



The Stuart Low Trust
Annual Report and Accounts
For the Year Ended 31 March 2021

www.slt.org.uk

Bringing People Together for Better Health and Wellbeing



Registered with



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Company Information

Directors and trustees

Kate Giblin (Chair)
Anthony Wright (Treasurer)
Philip Boyle
Pat Mayhew OBE
Kat Millward
June-Anne Murray
Eileen Thomas
Savitri Udalagama

Company secretary

Pat Mayhew OBE

Chief Executive

Hannah Kalmanowitz

Independent Examiner

Joseph Lowe FCCA
46 Hemingford Road
N1 1DB

Bankers

Co-operative Bank
PO Box 250
Skelmersdale
WN8 6WT

CAF Bank
25 King Hill Avenue
King Hill
Kent
ME19 4JQ

Registered office and charity address

Office3, 24-27 White Lion Street
London
N1 9PD
020 7713 9304

Company registration number

05001948

Charity registration number

1102325

SLT - Delivering Differently

Stuart Low Trust (SLT) brings socially isolated adults, who may be living with or recovering from mental health issues, together via it's mainly, out of hours, group activities. SLT provides safe, non-judgemental environments that combat social isolation and build confidence, mental well-being, social skills and a sense of belonging. All are welcome. Participants say SLT activities are a lifeline and a safe haven in a cold world.

With only eight part-time staff, SLT's services are supported by 55 robust and dedicated volunteers, who give over 5,500 hours per annum.

In mid-March 2020, SLT made the heart breaking decision to suspend its face to face activities due to the Covid-19 pandemic, for the safety of its participants. Upon closing our doors, SLT immediately researched online options for delivering activities. SLT produced a Technology Safety Statement and Technology guidelines, for what we believed to be the safest platforms for participants.

In April, May and June 2020, SLT's postal mailings doubled in frequency for those not online. A telephone response service (information and signposting) was immediately set up. A survey was sent out up asking participants what needs they had right now. Staff worked from home, with post redirected to the CEO's home, so we could respond swiftly. Mailings and e-newsletters included resources and telephone numbers of other key agencies. We joined with Islington Council and other charities, sharing and signposting services. We saw a huge increase in the numbers of people engaging with SLT, demonstrating the detrimental effects of the Covid-19 pandemic on mental health. *"Stuart Low Trust is a very special charity, with a lot of heart, and is amazing at supporting those most in need. This has been a difficult year for all, and SLT adapted its services to the challenges faced, and continues to support and help those who may be marginalised, isolated or unable to access other services,"* said a supporter.

It was, and continues to be, a challenging time for Stuart Low Trust. It's dedicated team have worked tirelessly, pulling out all the stops, ensuring swift continuity of high-quality services, albeit in a different way. The Board of Trustees were pleased with SLT's robust and methodical adaptability and the thoughtfulness with which new, safe online services had been planned.

Funders were impressed with SLT's response to the Covid-19 pandemic. Anne-Marie Clift, CEO of The Armourers and Brasiers Gauntlet Trust said:

"Thank you so much for your inspiring report. It's wonderful to see how much you have been able to migrate to the on line environment. I guessed from your excellent e-bulletin that SLT was being extremely effective over this past difficult year, but it is lovely to see the confirmation in numbers and comments. I do hope the transition to more face-to-face meeting goes well and that you can minimise the inevitable anxiety amidst your community that we all feel having been told to stay apart for so long."

During the year, 7,723 people engaged with SLT, with 2,710 taking part in an online activity. This compares to 2,270 joining our in-person activities in 2019/20.

Fundraising, Income and Savings

Budget estimated income and expenditure for 2020/21 were £85,493 and £85,355 respectively. The budget was set particularly low due to the uncertainties of the Covid-19 pandemic, with a possible reduction in staff hours and activities provided.

However, Covid-19 related funding was more robust than anticipated, particularly funding for programmes to continue services affected by lockdown. As a result, actual income was £277,225 (2020: £106,359), and expenditure was £179,764 (2020: £139,096). At 31 March 2021 the free reserves were £83,112 (2019: £39,357).

In more detail, SLT received £201,949 (2020: £49,750) in grant funding, including specifically targeted Covid-19 funding. This included funding for projects that continued into first quarter of 2021/22.

Individual donations totalled £6,159 (2020: £13,060), amounting to 2.2% of income. Whilst no afternoon tea or sponsored events could take place, Waitrose Community Matters tokens raised £3,508 via 14 of their stores.

At year-end 2021, the Board designated £45,550 from the unrestricted surplus for future projects. These included a young person's project pilot, a befriending project pilot, research and possible pilot in other boroughs, continuation of some virtual activity when face to face activities resume, extension of Saturday Projects and Estorick art workshops, a project administrator, and a worker to manage Covid-19 safe regulations at SLT activities. Accumulated designated funds at year-end were £50,107 (2020: £4,557).

Volunteering Programme

Volunteers are an integral part of the SLT programme, albeit somewhat differently during the Covid-19 pandemic. Without the volunteers, SLT would not be able to run its activities. SLT's volunteering programme continues to attract a diverse group of robust and dedicated volunteers, mostly participants who wish to give back, but also from all walks of life. *"A safe, fun, sociable environment for vulnerable people in the local community,"* said one volunteer.

SLT's volunteering programme has a solid reputation for best practice in developing volunteers. In 'normal' times, we partner with Islington Adult Community Learning, Islington iWork and Hillside Clubhouse to support participants to volunteer as a path to employment. SLT's volunteer coordinator recruits and supports the team. Our annual celebration, with outstanding volunteering certificates, unfortunately, could not take place this year.

Since March 2020, volunteers have received ongoing telephone support. SLT delivered a parred back volunteering programme over the year, including online Resilience and Wellbeing Training and Safeguarding Adults Training. One volunteer said:

"In 2017 I came to the Stuart Low Trust as a Friday evening volunteer during a particularly low time of my life. I was battling through low mood and depression. The sense of community and friendliness among everyone, as well as the non-judgemental space that SLT has successfully created made such an impression on me. The opportunity to be a member of the fantastic volunteering team and socialise with other participants helped me with my own mental health. For that I've been eternally grateful to SLT. Over the last couple of years, I've continued to volunteer on Friday evenings, and more recently I'm honoured to have become a Trustee to support the Stuart Low Trust. I hope to continue to support the charity for years to come!"

Our programmes divide into three categories, arts, nature and wellbeing.

(1) Arts Programme:

Sunday Philosophy Forum

"Philosophy is proving such a valuable resource for my mental wellbeing and cheers me up," said one participant. The Forum is led by a team of volunteer facilitators under the expert guidance of philosophy lecturers Olivia Fairweather and Haydn Appleby. It provides a unique opportunity for experienced philosophers and participants to come together and explore ideas in a safe environment. Facilitators gently encourage participants to take part and support them to make their own presentations.

Since April 2020, due to Covid-19, the Philosophy Forum has continued its sessions online. One facilitator noted, *"In spite of the difficulties this year, my impression is the Philosophy Forum has continued to provide an important service for the participants. In some ways it has been easier to put on a wide variety of presentations, because speakers have not had to travel to the sessions. Although not all our pre-pandemic participants have had the technical means to join us, those that could were as engaged and enthusiastic as ever. In a well-attended feedback discussion, they emphasised how important the Forum is to them socially and intellectually, and how much they look forward to resuming face-to-face sessions when safe to do so"*.

SLT provided 30 online Philosophy Forum sessions this year, of which 247 participants attended. One piece of feedback was, *"My first experience of Stuart Low Trust was the weekly 'Philosophy Forum' which was sociable, stimulating, and therapeutic. Facilitators led us in discussing and quietly pondering on all sorts of thought-provoking and meaningful topics. I felt that I wanted more of SLT! So I asked about the opportunity to volunteer at SLT Friday evening events. Being a volunteer is fun (even doing the washing-up!) and I am hugely grateful for the mutual giving and receiving in my connection with SLT participants and volunteers."*

Art workshops in partnership with Estorick Gallery and Kudos TV Productions

"Thank you for being there and for all the inspiration you provide!" said one participant. This year SLT increased online provision of art workshops to 15 (10 last year) partnering with the Estorick Gallery. 53 participants attended and engaged in opportunities to work with different mediums; focussing on particular themes. One participant said, *"I wanted to express my thanks to all at Stuart Low and Jenny at the Estorick for the inspiring art workshops. They helped me regain my creative spark, which made all the difference to my quality of life in the current situation"*. Another commented, *"Almost as enjoyable as they are 'live' which is saying something, as she creates such a relaxing atmosphere in which it's easy to create something"*

The Estorick Gallery's Education Manager, Jenny Pengilly, said, *"We really appreciate all the hard work SLT has put into offering everyone such a brilliant and vital programme and we're really proud to continue to be part of it. Delivering these workshops over this and last year has also allowed us to develop our knowledge of delivering sessions online which will continue to be a crucial part of our programme so thank you for that too!"*

Kudos TV Productions, have kindly continued to sponsor the Estorick Gallery/SLT partnership workshops, and we thank them for their ongoing support. Martin Haines, Managing Director of Kudos, said, *"It's great to hear how we have been able to help you continue your activities. This time is hard enough for people who are already well supported and must be unbelievably tough for your participants. Your determination and creativity at SLT in finding new ways to provide help and support are incredible and inspiring. I hope that, once we are through this few months, 2021 will allow us all to open up and regain our freedoms, at which point I am very keen to discuss more ways we can help support your activities"*.

Due to the Covid-19 pandemic, an arts exhibition of participants' work, from the Estorick Gallery sessions, set for April 2020, in partnership with Kudos TV Productions and Islington Libraries, was postponed. We hope to reschedule this as soon as it is safe to do so. In the meantime, we are in the process of setting up an online art gallery on the SLT website.

Choir

"I can't wait to get back to the old ways but it has been brilliant like this, thank you," said one participant. The popular SLT Choir continues to grow and attract more people. The tutor brings her own encouraging, empathetic and warm style as new and more challenging pieces of music are tackled. The Choir tutor said, *"Singing is a moment to focus on something joyful, a space to breathe, room to express and good for our mental health. Even though our singing is now online, I know how important that time in the week is to many of our singers, including myself."*

Pre-lockdown, Islington Mind invited the SLT Choir to become part of their Crisis Café, with participants joining it from downstairs. This worked well. MIND then approached SLT to run activities 5 evenings a week. SLT applied for Lottery funding, however, this is presently on hold due to the Covid-19 pandemic. SLT will be able to re-submit the application in due course.

The SLT Choir has attracted quite a few new participants on Zoom, who had not attended SLT activities before. SLT provided 35 online Choir sessions throughout the year, attended by 293 participants. One participant said, *"The teacher is very good. After singing, I feel myself happier & relaxed. Thank you for providing the singing class via zoom."* Another noted, *"Singing through the virus pandemic is really helpful for us."*

Art Visits

Over the past year, SLT included over 40 virtual art tours, via our e-newsletters, that participants could explore in their own time. These ranged from London's National Gallery, Tate Modern and the Royal Academy to the Vatican Museum in Italy, the Bilbao Guggenheim in Spain and the New York Metropolitan. One participant said, "The virtual tour links are great," whilst another commented, "Fascinating to see galleries in other countries I could never get to in real life."

(2) Nature Programme:

Along with all our other activities, SLT's face to face nature programmes ceased in March 2020. We would like to thank the participant who tended the SLT plot at Culpeper Garden through the hot summer months, ensuring the plants were kept healthy. *She said, "Helping to look after the Stuart Low Garden gave me a sense of achievement and nurturing. I felt happy to take care of it during the lockdown as I wanted to make sure it wouldn't be neglected."*

SLT has recently undertaken a review of its nature programme and will be bringing in some new and exciting activities, at various venues and open spaces throughout Islington, working with some new charity partners, such as the London Wildlife Trust. We hope to announce more about this in due course. As we move forward and part ways, SLT would particularly like to thank the Culpeper Garden for their kind support over the years. We wish them well in their work.

SLT provided blogs and virtual resources, such as tips to growing from your windowsill, through the year. SLT's Mindfulness Trainer created over 20 Mindfulness in Nature videos for participants to watch as and when they wished to. Some of these were later produced

into a DVD, with artwork created by a long standing participant volunteer, so that participants without access to technology could watch them and feel supported, any time, day or night. The DVD was posted out as a Christmas gift to over 1,000 participants. Responses included, *"Thank you to you, and everyone at SLT, for the Mindfulness DVD, it was such a lovely surprise and a great gift - it's really made me smile to know that SLT has thought of me this Xmas - and has kept the newsletters coming and workshops going - what a year. Thanks again."* Another participant commented, *"I just thought what a well thought out present from SLT. I'm so touched, it's really spot on. Thank you, it was lovely to hear from you in such a surprising way"*.

As the first DVD was so well received, SLT produced a second Mindfulness in Nature DVD, again with artwork produced by a participant volunteer, in February 2021. One comment was, *"Afternoon lovely people at SLT. Huge thanks for the Mindfulness DVD you sent me. Much appreciated."* Another responded by saying, *"To all the wonderful people @ SLT A huge thanks for the mindfulness DVD that arrived in the post this morning. It's lovely I feel really blessed."*

SLT is presently adapting the second Mindfulness in Nature DVD for the hard of hearing, which will contain subtitles and signing. We hope to send this out in the summer. The aim is to attract people with deafness to attend SLT sessions, where we could have a signer present. Thank you to Sign Health and Remark for their expertise and input in the production of this DVD.

Nature Visits

Since the Covid-19 pandemic, SLT included over 40 virtual nature visits, via our e-newsletter, that participants could engage with in their own time. These ranged from canals and Royal Parks in the UK, to 30 national parks in the USA, Everest Base Camp in Nepal and the Great Barrier Reef in Australia. *"Very soothing and lovely to watch, thank you for finding them for us,"* said one participant.

SLT was pleased that Chris the Happy Gardener agreed to produce some nature and wildlife videos specifically for SLT participants. Chris is an award-winning gardener, having redesigned the Phoenix Garden in Soho. Chris's 10 videos, including Avocet Island, Postman's Park, Gunnersbury Triangle, and the Tree Peony Monument, have been well received. Chris has kindly agreed to our request to produce some more videos, until activities can resume, face to face. One participant said, *"Nice to see new places in London I didn't know about and to learn about the plants there and how they help the bees, when I can't get out because of the virus"*.

(3) Wellbeing Programme:

Friday Evening Events

"Thank you for being there and for all the inspiration you provide," said one participant. Taking place 52 weeks a year, SLT's Friday Evening Events promote mental wellbeing by bringing people together in an easily accessed, enjoyable and non-threatening environment with simple nutritious food, informative and entertaining presentations and opportunities to socialise and volunteer. Before Covid-19, between 60-100 people attended each Friday, with many regular attendees.

A large, friendly team of volunteers greeted and befriended participants, pre Covid-19, and prepared a healthy buffet meal each week. Participants were encouraged to join SLT's Volunteering Programme, and many wished to do so, as they experienced the jovial atmosphere and laughter coming from the kitchen.

This year, SLT Friday evening events, online or via video, included presentations, performance, theatre, comedy, opera, positive psychology talks, quiz nights, karaoke and Friendly Friday catch ups throughout the year. Participants particularly requested the quiz nights and karaoke so SLT ensured these were offered. One participant said, *"I have only left the house 4 times in nearly a year for medical appointments. These activities give me something to look forward to and break the monotony."* Another commented, *"A great variety of worthwhile opportunities at a challenging time."*

SLT provided 52 Friday evening events and a total of 1,214 participants attended online or watched the videos. One piece of feedback was, *"I suffer from anxiety and depression. I felt much calmer having participated."* Nina Job, Public Health Specialist at Camden and Islington Public Health commented, *"I think SLT is doing a brilliant job of delivering virtually."*

Saturday Projects

"Yes, pleased I came, good to see some familiar and different people and participate together, even though it is all virtual, it is a social activity," said one participant. Saturday Projects comprise three strands, which enable participants by providing a toolkit of coping strategies and techniques to use at home (e.g. a calming effect when feeling anxious). These are:

- (1) Social skills, speaking out, assertiveness, singing, confidence boosting and getting back to work. *"Feel great. Relived stress"*, said one participant.
- (2) Increasing mental wellbeing via gentle activity, chi kung, mindfulness, aromatherapy hand massage, self-help tips, visualisation and relaxation. One participant said, *"I have too few opportunities to relax. This class took my mind off my problems."*
- (3) Expression when words are hard, creative writing, drama, dance, arts and crafts, comedy. *"Made me feel energised, happier, more joie de Vive,"* said one participant.

SLT introduced 2 new workshops this year. Music Appreciation was very well received. The facilitator noted, *"Our participants find the sessions very rewarding, stimulating and a great way to spend time virtually, with new and old friends."* Gentle Exercise, provided via our new partner, Healthy Generations, was also well received. Peter Crockett, Coordinator, said, *"We are delighted to be working with SLT, one of our main aims is to help supply classes for partner organisations aimed specifically for their members."* Both will continue as part of our ongoing Saturday Project Programme. One participant said, *"Just finished the gentle exercise class. He is very good. I enjoyed the gentle movement exercise. Will definitely take part again."*

SLT provided 35 online Saturday Project workshops throughout the year, including Chi Kung, Let's Dance, Let's Sing, Hand Massage, Meditation, Gentle Mindful Movement, Sitting Yoga, Music Appreciation, and Gentle Exercise. SLT's Mindfulness teacher also produced 12 Mindfulness videos (in addition to the Mindfulness in Nature videos for the Nature Programme). A total of 903 participants either attended a Saturday Project workshop or watched a Mindfulness video.

Telephone Support Project

Previously, although SLT had swiftly responded to any telephone calls for support from participants during the Covid-19 pandemic, SLT wished to act proactively. We wished to gauge how participants were coping, hear about their fears and concerns regarding a

return to SLT face to face activities, listen to their ideas and suggestions and offer extra support where needed. In early 2021, we made 1,145 extended, 60 to 90 minutes, calls.

Participants felt that creating art, exercising, walking in nature, playing music, seeing family or friends, attending SLT Zoom sessions, watching SLT's Mindfulness in Nature videos, writing and helping others got them through the covid-19 pandemic.

Participants fears and concerns were mainly about maintaining social distancing at SLT activities, and concerns if other people are not wearing masks or being vaccinated. *"My experience of the phone calls project was that people were extremely grateful for SLT reaching out to them in this way. Some people's sense of isolation has understandably increased during lockdown, and they found receiving a call was a lifeline, not only in easing isolation and being listened to and valued, but in practical ways, such as signposting to other helpful services"* said one of SLT's phone call support team.

One participant said, *"Her call really cheered me up"*, whilst another said, *"She was a joy to talk with."* After leaving a voicemail message, one participant said, *"Thank you for your message. I was so touched to know there are people out there to help if one needs it. That call alone made me feel good."*

Another support team member noted, *"The calls were well received, even by those who felt they didn't need a 'wellbeing' call, were appreciative of us reaching out at this time. There seemed a genuine need to be heard and listened to, even when the recipient initially professed to being 'all right,' or felt it wasn't necessary to call, as they thought others might be in greater need. I felt privileged by the level of trust given to me as people freely and honestly discussed their fears, concerns and discomfort with the situations they found themselves in due to Covid 19. I was impressed by the resilience shown by the people I spoke with, the efforts they were making to maintain good mental health, to regularly support their family, friends and neighbours and also their willingness, in many cases, to adapt to previously unfamiliar, online resources"*.

Participant Voice and Engagement

"Participant voice is key in SLT's service provision, whether shaping the future or adapting present activities. We continually strive to listen to what our participants tell us, their feedback is vital in how we shape the future. Where SLT is able to make adaptations quite quickly, we will do so. This demonstrates to participants that we are listening and responding, wherever we can," says Rosie Gaston, SLT's Operations and Communications Manager.

When the pandemic started, SLT asked participants, via a survey, 'What do you need right now?' The 96 responses mainly were requests for help with shopping, prescriptions and queries about the pandemic. We signposted where necessary, e.g. Islington Council's Covid-19 support 'We Are Islington'. One comment was, *"Thank you for creating that survey, it made me think about the situation and my needs, it was valuable"*.

Once online activities were up and running, SLT adapted its participant feedback form and responded where we could. For example, extending the length of the art workshops so participants had more time to create works at home, and streamlining the Zoom activity booking process. Of the 59 participants who gave feedback, 100% felt that SLT online activities were accessible; 100% reported an improvement in how content they felt in themselves, after an SLT online activity; 91% reported a sense of belonging to a community; and 100% looked forward to attending more SLT activities.

SLT's participant steering group input on developing pieces of work, such as our present monitoring and evaluation review. The group will test and give feedback on accessibility, and this will inform final versions of the documents.

Participant engagement has hugely increased since March 2020 through all our activities and means of communication, demonstrating the detrimental effects Covid-19 has had on mental health. Over the year, SLT widened its audience by posting activities on the Voluntary Action Islington networks and on Islington Council's electronic noticeboards. There were 3,816 visits to our website, out of which 1,291 were unique visitors. 1,260 people read our 22 blogs and resources. We had 83 new email subscribers. SLT created 1,011 social media posts.

	Number of posts	Engagements	Impressions
Facebook	279	1,016	9,934
Linked In	28	215	497
Instagram	233	1,655	9,499
Twitter	471	1,964	94,484

Partnerships and Collaborations

A major achievement for SLT in 2021, was joining 'Age UK Islington' and 'Help on Your Doorstep Social Prescribing' networks. SLT activities can now be socially prescribed by these organisations, and we received the first 7 referrals almost immediately.

SLT is indeed privileged to be supported by some wonderful organisations. We are fortunate in being the British Medical Journal's small charity of the year (since 2015). BMJ kindly supports SLT in many ways including business support, Friday evening music, facilitators for Board away days, IT, legal support and help with our afternoon teas, plus all their amazing fundraising events. Chris Jones, BMJ's Chief Executive, said, *"We want to take this opportunity that Mental Health Awareness Week gives us to focus on The Stuart Low Trust, a charity dear to BMJ's heart. For 6 years BMJ staff have been finding creative ways to support them. It is an incredible charity; they tirelessly do what they can to connect and help local people in the north London area, particularly those experiencing social isolation or mental distress. Every Friday 'in normal times' SLT host an evening event to bring people together. These events have given new meaning to people like David (name changed), one of their regular volunteers, who suffers from debilitating depression, "I wasn't anxious going there on a Friday. SLT is much more informal than other services. But you also have the structure of doing some volunteering. When you feel able to do so you can be as involved as you like. It is the only place I have looked forward to going to in my life. I have a definite skip in my step on the way there. Huge Kudos to Hannah Kalmanowitz and to The Stuart Low Trust"*

St Mary's Church in Islington very kindly made Stuart Low Trust their Charity of the Year in 2020 via a nomination from one of their congregants and we value and appreciate their support. Kudos TV Productions continue to kindly support SLT with its Art Programme. The Infrastructure Debt Team at Macquarie Bank continue to kindly raise funds in incredible ways for SLT.

SLT recently formed new partnerships with London Wildlife Trust (Camley Street in Kings Cross) and Mildmay Community Centre, to extend our Nature Programme offer. A joint expression of interest has been sent to Heritage Lottery Green Recovery Fund to work/partner with LWT Camley Street, Mildmay Community Centre, Healthy

Generations, Freightliners Farm, Sunnyside Gardens, Octopus and Islington Parks for Health, the aim of which is run regular and varied nature activities at different locations throughout the week. The Arc and Elizabeth House have also shown interest in this Programme.

SLT is aware of the positive benefits of nature on mental health and we feel this extended programme, opening out with partner organisations and their communities of Islington residents, plus Islington Parks for Health, would combat the increased anxiety and depression felt by many due to the pandemic. It would increase engagement in nature and would assist in supporting local environmental green spaces, where residents live.

Impact and Evaluation

In 2020-21, SLT supported the mental health of 7,723 people, 2,710 of which took part in an SLT online activity (compared to 440 who attended an SLT activity last year). For a small charity, SLT has made a huge impact through its Delivering Differently programme and have attracted unprecedented numbers, never seen before. This clearly demonstrates the exacerbated demand for SLT services and support brought about by the pandemic. We anticipate this demand will continue into 2021-22.

SLT is presently undergoing a review of its monitoring and evaluation processes. We aim to produce a new registration form, along with new, bespoke, evaluation forms for our Arts, Nature and Wellbeing programmes, with meaningful measures, demonstrating how our activities show beneficial impact on mental health.

Strategic Plan

The impact of the Covid-19 pandemic limited delivery of the SLT Business Plan this year. A National Lottery application for these projects was delayed due to the pandemic. These were:

- Younger Persons' Project
- Befriending services
- Volunteering programme enhancements

Initial research and planning for these projects was completed. We will re-submit the application during 2021-22.

SLT will continue its Friday Evening Events and all of its Art, Nature and Wellbeing Programmes, via a hybrid approach of face to face and online activity, going forward. We aim to add 2 new projects to the Arts and Nature Programmes: (1) a music heritage Islington project with partner Healthy Generations and (2) a Nature programme with London Wildlife Trust, Mildmay Community Centre and other partners, enriching mental health and green space in Islington. Funding will be sought in 2021-22.

SLT will re-submit a funding application (diverted due to the pandemic), to provide activities at Islington Mind Crisis Café, 5 evenings a week, in 2021-22.

There are an increasing number of participants attending SLT events from other boroughs. We have undertaken some research and will approach 5 neighbouring boroughs during 2021-22, with a view to possible provision of SLT activities within those boroughs and complementing SLT's existing work.

SLT's Development Manager wishes to extend SLT's Fundraising Strategy, to counteract what may be a difficult and challenging year, funding-wise, ahead. He secured pro bono corporate support to assist and enable new Major Donor and Legacy strategies for SLT.

The Way Forward

SLT is developing a hybrid activity approach, with both face to face and online provision, so that (1) we can be prepared should the Covid-19 pandemic return next winter or in the future; (2) participants who feel particularly unwell or unable to physically attend can still connect and feel part of the SLT community. Having said that, an ongoing challenge is that whilst participants do wish to engage with SLT online activities, many simply cannot afford the costs of obtaining technology, either for a gadget or for monthly broadband costs. Other organisations are reporting this same challenge.

As regards a face to face return, SLT will move steadily and not act in haste, to ensure safety for all. It is first imperative that SLT's volunteers, sessional workers and staff feel resilient and supported, as we start to prepare (no set date at time of writing), particularly as we will be supporting vulnerable adults, whose mental health may have deteriorated due to the effects of Covid-19 pandemic lockdowns. SLT is providing Resilience/Wellbeing and Safeguarding Adults Trainings, plus extra supervision, meetings and staff support. One training attendee said, *"Personally it reinforced what I believed resilience to be, and also reminded me of other tools that I could take away and use in my life. As a worker for SLT I feel grateful to be at an organisation where resilience is important, and where, as a team, we have good working relationships and communication, therefore, if/when we do face challenges, we are able to overcome them together"*.

SLT activities will be staggered in, one by one, to allow for review and resolution of any challenges. Participants have said they have faith in SLT to get this right, so we wish to do everything we can to achieve that.

Personnel

SLT's part-time staff team: Hannah Kalmanowitz, CEO, Rosie Gaston, Operations and Communications Manager (Lorna Lewis resigned in November 2020), Jane Edwards and Gina Rembiszewski (job share) Volunteer Coordinator, and Adam Wilson, Development Manager (previously Fundraising Manager), along with Mohammad Jameer, freelance accountant.

Sessional workers: Katy Connell (senior Host - Friday evening manager), Jane Edwards and Li Williams (Friday Hosts), Cady Stone (Friday evening early shift support worker), Harriette Burt, Elisha Glace and Carolina Kon (Friday evening later shift support workers). Cady Stone and Harriette Burt supported the Saturday Project. Jane Edwards (Philosophy receptionist worker), Jocelyn Armitage (garden lead).

The 2020/21 SLT Board were: Kate Giblin (Chair), Philip Boyle, Eileen Thomas, Pat Mayhew OBE (Company Secretary), Jo Richardson (Treasurer - until September 2020), Anthony Wright (Treasurer - from September 2020), Kat Millward, June-Anne Murray and Savitri Udalagama.

SLT Patrons: Paul Hone, John Keane and Barbara Taylor.

Acknowledgements

SLT would like to thank the following dedicated people who supported SLT in a multitude of ways: Catherine Brighty, Ann Devine, Lucy Seifert, Dr Susan Marchant-Haycox, Stefano Ravagnan, Martin Haines, Nicola Maskrey, Claudio Fioresta, Nina Job, Jo Meyer, Cady Stone, Martine Renoux, Penny Clow, Jane Melrose, Hilary Adams, John Keane, Jo Frangoullides, Mohammad Jameer, Mari Wilson, Stewart Curtis, Su Wilkinson, Kathryn Cobb, Rita Fernandez, Brian Devine, John Keane, Rosalind Pulvermacher, Sue Roebuck,

Chris the Happy Gardener, Frances Whitehouse, Ruth Napolitano, Gina Rembiszewski, Adam Wright, Annette Trickitt, Virginia Low, Keith Jones, Catherine Clear, Anthony Wright, Mathew Belous, Jenny Pengilly, Amber Gonen, Dean McGlynn, Peter Crockett, Catherine Perry, Anne Anderson, Traci Lia, Eduardo Litonjua, Marta Sosnilo, Dominique Davies, Elizabeth Fagbeno, Eleanor Taylor-Davies, Kalsoom Ahkter, Khadine Seville-Jones, Spencer Black, Danny Newman, Tony Freail, Domingos Da Silva, Emily Middleton, Fi Richardson, Jade Laurencin, David Borwick, Andrew Mitchell, Beth Wilkes, Alan Thomas, Chris Jones, Faye Ienco, Neha Dedakia, the Philosophy facilitators, Friday evening presenters/performers, Saturday Project facilitators, the wonderful cake bakers, plus all who put their green tokens in the SLT slot at various Waitrose branches.

Sincere thanks to Age UK Islington, The Albert Hunt Trust, The Armourers and Brasiers Gauntlet Trust, The Worshipful Company of Blacksmiths, The Blue Lizard, The British Medical Journal, Camden & Islington Public Health, City Bridge Trust, City University, Charles S French Charitable Trust, Charterhouse, The Cheruby Trust, Claremont, The Cripplegate Foundation, Culpeper Garden, Drapers Foundation, The Estorick Gallery, Freightliners Farm, Garfield Weston Foundation, Heart of the Community, Healthy Generations, Healthwatch, Help on Your Doorstep, Hummingbird Café, Inner London Magistrates' Courts Poor Box & Feeder Charity, Islington Arts Society, Islington Archaeology and History Society, Islington Giving, Islington Giving Disability Fund, Islington Council VCS Team, Islington Council Crisis & Safeguarding Teams, Islington Council iWork, Islington Local Initiatives Fund, Islington MIND, Islington NHS/Adult Social Services, Islington Tribune, Kudos TV Productions, London Community Response Fund, London Wildlife Trust, Lorraine Estate Community Hall, Local Giving, Lloyds of London, Magic Little Grants (Virgin Money Giving), Macquarie Infrastructure Debt Team, Macquarie Foundation, Manor Gardens Centre, Marco Polo Lodge, Mary's, Mildmay Community Centre, Mrs Smith and Mount Trust, The National Lottery Resilient Communities, NCVO, Park Theatre, Paul Maison De Quality, Perea Clinic, Pret a Manger, Peter Stebbings Memorial Charity, Rotary Club of Islington, Highgate and Muswell Hill, Remark, The Royal Institute of Philosophy, Sign Health, Slaughter and May, St Mary's Church, Tesco, Theorem, Time to Change, The Worshipful Company of Tylers and Bricklayers, The Vandervell Foundation, Voluntary Action Islington, Virgin Money Foundation, Waitrose Community Matters (*Barbican, Holloway Road, Bloomsbury, Holborn, Pimlico, Clerkenwell, West Kensington, Kings Cross station, Gloucester Road, Marylebone, West Hampstead, Crouch End and Victoria branches*), Woodroffe Benton Foundation and others who wish to remain anonymous.

Last, but not least, the Board of Trustees send their sincere thanks to Jo Richardson for her incredible contribution, after 7 years on the Board including a role as Treasurer.

Kate Giblin

Hannah Kalmanowitz



Chair



Chief Executive

24 November 2021

Board of Trustees' Annual Report

The Board of Trustees, who are the directors for the purposes of company law, present their report and accounts for the year ended 31 March 2021.

Structure, governance and management

The Stuart Low Trust is a company limited by guarantee No. 5001948 incorporated on 22 December 2003. It was registered as a Charity by the Charity Commission on 25 February 2004 with number 1102325. On 1 April 2004, it acquired the activities and assets of its predecessor, The Stuart Low Association (registered charity No. 1082462, formerly The Stuart Low Trust), an unincorporated association, which was dissolved on 16 August 2004.

Correspondent and registered office: The Stuart Low Trust, Office 3, 24-27 White Lion Street, London N1 9PD telephone 020 7713 9304.

The Charity was established under a Memorandum of Association which specified the objects and powers of the charitable company, and is governed under its Articles of Association. The current Articles of Association were adopted on 30 March 2009.

The Charity has unrestricted investment powers.

Members of the Charity guarantee to contribute an amount not exceeding £10 to the assets of the Charity in the event of winding up. The total number of such guarantees at 31 March 2021 was 8 (2020:9).

The trustees (who automatically become members) are appointed by resolution of the trustees and hold office for a term of three years. Retiring trustees who remain qualified may be reappointed. The maximum number of trustees is 12.

The trustees meet regularly to manage the Charity's affairs, review its plans and decide on its overall strategy. The trustees have delegated the day-to-day management of the Charity to the CEO, who, together with support staff, oversees administration and supervise the services rendered by the Charity.

Principal objectives and activities

The objectives and principal activities of the Charity are the promotion, protection and preservation of public health, and were for the relief of those suffering from mental, emotional or psychological illness or distress. The Charity achieves these objectives through the provision of its activities and services which are supported by funding and grants from various other organisations. There were no significant changes in objectives and aims during the year.

The trustees do not believe the charity causes any detriment or harm in the provision of its activities or services to improve the lives of participants. For further details, please see the 'Annual Report on Activities' set out on pages 2-12.

Financial review

The results of the year for the separately designated funds both restricted and unrestricted are summarised on the Statement of Financial Activities on page 19.

The Charity's income increased from £106,349 to £277,225. There was a surplus of £89,307 on unrestricted funds (2020: deficit £37,376).

The accumulated unrestricted surplus carried forward amounted to £133,219 (2020: £43,914).

The surplus for the year on restricted funds amounted to £8,156 (2020: £4,639). The accumulated surplus on these funds carried forward amounted to £15,845 (2020: £7,689).

The SLT Board

The Board, who are the only members, who served during the year and who had no interests in the funds of the Charity at the beginning and end of the year were as follows:

Kate Giblin - Chair (with effect from 7/4/20)
Anthony Wright - Treasurer (appointed 23/9/20)
Philip Boyle
Pat Mayhew OBE
Kat Millward
June-Anne Murray
Eileen Thomas
Savitri Udalagama
John Thompson - Chair (resigned 7/4/20)
Jo Richardson - Treasurer (resigned 23/9/20)

The board are currently seeking to add to their number through advertising and networking. New board members are provided with a suitable induction programme to familiarise them with the Charity and their duties as trustees.

Reserves Policy

Following a review this year, the Trust has a formal reserves policy whereby the unrestricted funds, not committed, designated, or invested in tangible fixed assets (the 'free reserves'), should be at least 3 months of the current year's annual expenditure budget plus the estimated staff redundancy costs.

Trustees consider that this policy would allow the Trust time, in the event of a significant drop in funding, to continue its current activities while seeking to replace the funding or consider a change in activities, and if necessary, to wind up the Charity in an orderly and professional manner.

Any uncommitted reserves over and above the agree reserve may be designated to projects that the Board deem appropriate for the development of SLT.

At 31 March 2021 the free reserves were £83,112 (2020: £39,357), in excess of the £53,426 calculated at the minimum level by the reserves policy.

The Board are actively working to secure further resources to sustain the current level of activities.

Investment Policy

Under the Memorandum and Articles of Association the Charity has unrestricted investment powers. Since the funds and reserves may be needed at short notice the Boards' policy is to invest them in bank deposits and money market funds.

Public benefit

The Board have considered the Charity Commission's guidance on public benefit including the guidance on fee charging. The Stuart Low Trust relies on grants, donations and fees for all our activities. The fees are set at a level that does not prevent those on low incomes using our services. Most of our activities are offered free of charge. The Board have complied with the duty in section 4 of the Charities act 2006 to have due regard to public benefit guidance published by the commission.

Risk management

The Board examine risk and apply the risk management model recommended by the Charity Commission. The Board have considered the principal risks and uncertainties facing the charity and their strategies for managing these risks and have drawn up a Risk Statement.

The Stuart Low Trust has a cautious and measured approach to risk and a robust approach to risk management. The risk approach is determined by the risks posed by the service users and those of being a small organisation.

As an organisation that deals with people with mental health problems, SLT operates a positive risk management approach which is based on the principles of individual rights to exercise choice; whilst allowing staff and volunteers to make calculated judgements and take supportive measures to reduce the potential negative consequences to participants, staff and others.

In assessing both operational and business risks SLT adopts an approach that considers the likely impact and probability of actual events. Risk is mitigated and managed, while maintaining an ability to take positive risks in the interests of service user recovery.

The Board will continue to have an active engagement in the risk management process, exploring risk in the business generally and specifically to report on compliance and controls. SLT maintains a detailed risk register which is reviewed by the Board on a quarterly basis.

The key risk management goals are to:

- Take a proactive approach in anticipating and influencing events
- Facilitate better informed decision-making
- Improve contingency planning
- Ensure continued focus on business objectives

Risk management will continue to be approached as a process that does not stand on its own; rather it is the balancing of a number of interwoven demands with each other. The risk management process will remain intertwined with other operating activities and a dominant feature in the achievement of SLT's objectives.

The principal risks identified, and their mitigations are detailed in the table below:

Risk	Mitigation Strategy
SLT staff, volunteers, participants or other related persons contracting COVID-19 at an in-person SLT event.	The risk assessment of all venues will include a review of their protocols. Venues will not be used if their protocols do not meet SLT's stringent requirements.
Reductions in participant numbers / impact due to concerns about attending face to face events as a result of COVID-19.	<p>Communication/promotion of all COVID-19 safety measures alongside event information to reassure participants.</p> <p>Continuation of many online activities to continue to support participants until they are comfortable attending in-person events, examination of hybrid event solutions where reasonable.</p> <p>If participant numbers drop for an extended period, we will investigate alternative activities to ensure we continue to have positive impact for our participants.</p>
Inability to deliver specific activities due to COVID-19 concerns / new protocols.	<p>Activities will be brought back in-person only when we are certain that they can be delivered in a safe way, and our staff are trained in requirements and protocols.</p> <p>If certain activities are not able to meet these criteria, we will continue to deliver them online, while also look to identify suitable alternative activities to ensure we continue to have positive impact for our participants.</p>
Failure to raise enough funds to finance charitable activities	<p>Seeking multiple funders rather than a single key funder and obtaining multi-year funding arrangements.</p> <p>Cancelling or reducing activities to match available funds.</p> <p>Reserves policy (see above).</p>
Safeguarding issues concerning vulnerable beneficiaries	Vulnerable users' policy which includes the requirement for staff and volunteers to undergo a DBS check.

Cooperation with other charitable organisations

The Charity receives funding and grants from other charitable organisations for the furtherance of its objects. The Charity also collaborates with other charitable organisations when considered desirable and in accordance with its objectives.

The Charity is grateful for the support from the organisations disclosed in Note 3 of the accounts.

Trustees' responsibilities

The charity trustees (who are also the directors of the Stuart Low Trust for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement of disclosure to our Independent Examiner

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the group's auditor is unaware, and;
- the trustees, having made enquiries of fellow directors have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant information and to establish that the Independent Examiner is aware of that information.

This report was approved by the trustees on 24th November 2021.



Kate Giblin
Trustee (Chair), 24 November 2021

Independent examiner's report to the trustees of The Stuart Low Trust

I report on the accounts of the company for the year ended 31 March 2021, which are set out on pages 19 to 26.

Respective responsibilities and basis of report

As the charity's trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 (the '2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity 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 you as 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.

I am a member of Association of Chartered Certified Accountants (ACCA). I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

- 1) Accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- 2) The accounts do not accord with those accounting records; or
- 3) The accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- 4) The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Joseph Lowe FCCA
46 Hemingford Road
London, N1 1DB

Date: 24 November 2021

Statement of Financial Activities (including income and expenditure account) Year ended 31 March 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Total funds 2021 £	Unrestricted Funds £	Restricted Funds £	Total funds 2020 £
Income from:							
Donations & legacies							
Corporate donors		59,583	-	59,583	11,025	3,000	14,025
Individual donors		6,159	-	6,159	9,797	3,263	13,060
Trusts		5,500	-	5,500	4,000	22,290	26,290
Grants	3	152,904	-	152,904	24,750	-	24,750
		224,146	-	224,146	49,572	28,553	78,125
Charitable activities							
Charges for activities		-	-	-	-	-	-
Grants	3	-	49,045	49,045	-	25,000	25,000
Other Income		4,000	-	4,000	3,117	-	3,117
		4,000	49,045	53,045	3,117	25,000	28,117
Other trading activities							
Commission		26	-	26	25	-	25
Investment income							
Bank interest		8	-	8	92	-	92
Total income		228,180	49,045	277,225	52,806	53,553	106,359
Expenditure on:							
Raising funds		42,794	-	42,794	35,306	-	35,306
Charitable activities		96,081	40,889	136,970	54,876	48,914	103,790
Total expenditure	5	138,875	40,889	179,764	90,182	48,914	139,096
Net income / expenditure before transfers	4	89,305	8,156	97,461	(37,376)	4,639	(32,737)
Transfers between funds	10			-	-	-	-
Net movement in funds	10	89,305	8,156	97,461	(37,376)	4,639	(32,737)
Reconciliation of funds							
Total funds at 1 April 2020		43,914	7,689	51,603	81,290	3,050	84,340
Total funds at 31 March 2021	10	133,219	15,845	149,064	43,914	7,689	51,603

Balance Sheet

As at 31 March 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Current assets					
Debtors	7	2,740		3,091	
Cash at bank and in hand		<u>149,548</u>		<u>53,914</u>	
		152,288		57,005	
Creditors: amounts falling due within one year	8	(3,224)		(5,402)	
Net current assets			149,064		51,603
Total assets less current liabilities			<u>149,064</u>		<u>51,603</u>
Unrestricted funds					
Designated Funds	12	50,107		4,557	
General funds	9, 10	<u>83,112</u>		<u>39,357</u>	
			133,219		43,914
Restricted funds	9, 10, 11		15,845		7,689
Total funds	9, 10		<u>149,064</u>		<u>51,603</u>

Approval

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies' subject to the small companies' regime and in accordance with the Financial Reporting Standard 102.

The notes on pages 21 to 26 form part of these accounts.

These financial statements were approved by the Trustees on the 24 November 2021 and are signed on their behalf by:

Kate Giblin
(Chair)



Date: 24 November 2021

Notes to the accounts

1) Accounting policies

(I) Basis of accounting

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) as issued in March 2018, the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2018. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern. There are no material uncertainties affecting the current year's accounts.

(II) Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

(III) Expenditure

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. All expenditure is accounted for on an accruals basis.

Expenditure includes attributable VAT which cannot be recovered.

Governance costs comprise accountancy, strategy development, legal fees, trustee indemnity insurance and trustee recruitment.

Expenditure is allocated to the particular activity where the cost relates directly to that activity. Management and administration costs have been allocated to each activity (see Note 5). Staff costs comprise employees paid via the payroll and any termination payments relating to these employees.

(IV) Management and administration costs

These costs comprise expenditure not directly attributable to the charitable or fund raising activities of the Charity, but relate to the furtherance of the Charity's objectives.

(V) Depreciation

Depreciation on tangible fixed assets is provided over 4 years on a straight line basis in order to write off the assets over their estimated useful lives. Items of equipment are capitalised only where the purchase price exceeds £1,000.

(VI) Fund accounting

Unrestricted funds are incoming resources receivable or generated for furtherance of the objects of the Charity without a specified purpose and are available as general funds or designated funds.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Restricted funds are used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

(VII) Taxation

The Charity is exempt from corporation tax on its charitable activities as it is a registered charity.

2) Liability of members

The Charity has no share capital but under the terms of its Memorandum of Association each member of the Charity guarantees to contribute an amount not exceeding £10 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2021 was 8 (2020: 9).

No trustee claimed expenses (2019: £Nil) or received any remuneration (2019: £Nil).

3) Grants

	2021 Unrestricted Funds £	2021 Restricted Funds £	2021 Total Funds £	2020 Total Funds £
Core costs				
Albert Hunt Trust	1,000	-	1,000	-
Armourer and Brasiers Charitable Trust	3,000	-	3,000	-
Bridges House Estates	53,270	-	53,270	-
Charles French Charitable Trust	1,500	-	1,500	-
Cloudesley	15,000	-	15,000	-
COVID Job Retention Scheme	11,234	-	11,234	-
Cripplegate Foundation	11,900	-	11,900	18,750
Edward Gostlin Foundation	5,000	-	5,000	-
Garfield Western Foundation	15,000	-	15,000	-
Islington Council	20,000	-	20,000	-
Islington Giving	15,000	-	15,000	-
The Woodroffe Benton Foundation	1,000	-	1,000	-
Inner London Magistrates	-	-	-	5,000
Persula Foundation	-	-	-	1,000
	152,904	-	152,904	24,750
Restricted Funds				
National Lottery Community Fund	-	31,225	31,225	-
Islington Giving (Nature DVD)	-	2,500	2,500	-
Magic little grants	-	500	500	-
Mrs Smith and Mount Trust	-	1,800	1,800	-
Peter Stebbings Memorial Charity	-	6,760	6,760	-
Royal Institute of Philosophy	-	1,260	1,260	-
The Woodroffe Benton Foundation	-	5,000	5,000	5,000
Islington Council	-	-	-	20,000
	-	49,045	49,045	25,000

4) Net Income for the year

This is stated after charging:

	2021 £	2020 £
Insurance	1,156	837
Operating Leases- office rental	4,283	5,600

5) Cost Allocation

Management and Administration	2021 £	2021 £	2020 £
Support Costs:			
Staff costs	79,169		75,298
Premises & office expenses	16,046		14,632
		95,215	89,930
Governance		4,257	4,996
Total		99,472	99,926

Cost Allocation

	Direct costs £	Allocated costs £	2021 Total £
Charitable activities			
Wellbeing	43,730	38,689	82,418
Nature	17,932	9,371	27,303
Arts	2,588	9,371	11,959
Volunteer Programme	11,253	4,035	15,288
	75,503	61,466	136,986
General fundraising	4,789	38,006	42,795
Total	80,292	99,472	179,764

Cost Allocation:	Direct costs £	Allocated costs £	2020 Total £
Charitable activities			
Friday evening events	20,489	16,891	37,380
Outings and gardening	4,149	13,970	18,119
Philosophy forum	2,540	6,568	9,108
Saturday Activities	5,924	12,718	18,642
Volunteer Co-ordinator	6,430	4,143	10,573
Other activities	2,565	7,403	9,968
	<u>42,097</u>	<u>61,693</u>	<u>103,790</u>
General fundraising	2,073	33,233	35,306
Total	<u>44,170</u>	<u>94,926</u>	<u>139,096</u>

Premises, office and governance expenses are allocated among the staff members in proportion to the days worked during the year. The overall costs are then allocated to the Charity's activities based on estimates of time devoted to activities by each staff member.

6) Staff Costs

	2021 £	2020 £
Wages and salaries	100,454	85,534
Social security costs	7,202	5,812
Pension	1,502	1,487
Total staff costs	<u>109,158</u>	<u>92,833</u>

During the year there was no (2020: £Nil) termination payments.

Average number employees during the year on a headcount and full time equivalent (FTE) basis:

	2021		2020	
	Headcount	FTE	Headcount	FTE
Management and Administration	3	2.1	3	2.0
Sessional workers	7	1.1	7	1.1
Total employees	<u>10</u>	<u>3.2</u>	<u>10</u>	<u>3.1</u>

No member of staff received more that £60,000 (2020: Nil).

7) Debtors

	2021 £	2020 £
Gift aid receivable	550	798
Payments in advance	-	264
Other debtors	2,190	2,029
	<u>2,740</u>	<u>3,091</u>

8) Creditors: amount falling due within one year

	2021 £	2020 £
Taxes and social security costs	-	5,099
Trade Creditors	3,057	303
Other creditors and accruals	167	-
	3,224	5,402

9) Analysis of net assets between funds

	Designated Funds £	General Funds £	Restricted Funds £	Total Funds £
Current assets	50,107	85,919	16,262	152,288
Current liabilities	-	(2,807)	(417)	(3,224)
	50,107	83,112	15,845	149,064

10) Movements in funds

Movements in funds	As at 1 April 2020 £	Transfers £	Income £	Expenditure £	As at 31 March 2021
Restricted funds					
Gardening	84	-	-	(84)	-
Arts Project	5,470	-	-	(1,817)	3,653
Other Activities	2,135	-	-	(2,135)	-
National Lottery Community Fund	-	-	31,225	(31,225)	-
Islington Giving (Nature DVD)	-	-	2,500	(2,500)	-
Magic Little Grants	-	-	500	(145)	355
Mrs Smith and Mount Trust	-	-	1,800	(1,800)	-
Peter Stebbings Memorial Charity	-	-	6,760	-	6,760
Royal Institute of Philosophy	-	-	1,260	(763)	497
The Woodroffe Benton Foundation	-	-	5,000	(420)	4,580
Total restricted funds	7,689	-	49,045	(40,889)	15,845
Unrestricted funds					
General fund	39,357	(45,550)	228,180	(138,875)	83,112
Designated Funds	4,557	45,550	-	-	50,107
Total unrestricted funds	43,914	-	228,182	(138,875)	133,219
Total funds	51,603	-	277,225	(179,764)	149,064

11) Purposes of restricted funds

Restricted funds comprise income received to support specific activities of the Charity as denoted by the name of the fund.

12) Purposes of designated funds

The trustees have established a designated fund for the following specific projects; younger persons feasibility project and office infrastructure.

The office infrastructure element is for a planned new telephone system.

The younger persons feasibility element was not used. The first stage of this project is planned when face to face activities can resume fully post Covid-19 pandemic.

13) Other financial commitments

At the year-end the company had annual commitments under non-cancellable operating leases as set out below:

	2021	2020
	£	£
Operating leases which expire: within one year	2,142	5,712