etc). This year, we also introduced a peer mentoring programme amongst our peer educators, to allow newer peer educators to benefit from the experience of more established peer educators and young parents. This has enabled our peer educators to develop and build their confidence in their capabilities as parents and professionals.

Our peer education programme has worked with over 40 schools in Hastings, London and Birmingham, delivering 300+ sessions to students in secondary schools. A new course was developed and introduced, in conjunction with our peer educators: Preventing Gang and Knife Crime. This course was piloted in schools and received a very positive reception. Using the feedback from the pilot the peer educators were able to further improve and amend the course.

Another course has been developed, focusing on supporting young people leaving care. The topic was chosen due to the high correlation between care leavers and young parents. Again, the course development was led by peer educators themselves with support from staff.

Finally this year, we have been able to build our online presence. Initially, by producing a social media strategy, developing our presence on Twitter, Facebook and Instagram and developing content, including our young parent podcasts and blogs, which again have been led by our peer educators with support from our Social Media Officer.

Towards the end of the year, Covid impacted our charity, and we had to furlough the majority of our stage 2 peer educators. However, we were keen to continue to provide our services, implementing regular on line catch ups for our peer educators during lockdown, supporting them on challenges faced such as reduced income, parenting during lockdown and isolation to name a few.

We were able to keep some of our work going, by engaging and involving our peer educators in the digital transformation of our courses and developing further online content.

Going forward, Straight Talking will continue to support young people and peer educators to develop and realise their potential in life.

## Section E

## Financial review

**Brief statement of the charity's policy on reserves**

The charity continues to maintain a financial reserve in line with its financial management policy.

**Details of any funds materially in deficit**

n/a

**Further financial review details (Optional information)**

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

## Section F

## Other optional information

## Section G

## Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s) *P Glynne*

Full name(s) Peter Alan Glynne

Position (eg Secretary, Chair, etc) Chair

Date 1<sup>st</sup> October 2021

## Straight Talking Peer Education

### Statement of Financial Activities For the year ended 31 July 2020

Incorporating Income & Expenditure Account	Note	Restricted Funds £	Unrestricted Funds £	Total 2020 £	Total 2019 £
<b><u>INCOME</u></b>					
Donations	3	155,745	137,949	<b>293,694</b>	74,860
Charitable Activities	4	-	4,585	<b>4,585</b>	177,240
Other Trading Activities		-	-	-	1,870
Investments		-	308	<b>308</b>	811
<b>TOTAL</b>		<b>155,745</b>	<b>142,842</b>	<b>298,587</b>	<b>254,781</b>
<b><u>EXPENDITURE</u></b>					
Raising Funds*		-	10,702	<b>10,702</b>	17,986
Charitable Activities		201,035	116,072	<b>317,107</b>	359,629
<b>TOTAL</b>	5	<b>201,035</b>	<b>126,775</b>	<b>327,810</b>	<b>377,615</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>(45,290)</b>	<b>16,068</b>	<b>(29,222)</b>	<b>(122,834)</b>
Extraordinary Items	6	-	-	-	<b>(63,919)</b>
<b>Net movement in funds</b>	7	<b>(45,290)</b>	<b>16,068</b>	<b>(29,222)</b>	<b>(186,753)</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		73,864	91,838	165,702	<b>352,455</b>
<b>Total funds carried forward</b>		<b>28,574</b>	<b>107,906</b>	<b>136,480</b>	<b>165,702</b>

\*The charity incurs only minimal support expenses for fundraising. It incurs direct costs comprising fundraising charges and the CEO's staff time spent on this function. Costs are allocated accordingly.

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 15 to the accounts.

*Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.*

*The notes on pages 11 to 20 form part of these financial statements.*

**Straight Talking Peer Education**  
**(A Company Limited by Guarantee)**  
**Balance sheet**

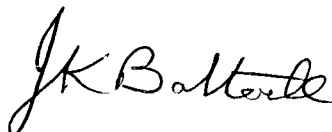
**Company no. 04978681**

**As at 31 July 2020**

	Note	£	2020 £	2019 £
<b>Fixed assets</b>				
Tangible Assets	10		<b>504</b>	3,707
<b>Current assets</b>				
Debtors	11	<b>17,965</b>		16,376
Current asset investments	12	<b>50,579</b>		50,324
Cash at bank and in hand		<b>82,767</b>		118,794
<b>Total Current Assets</b>		<b>151,311</b>		<b>185,494</b>
<b>Liabilities</b>				
Creditors: amounts due within one year	13	<b>(15,336)</b>		(23,499)
<b>Net current assets</b>			<b>135,976</b>	<b>161,995</b>
<b>NET ASSETS</b>			<b>136,480</b>	<b>165,702</b>
<b>Funds for the Charity</b> 14				
Restricted funds			<b>28,574</b>	73,864
Unrestricted funds			<b>107,906</b>	91,838
<b>Total charity funds</b>			<b>136,480</b>	<b>165,702</b>

The accounts have been prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

Approved by the trustees on 23 Dec 2021 and signed on their behalf by



John Botterill  
Trustee

## Straight Talking Peer Education

### Notes to the financial statements

For the year ended 31 July 2020

---

#### 1. Accounting Policies

##### a) Basis of preparation:

These financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities in preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015) - Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Straight Talking Peer education meets the definition of a public benefit entity as defined by FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

##### b) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from the government and other grants, whether 'capital' grants or 'revenue' grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

##### c) Donated Services and Facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and the economic benefit can be measured reliably. In accordance with the Charities SORP (FR102), general volunteer time is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

##### d) Interest Receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

##### e) Funds Accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.



**Straight Talking Peer Education**

**Notes to the financial statements**

**For the year ended 31 July 2020**

---

The charity operates defined contribution pension arrangements and the pension charge represents the amounts payable by the charity to the funds of staff which are held separately from those of the charity.

## **Straight Talking Peer Education**

### **Notes to the financial statements**

**For the year ended 31 July 2020**

---

#### **1. Accounting Policies**

##### **o) Accounting Estimates and Key Judgements**

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

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

The key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements are described below.

##### **Depreciation**

As described in note 1h to the financial statements, depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life.

	Restricted Funds £	Unrestricted Funds £	2020 Total £	2019 Total £
<b>2. Income from Donations</b>				
<b>Trust and Institutional Income</b>				
Big Lottery Fund	82,298	0	82,298	104,412
Charities Aid Foundation	-	-	-	30,000
Charles Hayward Foundation	-	7,000	7,000	-
Charles Plater Trust	20,000	-	20,000	-
City Bridge Trust	10,314	-	10,314	-
Comic Relief	-	-	-	4,000
DCR Allen	4,000	-	4,000	-
Eveson Charitable Trust	5,000	-	5,000	-
FASTN	7,274	-	7,274	-
Garfield Weston	-	50,000	50,000	-
The Grocers Charity	-	5,000	5,000	-
Heathrow Community Fund	9,688	-	9,688	5,938
Henry Smith Charity	-	50,000	50,000	50,000
Lawrence Attwell's Charity	9,071	-	9,071	-
MLM Foundation	-	-	-	4,000
Peacock Charitable Trust	-	7,000	7,000	-
The Rayne Foundation	-	-	-	20,000
Scouloudi Foundation	-	5,000	5,000	5,000
Schroder Charitable Trust	-	5,000	5,000	5,000
SEGRO Community Fund	-	-	-	5,000
Trust and foundations under £3,000	8,100	7,429	15,529	14,750
	<u>155,745</u>	<u>136,429</u>	<u>292,174</u>	<u>248,100</u>
Donations from Individuals	-	1,520	1,520	860
<b>Total Income from Donations</b>	<b><u>155,745</u></b>	<b><u>137,949</u></b>	<b><u>293,694</u></b>	<b><u>248,960</u></b>

	Restricted Funds £	Unrestricted Funds £	2020 Total £	2019 Total £
<b>3. Income from Charitable Activities</b>				
Prevention Project - School Courses	-	4,585	4,585	3,140
<b>Total Income from Charitable Activities</b>	<b><u>-</u></b>	<b><u>4,585</u></b>	<b><u>4,585</u></b>	<b><u>3,140</u></b>

#### 4. Government Grants

The charitable company received no government grants in the period ending 31 July 2020 (2019:£750)

## Straight Talking Peer Education

### Notes to the financial statements

For the year ended 31 July 2020

#### 5. Total Expenditure

	Raising Funds £	Charitable Activities £	Support & Governance £	Total 2020 £	Total 2019 £
Salaries and Wages (note 8)	9,952	173,835	37,377	221,164	235,352
Office and Admin Costs	-	14,142	-	14,142	16,669
Travel and Subsistence	-	5,742	-	5,742	9,269
Training and Conferences	-	454	-	454	4,480
Other Staff Costs	-	2,256	-	2,256	11,648
Gateway Cost	-	7,524	-	7,524	21,540
Eggtooth Contract	-	8,000	-	8,000	-
Course Materials and Publications	-	7	-	7	1,558
Premises Costs	-	-	52,717	52,717	63,018
Legal and Professional Costs	-	-	6,600	6,600	8,227
Relocation Costs	-	-	3,655	3,655	2,729
Board Expenses	-	-	709	709	47
Depreciation	-	-	3,203	3,203	2,154
Fundraising expenses	750	-	-	750	615
Marketing and PR	-	-	886	886	309
	<u>10,702</u>	<u>211,959</u>	<u>105,148</u>	<u>327,810</u>	<u>377,615</u>
Allocation of Support and Government Costs	5,257	99,891	(105,148)	-	-
<b>Total Expenditure</b>	<u>15,960</u>	<u>311,850</u>	<u>-</u>	<u>327,810</u>	<u>377,615</u>

#### 6. Extraordinary Items

Extraordinary items comprise costs pertaining to legal matters that have arisen during the year and which are not expected to recur in future periods.

	2020 £	2019 £
Legal, professional and settlement costs	<u>-</u>	<u>63,919</u>

#### 7. Net Movement in Funds

This is stated after charging:

	2020 £	2019 £
Depreciation	3,203	2,154
Operating Lease Payments	46,259	51,153
Trustees' Remuneration	-	-
Trustees' Reimbursed Expenses	-	-
Auditor's Remuneration	-	3,720
Indepen Statutory Audit	<u>1,200</u>	<u>-</u>

## Straight Talking Peer Education

### Notes to the financial statements

#### For the year ended 31 July 2020

#### 8. Staff Costs and Numbers

Staff costs were as follows:	2020 £	2019 £
Salaries and Wages	214,980	220,037
Social Security Costs	14,548	11,622
Pension Costs	7,046	3,693
SMP Recovered	(5,292)	-
Coronavirus Job Retention Scheme	(10,119)	-
	<u>221,164</u>	<u>235,352</u>

No employee earned more than £60,000 during the year. Total salaries includes wages paid to employed beneficiaries.

The key management personnel of the charitable company comprise the Trustees, Chief Executive Officer, the Chief Operating Officer and the Finance Manager. The total employee benefits of the key management personnel were £xxx (2019: £122,078).

	2020 No.	2019 No.
<b>Average Head Count (FTE Basis):</b>		
Monthly Staff (including employed beneficiaries)	6	8
Weekly Staff (employed beneficiaries)	<u>10</u>	<u>10</u>
	<u>16</u>	<u>18</u>

#### 9. Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

#### 10. Tangible Fixed Assets

	Fixtures, Fittings £	Total £
<b>Cost</b>		
At 1 August 2019	26,506	26,506
Additions in year	<u>-</u>	<u>-</u>
At 31 July 2020	<u>26,506</u>	<u>26,506</u>
<b>Depreciation</b>		
At 1 August 2019	22,799	22,799
Charge for the Year	<u>3,203</u>	<u>3,203</u>
At 31 July 2020	<u>26,002</u>	<u>26,002</u>
<b>Net Book Value</b>		
At 31 July 2020	<u>504</u>	<u>504</u>
At 31 July 2019	<u>3,707</u>	<u>3,707</u>

**Straight Talking Peer Education**

**Notes to the financial statements**

**For the year ended 31 July 2020**

	2020	2019
	£	£
<b>11. Debtors</b>		
Trade debtors	1,665	480
Prepayments	3,188	1,028
Accrued income	2,459	-
Other debtors	10,653	14,868
	<u>17,965</u>	<u>16,376</u>

**12. Current Asset Investments**

	2020	2019
	£	£
Short Term Deposits	<u>50,579</u>	<u>50,324</u>

	£	£
<b>13. Creditors</b>		
Trade creditors	1,210	6,206
Accruals	2,536	11,858
Other taxation and social security	9,975	3,648
Other creditors	1,615	1,787
	<u>15,336</u>	<u>23,499</u>

**14. Analysis of Net Assets between Funds**

	Restricted Funds £	Unrestricted Funds £	2020 Total £
Tangible Fixed Assets	-	504	504
Current Assets	28,574	122,737	151,311
Current Liabilities	-	(15,336)	(15,336)
Net Assets at 31 July 2020	<u>28,574</u>	<u>107,906</u>	<u>136,480</u>

	Restricted Funds £	Unrestricted Funds £	2019 Total £
Tangible Fixed Assets	-	3,707	3,707
Current Assets	73,864	111,630	185,494
Current Liabilities	-	(23,499)	(23,499)
Net Assets at 31 July 2019	<u>73,864</u>	<u>91,838</u>	<u>165,702</u>

## Straight Talking Peer Education

### Notes to the financial statements

For the year ended 31 July 2020

#### 15. Movement in Funds

	1 August 2019 £	Income £	Expenditure £	31 July 2020 £
<b>Restricted Funds</b>				
Big Lottery Fund	-	82,298	(82,298)	-
The Blagrove Trust	17,313	-	(17,313)	-
Charities Aid Foundation	31,606	-	(31,606)	-
The Charles Plater Trust	23,260	20,000	(25,000)	18,260
City Bridge Trust	-	10,314	-	10,314
DCR Allen	-	4,000	(4,000)	-
Eveson Charitable Trust	-	5,000	(5,000)	-
FASTN	-	7,274	(7,274)	-
Heathrow Community Fund	-	9,688	(9,688)	-
Lawrence Attwell's Charity	-	9,071	(9,071)	-
Milton Keynes Community Foundation	1,175	-	(1,175)	-
Other Grants under £2,500	510	8,100	(8,610)	-
<b>Total Restricted Funds</b>	<b>73,864</b>	<b>155,745</b>	<b>(201,035)</b>	<b>28,574</b>
<b>Unrestricted Funds</b>	<b>91,838</b>	<b>142,842</b>		
<b>Total Funds</b>	<b>165,702</b>	<b>298,587</b>	<b>(201,035)</b>	<b>28,574</b>

#### Purposes of Restricted Funds

The majority of grants are given specifically for the provision of pregnancy prevention courses in schools to pupils between the ages of 13 and 17, and to provide training and employment to teenage parents by doing so.

#### The Blagrove Trust

The fund is to provide funds to cover the Charity's expansion to Hastings.

#### Charities Aid Foundation

To provide funds to cover courses in Croydon and provide training and employment for teenage parents in Croydon.

#### The Charles Plater Trust

To provide funds for raising the profile of the charity and the skills of the staff in social media.

#### Milton Keynes Community Foundation

This fund was provided for delivery of courses to Oakhill Secure Training Centre.

## Straight Talking Peer Education

### Notes to the financial statements

For the year ended 31 July 2020

#### 15. Movement in Funds (continued)

##### Prior Year Comparative

	1 August 2018 £	Income £	Expenditure £	31 July 2019 £
<b>Restricted Funds</b>				
Anonymous	2,698	-	(2,698)	-
Big Lottery	13,460	104,412	(117,872)	-
Big Lottery (Capacity Building)	6,885	-	(6,885)	-
The Blagrave Trust	20,000	2,000	(4,687)	17,313
Charities Aid Foundation	17,957	30,000	(16,351)	31,606
The Charles Plater Trust	25,000	-	(1,740)	23,260
Heathrow Community Fund	12,500	5,938	(18,438)	-
Milton Keynes Community Foundation	5,000	-	(3,825)	1,175
MLM Foundation	-	4,000	(4,000)	-
The Rayne Foundation	10,667	20,000	(30,667)	-
SEGRO Community Fund	-	5,000	(5,000)	-
Other Grants under £2,500	5,322	2,750	(7,562)	510
<b>Total Restricted Funds</b>	<b>119,489</b>	<b>174,100</b>	<b>(219,725)</b>	<b>73,864</b>
<b>Unrestricted Funds</b>	<b>232,966</b>	<b>80,681</b>	<b>(221,809)</b>	<b>91,838</b>
<b>Total Funds</b>	<b>352,455</b>	<b>254,781</b>	<b>(441,534)</b>	<b>165,702</b>

#### 16. Operating Lease Commitments

The Charity had operating leases at the year end with total future minimum lease payments as follows:

	2020 £	2019 £
Amount falling due:		
Within one year	-	58,360
Within 1 - 5 years	-	4,883
	-	-
	-	63,243

#### 17. Related Party Transactions

The trustees are not aware of any related party transactions during the current or prior years.

# INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Directors/ Members of Straight Talking Peer Education for year ended 31st July 2020 set out on pages 9 to 20.

## Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act), and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for an independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

## Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the organisation and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below. The Charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a Fellow of the Association of Charity Independent Examiners.

## Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the trustees requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

P B Robinson MAAT FCIE  
Independent Examiners Ltd  
2 Broadbridge Business Centre  
Delling Lane  
Bosham  
West Sussex  
PO18 8NF



Date: 10th January 2022