

ST PETER'S LIFE-LINE

England & Wales · Charity number 1136150

Details

Status Registered

Legal form Trust

Registered 2010-06-02

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

Contact

Address 4 Admirals Mead
Butleigh
Glastonbury
BA6 8UE

Phone 01458850476

Email enquiry@stpeterslifeline.org.uk

Website www.stpeterslifeline.org.uk

Activities

Objects: TO PROMOTE EDUCATION, AND TO PREVENT AND RELIEVE POVERTY IN KENYA.

Activities: We support the St Peter's community of Kajuki, Kenya, by assisting schools and funding education. We are eliminating FGM, and have provided a micro finance scheme for impoverished women. We care for disabled children and feed local primary school children. We manufacture and distribute free sanitary pads to school girls. We operate in the Christian ethos of love, service and prayer.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** Education/training, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** KENYA
- Kenya

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£122,735	£118,981	-	-
2024-04-05	£148,247	£133,981	-	-
2023-04-05	£156,873	£167,068	-	-
2022-04-05	£111,112	£111,795	-	-
2021-04-05	£104,225	£90,655	-	-

Trustees

Name	Role	Appointed
DALE EDWIN INGLIS		2011-09-06
DAVID BALDWIN MBE		
SUSIE CURTIS		
VINCENT ADEYA		

ST PETER'S LIFE-LINE

England & Wales - Charity number 1136150

Accounts

Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	06	Apr	2024		05	Apr	2025

Section A Reference and administration details

Charity name

St Peter's Life-Line

Other names charity is known by

Registered charity number (if any)

1136150

Charity's principal address

4 Admirals Mead

Butleigh

Glastonbury

Postcode

BA6 8UE

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	D Baldwin MBE	Chair		
2	S Curtis	Secretary		
3	D Inglis			
4	V Adeya			
5				
6				
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)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Charitable Trust
Trustee selection methods (eg. appointed by, elected by)	As proposed by the two Co-founders, and unanimously endorsed by the remaining Trustees. In keeping with our pro bono policy of not levying any charges for governance or any other overheads (unavoidable bank charges excepted), our Trustees give freely of their time, for which we are very grateful.

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.

Any new Trustee will normally be familiar with all aspects of our work. We will ensure induction with Charity Commission requirements.

We have informal links and contacts with other aid organisations working in UK and Kenya, particularly on FGM, feeding, disability, period poverty and cricket farming, whereby we exchange information and experiences, and seek contextual advice when necessary.

We have no formal affiliation with any other organisation.

Principal risks:

- a destabilisation of national or local government, causing lack of access to Kenya or the area.
- a drought period so severe as to outstrip our resources to meet it.
- although currently low where we work, the risk of terrorism in Kenya, and subsequent imposed travel restrictions.
- Any future pandemic restrictions which could (and have previously) deny access to Kenya or the area.

If these risks materialise there is little that we as a small charity can do to actively ameliorate or manage them.

We are not an 'arm's length' charity, we work directly with, and know personally, the Principals involved in running the schools and community, as well as local government and church officials, parents, school staff and most importantly, the children and other project participants.

We are a Christian based, all-volunteer organisation. However, whatever faith, or lack of it, is not an issue or a barrier for our work in UK or Kenya.

None of us take fees, claim any expenses for governance, nor do we levy any expenses or overheads against the charity's income for any administration or running costs (unavoidable bank charges excepted).

So, all donations go to our projects.

Our only investment is in prayer, and in our people, both in UK and in Kenya.

Section C Objectives and activities

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

"To promote education, and to prevent and relieve poverty in Kenya."

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)

We are a small grass-roots charity working in an impoverished, marginalised, semi-arid area of Kenya (County of Tharaka Nithi), based in the parish of St Peter's, Kajuki, supporting a struggling community with a wide range of projects. These range from child education, capital projects, feeding programmes for primary school children, micro finance scheme for the disabled, caring for disabled children, provision of water and irrigation, the eradication of the foul scourge of FGM, the provision of free sanitary pads, football coaching and playing for boys and girls, and consideration of cricket farming to provide high protein food.

It is confirmed that the Trustees have taken regard to the guidance issued by the Charity Commission on public benefit.

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.

The only investments we make are:

- time, effort and commitment of all concerned, whether it be our supporters, or the people of the St Peter's community
- much prayer.

both of which help to fulfil those needs of the community.

We tend not to be too rigid in setting hard objectives – we have aspirations, and are made aware of major or minor requirements or situations – and if we feel called – we attempt to meet and sustain them. All these as described in the Report, and as in previous years, have been achieved by the grace of God, who has always met our needs (not necessarily our wants!).

We work and consult with local community authorities, individuals and organisations. This empowers 'local ownership', and our donors' 'spending intentions' are validated by us during our regular visits by seeing the results 'on the ground', as well as examining the relevant accounts during our visits.

We very much value our seven-person local Community Board who give of their time and experience – as respected community leaders – to meeting with probity and integrity, the needs of their community.

In UK we are an 'all volunteer' organisation and are deeply grateful for their unstinting and selfless efforts.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Funding and fund raising, as ever, remains a challenge in the fiercely competitive world of aid charity's work, exacerbated by the ongoing 'cost of living crisis'.

Schools: We continue to support the two parish schools (St Peter's and Our Lady of Consolation (OLC)) mainly by funding school fees for orphans, vulnerable and impoverished children who would otherwise not receive a primary education. Part of our support is a programme to supply library books for the two schools. The schools continue to maintain their high academic performance ratings, being well at the top of regional league tables. Our **Transforming Lives** scheme is based at these schools where we are funding the fees of 65 primary schoolchildren at these two schools.

In the wider field of education we are sponsoring 17 pupils in **secondary schools** (which is not free in Kenya), with 10 at **college** or **university**.

For the **disabled community** we are sponsoring 17 children at **3 specialist schools**, offering these children, who would otherwise never have this opportunity, that precious gift of a mainstream education.

As a result of demand on classroom space at St Peter's we relocated our **free Clinic for disabled** into a new build next to our office block. We continue to maintain a full programme of regularly treating mainly children of over 120 families, providing beneficial therapy, as well as the social dynamic of these families meeting regularly to offer support and exchange experiences and advice. We continue to work amongst the wider community to remove the stigma of the disabled of being 'cursed' and encouraging and ensuring full inclusion. But above all we show these children and their families that they are LOVED.

This continues to be the only service of its kind in the wider area, so **demand for treating disabled children** (and adults) is ever growing, as are the wider free services that we provide to the disabled community – it is a struggle to meet all these increasing demands. We are now finding mainstream hospitals referring patients to our Clinic. Sometimes heart-rending decisions have to be made by our Community Board in reconciling priorities and affordability.

Our custom-designed **Respite House** caring 24/7 for the two brothers with muscular dystrophy and the two young boys with mobility challenges, continues to operate with their dedicated carers. It is also something of a social centre with members of our team gathering there with their families.

With the closure of our sanitary pad factory – through prices of our imported materials quadrupling – we continue to bulk buy from a supplier in Nairobi, **providing packs of san pads** to 2,500 girls in 52 local schools.

Our **micro finance project for the disabled community** (disabled, widows, vulnerable and other disadvantaged adults) has just over 1,608 members of whom 475 have been granted loans to start their small local businesses.

We are indebted to the Walkabout Foundation for the provision of free **wheelchairs**, some customised for patients' needs. Also to the Fred Hollows Foundation for staging **free eye tests** for a large gathering at St

Peter's.

Our most successful outcome this year was finally the **termination of the foul scourge of FGM** – freeing young women to reach for their dreams – for which we will continue to support and encourage – particularly in the field of education and career development. There are known 'hotspots' in the area, of which through our networks of women and church, we continually monitor, and of which pre-emptive action will be taken by the Chairman of our Board, a retired Principal Tribal Chief, if there is any indication of preparations being made for 'circumcising' young girls.

There is a rise in **unwanted pregnancies** in the teenage population generally throughout Kenya. To stem this we are conducting a series of one day fora, addressing this issue, as well as other facets of adopting a modern feminine and wholesome lifestyle.

The abandoned **cricket project** continues to remain on our wish list. We need to gather the correct equipment (and funds!), and be properly trained in the farming and production of what provides a high protein content for this protein deficient community. Continue watching this space!

With use of the redundant milling machines from the cricket project, we continue to provide **general milling facilities** for the community to bring their maize and beans to be milled. Alongside this is our **porridge wayside café**, which is building a reputation in the community for delicious refreshment and gossip to be purveyed! Both of these activities provide a positive income, enabling us to fund the three ladies who work on this project, as well as for the education of a disabled child at a specialist school.

Our **football project** – is part of our programme to stem unwanted pregnancies – as well as provide a much-needed sports activity in the area for boys and girls, and continues to grow in numbers and enthusiasm. We are seeking a professional coach to improve skills and teamwork, as well as to strive towards our long term goal of providing at least four players to the Kenya National Team!

Twinning with our two primary schools in Somerset (Butleigh and Puriton) continues with exchanges of posters, letters, poems etc, with our two Kenya schools (St Peter's and Our Lady of Consolation) enabling these children to see something of how their peers live and learn. The Somerset schools also stage fundraisers, again demonstrating positive support for our schools. Children caring for Children.

We had the privilege of hosting the **RC Bishop of the Armed Forces** and two RAF officers at St Peter's, whilst they were in Kenya for a Military Christian conference – much appreciated by the local community!

We had the great pleasure of **hosting Veronica**, our Project Co-ordinator, to visit us in UK, in which she met and thanked many of our supporters, as well as experiencing life in England – and what was to her a very chilly English summer!

With our two or three regular visits to Kenya, we always take a **small group of visitors** – with the emphasis on young adults – to experience first-hand our work, as well as experiencing the other aspects of this marvellous country.

Our Supporters and donors are the practical bedrock of our charity, giving of their time, treasure, expertise and contributing to our spiritual bedrock – prayer. Our gratitude knows no depth for these generous people.

Our deep gratitude for the work done by our **Community Board** in Kajuki, under the selfless leadership of Principal Chief, Simon, and the tireless work of Veronica our Projects Co-ordinator and other members of the Board, who all give freely of their time and expertise.

Huge thanks, also, for the community's very warm welcome, care and generosity during our visits, and the hospitality of the whole community. In material and relative terms we provide a lot for them, with love. They all, in return, freely give us that most precious gift – their **loving prayers**.

As our **projects grow in scope and capacity, our reputation is starting to spread**. It is therefore heartening to see greater interest being taken by local government and other NGO/organisations in Kenya of our work. Of course this has the effect of widening exposure, and subsequent increasing demand for our services. These we will attempt to meet, but we must also always bear in mind our long-term goal – to pack up, leaving behind **totally sustainable projects**, all running successfully, of which we can now give a big 'tick' to FGM no longer burdening this community – we have seen the power of persistent, patient education!

Brief statement of the charity's policy on reserves

We aim to maintain a minimum balance of £2,000 in our current account in UK, to cope with any unforeseen situations in Kenya – usually medical emergencies.

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.

Our Income:

Major donors < £1,000	
Festival Medical Services	9,709
HMRC Gift Aid	12,367
St Peter & St Paul	2,000
Anon	11,080
Baldwin	1,450
Anon	13,000
Parker	1,000
Stoneman	3,860
Anon	5,000
White	1,000
Warfield Churches	4,898
Glastonbury Festival	1,600
Bridging loan	3,000
Kenya visits	1,010
Total	70,974

JustGiving	10,772
PayPal	2,334
Total	13,106

Minor & monthly donors	38,655
Total Income	122,735
C/F from previous year	23,266

Total available	146,001
-----------------	---------

Expenditure**Expenditure:**

Salaries	22,456
Education fees	35,763
Disabled mic fin	4,198
Early pregnancy prog	4,025
Disabled Action Plan	19,582
San pads	5,033
Capital works	1,000
Schools' feeding prog	13,793
Football project	3,604
Kenya visits	5,081
Misc	346
Repay bridging loan	3,000

Bank & JG charges	1,100
Expenses	0
Overheads	<u>0</u>
Total	118,981
Excess of Income over Expenditure	27,020

Section F Other optional information

We also receive a lot of work in kind (pro bono) from many generous people who have the know-how and are prepared to give their time, expertise and enthusiasm.

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s) (in the original)

(in the original)

Full name(s)	David Baldwin MBE	Susannah Curtis
Position (eg Secretary, Chair, etc)	Chair	Secretary
Date	7 Dec 2025	



Receipts and payments accounts

For the period from	Period start date 06/04/2024	To	Period end date 05/04/2025
------------------------	---------------------------------	----	-------------------------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £
A1 Receipts				
Major donors < £1,000	58,607	-	-	58,607
Minor & monthly donors	38,655	-	-	38,655
HMRC Gift Aid	12,367	-	-	12,367
JustGiving	10,772	-	-	10,772
PayPal	2,334	-	-	2,334
	-	-	-	-
	-	-	-	-
	-	-	-	-
Sub total (Gross income for AR)	122,735	-	-	122,735
A2 Asset and investment sales, (see table).				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total receipts	122,735	-	-	122,735
A3 Payments				
Salaries	22,456	-	-	22,456
Education fees	35,763	-	-	35,763
FGM/ARP	-	-	-	-
King David micro finance	4,198	-	-	4,198
Early pregnancy programme	4,025	-	-	4,025
Disabled Action Plan	19,582	-	-	19,582
Sanitary pads	5,033	-	-	5,033
Capital works	1,000	-	-	1,000
Schools' feeding programme	13,793	-	-	13,793
Football project	3,604	-	-	3,604
Cricket project	-	-	-	-
Kenya visits	5,081	-	-	5,081
Misc	346	-	-	346
Repay bridging loan	3,000	-	-	3,000
Bank & JustGiving charges	1,100	-	-	1,100
Expenses	-	-	-	-
Overheads	-	-	-	-
	-	-	-	-
Sub total	118,981	-	-	118,981
A4 Asset and investment purchases, (see table)				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total payments	118,981	-	-	118,981
Net of receipts/(payments)	3,754	-	-	3,754
A5 Transfers between funds	-	-	-	-
A6 Cash funds last year end	23,266	-	-	23,266
Cash funds this year end	27,020	-	-	27,020

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B1 Cash funds		-	-
		-	-
		-	-
	Total cash funds	27,020	-
	(agree balances with receipts and payments account(s))	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B2 Other monetary assets		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

	Details	Fund to which asset belongs	Cost (optional)
B3 Investment assets			-
			-
			-
			-
			-

	Details	Fund to which asset belongs	Cost (optional)
B4 Assets retained for the charity's own use			-
			-
			-
			-
			-
			-
			-
			-
			-

	Details	Fund to which liability relates	Amount due (optional)
B5 Liabilities			-
			-
			-
			-
			-

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

(in the original)

WDH Baldwin

CC16a

Last year

to the nearest £

105,874
27,320
6,164
6,926
1,963
-
-
-
148,247

-
-

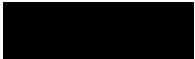
148,247

18,357
29,766
7,530
12,063
-
12,911
4,555
15,843
25,306
749
307
1,127
759
3,500
1,208
-
-
-
133,981

-

133,981

14,266
-
9,000
23,266



**Endowment
funds**
to nearest £

-
-
-
-

OK

**Endowment
funds**
to nearest £

-
-
-
-
-
-

**Current value
(optional)**

-
-
-
-
-

**Current value
(optional)**

-
-
-
-
-
-
-
-
-

**When due
(optional)**

Date of approval



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
St Peter's Life-Line

On accounts for the year
ended

5 Apr 2025

Charity no
(if any)

1136150

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

Signed: (in the original)

Date: 10/11/25

Name: JA Goolden

Relevant professional
qualification(s) or body
(if any):

MAAT

Address:

6 Admirals Mead, Butleigh

Glastonbury

Somerset BA6 8UE

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

ST PETER'S LIFE-LINE

England & Wales - Charity number 1136150

Accounts

Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	06	04	2023		05	04	2024

Section A Reference and administration details

Charity name	St Peter's Life-Line
Other names charity is known by	
Registered charity number (if any)	1136150
Charity's principal address	4 Admirals Mead
	Butleigh
	Glastonbury, Somerset
Postcode	BA6 8UE

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	D Baldwin MBE	Chair		
2	S Curtis	Secretary		
3	D Inglis			
4	V Adeya			
5				
6				
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)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

Trust Deed

How the charity is constituted
(eg. trust, association, company)

Charitable Trust

Trustee selection methods
(eg. appointed by, elected by)

As proposed by the two Co-founders, and unanimously endorsed by the remaining Trustees.

In keeping with our **pro bono** policy of not levying any charges for governance or any other overheads (unavoidable bank charges excepted), our Trustees give freely of their time, for which we are very grateful.

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.

Any new Trustee will normally be familiar with all aspects of our work. We will ensure induction with Charity Commission requirements.

We have informal links and contacts with other aid organisations working in UK and Kenya, particularly on FGM, feeding, disability, period poverty and cricket farming, whereby we exchange information and experiences, and seek contextual advice when necessary.

We have no formal affiliation with any other organisation.

Principal risks:

- a destabilisation of national or local government, causing lack of access to Kenya or the area.
- a drought period so severe as to outstrip our resources to meet it.
- although currently low where we work, the risk of terrorism in Kenya, and subsequent imposed travel restrictions.
- Any future pandemic restrictions which could (and have previously) deny access to Kenya or the area.

If these risks materialise there is little that we as a small charity can do to actively ameliorate or manage them.

We are not an 'arm's length' charity, we work directly with, and know personally, the Principals involved in running the schools and community, as well as local government and church officials, parents, school staff and most importantly, the children and other project participants.

We are a Christian based, all-volunteer organisation. However, whatever faith, or lack of it, is not an issue or a barrier for our work in UK or Kenya.

None of us take fees, claim any expenses for governance, nor do we levy any expenses or overheads against the charity's income for any administration or running costs (unavoidable bank charges excepted).

So, all donations go to our projects.

Our only investment is in prayer, and in our people, both in UK and in Kenya.

Section C Objectives and activities

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

"To promote education, and to prevent and relieve poverty in Kenya."

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)

We are a small grass-roots charity working in an impoverished, marginalised, semi-arid area of Kenya (County of Tharaka Nithi), based in the parish of St Peter's, Kajuki, supporting a struggling community with a wide range of projects. These range from child education, capital projects, feeding programmes for primary school children, micro finance scheme for the disabled, caring for disabled children, provision of water and irrigation, the eradication of the foul scourge of FGM, the provision of free sanitary pads, and cricket farming to provide high protein food.

It is confirmed that the Trustees have taken regard to the guidance issued by the Charity Commission on public benefit.

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.

The only investments we make are:

- time, effort and commitment of all concerned, whether it be our supporters, or the people of the St Peter's community
- much prayer.

both of which help to fulfil those needs of the community.

We tend not to be too rigid in setting hard objectives – we have aspirations, and are made aware of major or minor requirements or situations – and if we feel called – we attempt to meet and sustain them. All these as described in the Report, and as in previous years, have been achieved by the grace of God, who has always met our needs (not necessarily our wants!).

We work and consult with local community authorities, individuals and organisations. This empowers 'local ownership', and our donors' 'spending intentions' are validated by us during our regular visits by seeing the results 'on the ground', as well as examining the relevant accounts during our visits.

We very much value our 7 person local Community Board who give of their time and experience – as respected community leaders – to meeting with probity and integrity, the needs of their community.

In UK we are an 'all volunteer' organisation and are deeply grateful for their unstinting and selfless efforts.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Funding and fund raising, as ever, remains a challenge in the fiercely competitive world of aid charity's work, exacerbated by the ongoing 'cost of living crisis'.

Schools: The two parish schools that we directly support (St Peter's and Our Lady of Consolation (OLC)) continue to find it challenging to maintain and attract new pupils, as being private schools, fees are unaffordable to many parents who desire a quality education for their children. But because of this demand for a quality education they are making inroads in increasing numbers. The schools continue to maintain their high academic performance ratings, being well at the top of regional league tables. Our **Transforming Lives** scheme is based at these schools where we are funding the fees of 63 primary schoolchildren – orphans, impoverished or vulnerable children.

In the wider field of education we are sponsoring 23 pupils in **secondary schools** (which is not free in Kenya), with 1 in **Polytech**, and 3 at **university**.

For the disabled community we are sponsoring 19 children at **3 specialist schools**, offering these children, who would otherwise never have this opportunity, that precious gift of a mainstream education.

Our **free Clinic for disabled** maintains its full programme of regularly treating mainly children of over 120 families, providing beneficial therapy, as well as that social dynamic of these families meeting regularly to offer support and exchange experiences and advice. We continue to work amongst the wider community to remove the stigma of the disabled of being 'cursed' and encouraging and ensuring full inclusion. But above all we show these children and their families that they are LOVED.

A whole suite of **new equipment** was purchased **for the Clinic** and has hugely improved rehabilitative processes and positive outcomes – as well as being fun!

As this is the only service of its kind in the wider area, **demand for treating disabled children** (and adults) is ever growing, as are the wider free services that we provide to the disabled community – it is a struggle to meet all these increasing demands. Sometimes heart-rending decisions have to be made by our Community Board in reconciling priorities and affordability.

Our custom-designed **Respite House** caring 24/7 for the two brothers with muscular dystrophy and the two young boys with mobility challenges, continues to operate with their dedicated carers.

Our **sanitary pad factory** started production with four workers manufacturing sufficient for a monthly distribution of over 1,500 packets

distributed to girls at local primary and secondary schools. But sadly, we had to close this down a few months later, as costs of imported materials had quadrupled (as well as paying import taxes!), and was no longer value for donors' money. We now buy ready made in bulk from Nairobi, and the supply continues uninterrupted!

Our **micro finance project for the disabled community** (disabled, widows, vulnerable and other disadvantaged adults) has just over 1,000 members of whom 93 have been granted loans to start their small local businesses.

Whilst **farming of crickets** was very successful, subsequent processing and milling was not – the milled product was not acceptable for eventual consumption. So, we have put this project on hold whilst we acquire more specialist knowledge. We know this is a successful way of providing plenty of low-cost protein and is also the way ahead, so we will persevere!

However, one very positive aspect of putting the cricket project on hold was that our milling house and milling equipment was very well suited to **milling local people's grains** grown in their shambas. We also use the mills to grind grains to make a **hot porridge** which is very popular in our wayside café with locals and passers-by. This earns a positive income to fund the wages of the 4 ladies re-tasked from the san pad factory.

In December we initiated a **football project** with three local primary schools. It is for boys and girls, with two separate age streams. This is to provide an organised structure to a sporting activity, to keep teenagers occupied during weekends, and also to impart football skills with proper coaching. The aim is to expand to 12 primary schools and have an organised, competitive league/knockout games, and with the higher aim of getting at least four players into National Teams in 10 years' time, and put Tharaka Nithi on the footballing map!

We built **new dwellings** for two vulnerable and families to replace their dilapidated, tumbledown properties.

Our programme **to eliminate** the foul scourge of **Female Genital Mutilation** (FGM) continues apace, and we know the idea is generally gaining traction within the wider community. The culmination of the annual programme is the Alternative Rite of Passage (ARP) residential week at St Peter's, which girls attend and are empowered to say NO! as well as receiving information and skills on modern feminine lifestyle. We usually expect and budget for about 200 girls. This time 406 girls attended - with some running away from home! There are now over 3,000 young women who have said NO! and are a powerful presence in the community.

This period saw heavy flooding in parts of Kenya which on the margins of our semi-arid area, produced **abundant rain** for a bountiful harvest. There were also adequate rains during the other rainy season – an unusually bountiful year, which happily reduced food prices.

Twinning with our two primary schools in Somerset (Butleigh and Puriton) continues with exchanges of posters, letters, poems etc, with our two Kenya schools (St Peter's and Our Lady of Consolation) enabling these children to see something of how their peers live and learn. Puriton children laid on a biscuit and cake baking fundraiser to support our feeding programme. Godalming Junior School in Surrey also gives

Section D

Achievements and performance

exchange input as organised by one of our supporters. Children caring for Children.

Our deep gratitude for the work done by our **Community Board** under the selfless leadership of Principal Chief, Simon, and the tireless work of Veronica our Projects Co-ordinator and other members of the Board.

Huge thanks, also, for the community's very warm welcome, care and generosity during our visits, and the hospitality of the whole community. In material and relative terms we provide a lot for them, with love. They all, in return, give us that most precious gift – their **loving prayers**.

There were some notable **fundraisers** staged this year. Dosh4Nosh appeal for our feeding programme, a Grand Auction, and a Glastonbury Tor climb by two youngsters. See Financial details for amounts raised.

This year saw an amazing landmark in our fundraising efforts! Since we started in 2008, we have now raised **one million pounds!** This is truly God's Providence at work, manifested by the efforts and generosity of our supporters, donors and corporate benefactors.

As our projects grow in scope and capacity, our reputation is starting to spread. It is therefore heartening to see greater interest being taken by local government and other NGO/organisations in Kenya. Of course this has the effect of widening exposure of our work, and subsequent increasing demand for our services. These we will attempt to meet, but we must also always bear in mind our long-term goal – to pack up, leaving behind totally sustainable projects, all running successfully.

Section E

Financial review

Brief statement of the charity's policy on reserves

We aim to maintain a minimum balance of £2,000 in our current account in UK, to cope with any unforeseen situations in Kenya – usually medical emergencies.

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.

Our Income:

Major donors < £1,000	
Bequest	36,658
The Hope Collective	16,679
Festival Medical Services	9,738
Kitchen Table Charitable Trust	4,000
HMRC Gift Aid	6,164
Dosh4Nosh	8,671
Grand Auction	4,860
Tor Climb	2,038
Will & Maria	1,805
St Peter & St Paul	2,000
Anon	10,000

Anon	3,900
Anon	1,250
Warfield Churches	4,275
Total	112,038
JustGiving	6,926
PayPal	1,963
Total	8,889
Minor & monthly donors	27,320
Total Income	148,247

We achieved all our charitable objectives with financial deployment as follows:

Education fees – £29,766
 FGM campaign – £7,530
 Salaries – £18,357
 Disabled Action Plan – £12,911
 Sanitary pads project – £4,555
 Capital works - £15,843
 Crickets project – £307
 Schools' feeding prog – £25,306
 Football project - £749
 King David micro finance - £12,063
 Bridging loan repay – £3,500
 Kenya visits – £1,127
 Misc – £759
 Bank, PayPal & JustGiving charges – £1,208
Expenses – £0
Overheads – £0

Total expenditure – £133,981

 Bank balance carried forward - **£23,266**

Section F Other optional information

We also receive a lot of work in kind (pro bono) from many generous people who have the know-how and are prepared to give their time, expertise and enthusiasm.

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)	(in the original)	(in the original)
Full name(s)	David Baldwin MBE	Susannah Curtis
Position (eg Secretary, Chair, etc)	Chair	Secretary
Date	1 February 2025	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
St Peter's Life-Line

No (if any)
1136150

CC16a

Receipts and payments accounts

For the period
from

Period start date
4/6/2023

To

Period end date
4/5/2024

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Major donors < £1,000	105,874	-	-	105,874	73,696
Minor & monthly donors	27,320	-	-	27,320	38,185
HMRC Gift Aid	6,164	-	-	6,164	14,045
Just Giving	6,926	-	-	6,926	28,552
Pay Pal	1,963	-	-	1,963	2,395
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	148,247	-	-	148,247	156,873
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	148,247	-	-	148,247	156,873
A3 Payments					
Salaries	18,357	-	-	18,357	15,139
School/uni fees	29,766	-	-	29,766	38,350
King David micro finance	12,063	-	-	12,063	-
FGM/ARP	7,530	-	-	7,530	10,190
Disabled Action Plan	12,911	-	-	12,911	28,060
Sanitary pads	4,555	-	-	4,555	2,807
Capital works	15,843	-	-	15,843	-
Schools' feeding	25,306	-	-	25,306	47,486
Football coaching	749	-	-	749	-
Cricket project	307	-	-	307	4,564
Kenya visits	1,127	-	-	1,127	9,915
Misc	759	-	-	759	1,255
Repay bridging loan	3,500	-	-	3,500	8,000
Bank & JustGiving charges	1,208	-	-	1,208	1,302
Sub total	133,981	-	-	133,981	167,068
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	133,981	-	-	133,981	167,068
Net of receipts/(payments)	14,266	-	-	14,266	- 10,195
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	9,000	-	-	9,000	19,195
Cash funds this year end	23,266	-	-	23,266	9,000

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		-	-	-
		-	-	-
		-	-	-
	Total cash funds	23,266	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets			Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities		Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name

St Peter's Life-Line

On accounts for the year ended

5 Apr 2024

Charity no (if any)

1136150

Set out on pages

(remember to include the page numbers of additional sheets)

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

* Please delete the words in the brackets if they do not apply.

Signed:

(in the original)

Date:

01/03/2025

Name:

JA Goolden

Relevant professional qualification(s) or body (if any):

MATT

IER

Address:

6 Admirals Mead, Butleigh

Glastonbury

Somerset BA6 8UE

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 6 Apr 22 Period start date To 5 Apr 23 Period end date

Charity name: St Peter's Life-Line

Charity registration number: 1136150

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	"To promote education, and to prevent and relieve poverty in Kenya."
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	We are a small grass-roots charity working in an impoverished, marginalised, semi-arid area of Kenya (County of Tharaka Nithi), based in the parish of St Peter's, Kajuki, supporting a struggling community with a wide range of projects. These range from child education, capital projects for schools, feeding programmes for primary school children, micro finance scheme for the disabled, caring for disabled children, provision of water and irrigation, the eradication of the foul scourge of FGM, the provision of free sanitary pads, and cricket farming to provide high protein food.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	It is confirmed that the Trustees have taken regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Our policy on grant making is in principle to give priority to our core projects – education and care for the disabled – and for other priorities on other projects to be decided by our Kenyan Community Board, with the available funding.
Policy on social investment including program related investment	Para 1.38	The only investments we make are: - time, effort and commitment of all concerned, whether it be our supporters, or the people of the St Peter's community

		- much prayer. both of which help to fulfil those needs of the community. We tend not to be too rigid in setting hard objectives – we have aspirations, and are made aware of major or minor requirements or situations – and if we feel called – we attempt to meet and sustain them. All these as described in the Report, and as in previous years, have been achieved by the grace of God, who has always met our needs (not necessarily our wants!). We work and consult with local community authorities, individuals and organisations. This empowers ‘local ownership’, and our donors’ ‘spending intentions’ are validated by us during our regular visits by seeing the results ‘on the ground’, as well as examining the relevant accounts during our visits. We very much value our 7-person local Community Board who give of their time and experience – as respected community leaders – to meeting with probity and integrity, the needs of their community.
Contribution made by volunteers	Para 1.38	In UK we are an ‘all volunteer’ organisation and are deeply grateful for their unstinting and selfless efforts.
Other		

Achievements and Performance

	SORP reference	
--	----------------	--

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	By God's grace, the unstinting generosity of our donors, and the wholehearted and committed efforts of the community leaders and project participants, great strides continue to be made on all fronts. We see the tangible outcomes of our projects – overall lifting poverty, relieving hunger, empowering women, improving quality of life for the disabled, widening horizons through education.
---	-----------	--

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	With the immediate effects of Covid now receding we were able to engage our projects at 'full strength' again and regain traction. Funding and fund raising, as ever, remain a challenge in this 'cost of living crisis'. We are indebted to two particular donors who gave substantial donations, enabling all the 'wheels to keep turning'. Schools: The two parish schools that we directly support are finding it challenging to maintain and attract new pupils, as being private schools, the fees are unaffordable to many parents who desire a quality education for their children. The schools continue to maintain their high academic performance ratings, being well at the top of regional league tables. Our programme to eliminate FGM continues in full, with every encouragement sign that the balance is now tipping our way to eliminate this foul scourge within this generation – the community at large are beginning to 'get it'. The most encouraging signs were the attendance of 432 girls at our weekly residential Alternative Rite of Passage (ARP) programme in December, where we normally budget for, and expect, 200 girls. The other very significant breakthrough was one of the very secretive circumciser women attending our seminar and publicly declaring her opposition to FGM, and as visible intent – bringing two of her granddaughters along to attend the ARP.
-------------------------------------	-----------	---

		On the back of our very successful micro finance schem for women – now fully sustainable – we have instituted a micro finance scheme for the disabled community, to include widows and other isolated and vulnerable people. The interest and uptake has been considerable, and we expect this project to deliver the success of our first scheme – but with the added bonus of the disabled community proving their individual worth, raising their self-esteem and improving their living standards and expectations. Our primary schools feeding programme has been maintained with some 1,800 children receiving a hot, daily lunch at 9 schools. The benefits of consistent and maximum daily attendance rates at the schools continue to be felt, ensuring that the children receive a continual and progressing education, as well as maintaining/raising individual and overall schools' academic results as measured by National Exam results. The free Clinic for disabled children maintains its full programme of regularly treating the children of over 120 families, providing beneficial therapy, as well as that social dynamic of these families meeting regularly to offer support and exchange experiences and advice. We continue to work amongst the wider community to remove the stigma of these children of being 'cursed' and encouraging full inclusion. But above all we show these children and their families that they are LOVED. Our custom-designed Respite House caring 24/7 for the two brothers with muscular dystrophy and the two young boys with mobility challenges, continues to operate with their dedicated carers. We sponsor 12 children at 3 specialist schools for the disabled, offering these children who would otherwise never have this opportunity – that precious gift of a mainstream education. Our sanitary pad factory started production with four workers manufacturing sufficient for a monthly distribution of over 1,500 packets to girls at local primary and secondary schools. Three UK families and their children visited and stayed at St Peter's, seeing all
--	--	--

		our projects in action, learning about and engaging with children and the local community. Having been inspired by what they experienced, these families and their youngsters have become enthusiastic and effective fundraisers. During a period of severe food shortage and rocketing prices we instituted a widespread programme to distribute food to the elderly and disabled. We are so proud of Marcella, whom we took from primary school right at the start of the charity, and has now graduated with a BA Ed from Nairobi University. She now has a very good job with an educational book publisher. We continue to visit Polycom the charity protecting girls and young women in the Nairobi slums of Kibera, particularly in the context of sanitary pad manufacture, but also generally in matters of urban poverty, and what we can learn from them. Our learning experience of cricket farming proceeds satisfactorily, and we have now funded and built our mill to soon start milling crickets for the production of a protein rich foodstuff. We continue to sponsor education at all levels for orphan and impoverished children, with 54 in our primary schools' Transforming Lives programme, 24 in secondary & tertiary education and 5 in university. Despite the continuing very challenging fundraising environment, we have successfully achieved all our objectives, and will continue not only to so do, but expand our reach in those existing or new areas that need our attention.
Performance of fundraising activities against objectives set	Para 1.41	UK Achievements – Fundraising: As ever, we are very grateful indeed for the committed group of donors who make regular monthly payments (c£24,000 pa) and form the basis of our budget planning to meet core projects such as school fees, and allowing us to plan or develop other projects. We are also very grateful for other individuals, corporate, church and school communities, with whom we work,

		and who donated sums over £1,000 giving us a total of £71,326. With these and other minor individual donations we raised £156,873 this financial year. We continue to apply to major grant-giving organisations for funding, although we do lack expertise and resources to research and apply with only limited success in today's very competitive funding environment. Our schools' twinning programme with two Somerset primary schools, with visits and illustrated talks to the schools and the exchange of posters and letters, and some welcome fundraising by the school pupils continues. Engendering 'Children caring for children'. A huge debt of gratitude to those individuals, children and groups who go to extraordinary lengths in devising and executing a wide range of fundraising events from cake sales to sponsored walks to auctions and virtual balloon races! Massive gratitude to the members of our extensive and committed Prayer Support Chain, who offer their support and prayers on a regular basis, and without whom we could not function.
Investment performance against objectives	Para 1.41	We achieved all our charitable objectives with financial deployment as follows: Education fees – £38,350 FGM campaign – £10,190 Salaries – £15,139 Disabled Action Plan – £28,060 Sanitary pads project – £2,807 Cricket project – £4,564 Schools' feeding prog – £30,286 Feeding elderly/disabled – £17,200 Bridging loan repay – 8,000 Oct visit payments – 8,570 Feb trip payments – 1,345 Misc – 1,255 Bank & JustGiving charges – 1,302 Expenses – £0 Overheads – £0 Total expenditure – £167,068
Other		We also receive a lot of work in kind (pro bono) from many generous people who have the know-how and are prepared to give their time, expertise and enthusiasm.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The opening balance in our current account was £19,195. Our Income was £156,873 giving us a credit total of ££176,068 at the start of the year. Our Expenditure was £167,068, leaving a credit balance of £9,000 carried forward to the next FY.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We aim to maintain a minimum balance of £2,000 in our current account in UK, to cope with any unforeseen situations in Kenya – usually medical emergencies.
Amount of reserves held	Para 1.22	£2,000
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	N/A We will not seek an overdraft, or incur any debts.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	See principal risks, below.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	See para above on Fundraising activities.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Our only investment is in prayer, and in our people, both in UK and in Kenya.
A description of the principal risks facing the charity	Para 1.46	Principal risks: - a destabilisation of national or local government, causing lack of access to Kenya or the area - a drought period so severe as to outstrip our resources to meet it - although low where we work, the risk of terrorism in Kenya, and subsequent imposed travel restrictions. - Any future pandemic restrictions which could (and have previously) deny access to Kenya or the area. If these risks materialise there is little that we as a small charity can do to actively ameliorate or manage them.

Other		We are not an 'arm's length' charity, we work directly with, and know personally, the Principals involved in running the schools and community, as well as local government and church officials, parents, school staff and most importantly, the children and other project participants. We are a Christian based, all-volunteer organisation. However, whatever faith, or lack of it, is not an issue or a barrier for our work in UK or Kenya. None of us take fees, claim any expenses for governance, nor do we levy any expenses or overheads against the charity's income for any administration or running costs (unavoidable bank charges excepted). So, all donations go to our projects.
-------	--	---

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	Charitable Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	As proposed by the two Co-founders, and unanimously endorsed by the remaining Trustees. In keeping with our pro bono policy of not levying any charges for governance or any other overheads (unavoidable bank charges excepted), our Trustees give freely of their time, for which we are very grateful.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Any new Trustee will normally be familiar with all aspects of our work. We will ensure induction with Charity Commission requirements.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	We have informal links and contacts with other aid organisations working in UK and Kenya, particularly on FGM, feeding, disability, period poverty and cricket farming whereby we exchange information and experiences, and seek contextual advice when necessary.
		No formal or any affiliation with any other

Relationship with any related parties	Para 1.51	organisation.
Other		

Reference and Administrative details

Charity name	St Peter's Life-Line
Other name the charity uses	
Registered charity number	1136150
Charity's principal address	4 Admiral's Mead, Butleigh, Glastonbury, Somerset BA6 8UE England.

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	D Baldwin	Chair		
2	S Curtis	Secretary		
3	D Inglis			
4	V Adeya			
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

Declarations

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

Signed on behalf of the charity’s trustees

Signature(s)	(in the original)	(in the original)
Full name(s)	David Baldwin MBE	Susannah Curtis
Position (eg Secretary, Chair, etc)	Chair	Secretary
Date	17 Nov 23	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
St Peter's Life-Line

No (if any)
1136150

Receipts and payments accounts

CC16a

For the period
from

Period start date
6-Apr-22

To

Period end date
5-Apr-23

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Major donors < £1,000	73,696	-	-	73,696	62,940
Minor & monthly donors	38,185	-	-	38,185	38,544
HMRC Gift Aid	14,045	-	-	14,045	9,628
JustGiving	28,552	-	-	28,552	-
PayPal	2,395	-	-	2,395	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	156,873	-	-	156,873	111,112
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	156,873	-	-	156,873	111,112
A3 Payments					
Schools/uni fees	38,350	-	-	38,350	24,460
FGM/ARP	10,190	-	-	10,190	12,000
Disabled Action Plan	28,060	-	-	28,060	23,342
Salaries	15,139	-	-	15,139	13,120
Sanitary pads	2,807	-	-	2,807	3,367
Crickets project	4,564	-	-	4,564	2,886
Feeding programmes	47,486	-	-	47,486	25,830
Miscellaneous	1,255	-	-	1,255	-
Self bridging loan repayment	8,000	-	-	8,000	-
Kenya transport	-	-	-	-	1,060
Sewing machine	-	-	-	-	542
Capital works	-	-	-	-	2,615
Kenya visit repayments	9,915	-	-	9,915	1,766
Bank & JustGiving charges	1,302	-	-	1,302	809
	167,068	-	-	167,068	111,797
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	167,068	-	-	167,068	111,797
Net of receipts/(payments)	- 10,195	-	-	- 10,195	- 685
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	19,195	-	-	19,195	19,880
Cash funds this year end	9,000	-	-	9,000	19,195

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		9,000	-	-
		-	-	-
		-	-	-
	Total cash funds	9,000	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name

St Peter's Life-Line

On accounts for the year ended

5 Apr 23

Charity no (if any)

1136150

Set out on pages

(remember to include the page numbers of additional sheets)

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05/04/2023.

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

* Please delete the words in the brackets if they do not apply.

Signed:

(in the original)

Date:

13 Nov 23

Name:

JA GOOLDEN

Relevant professional qualification(s) or body (if any):

IER

1

October 2018

MATT

Address:

6 Admiral's Mead, Butleigh

Glastonbury

Somerset BA6 8UE

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 6 Apr 21

Period start date To 5 Apr 22

Period end date

Charity name: St Peyter'sLife-Line

Charity registration number: 1136150

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	"To promote education, and to prevent and relieve poverty in Kenya."
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	We are a small grass-roots charity working in an impoverished, marginalised, semi-arid area of Kenya (County of Tharaka Nithi), based in the parish of St Peter's, Kajuki, supporting a struggling community with a wide range of projects. These range from child education, capital projects for schools, feeding programmes for primary school children, micro finance scheme for women, caring for disabled children, provision of water and irrigation, the eradication of the foul scourge of FGM, the manufacture and provision of low/no cost sanitary pads, and cricket farming to provide high protein food.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	It is confirmed that the Trustees have taken regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Our policy on grant making is in principle to give priority to our core projects – education and care for the disabled – and for other priorities on other projects to be decided by our Kenyan Management Board, with the available funding.
Policy on social investment including program related investment	Para 1.38	The only investments we make are: - time, effort and commitment of all concerned, whether it be our supporters, or the people of the St Peter's community - much prayer.

		both of which help to fulfil those needs of the community. We tend not to be too rigid in setting hard objectives – we have aspirations, and are made aware of major or minor requirements or situations – and if we feel called – we attempt to meet and sustain them. All these as described in the Report, and as in previous years, have been achieved by the grace of God, who has always met our needs (not necessarily our wants!). We work and consult with local community authorities and organisations. This empowers 'local ownership', and our donors' 'spending intentions' are validated by us during our regular visits by seeing the results 'on the ground', as well as examining the relevant accounts during our visits. We very much value our 7-person local Management Board who give of their time and experience – as respected community leaders – to meeting with probity and integrity, the needs of their community.
Contribution made by volunteers	Para 1.38	In UK we are an 'all volunteer' organisation and are deeply grateful for their unstinting and selfless efforts.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	By God's grace, the unstinting generosity of our donors, and the wholehearted and committed efforts of the community leaders and project participants, great strides continue to be made on all fronts, despite the very challenging conditions of emerging and recovering from Covid restrictions.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	Progress: This period saw the lifting of Covid restrictions and the return of 'normal' life in general. Schools opened in full, but with no online facilities or structured homework/home study, pupils effectively missed a year of full education. Many micro finance ladies suffered losses or reduction of their business ventures; the Clinic had to close, although we were able to make some home visits 'at a distance'; and the FGM programme was halted, resulting in loss of traction and a regrettable rise in FGM cases as well as teenage pregnancies. But now we are getting our projects back up and running in full, and indeed developing new initiatives. Funding has been particularly difficult, and with the 'cost of living crisis' will continue to be our biggest challenge to keep our projects fully funded, and aspirations to introduce new work will no doubt be frustrated. Schools: The two parish schools we directly support are picking up again after lockdown, and from recent national and regional exam results, continue to maintain their high performance rankings. St Peter's underwent a substantial refurbishment programme funded by us. We have restarted in full our FGM programme and intend getting back on the front foot, making up for lost momentum during Covid, and a regrettable rise in FGM cases, with circumcisers taking advantage of lock down. The programme re-started with the formation and running of children's rights awareness clubs in 8 local primary schools, the staging of 8 community education and discussion forums, visits to individual girls and their families. The culmination of our programme is our one-week residential Alternative Rite of Passage seminar from which 286 girls were empowered to say NO! to FGM, bringing the total to over 2,800 girls who have attended the programme. We are very happy to report that our micro finance project for women is now completely sustainable and handed over in full for the ladies to run autonomously without any further financial or administrative input from us.
--	------------------	---

		At handover there were 2,898 ladies in the scheme, with some now taking 2nd, 3rd or 4th loans to build and consolidate their businesses. We wish them all the very best! Our feeding programme for 9 local primary schools continued with at year-end 1,786 children receiving daily lunch. This continued to affirm the known benefits of increasing and stabilising daily school attendance, as well as visibly raising individual and overall academic results (as measured by national exam results). Our Clinic for disabled children regained traction after the Covid closures, with some 120 families on our books and 84 children receiving regular weekly rehabilitative therapy. We continue our efforts on a wider reach to have these families accepted by the wider community – as hitherto these children had been hidden away as being cursed. Our custom designed Respite House continues to give 24/7 care to the two boys with muscular dystrophy, the girl paralysed from waist down, and two young boys who have mobility difficulties. We sponsor 6 children at 3 specialist schools for the disabled, allowing them the precious gift of education that they would not otherwise receive. Our sanitary pad factory at St Peter's is ready for business while we patiently await the bureaucratic battle being fought by our partner charity, Loving Humanity, in exporting the materials and equipment from UK required to start production and distribution to school girls in our area. We have investigated Cricket farming as a means of producing a protein-rich foodstuff with Nairobi University, and are satisfied that we could take this up as a viable and valuable project. We have built a cricket breeding house (dubbed the 'cricket pavilion!'), whilst we await funding to build the mill house and purchase milling equipment. With the lifting of Covid travel restrictions we were able to resume our regular visits from UK to the community and re-establish face to face contact and strengthen working and social relationships and understanding.
--	--	--

		We continue to sponsor education at all levels for orphan and impoverished children, with 54 in our primary schools' Transforming Lives programme, 24 in secondary & tertiary education and 3 in university. Despite the continuing very challenging fundraising environment, we have successfully achieved all our objectives.
Performance of fundraising activities against objectives set	Para 1.41	UK Achievements – Fundraising: As ever, we are very grateful indeed for the committed group of donors who make regular monthly payments (c£24,000 pa) and form the basis of our budget planning to meet core projects such as school fees, and allowing us to plan or develop other projects. We are also very grateful for other individuals, corporate, church and school communities, with whom we work, and who donated sums over £1,000 giving us a total of £62,940. With these and other minor individual donations we raised £111,112 this financial year. We continue to apply to major grant-giving organisations for funding, although we do lack expertise and resources to research and apply with only limited success in today's very competitive funding environment. Schools' interaction: We have re-started our twinning programme with our two Somerset primary schools, with visits and illustrated talks to the schools and the exchange of posters and letters, and some welcome fundraising by the school pupils. Engendering 'Children caring for children'. A huge debt of gratitude to those individuals, children and groups who go to extraordinary lengths in devising and executing a wide range of fundraising events from cake sales to sponsored walks to auctions and virtual balloon races! Massive gratitude to the members of our extensive and committed Prayer Support Chain, who offer their support and prayers on a regular basis, and without whom we could not function.

Investment performance against objectives	Para 1.41	We achieved all our charitable objectives with financial deployment as follows: Education fees – £24,460 FGM campaign – £12,000 Disabled Action Plan – £23,342 Sanitary pads project – £3,367 Cricket project – £2,886 Capital works – £2,615 Salaries/gratuities – £13,120 Schools' feeding prog – £25,830 Kenya transport – £1,060 May trip – 1,764 Sewing machine – £542 Bank & Justgiving charges – 809 Expenses – £0 Overheads – £0 Total expenditure – £111,795
Other		We also receive a lot of work in kind (pro bono) from many generous people who have the know-how and are prepared to give their time, expertise and enthusiasm.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The opening balance in our current account was £19,880. Our Income was £111,112 giving us a credit total of £130,992 at the start of the year. Our Expenditure was £111,795, leaving a credit balance of £19,195 carried forward to the next FY.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We aim to maintain a minimum balance of £2,000 in our current account in UK, to cope with any unforeseen situations in Kenya – usually medical emergencies.
Amount of reserves held	Para 1.22	£2,000
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	N/A We will not seek an overdraft or incur any debts.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	See principal risks, below.

Additional information (optional)

You may choose to include further statements where relevant about:

	Para 1.47	See para above on Fundraising activities.
--	-----------	---

The charity's principal sources of funds (including any fundraising)		
Investment policy and objectives including any social investment policy adopted	Para 1.46	Our only investment is in prayer, and in our people, both in UK and in Kenya.
A description of the principal risks facing the charity	Para 1.46	Principal risks: - a destabilisation of national or local government, causing lack of access to Kenya or the area - a drought period so severe as to outstrip our resources to meet it - although low where we work, the risk of terrorism in Kenya, and subsequent imposed travel restrictions. - Pandemic restrictions which could (and have previously) deny access to Kenya or the area. If these risks materialise there is little that we as a small charity can do to actively ameliorate or manage them
Other		We are not an 'arm's length' charity, we work directly with, and know personally, the Principals involved in running the schools and community, as well as local government and church officials, parents, school staff and most importantly, the children and other project participants. We are a Christian based, all-volunteer organisation. However, whatever faith, or lack of it, is not an issue or a barrier for our work in UK or Kenya. None of us take fees, claim any expenses for governance, nor do we levy any expenses or overheads against the charity's income for any administration or running costs (unavoidable bank charges excepted). So, all donations go to our projects.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	Charitable Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	As proposed by the two Co-founders, and unanimously endorsed by the remaining Trustees. In keeping with our pro bono policy of not levying any charges for governance or any other overheads (unavoidable bank charges excepted), our Trustees give freely of their time, for which we are very grateful.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Any new Trustee will normally be familiar with all aspects of our work. We will ensure induction with Charity Commission requirements.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	We have informal links and contacts with other aid organisations working in UK and Kenya, particularly on FGM, feeding, disability, period poverty and cricket farming whereby we exchange information and experiences, and seek contextual advice when necessary.
Relationship with any related parties	Para 1.51	No formal or any affiliation with any other organisation.
Other		

Reference and Administrative details

Charity name	St Peter's Life-Line
Other name the charity uses	
Registered charity number	1136150
Charity's principal address	4 Admiral's Mead, Butleigh, Glastonbury, Somerset BA6 8UE England.

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	D Baldwin	Chair		
2	S Curtis	Secretary		
3	D Inglis			
4	M Read		Ended on 1 Sep 22	
5	V Adeya			
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	(in the original)	(in the original)
Full name(s)	David Baldwin	Susannah Curtis
Position (eg Secretary, Chair, etc)	Chair	Secretary
Date	2 Jan 23	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
St Peter's Life-Line

No (if any)

Receipts and payments accounts

For the period from	Period start date 6-Apr-21	To	Period end date 5-Apr-22
------------------------	-------------------------------	----	-----------------------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £
A1 Receipts				
Major donors < £1,000	62,940	-	-	62,940
Minor & monthly donors	38,544	-	-	38,544
HMRC Gift Aid	9,628	-	-	9,628
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Sub total (Gross income for AR)	111,112	-	-	111,112
A2 Asset and investment sales, (see table).				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total receipts	111,112	-	-	111,112
A3 Payments				
Schools/uni fees	24,460	-	-	24,460
FGM/ARP	12,000	-	-	12,000
Disabled Action Plan	23,342	-	-	23,342
San pads project	3,367	-	-	3,367
Crickets project	2,886	-	-	2,886
Capital works	2,615	-	-	2,615
Salaries/gratuities	13,120	-	-	13,120
Schools' feeding prog	25,830	-	-	25,830
Kenya transport	1,060	-	-	1,060
May trip	1,764	-	-	1,764
Sewing machine	542	-	-	542
Bank & JG charges	809	-	-	809
Sub total	111,795	-	-	111,795
A4 Asset and investment purchases, (see table)				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total payments	111,795	-	-	111,795
Net of receipts/(payments)	- 683	-	-	
A5 Transfers between funds		-	-	
A6 Cash funds last year end	19,880	-	-	
Cash funds this year end	19,195	-	-	19,195

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B1 Cash funds	Current Account	19,195	-
		-	-
		-	-
	Total cash funds	19,195	-
	(agree balances with receipts and payments account(s))	OK	OK
B2 Other monetary assets		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
B3 Investment assets			-
			-
			-
			-
			-
B4 Assets retained for the charity's own use			-
			-
			-
			-
			-
			-
			-
			-
			-
			-
B5 Liabilities			-
			-
			-
			-
			-
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	
	(in the original)	David Baldwin MBE	

CC16a



**Last year
to the nearest £**

-
-
-
-
-
-
-
-
-
104,225

-
-
-

104,225

-
-
-
-
-
-
-
-
-
-
-
-
-
90,655

-
-
-

90,655

13,570
-
-
13,570



**Endowment
funds**

to nearest £

-
-
-
-

OK

**Endowment
funds**

to nearest £

-
-
-
-
-
-

**Current value
(optional)**

-
-
-
-
-

**Current value
(optional)**

-
-
-
-
-
-
-
-
-

**When due
(optional)**

Date of
approval

8-Dec-22



Section A

Independent Examiner's Report

Report to the
trustees/ members
of

St Peter's Life-Line

On accounts for the
year ended

5 Apr 22

Charity
no (if
any)

1136150

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

Independent
examiner's
statement

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

Signed: (in the original)

Date: 8 Dec 22

Name: JA Goolden

Relevant
professional

MATT

**qualification(s) or
body (if any):**

--

Address:

6 Admiral's Mead, Butleigh

Glastonbury

Somerset BA6 8UE

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

ST PETER'S LIFE-LINE

England & Wales - Charity number 1136150

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 6 Apr 2020 Period start date To 5 Apr 21 Period end date

Charity name: St Peter's Life-Line

Charity registration number: 1136150

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	"To promote education, and to prevent and relieve poverty in Kenya."
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	We are a small grass-roots charity working in an impoverished, marginalised, semi-arid area of Kenya (County of Tharaka Nithi), based in the parish of St Peter's, Kajuki, supporting a struggling community with a wide range of projects. These range from child education, capital projects for schools, feeding programmes for primary school children, micro finance scheme for women, caring for disabled children, provision of water and irrigation, the eradication of the foul scourge of FGM, the manufacture and provision of low/no cost sanitary pads.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	It is confirmed that the Trustees have taken regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Our policy on grant-making is to meet the priority requirements set by our local Community Board to meet the needs of the community.
Policy on social investment including program related investment	Para 1.38	The only investments we make are: time, effort and commitment of all concerned, whether it be our

		supporters, or the people of the St Peter's community. • much prayer, both of which help fulfil those needs of the community. We tend not to be too rigid in setting hard objectives – we have aspirations, and are made aware of major or minor requirements or situations – and if we feel called – we attempt to meet and sustain them. All these as described in the Report, and as in previous years, have been achieved by the grace of God, who has always met our needs (not necessarily our wants!). We work and consult with local community authorities and organisations. This empowers 'local ownership', and our donors' 'spending intentions' are validated by us during our regular visits by seeing the results 'on the ground', as well as examining the relevant accounts during our visits.
Contribution made by volunteers	Para 1.38	We are an 'all volunteer' organisation and are deeply grateful for their unstinting and selfless efforts.
Other		

Achievements and Performance

	SORP reference	
--	----------------	--

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Progress: Covid19 imposed many constraints on all our projects. But by God's grace, the unstinting generosity of our donors, and the wholehearted and committed efforts of the community leaders and project participants, enabled us to continue serving this community, by adapting to the situation, meeting pressing additional needs, and in some cases progressing our projects. All credit must be given to our team out in Kenya for adapting and keeping motivation and momentum going in an increasing time of stress. In Summary: Schools were closed, and with no online facilities, or ability to conduct any offline activities in this widespread, rural community, formal education ceased for most of the year. There was limited opening for exam-critical classes: Years 4 & 8 and Form 4 in Oct. Schools opened in full on 4 Jan 21. Our FGM programme, which depends on large gatherings of young people and the community, was put on hold until July. Sadly, this cessation saw an increase in FGM cases. In response to this and with a limited lifting on numbers gathering we conducted 5 educational forums round the community from Aug. Our micro finance programme was severely curtailed as the ladies were unable to gather for their monthly meetings, although they could come individually to our office to sort out issues. Later in the year we were able to stage five 'mini AGMs' to distribute dividends and celebrate the year's achievements. The closure of all public markets dealt a severe blow to many businesses. A total of 3,482 loans have now been made since we started, and membership was 2,105. With schools being closed, our primary school feeding programme to 7 local government schools ceased, but the unconsumed 30 days' stocks were distributed to 54 needy families. Our Clinic for the disabled initially had to close, with some children losing the hard-gained benefits of their weekly therapy. But home
--	------------------	--

		visits were made by our team, to keep an eye and offer advice. Limited opening began again in June. Our regular visits to Kenya were halted, but online communication with our team were maximised and business continued uninterrupted. Our four-unit custom designed Respite House at St Peter's opened for occupation, with care being provided for two brothers with Duchenne Muscular Dystrophy, and a young woman paralysed from the waist down and her young, disabled brother. Visits and interaction of our two UK primary schools ceased, but all were kept in touch with regular updates and on social media. Our 10th Anniversary celebration were somewhat limited, but the profuse thanks to God were not! Fundraisers held: Big Kajuki Cuzza Night, Challenge15 (PMFP), Gary's home-run London Marathon, Mendip Ring Walk, Pastathon, for which a debt of gratitude to those who organised and participated. In Jan the parish of St Peter's was split into another parish – St Joseph the Worker, based at the County town of Kathwana, and of which our other supported school, Our Lady of Consolation is based, and whom we will continue to support. The lockdown of schools due to Covid resulted in a big increase in schoolgirl pregnancies (78 known about). We will give what support we can to those vulnerable girls. We staged 10 community forums from Aug '20 in an effort to stem these incidences. We are indebted to the Walkabout Foundation at Nanyuki, who custom-build wheelchairs, and have supplied many to our disabled children and adults. The construction of our sanitary pad micro factory was completed. We now await patiently for the equipment and materials to be shipped from UK. With many bread winners thrown out of work by Covid we staged an emergency feeding
--	--	---

		programme feeding for over 350 families for a month. We are seeing a cohort of young fundraisers in UK who have ‘caught the vision’ and have raised significant funds for us. ‘Children caring for children’. Our Project Co-ordinator in Kenya regularly attends high-level meetings called by government and other relevant NGOs/organisations to tackle the problems of combatting FGM and empowering women. The split of St Peter’s parish has widened our remit and horizons, and thus required a bigger representation to reflect all the communities’ wishes and priorities. We formed a Community Board, Chaired by the Senior Principal Chief of Tharaka Nithi County with parish, education and women’s representatives. They meet regularly to assess progress and validate application of our work. We continue to sponsor education at all levels, with 57 primary school children in our Transforming Lives programme, 12 in secondary education, 4 at Polytechs, and 3 in university (all women).
--	--	---

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	Despite a very challenging fundraising environment, we successfully achieved all our objectives as stated above, and indeed, as a response to the various Covid demands exceeded our ‘normal expectations’.
Performance of fundraising activities against objectives set	Para 1.41	<u>UK Achievements – Fundraising:</u> As ever, we are very grateful for the committed group of donors who make regular monthly payments (c £20,000 pa), and form the foundation of our basic budget planning, giving us confidence that school running costs can be met, and allowing us to plan expansion and development of other projects. We received some major (in our scale of things!) donations from generous individuals, and from various Church and school communities, with whom we work, which this year included: Major donors < £1,000: Worth 11,500

		Warfield church/PMFP 3,400 Charity Auction 1,500 HMRC Gift Aid 7,433 Souter Charitable Trust 5,799 African Sanctus. 2,867 Big Cuzza Night 2,843 Bruce Legacy 3,000 Pastathon 2,375 Townsend Legacy 1,990 Parker 1,000 Heywood Legacy. 20,000. St Peter & St Paul 1,300 Bush Nursery 1,000 A total of £104,225 was raised this year. The charity Pocket Money Fights Poverty continues to work closely with us, and is a valued source of support, particularly as it is principally driven by school children. We continue to apply to major grant-giving organisations for funding, although we do lack resources to research and apply and have limited success in today's very competitive funding environment. A huge debt of gratitude to those individuals, children and groups who go to extraordinary lengths in devising and executing a wide range of fundraising events from cake sales to arranging auctions and concerts! Massive gratitude to the members of our extensive and committed Prayer Support Chain, who offer their support and prayers on a regular basis, and without whom we could not function. <u>Schools' Interaction:</u> Our regular programme of interaction between our Primary Schools in England (Butleigh and Puriton) and Kenya (St Peter's and Our Lady of Consolation) was severely curtailed due to Covid restrictions on all fronts, although some limited virtual events (Zoom assemblies/talks) took place.
Investment performance against objectives	Para 1.41	We achieved all our charitable objectives with financial deployment as follows: Schools, education & salaries £18,796 FGM/ARP £5,020 Feeding programmes £17,250 Disability Action Plan £20,104 San pad factory £5,250

		Refurb St Peter's school £5,500 St Orsola's kitchen £2,400 Pregnancy Action Plan £2,500 Desks/beds £2,110 Bridging loan repayment £4,000 Proj Co-ord salary/pension £6,950 Miscellaneous £775 Expenses £0 Overheads £0 Total Expenditure £90,655
Other		We also receive a lot of work in kind (pro bono) from many generous people who have the know-how and are prepared to give their time.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The opening balance in our current account was £6,310. Our Income was £104,225, giving us a credit total of £110,535 at the start of the year. Our Expenditure was £90,655, leaving a credit balance of £19,880 carried forward to the next F/Y.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We aim to maintain a minimum balance of £2,000 in our current account in UK, to cope with any unforeseen situations in Kenya – usually medical emergencies.
Amount of reserves held	Para 1.22	£2,000
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A We will not seek an overdraft or incur any debts. A temporary liquidity problem in the previous FY was met by a personal, interest-free bridging loan of £4,000, which was repaid this year.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	See principal risks, below

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	See para above on Fundraising activities.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Our only investment is in prayer, and in our people, both in UK and in Kenya.
A description of the principal risks facing the charity	Para 1.46	Principal risks: - a destabilisation of national or local government, causing lack of access to Kenya or the area - a drought period so severe as to outstrip our resources to meet it - although low where we work, the risk of terrorism in Kenya, and subsequent travel restrictions. - Covid restrictions which could (and have previously) deny access to Kenya or the area.

		If these risks materialise there is little that we as a small charity can do to actively manage them.
Other		We are not an 'arm's length' charity, we work directly with, and know personally, the Principals involved in running the schools and community, as well as local government and church officials, parents, school staff and most importantly, the children and other project participants. We are a Christian based, all-volunteer organisation. However, whatever faith, or lack of it, is not an issue or a barrier for our work in UK or Kenya. None of us take fees, claim any expenses for governance, nor do we levy any expenses or overheads against the charity's income for any administration costs (unavoidable bank charges excepted). So, all donations go to our projects .

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	Charitable Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	As proposed by the two Co-founders, and unanimously endorsed by the remaining Trustees. In keeping with our pro bono policy of not levying any charges for governance or any other overheads (unavoidable bank charges excepted), our Trustees give freely of their time, for which we are very grateful.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Any new Trustee will normally be familiar with all aspects of our work. We will ensure induction with Charity Commission requirements.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	We have informal links and contacts with other aid organisations working in UK and Kenya, particularly on FGM, feeding, disability and period poverty, whereby we exchange information and experiences, and seek contextual advice when necessary.
Relationship with any related parties	Para 1.51	No formal or any affiliation with any other organisation.
Other		

Reference and Administrative details

Charity name	St Peter's Life-Line
Other name the charity uses	
Registered charity number	1136150
Charity's principal address	4 Admiral's Mead, Butleigh, Glastonbury, Somerset BA6 8UE England

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	Mr WDH Baldwin MBE	Chair & Co-founder		
2	Mrs SA Curtis	Secretary & Co-founder		
3	Mr D Inglis			
4	Mr M Read			
5	Mr V Adeya			
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	William David Hugh Baldwin	Susannah Antonia Curtis
Position (eg Secretary, Chair, etc)	Chair	Secretary
Date	8 Nov 21	



Receipts and payments accounts

For the period from	Period start date 06-Apr-20	To	Period end date 05-Apr-21
------------------------	--------------------------------	----	------------------------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £
A1 Receipts				
Major donors < £1,000	63,102	-	-	63,102
Minor & monthly donors	33,690	-	-	33,690
HMRC Gift Aid	7,433	-	-	7,433
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Sub total (Gross income for AR)	104,225	-	-	104,225
A2 Asset and investment sales, (see table).				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total receipts	104,225	-	-	104,225
A3 Payments				
Schools, education & salaries	18,796	-	-	18,796
FGM/ARP	5,020	-	-	5,020
Feeding programmes	17,250	-	-	17,250
Disability Action Plan	19,383	-	-	19,383
San pad factory	5,250	-	-	5,250
Refurb St Peter's school	5,500	-	-	5,500
St Orsola's kitchen	2,400	-	-	2,400
Pregnancy Action Plan	2,500	-	-	2,500
Desks/beds	2,110	-	-	2,110
Bridging loan repayment	4,000	-	-	4,000
Proj Co-ord salary/oension	6,950	-	-	6,950
Miscellaneous	775	-	-	775
Water project				
Pupils' Nairobi visit				
Septic tank				
Bank charges	721	-	-	721
Sub total	90,655	-	-	90,655
A4 Asset and investment purchases, (see table)				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total payments	90,655	-	-	90,655
Net of receipts/(payments)	13,570	-	-	13,570
A5 Transfers between funds	-	-	-	-
A6 Cash funds last year end	6,310	-	-	6,310
Cash funds this year end	19,880	-	-	19,880

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B1 Cash funds	Current a/c	19,880	-
		-	-
		-	-
	Total cash funds	19,880	-
	(agree balances with receipts and payments account(s))	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B2 Other monetary assets		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

	Details	Fund to which asset belongs	Cost (optional)
B3 Investment assets			-
			-
			-
			-
			-

	Details	Fund to which asset belongs	Cost (optional)
B4 Assets retained for the charity's own use			-
			-
			-
			-
			-
			-
			-
			-
			-

	Details	Fund to which liability relates	Amount due (optional)
B5 Liabilities			-
			-
			-
			-
			-

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

CC16a

Last year

to the nearest £

53,223
36,292
7,769
-
-
-
-
-
97,284

-
-

97,284

35,843
9,071
26,536
21,000
-
-
-
-
2,078
2,364
2,116
2,293
783
102,084

-

102,084

- 4,800
-
11,110
6,310



**Endowment
funds**
to nearest £

-
-
-
-

OK

**Endowment
funds**
to nearest £

-
-
-
-
-
-

**Current value
(optional)**

-
-
-
-
-

**Current value
(optional)**

-
-
-
-
-
-
-
-
-

**When due
(optional)**

Date of approval



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
St Peter's Life-Line

**On accounts for the year
ended**

5 Apr 21

**Charity no
(if any)**

1136150

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05/04/2021.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

Signed: (in the original)

Date: 16/09/2021

Name: JA Goolden

**Relevant professional
qualification(s) or body
(if any):**

MATT

Address: 6 Admiral's Mead, Butleigh

Glastonbury

Somerset BA6 8UE

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.