



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	
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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
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		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
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		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).
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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)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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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	To	Period end date
	06-Apr-20		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.