



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	
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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	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.
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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.
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		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
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		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.
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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)

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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)	(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
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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.