

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)

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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
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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	To	Period end date
	06/04/2024		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

-
-

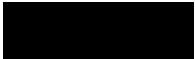
148,247

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.