ST PETERS COMMUNITY WELLBEING PROJECTS

England & Wales · Charity number 1162950

Details

Status	Registered
Legal form	Other
Registered	2015-07-31
Register	View on the Charity Commission register

Contact

Address	Community Centre 1 Marian Place London E2 9AX
Phone	07956260376
Email	stpetersprojects@gmail.com
Website	https://www.facebook.com/stpetersprojects

Activities

Objects: THE OBJECTS FOR WHICH THE CHARITY IS ESTABLISHED ARE PARTICULARLY BUT NOT EXCLUSIVELY, FOR THE BENEFIT OF PEOPLE OF BME ORIGIN LIVING IN THE BETHNAL GREEN AREA OF TOWER HAMLETS AND HACKNEY FOR THE PURPOSE OF CARRYING OUT SUCH OF THE FOLLOWING PURPOSE AS ARE CHARITABLE:(A) THE ADVANCEMENT OF EDUCATION AND TRAINING;(B) THE RELIEF OF POVERTY AND THE NEED BY THE PROVISION OF ADVICE, INFORMATION, GUIDANCE AND SUPPORT WITH A VIEW TO HELPING PEOPLE MEET THEIR OWN NEEDS AND IMPROVING THEIR CONDITIONS OF LIFE.(C) THE PROTECTION AND PRESERVATION OF HEALTH AND WELLBEING;(D) TO PROVIDE OR ASSIST IN THE PROVISION OF FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCH FACILITIES BY REASON OF FINANCIAL HARDSHIP, NEED, INFIRMITY, DISABLEMENT, AGE OR SOCIAL OR ECONOMIC CIRCUMSTANCES OR THE PUBLIC AT LARGE WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE.

Activities: Drop-in Club Actvities for Elderly Bangladeshi Women,Outreach work and home visits for hombound Women,Healthy Cooking/Eating Lunch Club Service,Healthy and wellbeing Workshop Programme,Socialisation Activities,Keep Fit/Exercice Classes,Sewing and Embroydery classesCommunity Gardening SpacesOuting and trips

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Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Economic/community Development/employment, Recreation
- **Who:** Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- Hackney
- Tower Hamlets

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£74,002	£70,560	-	-
2024-03-31	£67,859	£66,740	-	-
2023-03-31	£81,494	£85,051	-	-
2022-03-31	£104,236	£72,714	-	-
2021-03-31	£98,300	£95,064	-	-

Trustees

Name	Role	Appointed
MOUSHUMI JAHAN MISHAL	Chair	2014-11-03
Gulnahar Begum		2022-11-22
Md Nuruzzaman		2018-12-18
Momtaz Begum		2024-02-22
Nazia Begum Chowdhury		2016-10-27
Shaheda Begum		2022-11-22

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ST PETERS COMMUNITY WELLBEING PROJECTS

England & Wales - Charity number 1162950

Accounts

Charity Registration Number: 1162950

ST. PETERS COMMUNITY WELLBEING PROJECTS

St. Peters North Community Centre
1, MARIAN PLACE, BETHNAL GREEN
LONDON, E2 9AX

ANNUAL REPORTS OF ACTIVITIES

AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31St MARCH 2025

Prepared by:
RAHMAN & CO
INCORPORATED EXECUTIVE ACCOUNTANTS
167 CANNON STREET ROAD
LONDON E1 2LX
Tel: 020 7702 0562

ST. PETERS COMMUNITY WELLBEING PROJECTS

Reports and Accounts – for the Year Ending 31 March 2025

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St. Peters Community Wellbeing Projects

Reports and Accounts – for the Year Ending 31 March 2025

LEGAL & ADMINISTRATIVE INFORMATION

Name of Charity:	**St. Peters Community Wellbeing Projects**
Correspondence Address:	St. Peter's North Community Centre 1 Marian Place London E2 9AX
Tel: & Fax:	020 7729 9115
Email:	stpetersprojects@gmail.com facebook.com/stpetersprojects
Registered Charity No:	1162950
Registered on:	31st July 2015
Established:	3rd November 2014

Executive Committee
For the Accounting Period

Ms. Moushumi Jahan Mishal	(Chairperson)
Ms Shaheda Begum	(Vice Chairperson)
Mr. Md Nuruzzaman *BA (Hons.) MBA*	(Treasurer)
Ms. Gulnahar Begum	(General Secretary)
Ms. Piara Begum	(EC Member)
Ms. Momtaz Begum *BSS (Hons.) MSS*	(EC Member)
Mrs. Nazia B. Chowdhury *BA*	(EC Member)

Senior Staff Member:	Dr. Khondoker Kamal-uddin *BSc. (Hons.), MSc., MBA, PhD*	(Projects Coordinator)
Contact Person for the Accounts:	Mr. Md Nuruzzaman *BA (Hons.) MBA* -	(Treasurer)
Banker:	TSB Bank Plc Leytonstone Branch 797 - 799 High Rd Leytonstone, London E11 4QS	
Independent Examiner:	Rahman & Co Incorporated Executive Accountants 2nd Floor 167 Cannon Street Road London E1 5LX Tel: 020 7702 0562	

WELCOME/FOREWORD BY THE CHAIRPERSON

I am very pleased to present the St. Peters Community Wellbeing Projects Annual Reports of activities and Financial Statements for the year 2024-25 (April 24 – March 25).

This financial year we faced another challenging and successful year combating continued cost-of-living crises facing by the community we serve followed by covid legacy. It has had significant impacts on the financial, physical and mental wellbeing of our communities, in particular the elderly and vulnerable users we support.

I wish to take this opportunity to express our gratitude for the incredible support from our funders, partners, management members and volunteers who all continued to provide us with the essential support needed to address the immediate impact on the mental wellbeing of our users during the period. Cost-of-living crises and mental health may be a part of our lives in the days to come, and we will continue to work to support the physical and mental health of local elderly and vulnerable women and their families.

Thanks also to our incredibly committed staff/volunteers and Projects Coordinator who work tirelessly and contributed skill and dedication in the face of unprecedented challenges.

I would also like thank sincerely to our incredibly committed Projects Coordinator/Manager Dr. Khondoker Kamal-uddin who's continuous tired less work for the organisation and its users and the local community, contributing his skills and experience and showing dedication in the face of unprecedented challenges we are facing recent years.

Lastly, a great thank and gratitude to all the people and families, especially the elderly women, who have trusted the Projects to help improve their individual and family lives who have been our inspiration for continued work towards a better tomorrow to help improve their lives, health and wellbeing.

Moushumi Jahan Mishal
Chairperson

1st May 2025

ST. PETERS COMMUNITY WELLBEING PROJECTS

REPORT OF THE EXECUTIVE COMMITTEE

The Executive Committee (who are also the Trustees of the Charity) of St. Peters Community Wellbeing Projects submits their Annual Reports of Activities and Financial Statements (Accounts) for the year ended 31st March 2025 (2024-25).

Administrative Information and References set out on page-2 forms part of the Report. The Financial Statements have been prepared in accordance with the accounting policies, comply with the charity's governing documents, applicable law and the requirement of the Statement of Recommended Practices, "Accounting and Reporting by Charities" (SoRF FRS 102) implemented in January 2019 and applicable Accounting Standards and the Charities Act 201 and its amendments in October 2022.

WHO WE ARE AND WHAT WE DO:

St. Peters Community Wellbeing Projects is a registered charity and a community hub in East London in the Bethnal Green Neighbourhood area of Tower Hamlets (75%) and Hackney (25%).

Each year the Projects serves over 100 families estimated 500 peoples, where the area is a most densely populated neighbourhood area. Majority of residents live in a social housing and tower blocks. The neighbourhood suffers significant social deprivation with child poverty, unemployment mainly within the minority ethnic community, premature death and poor health and isolation in particular elderly women.

Tower Hamlets is one of the most ethnically diverse authorities in England (16th out of 326 areas). We serve an area of high social deprivation (E1, E2, E3 and E8 post code area); all being amongst the 10% most deprived in the country (indices of Multiple Deprivation 2019).

We operate our activities from a modern and busy multi-purpose Community Centre at the heart of Bethnal Green, owned and managed by a local housing association named Tower Hamlets Community Housing. We provide a base from where a wide range of services to the local community in particular elderly women and girls, a place where they can meet, socialise and benefits from different services and activities that we provide time-to-time and at regular basis.

We have proven track record of tackling deprivation, exclusion, and isolation and delivering appropriate services to local older women and young girls in the key areas of health in particular mental health and wellbeing addressing unmet community needs where the subject is still a taboo subject.

HISTORY, OBJECTIVES AND PROFILE OF THE PROJECTS:

1. **Background of the Charity:**

St. Peters Community Wellbeing Projects was established on 3rd November 2014 by the local community mainly by the women, for the benefits of local residents with an aim to tackle poverty and hardship, social deprivation and exclusion, and aiming better health and wellbeing of the people. It was incorporated as a charity; its name was entered in the Charity Commission's Central Register on the 31st July 2015.

2. **Mission of the Charity:**

"St. Peters Community Wellbeing Projects is working towards the alleviation of poverty and improving the quality of life for the most disadvantaged people in the Bethnal Green area of Tower Hamlets and Hackney, in particular Elderly and vulnerable BME women and their families aim at combating social exclusion and isolation"

3. **Aims and Objectives of the Charity:**

The objectives for which the charity is established are particularly but not exclusively, for the benefit of people of BME origin living in the Bethnal Green area of Tower Hamlets and Hackney ("areas of benefit") for the purpose of carrying out such of the following purpose ("the objects") as are charitable:

(a) Advancement of education and training.
(b) Relief of poverty and the need by the provision of advice, information, guidance and support with a view to helping people meet their own needs and improving their conditions of life.
(c) Protection and preservation of health and wellbeing of the elderly people of the community.
(d) Provide or assist in the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of financial hardship, need, infirmity, disablement, age or social or economic circumstances or the public at large with the object of improving their conditions of life.

4. Vision of the Charity:

The vision of the charity is to enable the people of Bethnal Green (Tower Hamlets and Hackney) to improve their own circumstances through education, training, and social interaction. To achieve this vision, the Projects has set out to do the following:

- To provide drop-in-club facilities & leisure time engagement for elderly and/or vulnerable women
- To share knowledge, increase awareness and prevent vulnerability to physical and mental health
- To deliver practical hands-on training to improve skills and prepare them for practical life challenge.
- To empower women by raising awareness about rights and entitlements.
- To create a safe and welcoming environment for local women to meet and socialise with others, participate in activities, and undertake volunteering.
- To boost confidence and self-belief and enable them to participate in mainstream activities.
- To promote community cohesion and facilitate social integration through tolerance and bringing harmony amongst all sections of society.
- To provide education and career advice to help young people from disadvantaged backgrounds to achieve their potential and improve their educational attainment.

5. Structure, Governance and Management of the Charity:

The charity is constituted by a constitution and is governed by the regulation set out in the Constitution and run by a voluntary Executive Committee who are also trustee. The committee members are elected at the Annual General Meeting bi-annually. Executive Committee members are normally briefed by the Chairperson and the General Secretary in order to familiarise themselves with the rules, regulations and responsibilities of the charity. The Executive Committee met 4/5 times during the year to review the activities of the charity including the approval of the annual report and accounts as well as budgets, capital expenditure and to set out the fund-raising date for the charity. The day-to-day work of the charity is overseen by the Chairperson who is responsible to and reports to the Executive Committee.

6. Skills and Experience of the EC Members/ Trustees:

The Executive Committee Members/Trustees are local residents and from different walks of life both professionals and non-professionals, some with a variety of skills and knowledge from professional skills and qualifications to extensive life experiences. Most of them have collective involvement work in the voluntary sector experience for many years. They have excellent team building skills, strategic and business planning skills, ability to manage and deliver projects and have done so in their personal professional lives. Most of them are also regular service users/volunteers of the Projects.

Chairperson: Ms. Moushumi Jahan Mishal
She was founder general secretary of the group and regular volunteer, service user living very locally. She is a single mother and full-time carer to a vulnerable individual. She also oversees the day-to-day activities of the organisation. As a carer she shares practical awareness and knowledge of the issues faced by elderly BAME women, the key user groups of the organisation.

Vice-Chairperson: Ms. Shaheda Begum
Has several years of experience in community work locally, a widow, mother and grant mother and carer, has knowledge and experience of the issues faced by the families and in particular elderly women. A regular user and peer volunteer of the projects in particular elderly drop-in-club and gardening club.

General Secretary: Ms. GulNahar Begum
Having many years of experience involving in community work locally, a single mother and carer of elderly mother, has knowledge and experience of the issues faced by the families and in particular elderly women. She is also a regular user and volunteer of the projects in particular healthy eating/cooking club.

Treasurer: Mr. MD. Nuruzzaman *B.Com, MBA*
Local business leader delivering services to the local community in particular energy and money saving sector. He has extensive experience of volunteering in the local community and creating positive relationships with local organisations. Has qualification, knowledge and experienced in cash-book management and financial management in business.

EC Member: Piara Begum
An elderly but very active member of the local community and regular service users of the Centre from day one. Being an elderly mother she is also a carer of her two autistic sons. Living few doors away from the Centre, she looked after the Centre's activities, Community Gardening space and other resources 7 days a week.

EC Member: Mrs. Nazia B. Chowdhury *B.A*
A professional Care Worker currently caring for a local vulnerable individual. She previously served as a Trustee to another local charity and has first-hand experience of supporting vulnerable and elderly BME women, the main targeted client group. She is also mother of two young children and brings knowledge of needs and demands of local parents and children. She is also another founder member of the charity.

EC Member: Ms. Momtaz Begum *BSS (Hons), MSS*

A single mother and carer of a very young child, school dinner lady with lots of professional qualifications and experiences, been involved in the organisation's activities as a service user and volunteer for a long time. She also has knowledge and experience of making grant funding applications, project monitoring, evaluation and reporting.

7. Skills and Experience of Senior/Lead Staff:

Projects Coordinator/Manager: Dr. Khondoker Kamal-uddin; *B.Sc. (Hons.), MSc. MBA, PhD*

A highly educated and skilled individual, with 30 years of experience in running and management of voluntary sector organisations and charities, and community development work in East London as a Community Development Officer/Manager. He has authored and compiled several bilingual self-help guidebooks on Domestic abuse and prevention, Mental health awareness, Drugs prevention, Childcare development, Rights and Entitlements of a Pensioner, Rights and Entitlements Asylum Seekers etc. He is a Community Champion and Millennium Award winner and won many other awards and recognitions for his voluntary work.

8. Our Core Strengths:

The key strengths of the organisation include:

I. Delivering targeted and comprehensive services that tackle individual barriers faced by the users and empowers them to help themselves.

This is achieved through a number of different measures put in place:

- Bilingual and culturally sensitive staff and volunteers to practically assist and befriend the users and help them integrate with rest of the group.
- Regular consultation with the users about the service strategy and delivery to ensure that the needs of the local community are being met.
- Safe and open environment to make all users feel welcome and valued.
- Fully accessible Venu: activities delivered by tutors/coaches trained to work with disabled individuals.
- Sessions are inclusive and open-door, while still being culturally sensitive to meet the users' demands.

II. Effective Networking and professional relationship with other voluntary organisations

The Projects continues to work towards building effective partnerships and networks within the local voluntary sector. The current networking with several local community groups as well as professional networking with the local council, landlord, local GP practices and schools helps the organisation to reach out to more vulnerable and hard-to-reach clients, as well as creating referral opportunity where required.

III. Support and cooperation from the Social Landlord, Housing Associations, Local Council and other partners and stakeholders

The Projects has built a solid relationship with it's landlord - Tower Hamlets Community Housing, who not only offer special discounted rate on premises rent/venue hire, but also provide training, support with monitoring and evaluation and financial assistance in the form of small grants. Similarly, the Projects have formed an effective relationship with the LB Tower Hamlets Adult Service Team, Safeguarding Team who provides training, guidance and support. The organisation is an active member of local NCVO Tower Hamlets. The Projects also has good working relationships with other local housing associations and voluntary organisations and TRA, Mosques and Churches.

9. Equalilties Statement:

The charity is committed to establishing and implementing an effective Equalities Policy in terms of recruitment, employment practice and service delivery. It is constantly learning how best to achieve this and is striving to deepen its commitment and improve its effectiveness in this field" it sees this process as the best means of maximising the effective use of human resources within the organisation and the community.

In addition to its moral responsibility, St. Peters Community Wellbeing Projects accepts the statutory requirements laid down in the Equalities Act 2010 (and all its Amendments).

We ensure that no person shall be disadvantaged either as potential or actual employees or as clients as a result of their age, ethnic background, creed, gender (including gender reassignment), marital status (including civil partnerships), pregnancy or maternity/ paternity status, race, religious belief (or lack of it) sexual preference or unrelated criminal conviction.

It is a part of the ongoing review of this policy it aims to see how it can best promote disabled access to our premises, to review the necessary physical requirements for each job and to ensure that it has the funds to adapt the working environment to enable the recruitment of the best person for the job regardless of any physical disability.

10. Safeguarding Policy Statement:

St. Peters Community Wellbeing Projects believe that safeguarding is committed to the following principles for children, young people and vulnerable adults:

- Their welfare is paramount, whatever their background and culture, age, disability, gender, racial origin, religious belief, sexual orientation and/or gender identity, they have the right to participate in the society in an environment which is safe and free from violence, abuse, and discrimination.
- They have the right to be protected from harm, exploitation, abuse, and to be provided with safe environments to live and play.
- Working in partnership with them, alongside their parents or carers and other agencies, is essential to the promotion of their welfare.

The Projects must carry out its responsibilities by ensuring that the needs and interests of children, young people and vulnerable adults are considered by all members, employees, volunteers and contracted services, when taking decisions in relation to service provision.

St. Peters Community Wellbeing Projects is committed to safeguarding children, young people and vulnerable adults from abuse when they are engaged in services organised and provided by the Projects. The Projects will:
(a) Endeavour to keep service users safe from abuse. Suspicion of abuse will be responded to promptly and appropriately. We will always act in the best interests of the child, young person or vulnerable adult.
(b) Ensure that unsuitable people are prevented from working with children, young people and vulnerable adults through robust 'safer recruitment' procedures.
(c) Deal with any concern raised by a member, employee, volunteer, contracted service provider, or member of the public appropriately, urgently and sensitively.
(d) Prevent abuse by using good practice to create a safe and healthy environment and avoid situations where abuse or allegations of abuse could occur.
(e) Establish an appropriate governance structure, made up with delegates from the EC, staff and users to monitor activity and make necessary improvements, led by the designated Safeguarding Officer"

To address safeguarding during the activities, a number of actions have been taken:

- Safeguarding policy updated regularly. Activities are risk-assessed.
- Engaging existing staff/volunteers with a valid, up-to-date, DBS check (enhanced) and a track record with the organisation in direct service delivery to elderly/vulnerable users.
- Updated safeguarding training for everyone involved to run and manage the activities.
- Staffs are trained Mental Health First Aiders to spot early signs of mental health problems and are able to take the necessary steps to help alleviate the distress the users may be experiencing.
- Workers completing in relating training, Confidentiality, Person-centred Care to ensure safeguarding issues can be highlighted - but users are empowered to choose the kind of intervention they want.
- Outreach workers are in regular contact with local GP's, NHS Networkers for Wellbeing and other referral agents to stay informed kept up to date with any additional safeguarding needs.
- Contact numbers of designated Safeguarding Officer and the Chairperson (trustee leading on safeguarding) is shared by the Workers before beginning any activities.

11. Health and Safety Policy Statement:

It is the policy of the St. Peters Community Wellbeing Projects to comply with its requirements under section 2(3) of the 1974 Health and Safety at Work Act (HASAW). The organisation recognises its duty to ensure, as far as reasonably practicable, the health, safety and welfare of its employees, trainees, service users, volunteers, visitors and the Executive Committee members on its premises, and others who may be affected by its operation, to provide safe premises, equipment and maintain a healthy and safe working environment, and requires above individuals to co-operate in establishing and maintaining safe and healthy working conditions and to avoid any actions which may be detrimental to the health and safety of themselves or others.

The organisation will fully investigate and report on any accident or incident to prevent recurrence. St. Peter's Community & Advice Centre recognise that any trainees, volunteers or sessional hours workers employed or undertaking training, at our premises are subject to this policy in the same way as its employees, in accordance with the Health and Safety Regulations 1988. It is the organisation's policy to observe statutory health and safety legislation, codes of practice, and other authoritative guidance. It is committed to promoting and ensuring those high standards of health and safety and welfare prevail.

Obligations of all Employees, both full time and part time, sessional and freelance, service users, volunteers & visitors:

(i) To exercise personal responsibilities for safety of self and other members.
(ii) To co-operate with others in promoting improved safety measures on site.
(iii) To observe standards of dress consistent with safety and/or hygiene (this would preclude unsuitable footwear, knives and other items considered dangerous).
(iv) To observe all the safety rules of the site and in particular the instructions given in an emergency.
(v) To use and not wilfully misuse, neglect or interfere with things provided for his/her safety.
(vi) To exercise good standards of housekeeping and cleanliness.
(vii) To know and apply the emergency procedures in respect of first aid.

Additionally, lead staff member is responsible for effective supervision of the Staff, ensuring that all individuals are aware of their health & safety obligations, including giving clear instructions and warnings as often as necessary, and to make recommendations to the Chairperson where needed.

Achievements and Performance for the Year 2024 – 2025

(April'24 – March'25 Highlights)

St. Peter's Community Wellbeing Projects have continued to make a significant and sustained impact in the lives of elderly and vulnerable women across the London Borough of Tower Hamlets and Hackney throughout the year April 2024-March 2025. As the organisation completes another year of community-rooted service delivery, it remains steadfast in its mission to reduce isolation, improve health and wellbeing, and empower marginalised women—particularly those from the Bangladeshi community—to live independent, fulfilling lives despite the persistent adversities presented by the Cost-of-Living Crisis and post-pandemic socio-economic conditions.

Despite ongoing funding uncertainties and increasing operational pressures due to inflation and reduced statutory services, the organisation has demonstrated resilience, flexibility and strategic planning to ensure that service continuity, inclusivity, and quality remained uncompromised. With unwavering commitment from the Executive Committee, sessional staff, peer volunteers and local stakeholders, the organisation has continued to deliver a comprehensive suite of interrelated support services and activities that are both culturally appropriate and community led.

1. Women's Drop-in Club:Tuesdays & Thursdays; 10am-3pm; 38 weeks; 76 sessions delivered

The Women's Drop-in Club continued to serve as a vital lifeline for over 100 elderly and vulnerable women aged 50+, offering a safe and welcoming environment where users could access regular emotional, social, physical, and practical support. This year saw the reinforcement of a user-led approach, where the voices and preferences of the service users were integral in shaping the programme of activities.
The sessions, delivered twice a week, have grown not only in participation but in the breadth and depth of support provided. Users reported that these sessions significantly reduced feelings of loneliness and gave them purpose, improved daily routines, and encouraged healthier lifestyle habits. Each day was structured around multiple engaging activities:

Coffee Mornings (10am - 11am): The morning begins with a warm, inclusive welcome session over tea, coffee and light refreshments. This hour was designed to encourage informal peer bonding, the exchange of personal stories, and the opportunity to check-in with staff and volunteers. Many women shared that these Coffee Mornings helped ease them into the day with a sense of routine, purpose and companionship, particularly for those who otherwise lived alone.

Sewing, Embroidery & Handicrafts Class (11am - 12pm): A key creative outlet in the programme, this class supported memory retention, hand-eye coordination, and fine motor skills. It fostered intergenerational learning and confidence building. Users worked on individual and collaborative pieces including patchwork, cushions, and wall art. six new participants joined the Sewing Club this year. 12-14 women attended per week regularly throughout the year.

Exercise & Fitness Class (12pm - 1pm): Tailored to elderly and/or mobility-limited users, this included a rotating programme of Strala Yoga, mat-based and chair Pilates, free-hand stretching, and breathing exercises. The session helped improve users' cardiovascular health, flexibility and mood. Many women who began the year hesitant or unable to complete full routines, were by year-end regularly completing 30-minute structured routines. Peer support was a strong driver in this.

Healthy Cooking & Eating Club (1pm - 2:30pm): Participants joined in planning, preparing, and sharing fresh nutritious meals, guided by facilitators who delivered informal workshops on healthy substitutions, portion control, and diabetic-friendly diets. Traditional dishes were reimagined with healthier techniques such as grilling instead of frying. Discussions also covered shopping on a budget and food labelling. Women reported improved dietary habits and a better understanding of how to manage chronic conditions such as diabetes, hypertension and high cholesterol.

Reflection and Signposting (2:30pm - 3pm): The day concluded with a reflection circle and informal signposting opportunities for issues raised. Staff and peer volunteers facilitated one-on-one conversations about housing, health appointments, mental health referrals and local services. Many users voiced that this time gave them space to be heard and supported beyond the formal group setting.

The holistic delivery of the Club sessions helped reduce the effects of loneliness, created a safe space for the women to express themselves, and gave rise to stronger community cohesion. Feedback from users cited a marked improvement in their mental wellbeing, self-confidence, and daily routine stability.

2. **Community Gardening Club: April-October; 2/3 sessions/week; 3/4 hours/session:**

The Community Gardening Therapy Project continued to flourish, offering therapeutic horticulture to elderly women in a safe, women-only environment. Project proved particularly powerful in tackling depression, loneliness, and promoting intercultural community-building through shared gardening practices.

Over 30 regular participants attended throughout the season, with over 15 attendees per session. Activities included seed planting, tending raised beds, cultural food growing as well as upskilling sessions on composting, propagation, and environmental sustainability. Homebound users were also engaged through the provision of indoor plant kits and balcony garden support.
The project provided a deeply rooted sense of ownership and pride in the space. Anecdotal feedback and case studies revealed improved mood regulation, emotional resilience, and re-connection with nature among participants. The Club also enabled women to access informal peer support, share recipes, swap home remedies, and foster new friendships.

3. **Outreach and Home-Visits**

A cornerstone of the organisation's holistic approach remained its targeted outreach work. Through weekly phone calls and home visits, the Outreach Team continued to deliver practical and emotional support to 30-40 isolated and homebound women. Services included welfare checks, assistance with GP/hospital appointments, translation and advocacy, safeguarding concerns, and crisis response (e.g., emergency food delivery or domestic abuse support).

This programme also helped identify new users and ensure continuity of care, with referrals from local GP surgeries, housing associations, NHS Wellbeing Networks, and community leaders.

4. **Response to the Cost-of-Living Crisis:**

The financial instability affecting most users – many of whom are reliant on state pension or benefits – has been met with a targeted response by the organisation. In April'24, 60 culturally appropriate care packages (dry food and household essentials) were delivered to users most at risk of food poverty and malnutrition during Ramadan and Easter holiday period costing £50 each.

5. **Health and Wellbeing Workshops: 1 in each quarter:**

The topics covered in workshops delivered throughout the year are:
Mental Health Awareness & Self-care,
Healthy Cooking & eating and eating habits,
Managing Long-Term health Conditions (Diabetes, Hypertension, cholesterol etc.),
Sustainable Living & Energy Saving at Home,
These workshops were co-facilitated by community health partners including local GP practices, nutritionists, Bluebird Care, and Tower Hamlets Homes, and attracted by 25-30 per session.

6. **Volunteer & Workforce Development:**

The development of skilled & confident volunteer base continues to be an organisational priority. This year:

- 11 volunteers received non-accredited training in Safeguarding, Health and safety, Befriending, and Domestic Abuse Awareness.
- Internal mentoring and shadowing arrangements were strengthened to promote leadership pathways among peer volunteers.
- Cross-partnership CPD sessions were attended by both staff and volunteers, including training delivered by NCVO, Social Action for Health and THCH.

Conclusion:
2024-25 has been a year of intentional consolidation, strategic growth and unyielding compassion. Despite the lack of substantial increase in funding and the persistent external challenges, The Projects has successfully upheld its commitment to the women it serves. The Projects continue to act as a pillar of strength, connection and renewal within the community, proving that locally rooted, culturally sensitive, and user-led initiatives remain essential in tackling health inequalities and social isolation.

Looking ahead, the organisation is well-positioned to expand its reach, deepen its impact, and continue being a lifeline for those whose voices are too often left unheard.

St. Peters Community Wellbeing Projects

FINANCIAL REVIEW OF THE YEAR (2024-25):

The financial position of the Charity is portrayed in the accompanying Annual Accounts.

The Projects had a net income of £74,002

(Gross income: £76,002 + Brought forward £5,000 - Deferred income £7,000 = £74,002).

Direct Charitable Expenditures, Support Costs and Management/Administration costs are £70,560

Income exceeded Expenditures (before depreciation deductions) by £3,442

Statement of Trustees' Responsibilities

Law applicable to charities in England & Wales requires the Trustees to prepare financial statement for each financial year, which gives a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

(a) Select suitable accounting policies and apply consistently.
(b) Make judgments and estimates that are reasonable and prudent.
(c) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements.
(d) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping accounting records, which discloses with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Risk Factors

The Executive Committee are aware of the potential risks to the charity, both financial and otherwise. Therefore, strategies are in place to control these risks. Assessments have also been taking relating to fire and health and safety. Staff members were sent on basic Fire Safety, and Health and Safety training provided by Tower Hamlets Community Housing. Child and Vulnerable Adult Safeguarding Policy documentation and incident reporting systems were updated to be includes any latest forms of abuse like financial abuse etc.

The Projects are actively working with Tower Hamlets Council for Voluntary Services (THCVS) to achieve PQASSO quality mark.

The Executive Committee are seriously looking into other risk areas such as political, operational, governance and compliance with law and regulations including local and national politics and changes. Trustees have assessed the major risks to which the charity is exposed currently and are satisfied that systems are in place to mitigate exposure to the major risks.

Reserve Policy

It is the policy of the charity that unrestricted funds, which have not been designated for a specific use, should be maintained at a level equivalent to at least 3 months expenditure. The Executive Committee consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. St. Peters Community Wellbeing Projects is striving to achieve and maintain this level of reserves.

Future Plans and Fundraising Strategy

Based on current demand and users feedback, the Projects intends to fundraise to ensure that all the current activities can be maintained. Community consultation shows that there is demanded to extend the drop-in activities to at least further one day per week. To achieve this, Projects will continue to fundraise through applying for grants and donations from local and national trusts and funders, and the local authorities where appropriate, in accordance with the Fundraising Strategy.

ACCOUNTING POLICIES & PRACTICES:

1.1 Accounting Convention:
The Financial Statements have been prepared under the historical cost convention and in accordance with the accounting policies, comply with the charity's governing documents, applicable law and the requirement of the Statement of Recommended Practices, "Accounting and Reporting by Charities" (SoRF) (FRS102) implemented in January 2019, and applicable Accounting Standards under the Charities Act. 2011 and its amendments in October 2022.

1.2 Incoming Resources:
Incoming resources represents all types of grants, donations and gifts, subscriptions, fees bank interest receivable.

1.3 Outgoing Resources/Expenditures:
Expenditure is accounted for an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on basis consistent with the use of resources.

1.4 Fund Accounting:

1.4.1 Unrestricted Funds – consists of general funds which the projects may use for its purpose at its discretion.
1.4.2 Restricted Funds – are those where the funder/doner has imposed restrictions on the use of the funds which are legally binding.
1.4.3 Deferred Funds – Further explanation of the nature of each fund is included in the notes to the financial statements.

1.5 Capitalisation and Depreciation of Tangible Fixed Assets:

Any assets costing more than £1000 are capitalised. The cost of tangible fixed assets is written off by equal instalments over the expected useful life as follows:

Furniture, fittings and equipment	3 years @ 33% on cost
Computers/Laptops Mobile Phones, etc.	1 year @ 100% on cost
Company Car	4 years @ 25% on cost

2. Employees

There were 6 sessional and freelance professional staff, and the Projects also depended on the services of dedicated 10-12 volunteers throughout the period under review.

3. Trustees

None of the Trustees (or any persons directly connected with them) received any remuneration during the year and none of them declared any conflict of interest.

Independent Examiner

According to the provisions of the Charities Act, the Trustees agree that an audit is not required for this financial year; however, due to the provisions of the same act an independent Examiner is required.

Mr. ATM. M. Rahman of **Rahman & Co** (Incorporated Executive Accountants) appointed as Independent Examiner for the ensuing year.

The Executive Committee approved the Annual Reports and statements of Financial Activities on the 1st May 2025 and signed on their behalf.

.....
Moushumi J Mishal (Ms)
Chairperson

.....
MD Nuruzzaman (Mr)
Treasurer

Dated: 01/05/2025

ST. PETERS COMMUNITY WELLBEING PROJECTS

INDEPENDENT EXAMINER'S REPORT TO THE EXECUTIVE COMMITTEE

FOR THE YEAR ENDED 1ST MARCH 2025

The financial statements laid out in this report have prepared under the historical cost convention and in accordance with the Statement of Recommended Practice (SORP), Accounting and Reporting by Charities Commission issued in January 2019 and applicable Accounting Standards and the Charities Act 2011 and its amendments in October 2022.

Respective Responsibilities of Trustees and Examiner:

Responsibilities of the Trustees and the Executive Committee as the Charity's Trustees, you are responsible for the preparation of the accounts and that you consider the audit requirements of Section 145 (1) of the Charities Act 2011 amended in October 2022, does not apply.

It is my responsibility to state that on the basis of procedures specified in the general directions given by the Charity Commissioners under section 145 (5) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiners' Statement

The examination of the accounts was carried out in accordance with the general direction given by the Charities Commissioner. The examination includes:

- A review of the accounting records kept by the Charity.
- A comparison of the accounts presented with those records made available.
- It includes consideration of any unusual items of disclosures in the accounts and seeking explanation from you as trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiners' Statement

In connection with our examination no matter has come to our attention:

(1) Which gives us reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act that have not been met.

or

(2) to which in our opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Opinion

The financial statement as prepared, gives a true and fair view of the charity's state of affairs as of 31st March 2025 giving that the incoming resources and their application in the year then ended have been properly prepared with general direction given by the Charities Commissioner.

.....

ATM Mujibur Rahman *FCEA*
RAHMAN & CO
Incorporated Executive Accountants
2nd Floor
167 Cannon Street Road
London E1 2LX

Date: 1st May 2025

St. Peters Community Wellbeing Projects

INDEPENDENT EXAMINARS' REPORT- FOR THE YEAR ENDED 31st MARCH 2025

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED - 31 MARCH 2025

INCOME & EXPENDITURE ACCOUNT:
FOR THE YEAR ENDED 31st MARCH 2025

	Notes			2024-25	2023-24
		Restricted	Unrestricted	Total	Total
Incoming Resouces from General Funds:					
Grants and Donations	1	67,625	8,377	76,002	64,859
Deferred Grants Brought Forward	6	5,000	0	5,000	8,000
Deferred Grants Carried Forward (Less)	6	-7,000	0	-7,000	-5,000
TOTAL (NET):		**65,625**	**8,377**	**74,002**	**67,859**
RESOURCES EXPENDED:					
Direct Charitable Expenditures	2	65,625	2,650	68,275	64,441
Admin & Support Costs	3	0	1,635	1,635	1,649
Governs Costs	4	0	650	650	650
TOTAL RESOURCES EXPENDED	5	**65,625**	**4,935**	**70,560**	**66,740**
NET INCOMING/ (OUTGOING) RESOURCES BEFORE TRANSFERS:		0	3,442	3,442	1,119
DEPRECIATION OF TANSIBLE ASSET:	7	-1,190	-13,995	-15,185	-5,062
TRANSFERS BETWEEN FUNDS (Capital):		0	0	0	**0**
NET INCOMING (OUTGOING) RESOUCES AFTER TRANSFERS:		-1,190	-10,553	-11,743	-3,943
RECONCILIATION OF FUNDS:					
Total Funds Brought Forward		1,190	21,461	22,651	26,594
TOTAL FUNDS CARRIED FORWARD		**0**	**10,908**	**10,908**	**22,651**
DEFERRED INCOME CARRIED FORWARD	6	***7000**			

*(* General fund Restricted £7,000 Deferred to: 01/04/2025)*

St. Peters Community Wellbeing Projects

Charity Registration No. 1162950

INDEPENDENT EXAMINARS' REPORT- FOR THE YEAR ENDED - 31 MARCH 2025

BALANCE SHEET: AS AT 31st MARCH 2025

	Notes	Restricted	Un-Restricted	2024-25 Total	2023-24 Total
Tansible/Fixed Asset	7			£	£
Motor Vehicle		0	0	0	15,185
Current Asset:					
Cash at Bank and in Hand		7,000	11,558	18,558	13,116
Total Asset		**7,000**	**11,558**	**18,558**	**28,301**
Creditors:					
(Amounts falling due within one year)					
Deferred Income- (Grants received in advance)	6	7,000	0	7,000	5,000
Accountancy and Payroll		0	650	650	650
Total		**7,000**	**650**	**7,650**	**5,650**
Net Current Assets		**0**	**10,908**	**10,908**	**22,651**
Net Assets		**0**	**10,908**	**10,908**	**22,651**
Funds	8				
Unrestricted Funds- *Gen. Funds)*		0	10,908	10,908	21,461
Restricted Funds - *(Capital Funds)*		0	0	0	1,190
Net Funds		**0**	**10,908**	**10,908**	**22,651**

Approved by the Executive Committee on - 1st May 2025 and signed on their behalf By:

Moushumi Jahan Mishal
Chairperson

01-May-25

MD. Nuruzzaman *MBA*
Treasurer

NB: The Notes on Pages 17-18 form part of this Financial Statements.

St. Peters Community Wellbeing Projects

NOTES to the Statement of Financial Activities for the Year Ending 31 March 2025

** Incoming resources excludes deferred income b/f and before deferred income c/f (Note: 6)*

		2024-25			2023-24
	INCOMING RESOURCES (Gross):	Restricted	Unrestricted	Total	Total
1	**Grants and Donations:**	£	£	£	£
	Tower Hill Trust - Capital Grant - Environmental/Gardening	7,000	0	7,000	0
	City Bridge Foundation /City of London- Main Grant Program	8,625	0	8,625	2,875
	Tower Hamlets Council- Small Grant/ EECF -Lonelynees Theme	0	0	0	5,000
	Tower Hamlets Community Housing - small grant	0	0	0	500
	Local Giving - small grant donation	0	0	0	500
	London Community Foundation - Donners Invitation Fund	10,000	0	10,000	10,000
	Mercer's Co. Charity - Sir Whittington Foundation - gift/donation	0	0	0	2,400
	Mercer's Co. Charity - Sir Whittington Foundation	15,000	0	15,000	15,000
	Garfield Weston Foundation	6,000	0	6,000	0
	GroundWork UK/Comic Relief - Envioronmental Grant O/S	0	0	0	970
	Barchesters Charitable Foundation	2,500	0	2,500	0
	GroundWork Uk/ Tesco Community Grant- 1st Prize	0	375	375	1,125
	Wakefild and Tetley Trust - First Track Grant	6,000	0	6,000	6,000
	Albet Hunt Trust- Capital Grant	5,000	0	5,000	0
	Merchant Taylor's Co. Charity - small grant	0	0	0	1,650
	National Garden Trust	0	0	0	5,000
	Hill Dickenson Foundation - Community Foundation Lancashire	2,500	0	2,500	0
	Masonic Charitable Trust - small grant	5,000	0	5,000	5,000
	Personal Donations/ Gifts and Users Contributions	0	5,710	5,710	5,394
	Other Income (HMRC Gift Aid Claims & other Refunds and credits)	0	2,292	2,292	3,445
	Total Income (Gross)	**67,625**	**8,377**	**76,002**	**64,859**
	RESOURCES EXPENDED:				
2	**Direct Charitable Expenditure**				
	Drop-in/Healthy Cooking Club/ Beneficiary Wellfare	7,436	0	7,436	7,349
	Drop-in Club Activity Equipment & Materials	3,109	0	3,109	324
	Volunteer re-imbursements and Travel Costs	3,506	0	3,506	3,392
	Beneficiery Welfare-Carer pack Food & Essentials Prog.	350	2,650	3,000	2,975
	Gardening Club (Materials, Development & Maintanance)	3,609	0	3,609	5,076
	Sessional & Freelance Workers Fees	45,915	0	45,915	44,275
	Events/Workshops/Training Facilitators Fees etc.	1,700	0	1,700	1,050
	Total	**65,625**	**2,650**	**68,275**	**64,441**
3	**Admin & Support Costs**				
	Telephone and Internet		465	465	496
	Postage, Stationery & Printing Materials	0	621	621	432
	Insurance, Subscriptions & DBS Fees etc.	0	549	549	721
		0	**1,635**	**1,635**	**1,649**
4	**Governance Costs**				
	Accountancy and Payroll	0	650	650	650
		0	**650**	**650**	**650**
5	**Total Resources Expended**	**65,625**	**4,935**	**70,560**	**66,740**

6 Creditors: (Deferred Income)

	2024-25 £	2023-24 £
Grants Received in Advance (amounds falling due within one year):		
City Bridge Foundation/Corporation of London - Main Grant Prog.	0	1000
London Community Foundation- Donners Invitation Fund	4500	4000
Hill Dickenson Foundation- Community Foundation Lancashire	2500	0
Total	**7,000**	**5,000**

7 Fixed /Tangible /Capital Assets:

(In the year 2021, the Projects purchase a Vehicle/Car, cost totalling £35,995 which was all expended within the year which was represents as capitalised items in the Balance Sheet.)

Cost:

At 1st April 2024	**15,185**		**15,185**
Depreciation: (according to the Accounting Policy on page-12)			
Prior Years Adjustments	6,186		6,186
At 31st March 2025	8,999		8,999
Total Depreciation	**15,185**		**15,185**
NET BOOK VALUE at 1st April 2024	-		-

8 Funds

	Restricted	Unrestricted	Total 2024-25	Total 2023-24
Balance at 01/04/2024	1,190	21,461	22,651	26,594
Net Incoming Resources at End of the Year: 31/03/2025	-1,190	-10,553	-11,743	-3,943
Funds at 01/04/2025	**0**	**10,908**	**10,908**	**22,651**

NB: General Funds (Restricted) Deferred to Next Year - *Note - 6* **7,000**

ST PETERS COMMUNITY WELLBEING PROJECTS

England & Wales - Charity number 1162950

Accounts

Charity Registration Number: 1162950

ST. PETERS COMMUNITY WELLBEING PROJECTS

St. Peters North Community Centre
1, MARIAN PLACE, BETHNAL GREEN
LONDON, E2 9AX

ANNUAL REPORTS OF ACTIVITIES

AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31St MARCH 2024

Prepared by:
RAHMAN & CO
INCORPORATED EXECUTIVE ACCOUNTANTS
167 CANNON STREET ROAD
LONDON E1 2LX
Tel: 020 7702 0562

ST. PETERS COMMUNITY WELLBEING PROJECTS

Reports and Accounts – for the Year Ending 31 March 2024

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St. Peters Community Wellbeing Projects

Reports and Accounts – for the Year Ending 31 March 2024

LEGAL & ADMINISTRATIVE INFORMATION

Name of Charity:	**St. Peters Community Wellbeing Projects**
Correspondence Address:	St. Peter's North Community Centre 1 Marian Place London E2 9AX
Tel: & Fax:	020 7729 9115
Email:	stpetersprojects@gmail.com facebook.com/stpetersprojects
Registered Charity No:	1162950
Registered on:	31st July 2015
Established:	3rd November 2014

Executive Committee
For the Accounting Period

Ms. Moushumi Jahan Mishal	(Chairperson)
Ms Shaheda Begum	(Vice Chairperson)
Mr. Md Nuruzzaman *BA (Hons.) MBA*	(Treasurer)
Ms. Gulnahar Begum	(General Secretary)
Ms. Piara Begum	(EC Member)
Ms. Momtaz Begum *BSS (Hons.) MSS*	(EC Member)
Mrs. Nazia B. Chowdhury *BA*	(EC Member)

Senior Staff Member:	Dr. Khondoker Kamal-uddin - Projects Coordinator *BSc. (Hons.), MSc., MBA, PhD*
Contact Person for the Accounts:	Mr. MD. Nuruzzaman - Treasurer
Banker:	TSB Bank Plc Leytonstone Branch 797 - 799 High Rd Leytonstone, London E11 4QS
Independent Examiner:	Rahman & Co Incorporated Executive Accountants 2nd Floor 167 Cannon Street Road London E1 5LX Tel: 020 7702 0562

WELCOME/FOREWORD BY THE CHAIRPERSON

I am very pleased to present the St. Peters Community Wellbeing Projects Annual Reports of activities and Financial Statements for the year 2023-24 (April 23 – March 24).

This financial year we faced another challenging and successful year combating continued cost-of-living crises facing by the community we serve followed by covid legacy. It has had significant impacts on the financial, physical and mental wellbeing of our communities, in particular the elderly and vulnerable users we support.

I wish to take this opportunity to express our gratitude for the incredible support from our funders, partners, management members and volunteers who all continued to provide us with the essential support needed to address the immediate impact on the mental wellbeing of our users during the period. Cost-of-living crises and mental health may be a part of our lives in the days to come, and we will continue to work to support the physical and mental health of local elderly and vulnerable women and their families.

Thanks also to our incredibly committed staff/volunteers and Projects Coordinator who work tirelessly and contributed skill and dedication in the face of unprecedented challenges.

I would also like thank sincerely to our incredibly committed Projects Coordinator/Manager Dr. Khondoker Kamal-uddin who's continuous tired less work for the organisation and it's users and the local community, contributing his skills and experience and showing dedication in the face of unprecedented challenges we are facing recent years.

Lastly, a great thank and gratitude to all the people and families, especially the elderly women, who have trusted the Projects to help improve their individual and family lives who have been our inspiration for continued work towards a better tomorrow to help improve their lives, health and wellbeing.

Moushumi Jahan Mishal
Chairperson

30th May 2024

St. Peters Community Wellbeing Projects

REPORT OF THE EXECUTIVE COMMITTEE

The Executive Committee (who are also the Trustees of the Charity) of St. Peters Community Wellbeing Projects submits their Annual Reports of Activities and Financial Statements (Accounts) for the year ended 31st March 2024 (2023-24).

Administrative Information and References set out on page-2 forms part of the Report. The Financial Statements have been prepared in accordance with the accounting policies, comply with the charity's governing documents, applicable law and the requirement of the Statement of Recommended Practices, "Accounting and Reporting by Charities" (SoRF FRS 102) implemented in January 2019.

WHO WE ARE AND WHAT WE DO:

St. Peters Community Wellbeing Projects is a registered charity and a community hub in East London in the Bethnal Green Neighbourhood area of Tower Hamlets (75%) and Hackney (25%).

Each year the Projects serves over 100 families estimated 500 peoples, where the area is a most densely populated neighbourhood area. Majority of residents live in a social housing and tower blocks. The neighbourhood suffers significant social deprivation with child poverty, unemployment mainly within the minority ethnic community, premature death and poor health and isolation in particular elderly women.

Tower Hamlets is one of the most ethnically diverse authorities in England (16th out of 326 areas). We serve an area of high social deprivation (E1, E2, E3 and E8 post code area); all being amongst the 10% most deprived in the country (indices of Multiple Deprivation 2019).

We operate our activities from a modern and busy multi-purpose Community Centre at the heart of Bethnal Green, owned and managed by a local housing association named Tower Hamlets Community Housing. We provide a base from where a wide range of services to the local community in particular elderly women and girls, a place where they can meet, socialise and benefits from different services and activities that we provide time-to-time and at regular basis.

We have proven track record of tackling deprivation, exclusion, and isolation and delivering appropriate services to local older women and young girls in the key areas of health in particular mental health and wellbeing addressing unmet community needs where the subject is still a taboo subject.

HISTORY, OBJECTIVES AND PROFILE OF THE PROJECTS:

1. Background of the Charity:

St. Peters Community Wellbeing Projects was established on 3rd November 2014 by the local community mainly by the women, for the benefits of local residents with an aim to tackle poverty and hardship, social deprivation and exclusion, and aiming better health and wellbeing of the people. It was incorporated as a charity; its name was entered in the Charity Commission's Central Register on the 31st July 2015.

2. Mission of the Charity:

"St. Peters Community Wellbeing Projects is working towards the alleviation of poverty and improving the quality of life for the most disadvantaged people in the Bethnal Green area of Tower Hamlets and Hackney, in particular Elderly and vulnerable BME women and their families aim at combating social exclusion and isolation"

3. Aims and Objectives of the Charity:

The objectives for which the charity is established are particularly but not exclusively, for the benefit of people of BME origin living in the Bethnal Green area of Tower Hamlets and Hackney ("areas of benefit") for the purpose of carrying out such of the following purpose ("the objects") as are charitable:

(a) Advancement of education and training.
(b) Relief of poverty and the need by the provision of advice, information, guidance and support with a view to helping people meet their own needs and improving their conditions of life.
(c) Protection and preservation of health and wellbeing of the elderly people of the community.
(d) Provide or assist in the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of financial hardship, need, infirmity, disablement, age or social or economic circumstances or the public at large with the object of improving their conditions of life.

4. Vision of the Charity:

The vision of the charity is to enable the community to improve their own circumstances through education, training, and social interaction. To achieve this vision, the Projects has set out to do the following:

- To provide drop-in-club facilities & leisure time engagement for elderly and/or vulnerable women.
- To share knowledge, increase awareness and prevent vulnerability to physical and mental health.
- To deliver practical hands-on training to improve skills and prepare them for practical life challenge.
- To empower women by raising awareness about their rights and entitlements.
- To create a safe and welcoming environment to meet and socialise, participate in activities.
- To boost confidence and self-belief, and enable them to participate in mainstream activities.
- To promote community cohesion and facilitate social integration through tolerance and bringing harmony amongst all sections of society.
- To provide education and career advice to help young people from disadvantaged backgrounds to achieve their potential and improve their educational attainment.

5. Structure, Governance and Management of the Charity:

The charity is constituted by a Constitution and is governed by the regulation set out in the Constitution and run by a voluntary Executive Committee (EC) who are also trustee. The committee members are elected at the Annual General Meeting bi-annually.
Executive Committee members are normally briefed by the Chairperson and the General Secretary in order to familiarise themselves with the rules, regulations and responsibilities of the charity. The Executive Committee met 4/5 times during the year to review the activities of the charity including the approval of the annual report and accounts as well as budgets, capital expenditure and to set out the fund-raising date for the charity. The day-to-day work of the charity is overseen by the Chairperson who is responsible to and reports to the EC.

6. Skills and Experience of the EC Members/ Trustees:

The Executive Committee Members/Trustees are local residents and from different walks of life both professionals and non-professionals, some with a variety of skills and knowledge from professional skills and qualifications to extensive life experiences. Most of them have collective involvement work in the voluntary sector experience for many years. They have excellent team building skills, strategic and business planning skills, ability to manage and deliver projects and have done so in their personal professional lives. Most of them are also regular service users/volunteers of the Projects.

Chairperson: Ms. Moushumi Jahan Mishal: She was founder general secretary of the group and regular volunteer, service user living very locally. She is a single mother and full-time carer to a vulnerable individual. She also oversees the day-to-day activities of the organisation. As a carer she shares practical awareness and knowledge of the issues faced by elderly BAME women, the key user groups of the organisation.

Vice-Chairperson: Ms. Shaheda Begum: Has several years of experience in community work locally, a widow, mother and grant mother and carer, has knowledge and experience of the issues faced by the families and in particular elderly women. Regular user and peer volunteer in particular elderly drop-in-club and gardening club.

General Secretary: Ms. GulNahar Begum: Having many years of experience involving in community work locally, a single mother and carer of elderly mother, has knowledge and experience of the issues faced by the families and in particular elderly women. She is also a regular user and volunteer of the projects in particular healthy eating/cooking club.

Treasurer: Mr. MD. Nuruzzaman *B.Com, MBA*: Local business leader delivering services to the local community in particular energy and money saving sector. He has extensive experience of volunteering in the local community and creating positive relationships with local organisations. Has qualification, knowledge and experienced in cash-book management and financial management in business.

EC Member: Piara Begum: Elderly but very active member of the local community and regular service users of the Centre from day one. Being an elderly mother she is also a carer of her two autistic sons. Living few doors away from the Centre, looked after the Centre's activities, Gardening space and other resources 7 days a week.

EC Member: Mrs. Nazia B. Chowdhury *B.A*: A professional Care Worker currently caring for a local vulnerable individual. Previously served as a Trustee to another local charity and has first-hand experience of supporting vulnerable and elderly women. She is also mother of two young children and brings knowledge of needs and demands of local parents and children. She is also another founder member of the charity.

EC Member: Ms. Momtaz Begum *BSS (Hons), MSS*: A single mother and carer of a very young child, school dinner lady with lots of professional qualifications and experiences, been involved in the organisation's activities as a service user and volunteer for a long time. She also has knowledge and experience of making grant funding applications, project monitoring, evaluation and reporting.

7. Skills and Experience of Senior/Lead Staff:

Projects Coordinator/Manager: Dr. Khondoker Kamal-uddin; *B.Sc.(Hons.), MSc. MBA, PhD*
A highly educated and skilled individual, with about 30 years of experience in running and management of voluntary sector organisations and charities, and community development work in East London as a Community Development Officer/Manager. He has authored and compiled several bilingual self-help guidebooks on Domestic abuse and prevention, Mental health awareness, Drugs prevention, Child care development, Rights and Entitlements of a Pensioner, Rights and Entitlements Asylum Seekers etc. He is a Community Champion and Millennium Award winner and won many other awards and recognitions for his voluntary work.

8. Our Core Strengths:

The key strengths of the organisation include:

I. Delivering targeted and comprehensive services that tackle individual barriers faced by the users and empowers them to help themselves.

This is achieved through a number of different measures put in place:

- Bilingual and culturally sensitive staff and volunteers to practically assist and befriend the users and help them integrate with rest of the group.
- Regular consultation with the users about the service strategy and delivery to ensure that the needs of the local community are being met.
- Safe and open environment to make all users feel welcome and valued.
- Fully accessible Venu; activities delivered by tutors/coaches trained to work with disabled individuals.
- Sessions are inclusive and open-door, while still being culturally sensitive to meet the users' demands.

II. Effective Networking and professional relationship with other voluntary organisations

The Projects continues to work towards building effective partnerships and networks within the local voluntary sector. The current networking with several local community groups as well as professional networking with the local council, landlord, local GP practices and schools helps the organisation to reach out to more vulnerable and hard-to-reach clients, as well as creating referral opportunity where required.

III. Support and cooperation from the Social Landlord, Housing Associations, Local Council and other partners and stakeholders

The Projects has built a solid relationship with it's landlord - Tower Hamlets Community Housing, who not only offer special discounted rate on premises rent/venue hire, but also provide training, support with monitoring and evaluation and financial assistance in the form of small grants. Similarly, the Projects have formed an effective relationship with the LB Tower Hamlets Adult Service Team, Safeguarding Team who provides training, guidance and support. The organisation is an active member of local NCVO Tower Hamlets. The Projects also has good working relationships with other local housing associations and voluntary organisations and TRA, Mosques and Churches.

9. Equalilties Statement:

The charity is committed to establishing and implementing an effective Equalities Policy in terms of recruitment, employment practice and service delivery. It is constantly learning how best to achieve this and is striving to deepen its commitment and improve its effectiveness in this field" it sees this process as the best means of maximising the effective use of human resources within the organisation and the community.

In addition to its moral responsibility, St. Peters Community Wellbeing Projects accepts the statutory requirements laid down in the Equalities Act 2010 (and all its Amendments).

We ensure that no person shall be disadvantaged either as potential or actual employees or as clients as a result of their age, ethnic background, creed, gender (including gender reassignment), marital status (including civil partnerships), pregnancy or maternity/ paternity status, race, religious belief (or lack of it) sexual preference or unrelated criminal conviction.

It is a part of the ongoing review of this policy it aims to see how it can best promote disabled access to our premises, to review the necessary physical requirements for each job and to ensure that it has the funds to adapt the working environment to enable the recruitment of the best person for the job regardless of any physical disability.

10. Safeguarding Policy Statement:

St. Peters Community Wellbeing Projects believe that safeguarding is committed to the following principles for children, young people and vulnerable adults:

- Their welfare is paramount, whatever their background and culture, age, disability, gender, racial origin, religious belief, sexual orientation and/or gender identity, they have the right to participate in the society in an environment which is safe and free from violence, abuse, and discrimination.
- They have the right to be protected from harm, exploitation, abuse, and to be provided with safe environments to live and play.
- Working in partnership with them, alongside their parents or carers and other agencies, is essential to the promotion of their welfare.

St. Peters Community Wellbeing Projects is committed to safeguarding children, young people and vulnerable adults from abuse when they are engaged in services organised and provided by the Projects. The Projects will:
(a) Endeavour to keep service users safe from abuse. Suspicion of abuse will be responded to promptly and appropriately. We will always act in the best interests of the child, young person or vulnerable adult.
(b) Ensure that unsuitable people are prevented from working with children, young people and vulnerable adults through robust 'safer recruitment' procedures.
(c) Deal with any concern raised by a member, employee, volunteer, contracted service provider, or member of the public appropriately, urgently and sensitively.
(d) Prevent abuse by using good practice to create a safe and healthy environment and avoid situations where abuse or allegations of abuse could occur.
(e) Establish an appropriate governance structure, made up with delegates from the EC, staff and users to monitor activity and make necessary improvements, led by the designated Safeguarding Officer"

To address safeguarding during the activities, a number of actions have been taken:

- Safeguarding policy updated regularly. Activities are risk-assessed.
- Engaging existing staff/volunteers with a valid, up-to-date, DBS check (enhanced) and also a track record with the organisation in direct service delivery to elderly/vulnerable users.
- Updated safeguarding training for everyone involved to run and manage the activities.
- Staffs are trained Mental Health First Aiders to spot early signs of mental health problems and are able to take the necessary steps to help alleviate the distress the users may be experiencing.
- Workers completing in relating training, Confidentiality, Person-centred Care to ensure safeguarding issues can be highlighted - but users are empowered to choose the kind of intervention they want.
- Outreach workers are in regular contact with local GP's, NHS Networkers for Wellbeing and other referral agents to stay informed kept up to date with any additional safeguarding needs.
- Contact numbers of designated Safeguarding Officer and the Chairperson (trustee leading on safeguarding) is shared by the Workers before beginning any activities.

11. Health and Safety Policy Statement:

It is the policy of the St. Peters Community Wellbeing Projects to comply with its requirements under section 2(3) of the 1974 Health and Safety at Work Act (HASAW). The organisation recognises its duty to ensure, as far as reasonably practicable, the health, safety and welfare of its employees, trainees, service users, volunteers, visitors and the Executive Committee members on its premises, and others who may be affected by its operation, to provide safe premises, equipment and maintain a healthy and safe working environment, and requires above individuals to co-operate in establishing and maintaining safe and healthy working conditions and to avoid any actions which may be detrimental to the health and safety of themselves or others.

The organisation will fully investigate and report on any accident or incident to prevent recurrence. St. Peter's Community & Advice Centre recognise that any trainees, volunteers or sessional hours workers employed or undertaking training, at our premises are subject to this policy in the same way as its employees, in accordance with the Health and Safety Regulations 1988. It is the organisation's policy to observe statutory health and safety legislation, codes of practice, and other authoritative guidance.

Obligations of all Employees- both full time and part time, Service users, Volunteers & Visitors:

(i) To exercise personal responsibilities for safety of self and other members.
(ii) To co-operate with others in promoting improved safety measures on site.
(iii) To observe standards of dress consistent with safety and/or hygiene (this would preclude unsuitable footwear, knives and other items considered dangerous).
(iv) To observe all the safety rules of the site and in particular the instructions given in an emergency.
(v) To use and not wilfully misuse, neglect or interfere with things provided for his/her safety.
(vi) To exercise good standards of housekeeping and cleanliness.
(vii) To know and apply the emergency procedures in respect of first aid.

Additionally, lead staff member is responsible for effective supervision of the Staff, ensuring that all individuals are aware of their health & safety obligations, including giving clear instructions and warnings as often as necessary, and to make recommendations to the Chairperson where needed.

ACHIEVEMENTS & PERFORMANCE FOR THE YEAR: (April'23 – March'24 Highlights)

Over the last 12 months the organisation has taken a dynamic approach to the needs of the community and have achieved various positive outcomes despite the COVID legacy and ongoing Cost-of-Living Crisis facing by disadvantaged community we served. The Executive Committee are pleased to report the following achievements and inputs/outputs and outcomes of the Projects during the year.

Breakdown of Activities: Inputs and Outputs.

1 Women's Drop-in Club: (Tuesday and Thursday: 10am-3pm)

Women's Drop-in-Club provided regular contact, emotional and social support to elderly/vulnerable women aged 50+ mainly living in Bethnal Green area of Tower Hamlets and Hackney; alleviating loneliness and isolation and increasing social participation. The activities were delivered with a holistic focus, integrating activities that address physical and mental health & wellbeing, enabling elderly and vulnerable women lead independent lives and increasing their resilience against physical & mental health issues through engaging each other and with wider community.

Women's Drop-in-Club sessions - 2 days a week for 39 weeks, 75 sessions in total - targeting elderly, vulnerable and disadvantaged women aged 50+, who are suffering from and/or vulnerable to isolation and loneliness and suffering from or at risk of mental-health problems.
Drop-in-activities include: Coffee-Mornings, Sewing and embroidery classes, Exercise-Fitness sessions, Heathy-Cooking/Eating-Club, Themed and Health Awareness Workshops and trainings etc.

Breakdown of the individual Drop-in Club Activities is detailed below:

The day/session begun with 1 hour of Coffee Morning and Healthy Cooking Club preparations at 10am, followed by 1 hour of skills and hobbies sessions e.g. Sewing and Embroidery sessions, which was followed by 1 hour of Exercise Fitness (Starla Yoga & Pilates) and finishing with 1and half an hour of Healthy Cooking & Eating Club. In summer, this was supplemented by further 9 hours of Community Gardening Club sessions (3 hours per session; 3 session a week: April-October.)

Over the course of the year, over 100 individual elderly and/or vulnerable women attended the Drop-in Club and other Activities.

Exercise and Fitness Sessions:

- Exercise and Fitness sessions delivered for 36 weeks in total, two sessions per week, targeting mainly elderly and/or vulnerable women who cannot access mainstream services due to linguistic, age-related and/or other cultural barriers. This was to address prevention and alleviation of loneliness & isolation.
- Introduced a variety of Exercise-Fitness Classes – Freehand Yoga, Mat-based and Chair-based Pilates, Free-hand exercise and stretching, etc. New sessions were added to meet the changing needs of the users, as they became more confident and comfortable to try more challenging activities.
- Total of 55 women aged 50+ attended the sessions. 20 women per session on an average.
- 95% users reported that they felt physically fitter and more agile as a result of attending Club activities.
- Users started with poor level of fitness requiring regular breaks and unable to do activities fully, but over time their agility and independence increased significantly.
- Exercise/Fitness Tutors noted gradual improvement in the stamina and effort level of users over the period of the Project. Users started with poor level of fitness requiring regular breaks and unable to do activities fully, but over time their agility and independence increased significantly.
- Overall, user engagement and enthusiasm for physical activity increased throughout the course of the project. In the beginning, a number of users would sit around the side of the hall and not participate in the exercise sessions, but over time, with encouragement from peers, volunteers and the Project Workers, users' confidence increased, and most users were regularly participating in the exercise sessions.
- More than half users reported improvement in physical health. In monitoring questionnaires before, during and after project participation, fewer health problems were reported over the course of the project. Most said that they experienced improvement in their long-term health conditions including mental resilience.

Sewing and Embroidery class:

- An ambition to increase the number of spaces available as part of the Club as well as increase the variety of skills on offer e.g. knitting, crocheting, handicrafts etc.
- New equipment added with funding support from THCH the landlord of the Community Centre.
- In total, the Sewing Club engaged 15 women, including 8 new users.

Healthy Cooking and Healthy Eating Club:

- Delivered for 39 weeks in total, twice a week for women only, target group age 50+.
- Club focused on healthy cooking, eating and nutrition workshop & demonstration, shared information about healthier cooking methods like grilling or baking, how to cook with less oil, less salt, less sugar, reduce red meat consumption, increase vegetable consumption etc.
- Elderly and vulnerable women users follow regular eating patterns. Most said that they habitually eat breakfast at 11am-12, lunch at 4-5pm, and dinner right before going to bed, at around 11pm-midnight. They needed encouragement and companionship during mealtimes as they felt particularly lonely during the day.
- Community Healthy Eating Club alleviated loneliness and isolation that elderly women face, enabling them to share a warm freshly cooked meal with friends, building social connections, which helped them to become healthy, both physically and emotionally.
- The Club was very successful and user feedback showed that users became more comfortable and confident after regularly attending the Healthy Cooking and Healthy Eating Club.
- The Club continues to share information, resources and build skills to combating unhealthy food habits, irregular meal habits, lack of knowledge of healthy cooking methods and the resulting health problems faced by the elderly women suffering from long-term illness caused/worsened by lifestyle and food habits e.g. high blood pressure, cholesterol, diabetes etc.
- Club also promoted reduction of red meat consumption, which has been linked to a number of health problems faced by the targeted community.
- 70 individual women participated in total during the period including 15 new users.

2. Community Gardening Club (3 days a week x 26 weeks – afternoons and weekends: April- October.)

- To enable elderly and/or vulnerable women to participate in Community Gardening activities and take ownership of the Garden Space by making it a safe, secure and welcoming space for local women.
-To engaging local people in volunteering and adopting a person-centred approach to provide services which are tailored to meet the needs of the elderly and/or vulnerable women. Bilingual staff and volunteers supported the users.

The Club provided 78 days/sessions of gardening activities, in 3 afternoons from 3pm to 6pm.

Community Gardening Club addressed cultural barriers by providing women-only Gardening activities to engage isolated and homebound Bangladeshi women; with support from peer-volunteers.

- **40** individual women participated in Community Gardening Club sessions (Active Gardening/Green Care)
- **5** women volunteered for the Community Gardening Club over the period.
- **15+** women attended each session on average.

3. Home-visits/Outreach-Work: 2 hours/day x 2days /week x 35 weeks

Sessional Outreach Workers and Peer Volunteers have continued to do outreach, contacting each individual user 2/3 days a week to boost emotional and mental support to at least 30 individuals. Workers/volunteers checked on their physical and mental health/ wellbeing, day-to-day basic needs, offering emotional support, the opportunity to discuss issues, safeguarding against abuse and neglect, informing users of updated government guidance etc. Volunteers have been continuously supporting users, providing clear and consistent information to make sure users are aware of the guidance and essential steps to stay protected. These sessions also provided a crucial opportunity to identify immediate needs for intervention e.g. domestic abuse, support, mental health first aid, emergency food/essentials supply, etc, as well as empowering users to choose from options for referrals. Along with supporting regular users, there have been a number of new referrals from GPs, NHS Networker, and other stakeholders.

4. Workshops and Events:

Throughout the year, organised a range of workshops on Mental Health Awareness, Self-management of health conditions, taking control of own finances, living independently, confidence-building & other health & wellbeing topics e.g. diet & food habits, diabetes etc.

- Nutrition & Health Advice Workshops sharing healthy eating information & ways to combat food habit related health issues, self-management of long-term conditions i.e. diabetes, blood pressure, cholesterol etc.
- Community Mental Health Workshops, targeting all members of the local community, particularly BAME Women, Carers etc.
- Staying-Safe-Online Workshop enabled users to learn to use the internet safely, book appointments, use online banking to take control of their own finances, shopping online to remain independent.
- Sustainable Living and Energy-saving Workshop: discussing sustainability in everyday life (e.g. reducing plastic use - bag for life, buying locally produced food etc), and reducing energy consumption (monitoring use via smart meters, benefits i.e. lowered energy bill as well as better for the environment etc).

5. Response to Cost-of-living Crisis:

To address the continued Cost-of-living crisis faced by our elderly and vulnerable users; we have managed to purchase and deliver a total of 110 care/food packages for those suffering from health conditions or for those who are seriously affected by the current Cost-of-Living Crises during Christmas- new year holiday period (50) and Easter/Ramadan holiday period (60) as alternative our regular drop-in lunch club. The packages included essential, dry groceries (rice bags, pulses, canned fish, pasta, salt, onion, sugar, milk powder, dates, tea/coffee, toast biscuits etc.) These packages provided for families for a period of 2-4 weeks consumptions.

Staff & Volunteer Training:

The organisation is committed to providing training and enrichment opportunities to staff and volunteers to build capacity, increase productivity/efficiency and boost workforce morale. Throughout the year, the organisation has provided a range of in-house and external training and skill building opportunities in Activity Management, Food Safety, Fire Safety, Emergency First Aid, Befriending, Safeguarding, etc.

- 9 Volunteers attended full days' training on Mental Health First Aid, Community Activity Management, Food Safety, Fire Safety, First Aid, Domestic Abuse Awareness etc. delivered by local authority, NHS, local housing association as well as in-house training. They also received internal training in Safeguarding, Befriending and Activity Management.
- Health and Safety, Fire Safety, First Aid Training Provided by Tower Hamlets Community Housing.
- 3 Volunteers gained Mental Health First Aid England's full Mental Health First Aider
- Trustees and Staff Training provided by NCVO (CES) and THCVS.

Networking and Partnership Work:

This year, the Projects continued to build new working relationships, networks and partnerships with local and borough-wide community groups and organisations.

- Networking partnership with Sports Development Officer (Women and Girls) at LB Tower Hamlets Council, leading to in-kind support with the Women's Exercise-Fitness Club.
- Working partnership with Networker for Wellbeing at Mission Practice (GP), leading to 15 referrals of women affected by loneliness and low-level (non-clinical) mental health issues or those at risk of mental health problems.
- Networking with Resident Engagement Officer for Tower Hamlets Homes (THH). Helped attract new users from THH residents.
- Partnership with Social Action for Health to deliver Health and Wellbeing Workshops.
- Networking partnership with Blue Bird Care providing Mental Health Awareness & Dementia Care Workshops.
- Continued networking and building previously established relationship with the local voluntary groups, Mosques, School to create community-based links, attract new members, create referral opportunities.

St. Peters Community Wellbeing Projects

FINANCIAL REVIEW OF THE YEAR (2023-24):

Financial position of the Charity is portrayed in the accompanying Annual Accounts/Financial Statements.

The Projects had a net income of £67,859.
(Gross income: £64,859 + Brought forward £8,000 - Deferred income £5,000 = £67,859).

Direct Charitable Expenditures, Support Costs and Management/Administration costs are £66,740.

Income exceeded Expenditures by £1,119.

Statement of Trustees' Responsibilities
Law applicable to charities in England & Wales requires the Trustees to prepare financial statement for each financial year, which gives a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

(a) Select suitable accounting policies and apply consistently.
(b) Make judgments and estimates that are reasonable and prudent.
(c) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements.
(d) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping accounting records, which discloses with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Financial Procedures and Risk Factors

The Executive Committee are aware of the potential risks to the charity, both financial and otherwise. Therefore, strategies are in place to control these risks. Assessments have also been carried out relating to any unforeseeable financial risks of the charity.

None of the executive members have any beneficial interest in the charity. All cheques need to sign by at least two out of four signatories. There are no factors identified which are likely to affect the financial performance or position going forward.

The Executive Committee are constantly looking into other risk areas such as political, operational, governance, and compliance with law and regulations including local and national politics and changes. Trustees have assessed the major risks to which the charity is exposed currently and are satisfied that systems are in place to mitigate exposure to the major risks.

Reserve Policy
It is the policy of the charity that unrestricted funds, which have not been designated for a specific use, should be maintained at a level equivalent to at least 3 months expenditure. The Executive Committee considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. St. Peters Community Wellbeing Projects is striving to achieve and maintain this level of reserves despite the COVID legacy and the current/ongoing Cost-of-Living Crises and beyond.

Future Plans and Fundraising Strategy
Based on current demand and users feedback, the Projects intends to fundraise to ensure that all the current activities can be maintained. Community consultation shows that there is demanded to extend the drop-in activities to at least further one day per week. To achieve this, Projects will continue to fundraise through applying for grants and donations from local and national trusts and funders, and the local authorities where appropriate, in accordance with the Fundraising Strategy.

St. Peters Community Wellbeing Projects

ACCOUNTING POLICIES AND PRACTICE:

1.1 Accounting Convention:

The Financial Statements have been prepared under the historical cost convention and in accordance with the accounting policies, comply with the charity's governing documents, applicable law and the requirement of the Statement of Recommended Practices, "Accounting and Reporting by Charities" (SoRF) (FRS102) implemented in January 2019, and applicable Accounting Standards under the Charities Act. 2011 and its amendments in October 2022.

1.2 Incoming Resources:

Incoming resources represents all type of grants, donations and gifts, subscriptions, fees, bank interest receivable.

1.3 Outgoing Resources/Expenditures:

Expenditure is accounted for an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

1.4 Fund Accounting:

1.4.1 Unrestricted Funds – consists of general funds which the projects may use for its purpose at its discretion.

1.4.2 Restricted Funds – are those where the funder/donner has imposed restrictions on the use of the funds which are legally binding.

1.4.3 Deferred Funds – further explanation of the nature of each fund is included in the notes to the financial statements.

1.5 Capitalisation and Depreciation of Tangible Fixed Assets:

Any assets costing more than £1000 are capitalised. The cost of tangible fixed assets is written off by equal instalments over the expected useful life as follows:

Furniture, fittings, and large equipment	3 years @ 33% on cost
Computers/Laptops/Mobile Phones, etc.	1 year @ 100% on cost
Company Car	4 years @ 25% on cost

2. Employees

There were 6 sessional and freelance professional staff for the year; the Projects also depended on the services of 9-10 dedicated volunteers throughout the period under review.

3. Trustees

None of the Trustees (or any persons directly connected with them) received any remuneration during the year, and none of them declared any conflict of interest.

Independent Examiner

According to the provisions of the Charities Act(s), Trustees agree that an audit is not required for this financial year; however, due to the provisions of the same act, an independent Examiner is required.

Mr. ATM. Mujibur Rahman of **Rahman & Co** (Incorporated Executive Accountants) appointed as Independent Examiner for the ensuing year.

The Executive Committee approved the Annual Reports and statements of Financial Activities on 30th May 2023 and signed on their behalf.

.....		.....
Moushumi Jahan Mishal	***30/05/2024***	**MD. Nuruzzaman**
Chairperson		**Treasurer**

St. Peters Community Wellbeing Projects

INDEPENDENT EXAMINER'S REPORT TO THE EXECUTIVE COMMITTEE

FOR THE YEAR ENDED 31ST MARCH 2024

The Financial Statements laid out in this Report have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice (SoRP), Accounting and Reporting by Charities Commission issued in January 2019, and applicable Accounting Standards and the Charities Act 2011 and its amendments in October 2022.

Respective Responsibilities of Trustees and Examiner:

Responsibilities of the Trustees and the Executive Committee as the Charity's Trustees, you are responsible for the preparation of the accounts and that you consider the audit requirements of Section 145 (1) of the Charities Act 2011 amended in October 2022, does not apply.

It is my responsibility to state that on the basis of procedures specified in the general directions given by the Charity Commissioners under section 145 (5) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiners' Statement

The examination of the accounts was carried out in accordance with the general direction given by the Charities Commissioner. The examination includes:

- A review of the accounting records kept by the Charity.
- A comparison of the accounts presented with those records made available.
- Consideration of any unusual items of disclosures in the accounts and seeking an explanation from you as trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, I do not express an audit opinion on the view given by the accounts.

Independent Examiners' Statement

In connection with our examination no matter has come to our attention:

(1) Which gives us reasonable cause to believe that in any material respect, the requirements:
- to keep accounting records in accordance with section 130 of the 2011 Act (amended in October 2022), and
- to prepare accounts that accord with the accounting records and comply with the accounting requirements of the Act have not been met,

or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Opinion

The financial statement, as prepared, gives a true and fair view of the charity's state of affairs as of 31st March 2024 giving that the incoming resources and their application in the year then ended have been properly prepared with a general direction given by the Charities Commissioner.

.....

ATM Mujibur Rahman *FCEA*
RAHMAN & CO
Incorporated Executive Accountants
2nd Floor
167 Cannon Street Road
London E1 2LX

Date: 30th May 2024

St. Peters Community Wellbeing Projects

INDEPENDENT EXAMINARS' REPORT- FOR THE YEAR ENDED 31st MARCH 2024

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED - 31 MARCH 2024

INCOME & EXPENDITURE ACCOUNT:

FOR THE YEAR ENDED 31st MARCH 2024

	Notes	Restricted £	Unrestricted £	2023-24 Total £	2022-23 Total £
INCOMING RESOURCES:					
Incoming Resouces from General Funds:					
Grants and Donations	1	51,650	13,209	64,859	64,494
Deferred Grants Brought Forward	6	8,000	0	8,000	25,000
Deferred Grants Carried Forward (Less)	6	-5,000	0	-5,000	-8,000
TOTAL (NET):		**54,650**	**13,209**	**67,859**	**81,494**
RESOURCES EXPENDED:					
Direct Charitable Expenditures	2	54,650	9,791	64,441	79,692
Admin & Support Costs	3	0	1,649	1,649	4,709
Governs Costs	4	0	650	650	650
TOTAL RESOURCES EXPENDED	5	**54,650**	**12,090**	**66,740**	**85,051**
NET INCOMING/ (OUTGOING) RESOURCES BEFORE TRANSFERS:		0	1,119	1,119	-3,557
DEPRECIATION OF TANSIBLE ASSET:	7	-5,062	0	-5,062	6,749
TRANSFERS BETWEEN FUNDS (Capital):		0	0	0	0
NET INCOMING (OUTGOING) RESOUCES AFTER TRANSFERS:		-5,062	1,119	-3,943	-10,306
RECONCILIATION OF FUNDS:					
Total Funds Brought Forward		6,252	20,342	26,594	36,900
TOTAL FUNDS CARRIED FORWARD		**1,190**	**21,461**	**22,651**	**26,594**
DEFERRED INCOME CARRIED FORWARD	6	***5000**			

*(* General fund Restricted £5,000 Deferred to: 01/04/2024)*

St. Peters Community Wellbeing Projects

INDEPENDENT EXAMINARS' REPORT- FOR THE YEAR ENDED 31st MARCH 2024

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED - 31 MARCH 2024

INCOME & EXPENDITURE ACCOUNT:
FOR THE YEAR ENDED 31st MARCH 2024

	Notes			2023-24	2022-23
INCOMING RESOURCES:		Restricted £	Unrestricted £	Total £	Total £
Incoming Resouces from General Funds:					
Grants and Donations	1	51,650	13,209	64,859	64,494
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*(* General fund Restricted £5,000 Deferred to: 01/04/2024)*

St. Peters Community Wellbeing Projects

Charity Registration No. 1162950

INDEPENDENT EXAMINARS' REPORT- FOR THE YEAR ENDED - 31 MARCH 2024

BALANCE SHEET: AS AT 31st MARCH 2024

	Notes	Restricted	Un-Restricted	2023-24 Total	2022-23 Total
Tansible/Fixed Asset	*7*			£	£
Motor Vehicle		1,190	13,995	15,185	20,247
Current Asset:					
Cash at Bank and in Hand		5,000	8,116	13,116	14,997
Total Asset		**6,190**	**22,111**	**28,301**	**35,244**
Creditors:					
(Amounts falling due within one year)					
Deferred Income- (Grants received in advance)	*6*	5,000	0	5,000	8,000
Accountancy and Payroll		0	650	650	650
Total		**5,000**	**650**	**5,650**	**8,650**
Net Current Assets		**1,190**	**21,461**	**22,651**	**26,594**
Net Assets		**1,190**	**21,461**	**22,651**	**26,594**
Funds	*8*				
Unrestricted Funds- *(Capital Fund 13,995 + 7656 Gen. Funds)*				21,461	20,342
Restricted Funds - *(Capital Funds)*				1,190	6,252
Net Funds				**22,651**	**26,594**

Approved by the Executive Committee on - 30th May 2024 and signed on their behalf By:

.....

Moushumi Jahan Mishal
Chairperson

.....

MD. Nuruzzaman *MBA*
Treasurer

30-May-24

NB: The Notes on Pages 17-18 form part of this Financial Statements.

St. Peters Community Wellbeing Projects

NOTES to the Statement of Financial Activities for the Year Ending 31 March 2024

** Incoming resources excludes deferred income b/f and before deferred income c/f (Note: 6)*

	INCOMING RESOURCES:	Restricted	Unrestricted	2023-24 Total	2022-23 Total
1	**Grants and Donations:**	£	£	£	£
	Tower Hamlets Council-Small Grant/EECF-Loneliness Theme	5,000	0	5,000	5,000
	Tower Hill Trust - Capital Grant - Environmental/Gardening	0	0	0	6,300
	City Bridge Foundation /City of London- Main Grant Program	2,875	0	2,875	0
	Tower Hamlets Community Housing - small grant	0	500	500	0
	Local Giving - small grant donation	0	500	500	0
	London Community Foundation - Donners Invitation Fund	10,000	0	10,000	0
	Mercer's Co. Charity - Sir Whittington Foundation - gift/donation	0	2,400	2,400	0
	Mercer's Co. Charity - Sir Whittington Foundation	15,000	0	15,000	15,000
	Edward Gostling Foundation -	0	0	0	7,000
	GroundWork UK/Comic Relief - Envioronmental Grant O/S	0	970	970	8,730
	GroundWork UK/ Comic Relief- Cost of Living grant	0	0	0	5,500
	GroundWork Uk/ Tesco Community Grant- 1st Prize	1,125	0	1,125	0
	Wakefild and Tetley Trust - First Track Grant	6,000	0	6,000	0
	The Foyle Foundation	0	0	0	5,000
	Merchant Taylor's Co. Charity - small grant	1,650	0	1,650	0
	Charls Hayward Foundation	0	0	0	4,000
	National Garden Trust	5,000	0	5,000	0
	Leather Sellers Co. Charity	0	0	0	1,500
	Hill Dickenson Foundation	0	0	0	2,500
	Masonic Charitable Trust - small grant	5,000	0	5,000	0
	Personal Donations and Gifts/Users Contributions	0	5,394	5,394	3,900
	Other Income (HMRC Gift Aid Claims/refunds)	0	3,445	3,445	64
	Total Income (Gross)	**51,650**	**13,209**	**64,859**	**64,494**
	RESOURCES EXPENDED:				
2	**Direct Charitable Expenditure**				
	Drop-in/Healthy Cooking Club/ Beneficiary Wellfare	7,349	0	7,349	6,800
	ICT/ESOL/Exercise Club Activity Equipment & Materials	0	324	324	6,191
	Volunteer re-imbursements and Travel Costs	3,392	0	3,392	4,968
	Beneficiery Welfare-Carer pack Food & Essentials Prog.	2,975	0	2,975	4,340
	Gardening Club (Materials, Development & Maintanance)	5,076	0	5,076	1,918
	Sessional & Freelance Workers fees & Facilitators Costs	34,808	9,467	44,275	55,275
	Events/Workshops/training (Refreshments etc.)	1,050	0	1,050	200
	Total	**54,650**	**9,791**	**64,441**	**79,692**
3	**Admin & Support Costs**				
	Accommodation Costs (Rent/Hall Hire for activities)	0	0	0	1,839
	Telephone and Internet		496	496	606
	Postage, Stationery & Photocopying	0	432	432	817
	Insurance, Subscriptions & DBS Fees etc.	0	721	721	1,447
		0	**1,649**	**1,649**	**4,709**
4	**Governance Costs**				
	Accountancy and Payroll	0	650	650	650
		0	**650**	**650**	**650**
5	**Total Resources Expended**	**54,650**	**12,090**	**66,740**	**85,051**

6 Creditors: (Deferred Income)

	2023-24 £	2022-23 £
Grants Received in Advance (amounds falling due within one year):		
City Bridge Foundation/ City of London - Main Grant Prog.	1000	0
London Community Foundation- Donners Invitation Fund	4000	0
Hill Dickenson Foundation	0	1500
Edward Gostling Foundation	0	4500
GroundWork UK- Comic Relief	0	2000
Total	**5,000**	**8,000**

7 Fixed /Tangible /Capital Assets:

(In the year 2021-22, the Projects received a Restricted Grant fund of £22000 and futher £13995 from unrestricted sources to purchase a small vehicle, the total cost was £35,995 which was all expended within the year. The combined sum of £35,995 represents the of items capitalised in the Balance Sheet.)

Cost:

At 1st April 2023	20,247		20,247
Depreciation: (according to the Accounting Policy on page-12)			
At 31st March 2024	5,062		5,062
NET BOOK VALUE at 1st April 2024	**15,185**		**15,185**

8 Funds

	Restricted	Unrestricted	Total 2023-24	Total 2023-24
Balance at 01/04/2023	6,252	20,342	26,594	36,900
Net Incoming Resources at End of the Year: 31/03/2023	-5,062	1,119	-3,943	-10,306
Funds at 01/04/2024	**1,190**	**21,461**	**22,651**	**26,594**

(Unrestricted Fund consists of 13,995 as capital funds and £7,466 general funds , Total of £21,461 as shown on the balance sheet)*

NB: General Funds (Restricted) Deferred to Next Year - *Note - 6* **5,000**

ST PETERS COMMUNITY WELLBEING PROJECTS

England & Wales - Charity number 1162950

Accounts

ST. PETERS COMMUNITY WELLBEING PROJECTS

Charity Registration Number: 1162950

St. Peters North Community Centre
1, MARIAN PLACE, BETHNAL GREEN
LONDON, E2 9AX

ANNUAL REPORTS OF ACTIVITIES

AND

STATEMENTS OF FINANCIAL ACTIVITIES: 2022 - 2023

FOR THE YEAR ENDED

31St MARCH 2023

Prepared by:

RAHMAN & CO
INCORPORATED EXECUTIVE ACCOUNTANTS
167, CANNON STREET ROAD
LONDON E1 2LX
Tel: 020 7702 0562

ST. PETERS COMMUNITY WELLBEING PROJECTS

Annual Reports and Accounts – for the Year Ending 31 March 2023

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St. Peters Community Wellbeing Projects

Annual Reports and Accounts – for the Year Ending 31 March 2023

LEGAL & ADMINISTRATIVE INFORMATION

Name of Charity:	**St. Peters Community Wellbeing Projects**
Charity Registration No:	1162950
Registered on:	31st July 2015
Established:	3rd November 2014
Correspondence Address:	St. Peters North Community Centre 1 Marian Place, Bethnal Green London, E2 9AX
Tel:	07956 957085
Email:	stpetersprojects@gmail.com
Website:	facebook.com/stpetersprojects

Executive Committee Members:

Ms. Moushumi Jahan Mishal	(Chairperson)
Mrs. Mir Shamsun Nehar Begum	(Vice Chairperson)
Mr. Md Nuruzzaman *MBA*	(Treasurer)
Mrs. GulNahar Begum	(General Secretary)
Mrs. Nazia B. Chowdhury *BA*	(EC Member)
Mrs. Shaheda Begum	(EC Member)

Senior Staff Member:	Dr. Khondoker Kamal-uddin *PhD*	(Projects Coordinator)
Contact Person for the Accounts:	Mr. MD Nuruzzaman *MBA*	(Treasurer)

Banker:

TSB Bank Plc
Leytonstone Branch
797 - 799 High Rd. Leytonstone,
London E11 4QS

Independent Examiner:

Rahman & Co
Incorporated Executive Accountants
2nd Floor, 167 Cannon Street Road
London E1 5LX
Tel: 020 7702 0562

CHAIRPERSON'S FORWARD

We are pleased to present the 'St. Peters Community Wellbeing Projects Annual Reports of Activities and Financial Statements' for the year 2022-23 (April'22 - March'23). Like others, his financial year has been another challenging and successful year for the organisation. The recent COVID pandemic and the ongoing cost-of-living crises have tremendously impacted our work and our users, especially their physical and mental wellbeing and their financial lives. This has left a long-term impact on the organisation and fundamentally changed the way we work, socialise and participate in the wider community.

Despite the above barriers, this year was yet another successful year of growth for the organisation and its beneficiaries. I am very proud of the resilience and dedication of our staff, volunteers, and EC members for their outstanding efforts in the past two years to ensure that the most vulnerable members of our community are not left behind. The Projects team has been working tirelessly to support the elderly and vulnerable local women since the Covid recovery, the cost-of-living crises and beyond.

Our dedicated work has played a significant role in safeguarding the physical and mental health and wellbeing of our most vulnerable users (elderly, ethnic women). They have received much continuous support from our staff/volunteers and opportunities to discuss their current circumstances and health, where our staff/volunteers readily shared information and resources to further support their wellbeing/health and personal (e.g. financial) circumstances. I pay tribute to the selfless actions of our team and I am extremely humbled by the continuous success of our organisation.

I would like to sincerely thank our incredibly committed staff/volunteers and our Projects Coordinator/ Manager, Dr. Khondoker Kamal-uddin, who continues to work tirelessly for the users and the local community, contributing his skills and showing dedication in the face of unprecedented challenges.

None of this work would be possible without the incredible support from our valuable funders – the grant-making trusts and charities, personal and business donors, and the users who all continue to back our cause, despite challenging times and demands for resources, giving us the strength to continue our work.

Finally, a note of thanks and gratitude to all the people and families, particularly the elderly, ethnic minority women, who have been our inspiration for continuing to work towards a better tomorrow to help improve their lives.

Moushumi Jahan Mishal (Ms.)
Chairperson
2nd May 2023

St. Peters Community Wellbeing Projects

REPORT OF THE EXECUTIVE COMMITTEE

The Executive Committee (who are also the Trustees of the Charity) submits their Annual Reports of Activities and Financial Statements (Accounts) for the year ended 31st March 2023.

WHO WE ARE AND WHAT WE DO:

The St. Peters Community Wellbeing Projects is a registered charity and a community hub in East London in the Bethnal Green Neighbourhood area of Tower Hamlets (75%) and Hackney (25%).

Each year, the Projects serves an average of 200 families - an estimated 800 people - in densely populated neighbourhoods. The majority of residents live in social housing and tower blocks. The neighbourhood suffers significant social deprivation with child poverty, unemployment, mainly within the ethnic minority community, premature death, poor health and isolation of older people, particularly elderly women.

Tower Hamlets is one of the most ethnically diverse authorities in England (16th out of 326 areas). We serve an area of high social deprivation - all being among the 10% most deprived in the country (indices of Multiple Deprivation 2019).

We operate our activities from a modern and busy multi-purpose Community Centre at the heart of Bethnal Green, owned and managed by a local housing association - Tower Hamlets Community Housing. We provide a base from where provide a wide range of services to the local community, in particular women and girls, a place where they can meet, socialise and benefit from different services and activities that we provide on a regular basis.

We have a proven track record of tackling deprivation, exclusion and isolation and delivering appropriate services to local elderly women and young girls in the key areas of health, in particular mental health and wellbeing and addressing unmet community needs where the subject is still a taboo.

HISTORY, OBJECTIVES AND PROFILE OF THE ORGANISATION:

Administrative Information and References set out on page-2 form a part of the Report. The Financial Statements have been prepared in accordance with the accounting policies, comply with the charity's governing documents, applicable law and the requirement of the Statement of Recommended Practices, "Accounting and Reporting by Charities" (SoRF FRS 102) implemented in January 2019.

1. Background of the Charity:

St. Peters Community Wellbeing Projects was established on 3rd November 2014 by the local community, mainly by the elderly women from ethnic minority groups, for the benefit of local residents. Their aim is to tackle poverty and hardship, social deprivation and exclusion and bettering the health and wellbeing of the people. It was incorporated as a charity and its name was entered in the Charity Commission's Register on the 31st July 2015.

2. Mission of the Charity:

St. Peters Community Wellbeing Projects is working towards the alleviation of poverty and improving the quality of life for the most disadvantaged people in the Bethnal Green area of Tower Hamlets and Hackney, in particular through combating social exclusion and isolation of the elderly and vulnerable ethnic minority women.

3. Aims and Objectives of the Charity:

The objectives for which the charity is established are particularly - but not exclusively - for the benefit of people from minority ethnic communities living in the Bethnal Green area of Tower Hamlets and Hackney ("areas of benefit") for the purpose of carrying out such of the following purpose ("the objects") as are charitable:

(a) Advancement of education and training.
(b) Relief of poverty and the need by the provision of advice, information, guidance, and support with a view to helping people meet their own needs and improving their conditions of life.
(c) Protection and preservation of health and wellbeing of the elderly people of the community.
(d) Provide or assist in the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of financial hardship, need, infirmity, disablement, age or social or economic circumstances or the public at large with the object of improving their conditions of life.

4. Vision of the Charity:

The vision of the charity is to enable the people of Bethnal Green to improve their own circumstances through education, training and social interaction. To achieve this vision, the Projects has set out to do the following:

- To provide drop-in facilities and leisure time engagement for elderly and/or vulnerable women.
- To share knowledge, increase awareness and prevent vulnerability to physical mental health problems.
- To offer practical activities to help improve overall physical health and mental wellbeing of women.
- To deliver practical hands-on training to improve skills and prepare them for practical life challenges.
- To empower women by raising awareness about rights and entitlements.
- To create a safe and welcoming environment for local women to meet and socialise with others, participate in activities, and undertake volunteering.
- To boost confidence and self-belief and enable them to participate in mainstream activities.
- To promote community cohesion and facilitate social integration through tolerance and bringing harmony.
- To provide education and career advice to help young women from disadvantaged backgrounds to achieve their potential and improve their educational attainment.

5. Structure, Governance and Management of the Charity:

The Charity is constituted by a Constitution and is governed by the regulations set out in the Constitution and run by the voluntary Executive Committee. Committee Members are elected at the AGM bi-annually.

Executive Committee members are briefed by the Chairperson and to familiarise themselves with the rules, regulations and responsibilities of the charity. The Executive Committee met 4/5 times during the year to review the activities of the charity, including the approval of the annual report and accounts, as well as budgets, capital expenditure and to set out the fund-raising date for the charity. The day-to-day work of the charity is overseen by the Chairperson who is responsible to, and reports to, the Executive Committee.

6. Skills and Experience of the EC Members/ Trustees:

Committee Members are local residents, both professionals and non-professionals, and come from different walks of life. They are equipped with a variety of professional skills, qualifications and extensive life experiences. Most of them have collective involvement work in the voluntary sector for many years. They have excellent team-building skills, strategic and business planning skills and the ability to manage and deliver projects, having done so in their professional lives. Most of them are also regular service users/volunteers.

Chairperson: Ms. Moushumi Jahan Mishal:

A regular service user, local resident who has been a regular volunteer for the projects from day one. She is a professional Care Worker to vulnerable individuals, with working knowledge of problems faced by the elderly and vulnerable people in the local community. She is a single mother and has knowledge and experience of issues, concerns, taboo, etc. faced by single parents in the local community and is also a regular volunteer of the Projects. She oversees the day-to-day activities of the organisation and day-to-day contact with the users. She was the founder General Secretary of the organisation and also the previous vice-chairperson of the charity.

Vice-Chairperson: Mrs. Mir Shamsun Nehar Begum:

A service user and local resident. Being an elderly herself and terminally ill, she is also a carer for her terminally ill husband, a parent, and grandparent and shares practical awareness and knowledge of the issues faced by elderly women, who are the key users' groups of the organisation.

General Secretary: Ms. Gul Nahar Begum:

Having several years of experience in community work locally alongside, a single mother and carer, she has knowledge and experience of the issues faced by the families and in particular elderly women in the community. She is a regular user and peer volunteer of the projects.

Treasurer: Mr. MD. Nuruzzaman:

Local business leader delivering services to the local community, in particular energy and money saving sector. He has extensive experience of volunteering in the local community and creating positive relationships with local organisations. He is experienced in cash-book management and financial management.

EC Member: Mrs. Nazia B. Chowdhury:

A professional Care Worker and working for a local Care organisation, she previously served as a Trustee and EC member to another local charity for over 12 years and has first-hand experience of supporting vulnerable and elderly ethnic women. As a single mother of two daughters and a grandmother, she brings knowledge of the needs and demands of local parents and children.

7. Skills and Experience of Senior/Lead Staff Member:

Projects Coordinator/Manager: Dr. Khondoker Kamal-uddin; *B.sc.(Hons.) MSc. MBA. PhD:*

A highly educated and skilled individual with over 28 years of experience working in the voluntary sector, including running and managing voluntary organisations and charities, and has much experience in community development work in East London as a Community Development Officer/Manager and also as a Trustee. He has authored and compiled several bilingual self-help guidebooks on Domestic Abuse Awareness and Prevention, Mental Health Awareness and Prevention, Drugs Awareness Education and Prevention, Child Development, Rights and Entitlements of a Pensioner, Rights and Entitlements Asylum Seekers, to name a few. He is a Community Champion and Millennium Award winner, and has won many other awards for his work.

8. Our Core Strengths:

The key strengths of the organisation include:

I. Delivering targeted and comprehensive services that tackle individual barriers faced by the users and empowers them to help themselves.

This is achieved through a number of different measures put in place:

- Bilingual and culturally sensitive staff and volunteers to practically assist and befriend the users and help them integrate with the rest of the group.
- Regular consultation with the users about the service strategy and delivery to ensure that the needs of the local community are being met.
- Safe and open environment to make all users feel welcome and valued.
- Fully accessible venue.
- Activities delivered by tutors/coaches trained to work with disabled individuals.
- Sessions are inclusive and open-door, while still being culturally sensitive to meet the users' demands.

II. Effective Networking and professional relationship with other voluntary organisations.

The Projects continue to work towards building effective partnerships and networks within the local community. The network includes the local council, social landlords and housing associations, local GP's, schools, and so forth, helping the organisation to reach out to more vulnerable and hard-to-reach clients, as well as creating referral opportunities where required.

III. Support and cooperation from the Social Landlord, Housing Associations, Local Council and other partners and stakeholders.

The Projects has built and fostered a strong relationship with the current social landlord - Tower Hamlets Community Housing (THCH). Not only do they support us by offering a special discounted rate on rent/venue hire, but they also provide training for the staff and volunteer, safety and safeguarding issues, support with monitoring and evaluation and financial assistance in the form of small grants.

The Projects also maintains positive working relationships with other housing associations in the area and Tower Hamlets Homes to broaden the clientele.

9. Equalities Statement

St. Peters Community Wellbeing Projects is committed to establishing and implementing an effective Equalities Policy in terms of recruitment, employment practice and service delivery. It is constantly learning how best to achieve this and is striving to deepen its commitment and improve its effectiveness in this field. It sees this process as the best means of maximising the effective use of human resources within the organisation and the community.

In addition to its moral responsibility, St. Peters Community Wellbeing Projects accepts the statutory requirements laid down in the Equalities Act 2010 (and all its Amendments).

We ensure that no person shall be disadvantaged either as potential or actual employees or as clients as a result of their age, ethnic background, creed, gender marital status (including civil partnerships), pregnancy or maternity/ paternity status, race, beliefs, sexual preference or unrelated criminal conviction. As part of the ongoing review of this policy we aim to see how it can best promote disabled access in our premises, to review the necessary physical requirements for each task, and to ensure that it has adapt the working environment to enable the recruitment of the best person for the job - regardless of any disability.

10. Safeguarding Policy Statement:

St. Peters Community Wellbeing Projects believe that safeguarding is committed to the following principles for children, young people and vulnerable adults:

- Their welfare is paramount, regardless of their background and culture, age, disability, gender, racial origin, religious belief, sexual orientation and/or gender identity. They have the right to participate in society in an environment that is safe and free from violence, abuse, and discrimination.
- They have the right to be protected from harm, exploitation, abuse, and to be provided with safe environments to live and play.
- Working in partnership with them, alongside their parents or carers and other agencies, is essential to the promotion of their welfare.

St. Peters Community Wellbeing Projects is committed to safeguarding children, young people and vulnerable adults from abuse when they are engaged in services organised and provided by the Projects. The Projects will:
(a) Endeavour to keep service users safe from abuse. Suspicion of abuse will be responded to promptly and appropriately. We will always act in the best interests of the child, young person, or vulnerable adult.
(b) Ensure that unsuitable people are prevented from working with children, young people and vulnerable adults through robust 'safer recruitment' procedures.
(c) Deal with any concern raised by a member, employee, volunteer, contracted service provider, or member of the public appropriately, urgently and sensitively.
(d) Prevent abuse by using good practice to create a safe and healthy environment and avoid situations where abuse or allegations of abuse could occur.
(e) Establish an appropriate governance structure, made up with delegates from the EC, staff and users to monitor activity and make necessary improvements, led by the designated Safeguarding Officer.

To address safeguarding during the digital activities, a number of actions have been taken:

- Safeguarding policy is updated regularly and activities are risk-assessed.
- Engaging existing staff/volunteers with a valid, up-to-date, DBS check (enhanced) and also a track record with the organisation in direct service delivery to elderly/vulnerable users.
- Workers and volunteers are trained Mental Health First Aiders to spot early signs of mental health problems and are able to take the necessary steps to help alleviate the distress the users may be experiencing.
- Workers completing related training and courses, confidentiality, and person-centred care to ensure safeguarding issues can be highlighted - users are empowered to choose the kind of intervention they want.
- Outreach workers are in regular contact with local GP's, NHS Networkers for Wellbeing and other referral agents to stay informed kept up to date with any additional safeguarding needs.
- Contact numbers for the Project Coordinator (who is the designated Safeguarding Officer) and Chairperson (trustee leading on safeguarding) is shared by the Outreach Worker before beginning any activities.

11. Health and Safety Policy Statement:

It is the policy of the St. Peters Community Wellbeing Projects to comply with its requirements under section 2(3) of the 1974 Health and Safety at Work Act. The organisation recognises its duty to ensure - as far as reasonably practicable - the health, safety, and welfare of its employees, trainees, service users, volunteers, visitors, and the Executive Committee members on its premises, and others who may be affected by its operation. This is to provide safe premises, equipment and maintain a healthy and safe working environment and requires the above individuals to co-operate in establishing and maintaining safe and healthy working conditions and to avoid any actions which may be detrimental to the health and safety of themselves or others.

The organisation will fully investigate and report on any accident or incident to prevent recurrences. We recognise that any trainees, volunteers, or sessional hours workers employed, or undertaking training at our premises, are subject to this policy in the same way as its employees, in accordance with the Health and Safety Regulations 1988. It is the organisation's policy to observe statutory health and safety legislation, codes of practice, and other authoritative guidance.

Obligations of all Employees, both full time and part time, Users, Volunteers & Visitors:

(i) To exercise personal responsibilities for the safety of self and other members.
(ii) To co-operate with others in promoting improved safety measures on-site.
(iii) To observe standards of dress consistent with safety and/or hygiene.
(iv) To observe all the safety rules of the site and, in particular, the instructions given in an emergency.
(v) To use and not wilfully misuse, neglect, or interfere with things provided for his/her safety.
(vi) To exercise good standards of housekeeping and cleanliness.
(vii) To know and apply the emergency procedures in respect of first aid.

Additionally, lead staff members are responsible for effective supervision of staff, ensuring that all individuals are aware of their health and safety obligations, including giving clear instructions and warnings as often as necessary and making recommendations to the Chairperson where needed.

ACHIEVEMENTS & PERFORMANCE OF THE YEAR 2022-23

(April'22 - March'23 Highlights)

St. Peters Community Wellbeing Projects have undergone another year of major transformations in relation to its services and activities in response to the Covid pandemic. Given that most of the users served by the charity are clinically vulnerable, there is a great impetus to ensure that the beneficiaries and users' health and mental wellbeing are kept at the forefront of the organisation's activities.

Since the reluctant of social restrictions last year, the organisation has continued to support local vulnerable users in-person Drop-in Club and some remote activities as well for more vulnerable users. The Executive Committee members, part-time/ sessional Workers, and Peer Volunteers have continued to dedicate their time to deliver the work to ensure that isolated and vulnerable users are consistently engaged with and looked after through regular support.

This includes providing both short-term and long-term relief and support such as emergency food packages deliveries, applying for appropriate financial support, supporting the physical and mental wellbeing of the users through regular one-to-one and group outreach, resilience and confidence-building, and empowering users to protect themselves and their families.

Over the last 12 months the organisation has taken a dynamic approach to the needs of the community and have achieved various positive outcomes. The Executive Committee are pleased to report the following achievements of the Projects during the period.

Breakdown of Activities: Inputes and Outputs:

1) **Elderly Women Drop-in-Club:** (42 weeks; 80 sessions; 5 hours per session, 2/3 days a week):

St. Peters 'Active@60' Women's Drop-in-Club provided regular contact, emotional and social support to elderly/vulnerable women aged 60+ mainly living in Bethnal Green area of Tower Hamlets and Hackney, alleviating loneliness and isolation and increasing social participation. The activities were delivered with a holistic focus, integrating activities that address physical and mental health & wellbeing, enabling elderly and vulnerable women lead independent lives and increasing their resilience against physical & mental health issues through engaging with the community and each other.

Drop-in-sessions delivered twice a week- Tuesdays and Thursdays – 9.30am to 2.30pm. A total number of 70 individual participants attended the drop-in-club sessions over the period, 20-25 person per session.

Drop-in-Club Activities includes:

1. Tea/Coffee Morning
2. Exercise Fitness Sessions
3. Healthy-Cooking and Eating Club
4. Sewing and Embroidery Class
5. Community Gardening Therapy/Club (April -October)
6. Themed and Health-Awareness Workshops
7. Advice/Information/Signposting etc.

- Users have been encouraged to attend activities which personally impacted their health. Increased communication between volunteers and users ensured the emotional wellbeing of users whilst partaking in activities. Elderly disadvantaged women, in particular Bangladeshi users, have considerable physical and mental-health and social-care needs, which have been further impacted due to Covid-19 and the post-Covid period. Users said that communication with the workers/volunteers made them feel valued and the virtual activities helped the vulnerable users stay in touch with their community, finding companionship and emotional relief. They said this made them feel less lonely.

- Amidst the current cost-of-living crises, the organisation has been able to provide small financial support to users by providing shopping/gift vouchers and delivering food packages consisting of household essential and groceries for users who are homebound and less able to go out. The main success of the organisation is maintaining and continuing all activities at the Drop-in-Club, post Covid period and during the current Cost of Living Crisis.

Users feedback:

"I am so grateful for your support. Since Covid, I had fallen into bad habit of waking up really late and not eating any breakfast, and sometimes even no lunch. Thanks to your regular contact and sessions, I have now got back to a normal routine, and that has helped my mood, and I now feel a lot more energetic both physically and mentally." - Mrs. S B (age 66)

"I felt as if my world had collapsed but having the support of people like me has helped me cope. I don't have family members around me. But these people have been like my family, talking to me, bringing me food, talking to me through my grief." - Mrs R.B (age 70 widow)

(This user lost her husband due to Covid-19, and has been in depression.)

2) **Exercise Fitness Sessions:** (35 weeks; 65 sessions; 2 hours per session, 2 days a week):

Regular Exercise/fitness classes for elderly/vulnerable women suffering from compounding physical and mental health problems was particularly helpful, as it enabled the users to undertake vital regular exercise from home. Shared sessions also helped support their mental wellbeing, confidence, mental resilience, and helped support the prevention and alleviation of loneliness and isolation.

Users said that communication with Project Workers made them feel valued and the virtual activities helped the vulnerable users (who have spent much of the last year shielding) stay in touch with their community, finding companionship and emotional relief. They said this made them feel less lonely. 12-15 users participated in each session each week, a total of 45 individual users regularly attended during the year.

3) **Outreach work and Home visits:** (42 weeks; 2 days a week; 4 hours per week):

Sessional Outreach Workers and Peer Volunteers have continued to do outreach work, contacting each individual user 2/3 days a week to boost emotional and mental support to at least 30 individuals. Workers/volunteers checked on their physical and mental health/ wellbeing, day-to-day basic needs, offering emotional support, the opportunity to discuss issues, safeguarding against abuse and neglect, informing users of updated government guidance etc. Volunteers have been continuously supporting users, providing clear and consistent information to make sure users are aware of the guidance and essential steps to stay protected. These sessions also provided a crucial opportunity to identify immediate needs for intervention e.g. domestic abuse, support, mental health first aid, emergency food/essentials supply, etc, as well as empowering users to choose from options for referrals. Along with supporting regular users, there have been a number of new referrals from GPs, NHS Networker, and other stakeholders.

4) **Community Gardening Therapy/Club:** (20 weeks, 3 days a week, 3/4 hours per day: April-October):

Our Community Gardening activities (Green Care therapeutic gardening) is very popular and in high demand, enabling local elderly and vulnerable women to participate in gardening activities in a safe and secure environment by growing their native vegetables. The project helped to improve their quality of life by reducing home-boundness, improving health through physical activity, and improving emotional health. For the users who are homebound and have access to a green space (garden/balcony), we provided them with plant/vegetable pots. We have been able to produce 45 plant pots to deliver to users' homes which is highly appreciated and exciting for the homebound elderly/vulnerable women. Users' feedback showed that the regular activity of caring for plants gave them a sense of purpose and happiness.

- The Community Gardening Therapy/Club (green Care) enabled about 50 local users, particularly elderly and those experiencing isolation to have a meeting space where they can relax, meet their neighbours, enjoy their environment without fear or threats.
- The Club has increased local women's engagement through community gardening, training in horticulture and nature, food growing and equipping them with skills to improve their local environment.
- Promoted healthy eating by enabling users to grow fresh organic fruits and vegetables. - Green Care Therapeutic session supported users who were experiencing or at risk of mental health problems such as anxiety and depression.

5) **Cost-of-Living Crises Help/Ramadan Care Pack: (**Long lasting dry food & household essentials: for 50 families in March'23, costing average £60 each):

With the financial support from Groundwork UK-Comic Relief and The Evening Standard and The Independent, we have managed to deliver a total of 65 care/food packages for vulnerable users suffering from health conditions or for those who are seriously affected by the current Cost-of-Living Crises. The packages included essential, dry groceries (rice bags, pulses, canned fish, pasta, salt, onion, sugar, milk powder, dates, tea/coffee, toast biscuits etc.) These packages provided for families for a period of 2-4 weeks consumptions.

On top of the food/care pack we have also distributed 60 shopping/gift vouchers costing £25 each to individual users those are in need.

Staff and Volunteers Development:

St. Peters Community Wellbeing Projects is committed to provides training and enrichment opportunities to staff and volunteers to build capacity, increase productivity/efficiency and boost workforce morale. Throughout the year, the organisation has provided a range of in-house and external training and skill-building opportunities in Activity Management, Food Safety, First Aid, Safeguarding, Befriending, etc.

- To ensure safeguarding in the digital space, we only engaged existing staff and volunteers who have valid DBS checks and have a track record with the organisation in direct service delivery to elderly/vulnerable users.
- All Workers and Peer volunteers are trained Mental Health First Aiders and are able to spot early signs of mental health problems and take necessary steps to alleviate the distress that users may be experiencing.
- All Workers have completed related training, Confidentiality and Person-centred Care training to ensure that users' safeguarding issues can be highlighted.
- Regular catch-up sessions with the project manager and EC members are held for the users.
- Most staff are sessional or self-employed with limited sources of income, with many losing sources of income, creating additional strain on themselves. Staff and Volunteers have reported an increase in their own mental wellbeing and sense of purpose and satisfaction from having a positive impact in their local area. We will continue to support our volunteers and staff throughout this difficult time period.

Quality Assurance and Performance Monitoring:

The Projects utilises external and internal performance management and quality control systems. External systems include independent evaluation reports. Local authority and the owner of the Community Centre/THCH also monitors and evaluate our services, health and safety and safeguarding issues on a regular basis. Staff and Volunteers working with children and vulnerable adults undergo DBS check and have to attend regular training provided by the Housing Associations and the Local Authority.

Internal quality control systems include- daily attendance registers and review registers, users' involvement and feedback forms & questioners, users steering group, detailed annual evaluation and monitoring questioner which provides in depth information regarding the outcomes, quality and adaptation of our services. The Projects maintained up to date policies and procedures to ensure high quality performance management and services.

St. Peters Community Wellbeing Projects

FINANCIAL REVIEW OF THE YEAR 2022- 2023:

The Projects managed well financially during this challenging period of post Covid pandemic and current Cost-of-Living crises. We were successful in securing post Covid support grants and Cost-of-Living crises grants and also different project funding from different sources/trusts/charities thus enabled us to quickly adapt our services to the needy including food/care packages, shopping vouchers, alternative service provision, expanded outreach support to meet identified needs of our vulnerable users.

The financial position of the Charity is portrayed in the accompanying Financial Statements.

The Statement of Financial Activities showed that; this year the Projects had a Net Income of **£81,494**
(Gross income: £64,494 + Brought forward £25,000 - Deferred income £8,000 = £81,494).

Direct Charitable Expenditures, Support Costs and Management/Administration costs are **£85,051**

Expenditures (unrestricted) exceeded Income by **£3,557**

Statement of Trustees' Responsibilities

Law applicable to charities in England & Wales requires the Trustees to prepare Financial Statement for each year, which gives a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, trustees are required to:

(a) Select suitable accounting policies and apply consistently.
(b) Make judgments and estimates that are reasonable and prudent.
(c) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements.
(d) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

Trustees are responsible for keeping accounting records, which discloses with reasonable accuracy at any time, the financial position of the charity and enables the Trustees to ensure that the financial statements comply with the Charities Act. They are also responsible for safeguarding the assets of the charity and, hence, for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Financial Procedures and Risk Factors

The Executive Committee are aware of the potential risks to the charity, both financial and otherwise. Therefore, strategies are in place to control these risks. Assessments have also been carried out relating to any possible financial risk of the organisation.

None of the executive members have any beneficial interest in the charity. All cheques need to sign by at least two out of four signatories. There are no factors identified which are likely to affect the financial performance or position going forward.

The Executive Committee are constantly looking into other risk areas such as political, operational, governance, and compliance with law and regulations including local and national politics and changes. Trustees have assessed the major risks to which the charity is exposed currently and are satisfied that systems are in place to mitigate exposure to the major risks.

Reserve Policy

It is the policy of the charity that unrestricted funds, which have not been designated for a specific use, should be maintained at a level equivalent to at least 3 months expenditure. The Executive Committee considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. St. Peters Community Wellbeing Projects is striving to achieve and maintain this level of reserves despite the current Cost-of-Living Crises and beyond.

Future Plans and Fundraising Strategy

Based on current demand and users' feedback, the Projects intends to fundraise to ensure that all current activities can be maintained. Community consultation shows that there is a demand to extend the drop-in activities to at least further one day per week. To achieve this, the Projects will continue to fundraise through applying for grants and donations from local and national trusts and funders, and local authorities where appropriate, in accordance with the Fundraising Strategy.

St. Peters Community Wellbeing Projects

ACCOUNTING POLICIES AND PRACTICE:

1.1 Accounting Convention:

The Financial Statements have been prepared under the historical cost convention and in accordance with the accounting policies, comply with the charity's governing documents, applicable law and the requirement of the Statement of Recommended Practices, "Accounting and Reporting by Charities" (SoRF) (FRS102) implemented in January 2019, and applicable Accounting Standards under the Charities Act. 2011 and its amendments in October 2022.

1.2 Incoming Resources:

Incoming resources represents all type of grants, donations and gifts, subscriptions, fees, bank interest receivable.

1.3 Outgoing Resources/Expenditures:

Expenditure is accounted for an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

1.4 Fund Accounting:

1.4.1 Unrestricted Funds – consists of general funds which the projects may use for its purpose at its discretion.

1.4.2 Restricted Funds – are those where the funder/donner has imposed restrictions on the use of the funds which are legally binding.

1.4.3 Deferred Funds – further explanation of the nature of each fund is included in the notes to the financial statements.

1.5 Capitalisation and Depreciation of Tangible Fixed Assets:

Any assets costing more than £1000 are capitalised. The cost of tangible fixed assets is written off by equal instalments over the expected useful life as follows:

Furniture, fittings, and large equipment	3 years @ 33% on cost
Computers/Laptops/Mobile Phones, etc.	1 year @ 100% on cost
Company Car	4 years @ 25% on cost

2. Employees

There were 7 sessional and freelance professional staff for the year; the Projects also depended on the services of 10-12 dedicated volunteers throughout the period under review.

3. Trustees

None of the Trustees (or any persons directly connected with them) received any remuneration during the year, and none of them declared any conflict of interest.

Independent Examiner

According to the provisions of the Charities Act(s), Trustees agree that an audit is not required for this financial year; however, due to the provisions of the same act, an independent Examiner is required.

Mr. ATM. Mujibur Rahman of **Rahman & Co** (Incorporated Executive Accountants) appointed as Independent Examiner for the ensuing year.

The Executive Committee approved the Annual Reports and statements of Financial Activities on 2nd May 2023 and signed on their behalf.

.....
Moushumi Jahan Mishal
Chairperson

02/05/2023

.....
MD. Nuruzzaman
Treasurer

St. Peters Community Wellbeing Projects

INDEPENDENT EXAMINER'S REPORT TO THE EXECUTIVE COMMITTEE

FOR THE YEAR ENDED 31ST MARCH 2023

The Financial Statements laid out in this Report have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice (SoRP), Accounting and Reporting by Charities Commission issued in January 2019, and applicable Accounting Standards and the Charities Act 2011 and its amendments in October 2022.

Respective Responsibilities of Trustees and Examiner:

Responsibilities of the Trustees and the Executive Committee as the Charity's Trustees, you are responsible for the preparation of the accounts and that you consider the audit requirements of Section 145 (1) of the Charities Act 2011 amended in October 2022, does not apply.

It is my responsibility to state that on the basis of procedures specified in the general directions given by the Charity Commissioners under section 145 (5) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiners' Statement

The examination of the accounts was carried out in accordance with the general direction given by the Charities Commissioner. The examination includes:

- A review of the accounting records kept by the Charity.
- A comparison of the accounts presented with those records made available.
- Consideration of any unusual items of disclosures in the accounts and seeking an explanation from you as trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, I do not express an audit opinion on the view given by the accounts.

Independent Examiners' Statement

In connection with our examination no matter has come to our attention:

(1) Which gives us reasonable cause to believe that in any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act (amended in October2022), and
- to prepare accounts that accord with the accounting records and comply with the accounting requirements of the Act have not been met,

or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Opinion

The financial statement, as prepared, gives a true and fair view of the charity's state of affairs as of 31st March 2023 giving that the incoming resources and their application in the year then ended have been properly prepared with a general direction given by the Charities Commissioner.

.....

ATM Mujibur Rahman *FCEA*
RAHMAN & CO
Incorporated Executive Accountants
2nd Floor
167 Cannon Street Road
London E1 2LX

Date: 2nd May 2023

St. Peters Community Wellbeing Projects

Charity Registration No. 1162950

INDEPENDENT EXAMINARS' REPORT- FOR THE YEAR ENDED - 31 MARCH 2023

BALANCE SHEET AS AT 31 MARCH 2023

	Notes	Restricted	Un-Restricted	2022-23 Total	2021-22 Total
				£	£
Tansible/Fixed Asset:	7				
Motor Vehicle		6,252	13,995	20,247	26,996
Current Asset:					
Cash at Bank and in Hand		8,000	6,997	14,997	35,504
Total Asset		**14,252**	**20,992**	**35,244**	**62,500**
Creditors:					
(Amounts falling due within one year)					
Deferred Income	6	8,000	0	8,000	25,000
(Grants received in advance)					
Accountancy and Payroll		0	650	650	600
		8,000	**600**	**8,650**	**25,600**
Net Current Assets		6,252	20,342	26,594	36,900
Net Assets		**6,252**	**20,342**	**26,594**	**36,900**
Funds	8				
Unrestricted Funds- *(Capital Fund 13,995 + 6,347 Gen. Funds) =*				20,342	23,899
Restricted Funds - *(Capital Funds)*				6,252	13,001
Net Funds				**26,594**	**36,900**

Approved by the Executive Committee on - 2nd May 2023 and signed on their behalf By:



Moushumi Jahan Mishal
Chairperson



MD. Nuruzzaman *MBA*
Treasurer

2nd May 2023

NB: The Notes on Pages 16-18 form part of this Financial Statements.

St. Peters Community Wellbeing Projects

INDEPENDENT EXAMINARS' REPORT- FOR THE YEAR ENDED 31st MARCH 2023

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED - 31 MARCH 2023

INCOME & EXPENDITURE ACCOUNT -

FOR THE YEAR ENDED 31st MARCH 2023

	Notes			2022-23	2021-22
INCOMING RESOURCES:		Restricted £	Unrestricted £	Total £	Total £
Incoming Resouces from General Funds:					
Grants and Donations	1	59,030	5,464	64,494	111,236
Deferred Grants Brought Forward	6	25,000	0	25,000	18,000
Deferred Grants Carried Forward (Less)	6	-8,000	0	-8,000	-25,000
TOTAL (NET):		**76,030**	**5,464**	**81,494**	**104,236**
RESOURCES EXPENDED:					
Direct Charitable Expenditures	2	76,030	3,662	79,692	68,347
Admin & Support Costs	3	0	4,709	4,709	3,767
Governs Costs	4	0	650	650	600
TOTAL RESOURCES EXPENDED	5	**76,030**	**9,021**	**85,051**	**72,714**
NET INCOMING/ (OUTGOING) RESOURCES BEFORE TRANSFERS:		0	-3,557	-3,557	31,522
DEPRECIATION OF TANSIBLE ASSET:	7	6,749	0	6,749	8,999
TRANSFERS BETWEEN FUNDS (Capital):		0	0	0	0
NET INCOMING (OUTGOING) RESOUCES AFTER TRANSFERS:		-6,749	-3,557	-10,306	22,523
RECONCILIATION OF FUNDS:					
Total Funds Brought Forward		13,001	23,899	**36,900**	**14,377**
TOTAL FUNDS CARRIED FORWARD		**6,252**	**20,342**	**26,594**	**36,900**
DEFERRED INCOME CARRIED FORWARD	6	***8000**			

*(* General fund Restricted £8,000 Deferred to: 01/04/2023)*

St. Peters Community Wellbeing Projects

NOTES to the Statement of Financial Activities for the Year Ending 31 March 2023

** Incoming resources excludes deferred income b/f and before deferred income c/f (Note: 6)*

			2022-23	2021-22
INCOMING RESOURCES:	**Restricted**	**Unrestricted**	**Total**	**Total**
1 **Grants and Donations:**	**£**	**£**		
Tower Hamlets Council-Small Grant/EECF-Loneliness Theme	5,000	0	5,000	0
Tower Hill Trust - Capital Grant - Environmental/Gardening	6,300	0	6,300	0
City Bridge Trust /City of London- Small Grant Program	0	0	0	10,000
Clothworkers' Foundation - Capital Grant	0	0	0	15,000
London Community Foundation - Deutsche Bank Fund	0	0	0	15,000
London Community Foundation - Broadgate Fund	0	0	0	15,000
Mercer's Co.- Sir Whittington Foundation	15,000	0	15,000	0
Edward Gostling Foundation -	7,000	0	7,000	5,000
GroundWork UK/Comic Relief - Envioronmental Grant	8,730	0	8,730	2,000
GroundWork UK/ Comic Relief- Cost of Living grant	5,500	0	5,500	1,000
Wakefild and Tetley Trust - First Track + Main Grant	0	0	0	15,000
The Foyle Foundation	5,000	0	5,000	6,000
Barchesters Health Charitable Foundation	0	0	0	2,000
Charls Hayward Foundation	4,000		4,000	0
Albert Hunt Trust - Capital Grant	0	0	0	2,000
Leather Sellers Co. Charity	0	1,500	1,500	0
Hill Dickenson Foundation	2,500	0	2,500	0
CrowdFunder online Fundraising	0	0	0	10,668
Personal Donations and Gifts/Users Contributions	0	3,900	3,900	9,350
Other Income (HMRC Gift Aid Claims/refunds)	0	64	64	3,218
Total Income (Gross)	**59,030**	**5,464**	**64,494**	**111,236**

RESOURCES EXPENDED:

2 **Direct Charitable Expenditure**	**Restricted**	**Unrestricted**		**Total**
Drop-in/Healthy Cooking Club/ Beneficiary Wellfare	6,800	0	6,800	2,356
ICT/ESOL/Exercise Club Activity Equipment & Materials	2,529	3,662	6,191	5,074
Volunteer re-imbursements and Travel Costs	4,968	0	4,968	3,133
Beneficiery Welfare-Carer pack Food & Essentials Prog.	4,340	0	4,340	15,520
Gardening Club (Materials, Development & Maintanance)	1,918	0	1,918	1,564
Sessional & Freelance Workers fees & Facilitators Costs	55,275	0	55,275	40,200
Events/Workshops/training (Refreshments etc.)	200	0	200	500
Total	**76,030**	**3,662**	**79,692**	**68,347**

3 **Admin & Support Costs**	**Restricted**	**Unrestricted**		**Total**
Accommodation Costs (Rent/Hall Hire for activities)	0	1,839	1,839	1,685
Telephone and Internet		606	606	628
Postage, Stationery & Photocopying	0	817	817	492
Insurance, Subscriptions & DBS Fees etc.	0	1,447	1,447	962
	0	**4,709**	**4,709**	**3,767**

4 **Governance Costs**	**Restricted**	**Unrestricted**		**Total**
Accountancy and Payroll	0	650	650	600
	0	**650**	**650**	**600**

5 **Total Resources Expended**	**76,030**	**9,021**	**85,051**	**72,714**

6 Creditors: (Deferred Income)

	2022-23 £	2021-22 £
Grants Received in Advance (amounds falling due within one year):		
Hill Dickenson Foundation -	1500	0
Edward Gostling Foundation	4500	0
Groundwork- Comic Relief	2000	0
London Community Foundation- Deutsche Bank Fund	0	11000
London Community Foundation- Broadgate Fund	0	14000
Total	**8,000**	**25,000**

7 Fixed /Tangible /Capital Assets:

(In the previous year Charity has received a Restricted Grant fund amount of £22000 and futher £13995 from unrestricted sources to purchase a small vehicle for the benefit of the users; the total cost was £35,995 which was all expended within the year. The combined sum of £35,995 represents the of items capitalised in the Balance Sheet.)

			Total
Cost:			
	26,996	26,996	35,995
Depreciation:			
At 31st March 2023	6,749	6749	8,999
NET BOOK VALUE at 1st April 2022	**20,247**	**20,247**	**26,996**

8 Funds

	Restricted	Unrestricted	2022-23 Total	2021-22 Total
Balance at 01/04/2022	13,001	23,899	36,900	14,377
Net Incoming Resources at End of the Year: 31/03/2023	-6,749	-3,557	-10,306	22,523
Funds at 01/04/2023	**6,252**	**20,342**	**26,594**	**36,900**

(Unrestricted Fund consists of 13,995 as capital funds and 6,347 general funds ,total of 20,342 as shown on the balance sheet)*

NB: General Funds Deferred to Next Year - *Note - 6* **8,000**

ST PETERS COMMUNITY WELLBEING PROJECTS

England & Wales - Charity number 1162950

Accounts

Charity Registration Number: 1162950

ST. PETERS COMMUNITY WELLBEING PROJECTS

St. Peters North Community Centre
1 MARIAN PLACE, BETHNAL GREEN
LONDON, E2 9AX

ANNUAL REPORTS OF ACTIVITIES

AND

STATEMENTS OF FINANCIAL ACTIVITIES: 2021-22

FOR THE YEAR ENDED

31St MARCH 2022

Prepared by:

RAHMAN & CO
INCORPORATED EXECUTIVE ACCOUNTANTS
167 CANNON STREET ROAD
LONDON E1 2LX
Tel: 020 7702 0562

ST. PETERS COMMUNITY WELLBEING PROJECTS

Annual Reports and Accounts – for the Year Ending 31 March 2022

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St. Peters Community Wellbeing Projects

Annual Reports and Accounts – for the Year Ending 31 March 2022

LEGAL & ADMINISTRATIVE INFORMATION

Name of Charity:	**St. Peters Community Wellbeing Projects**
Charity Registration No:	1162950
Registered on:	31st July 2015
Established:	3rd November 2014
Correspondence Address:	St. Peters North Community Centre 1 Marian Place, Bethnal Green London, E2 9AX
Tel: & Fax:	020 7729 9115 07956 957 085
Email:	stpetersprojects@gmail.com
Website:	facebook.com/stpetersprojects

Executive Committee for the Accounting Period:

Mrs. Mir Shamsun Nehar Begum	(Chairperson)
Mrs. Moushumi Jahan Mishal	(Vice Chairperson)
Mr. Md Nuruzzaman *MBA*	(Treasurer)
Miss. S T Tahia	(General Secretary)
Mrs. Nazia B. Chowdhury	(EC Member)

Senior Staff Member: & Contact Person for the Accounts:	Dr. Khondoker Kamal-uddin	(Projects Coordinator)

Banker:	TSB Bank Plc Leytonstone Branch 797 - 799 High Rd. Leytonstone, London E11 4QS
Independent Examiner:	Rahman & Co Incorporated Executive Accountants 2nd Floor, 167 Cannon Street Road London E1 5LX Tel: 020 7702 0562

CHAIRPERSON'S FORWARD

I am pleased to present the St. Peters Community Wellbeing Projects Annual Reports of activities and Financial Statements for the year 2021-22. This financial year has been another challenging year for the Organisation like others. The continued COVID pandemic and its long-term effects of our physical, emotional and financial lives and has fundamentally changed the way we work, socialise and participate in the wider community.

Despite of the Covid pandemic, this year was also another successful year of growth for the organisation and its beneficiaries. I am very proud of the resilience and dedication of our staff, volunteers, and EC members for their outstanding efforts in the past two years to ensure that the most vulnerable members of our community are not left behind. The Projects team has been working tirelessly to support the elderly and vulnerable local women since the Covid lockdown and beyond.

Our dedicated and tireless work has played a significant role in safeguarding the physical and mental health and well-being of our most vulnerable BAME Elderly Women. Continuous support and offering the opportunities for them to discuss and share accurate information and help further vulnerability and mental health. I pay tribute to the selfless actions of our team, and I am extremely humbled by the continuous success of our organisation.

Thanks also to our incredibly committed staff/volunteers and Projects Coordinator Dr. Khondoker Kamal-uddin who work tirelessly and contributed skill and dedication in the face of unprecedented challenges.

None of the work would be possible without the incredible support from our valuable Funders – the grant-making trusts and charities, personal and business donors, and the actual users who all continue to back our cause despite challenging times and demands for resources that give us the strength to continue our work.

And finally, a note of thanks and gratitude to all the people and families, in particular the elderly BAME women, who have been our inspiration for continuing to work towards a better tomorrow to help improve their lives.

SNBEGUM

Mir Shamsun Nehar Begum
Chairperson
30th May 2022

St. Peters Community Wellbeing Projects

REPORT OF THE EXECUTIVE COMMITTEE

The Executive Committee (who are also the Trustees of the Charity) submits their Annual Reports of Activities and Financial Statements (Pro forma Accounts) for the year ended 31st March 2022.

WHO WE ARE AND WHAT WE DO:

The St. Peters Community Wellbeing Projects is a registered charity and a grassroots community organisation in East London in the Bethnal Green neighbourhood area of Tower Hamlets and Hackney.

Each year the Projects serves in an average at least 250 families estimated 1000 people where the area is the most densely populated neighbourhood area. The majority of residents live in social housing and tower blocks. The neighbourhood suffers significant social deprivation with child poverty, unemployment mainly within the BAME community, premature death and poor health and isolation of older people in particular older women.

Tower Hamlets is one of the most ethnically diverse authorities in England (16th out of 326 areas). We serve an area of high social deprivation; all being among the 10% most deprived in the country (indices of Multiple Deprivation 2019).

We operate our activities from a modern and purpose-built Community Centre at the heart of Bethnal Green, owned and managed by a local housing association named Tower Hamlets Community Housing. We provide a base from where a wide range of services to the local community in particular for women and girls, a place where they can meet, socialise and benefit from different services and activities that we provide time-to-time and a regular basis.

We have a proven track record of tackling deprivation, exclusion, and isolation and delivering appropriate services to local older women and young girls in the key areas of health in particular mental health and wellbeing addressing unmet community needs where the subject is still a taboo subject.

HISTORY, OBJECTIVES AND PROFILE OF THE ORGANISATION:

Administrative Information and References set out on page 3 form part of the Report. The Financial Statements have been prepared in accordance with the accounting policies, comply with the charity's governing documents, applicable law and the requirement of the Statement of Recommended Practices, "Accounting and Reporting by Charities" (SoRF FRS 102) implemented in January 2019.

1. Background of the Charity:

St. Peters Community Wellbeing Projects was established on 3rd November 2014 by the local community mainly by the women, for the benefit of local residents with an aim to tackle poverty and hardship, social deprivation and exclusion, and aiming better health and well-being of the people. It was incorporated as a charity; its name was entered in the Charity Commission's Central Register on the 31st of July 2015.

2. Mission of the Charity:

St. Peters Community Wellbeing Projects is working towards the alleviation of poverty and improving the quality of life for the most disadvantaged people in the Bethnal Green area of Tower Hamlets and Hackney, in particular, combating social exclusion and isolation of the elderly and vulnerable BAME women.

3. Aims and Objectives of the Charity:

The objectives for which the charity is established are particularly - but not exclusively - for the benefit of people of BME origin living in the Bethnal Green area of Tower Hamlets and Hackney ("areas of benefit") for the purpose of carrying out such of the following purpose ("the objects") as are charitable:

(a) Advancement of education and training.
(b) Relief of poverty and the need by the provision of advice, information, guidance, and support with a view to helping people meet their own needs and improving their conditions of life.
(c) Protection and preservation of health and wellbeing of the elderly people of the community.
(d) Provide or assist in the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of financial hardship, need, infirmity, disablement, age or social or economic circumstances or the public at large with the object of improving their conditions of life.

4. Vision of the Charity:

The vision of the charity is to enable the people of Bethnal Green to improve their own circumstances through education, training, and social interaction. To achieve this vision, the Projects has set out to do the following:

- To provide drop-in facilities and leisure time engagement for elderly and/or vulnerable women.
- To share knowledge, increase awareness and prevent vulnerability to physical mental health problems.
- To offer practical activities to help improve overall physical health and mental wellbeing of women.
- To deliver practical hands-on training to improve skills and prepare them for practical life challenges.
- To empower women by raising awareness about rights and entitlements.
- To create a safe and welcoming environment for local women to meet and socialise with others, participate in activities, and undertake volunteering.
- To boost confidence and self-belief and enable them to participate in mainstream activities.
- To promote community cohesion and facilitate social integration through tolerance and bringing harmony.
- To provide education and career advice to help young women from disadvantaged backgrounds to achieve their potential and improve their educational attainment.

5. Structure, Governance and Management of the Charity:

The Organisation is constituted by a Constitution and is governed by the regulation set out in the Constitution and run by the voluntary Executive Committee; most of them are service users and regular projects volunteer. Executive Committee Members are elected at the Annual General Meeting bi-annually.
The Executive Committee met 4/5 times a year to review the activities of the charity, including the approval of the annual report and accounts, as well as budget setting, and capital expenditure and to set out the fund-raising date for the charity. The day-to-day work of the charity is overseen by the Chairperson who is responsible to, and reports to the Executive Committee.

6. Skills and Experience of the EC Members/Trustees:

Committee Members are local residents, both professionals and non-professionals, and come from different walks of life. They are equipped with a variety of professional skills, qualifications, and extensive life experiences. Most of them have had collective involvement work in the voluntary sector for so many years. They have excellent team-building skills, strategic and business planning skills, and the ability to manage and deliver projects, having done so in their professional lives. Most of them are also regular service users/volunteers.

Chairperson: Mrs. Mir Shamsun Nehar Begum:

A service user and local resident who has been a regular volunteer for the projects from day one. She also oversees the day-to-day activities of the organisation and day-to-day contact with the users. Being an elderly herself, she is also a carer for an elderly woman, a parent, and grandparent shares practical awareness and knowledge of the issues faced by elderly women, who are the key user's group of the organisation.

Vice-Chairperson: Mrs. Moushumi J. Mishal:

Service user, local resident, and a full-time carer to a vulnerable individual, with working knowledge of problems faced by the elderly and vulnerable people in the local community. She is a single mother and has knowledge and experience of issues, concerns, taboo, etc. faced by single parents also a regular volunteer of our Projects.

General Secretary: Miss. S. T. Tahia:

Has over 8 years of professional experience in community work, in particular, frontline experience as a youth worker, community development worker, welfare rights advice worker, domestic violence, and mental health advice worker in East London. She is highly skilled and experienced in developing, managing, and delivering community development, youth development, and women's health and wellbeing activities. Currently working full-time as key policy making individuals.

Treasurer: Mr. MD. Nuruzzaman:

Local business leader delivering services to the local community in particular energy and money-saving sector. He has extensive experience in volunteering in the local community and creating positive relationships with local organisations. Experienced in cash-book management and financial management.

EC Member: Mrs. Nazia B. Chowdhury:

A professional Care Worker currently working for a local Care organisation. Previously served as a Trustee and EC member to another local charity for over 10 years and has first-hand experience of supporting vulnerable and elderly BME women. Mother of two teenage daughters and brings knowledge of the needs and demands of local parents and children.

7. Skills and Experience of Senior/Lead Staff Member:

Projects Coordinator/Manager: Dr. Khondoker Kamal-uddin; *B.sc.(Hons.) MSc. MBA. PhD:*

A highly educated and skilled individual with over 27 years of experience in the voluntary sector, including running and managing voluntary organisations and charities, and has much experience in community development work in East London as a Community Development Officer/Manager. He has authored several bilingual self-help guidebooks on Domestic Violence Awareness and Prevention, Mental Health Awareness and Prevention, Drugs Awareness Education and Prevention, Child Development, Rights and Entitlements of a Pensioner, Rights, and Entitlements Asylum Seekers, etc.

8. Our Core Strengths:

The key strengths of the organisation include:

I. Delivering targeted and comprehensive services that tackle individual barriers faced by the users and empower them to help themselves.

This is achieved through a number of different measures put in place:

- Bilingual and culturally sensitive staff and volunteers to practically assist and befriend the users and help them integrate with the rest of the group.
- Regular consultation with the users about the service strategy and delivery to ensure that the needs of the local community are being met.
- Safe and open environment to make all users feel welcome and valued.
- Fully accessible venue
- Activities delivered by tutors/coaches trained to work with disabled individuals.
- Sessions are inclusive and open-door, while still being culturally sensitive to meet the users' demands.

II. Effective Networking and professional relationships with other voluntary organisations.

The Projects continue to work towards building effective partnerships and networks within the local community. The network includes the local council, social landlords and housing associations, local GP's, schools, etc. helping the organisation to reach out to more vulnerable and hard-to-reach clients, as well as creating referral opportunities where required.

III. Support and cooperation from the Social Landlord, Housing Associations, Local Council and other partners and stakeholders.

The Projects has built and fostered a strong relationship with the current social landlord - Tower Hamlets Community Housing (THCH). Not only do they support us by offering a special discounted rate on rent/ venue hire, but they also provide training for the staff and volunteers, safety and safeguarding issues, support with monitoring and evaluation, and financial assistance in the form of small grants.

The Projects also maintains positive working relationships with other housing associations in the area and Tower Hamlets Homes to broaden the clientele.

9. Equalities Statement

St. Peters Community Wellbeing Projects is committed to establishing and implementing an effective Equalities Policy in terms of recruitment, employment practice and service delivery. It is constantly learning how best to achieve this and is striving to deepen its commitment and improve its effectiveness in this field. It sees this process as the best means of maximising the effective use of human resources within the organisation and the community.

In addition to its moral responsibility, St. Peters Community Wellbeing Projects accepts the statutory requirements laid down in the Equalities Act 2010 (and all its Amendments).

St. Peters Community Wellbeing Projects seeks to ensure that no person shall be disadvantaged either as potential or actual employees or as clients as a result of their age, ethnic background, creed, gender (including gender reassignment), marital status (including civil partnerships), pregnancy or maternity/ paternity status, race, beliefs, sexual preference or unrelated criminal conviction.

A part of the ongoing review of this policy aims to see how it can best promote disabled access in our premises, to review the necessary physical requirements for each job, and to ensure that it has the funds to adapt the working environment to enable the recruitment of the best person for the job - regardless of any disability.

10. Safeguarding Policy Statement:

St. Peters Community Wellbeing Projects believe that safeguarding is committed to the following principles for children, young people and vulnerable adults:

- Their welfare is paramount, regardless of their background and culture, age, disability, gender, racial origin, religious belief, sexual orientation and/or gender identity. They have the right to participate in society in an environment that is safe and free from violence, abuse, and discrimination.
- They have the right to be protected from harm, exploitation, abuse, and to be provided with safe environments to live and play.
- Working in partnership with them, alongside their parents or carers and other agencies, is essential to the promotion of their welfare.

The Projects must carry out its responsibilities by ensuring that the needs and interests of children, young people and vulnerable adults are considered by all members, employees, volunteers and contracted services when making decisions in relation to service provision.

St. Peters Community Wellbeing Projects is committed to safeguarding children, young people and vulnerable adults from abuse when they are engaged in services organised and provided by the Projects. The Projects will:
(a) Endeavour to keep service users safe from abuse. Suspicion of abuse will be responded to promptly and appropriately. We will always act in the best interests of the child, young person, or vulnerable adult.
(b) Ensure that unsuitable people are prevented from working with children, young people and vulnerable adults through robust 'safer recruitment procedures.
(c) Deal with any concern raised by a member, employee, volunteer, contracted service provider, or member of the public appropriately, urgently and sensitively.
(d) Prevent abuse by using good practice to create a safe and healthy environment and avoid situations where abuse or allegations of abuse could occur.
(e) Establish an appropriate governance structure, made up of delegates from the EC, staff and users to monitor activity and make necessary improvements, led by the designated Safeguarding Officer.

To address safeguarding during digital activities, a number of actions have been taken:

- Safeguarding Policy, updated regularly. Activities are risk-assessed.
- Engaging existing staff/volunteers with a valid, up-to-date, DBS check (enhanced) and also a track record with the organisation in direct service delivery to elderly/vulnerable users.
- Workers and volunteers are trained as Mental Health First Aiders to spot early signs of mental health and are able to take the necessary steps to help alleviate the distress the users may be experiencing.
- Workers completing in relating training, Confidentiality, and Person-centred Care to ensure safeguarding issues can be highlighted - but users are empowered to choose the kind of intervention they want.
- Outreach workers are in regular contact with local GP's, NHS Networkers for Wellbeing and other referral agents to stay informed and kept up to date with any additional safeguarding needs.
- Contact numbers for the Project Coordinator (who is the designated Safeguarding Officer) and Chairperson (trustee leading on safeguarding) is shared by the Outreach Worker before beginning any activities.

11. Health and Safety Policy Statement:

It is the policy of the St. Peters Community Wellbeing Projects to comply with its requirements under section 2(3) of the 1974 Health and Safety at Work Act. The organisation recognises its duty to ensure - as far as reasonably practicable - the health, safety, and welfare of its employees, trainees, service users, volunteers, visitors, and the Executive Committee members on its premises, and others who may be affected by its operation. This is to provide safe premises, and equipment and maintain a healthy and safe working environment and requires the above individuals to co-operate in establishing and maintaining safe and healthy working conditions and to avoid any actions which may be detrimental to the health and safety themselves or others.

The organisation will fully investigate and report on any accident or incident to prevent recurrences. We recognise that any trainees, volunteers, or sessional hours workers employed, or undertaking training at our premises, are subject to this policy in the same way as its employees, in accordance with the Health and Safety Regulations 1988. It is the organisation's policy to observe statutory health and safety legislation, codes of practice, and other authoritative guidance.

Obligations of all Employees, both full-time and part-time, Users, Volunteers & Visitors:

(i) To exercise personal responsibilities for the safety of self and other members.
(ii) To co-operate with others in promoting improved safety measures on-site.
(iii) To observe standards of dress consistent with safety and/or hygiene.
(iv) To observe all the safety rules of the site and, in particular, the instructions given in an emergency.
(v) To use and not wilfully misuse, neglect, or interfere with things provided for his/her safety.
(vi) To exercise good standards of housekeeping and cleanliness.
(vii) To know and apply the emergency procedures in respect of first aid.

Additionally, lead staff members are responsible for effective supervision of staff, ensuring that all individuals are aware of their health and safety obligations, including giving clear instructions and warnings as often as necessary and making recommendations to the Chairperson where needed.

St. Peters Community Wellbeing Projects

ACHIEVEMENTS & PERFORMANCE OF THE YEAR

(April'21 - March'22 Highlights)

St. Peters Community Wellbeing Projects have undergone another year of major transformations in relation to its services and activities in response to the Covid pandemic. Given that most of the users served by the charity are clinically vulnerable, there is a great impetus to ensure that the beneficiary's and users' health and mental wellbeing are kept at the forefront of the organisation's activities.

Since the reluctance of social restrictions in May 2021, the organisation has continued to support local vulnerable users in in-person Drop-in Club and remote activities as well for more vulnerable users. The Executive Committee members, part-time/ sessional Workers, and Peer Volunteers have continued to dedicate their time to delivering the work to ensure that isolated and vulnerable users are consistently engaged with and looked after through regular support.

This includes providing both short-term and long-term relief and support such as emergency food package deliveries, applying for appropriate financial support, supporting the physical and mental wellbeing of the users through regular one-to-one and group outreach, resilience and confidence-building, and empowering users to protect themselves and their families.

Over the last 12 months the organisation has taken a dynamic approach to the needs of the community and has achieved various positive outcomes. The Executive Committee is pleased to report the following achievements and projects after the reluctance of Covid lockdown.

Breakdown of Activities: Inputes and Outputs:

1) **Elderly Women Drop-in-club: 35 weeks; 60 sessions; 5 hours per session, 2 days a week:**

St. Peters 'Active @60' Women's Drop-in-Club provided regular contact, and emotional and social support to elderly/vulnerable women aged 55+ mainly living in the Bethnal Green area of Tower Hamlets and Hackney; alleviating loneliness and isolation and increasing social participation. The activities were delivered with a holistic focus, integrating activities that address physical and mental health & wellbeing, enabling elderly and vulnerable women lead independent lives and increasing their resilience against physical & mental health issues through engaging with the community and each other.

Drop-in-sessions delivered twice a week- Tuesdays and Thursdays – 9.30am to 2.30pm. A total number of 53 individual participants attended the drop-in-club sessions over the period, 15-20 people per session.

Drop-in-club activities include:

1. Tea/Coffee Morning
2. Exercise Fitness Sessions
3. Healthy-Cooking and Eating Club
4. Financial Skills with ICT/ESOL
5. Sewing and Embroidery Class
6. Community Gardening Club
7. Themed and Health-Awareness Workshops
8. Advice/Information/Signposting etc.

2) **Zoom Exercise Fitness Sessions: 7 weeks; 14 sessions; 2 hours per session:**

Apart from Drop-in-club; this year's couple of months was challenging for our users, especially the Bangladeshi women users of the Drop-in Club as they have considerable physical and mental health, and social care needs, which have been further impacted due to Covid and lockdowns.

Zoom exercise/fitness for elderly/vulnerable women suffering from compounding physical and mental health problems was particularly helpful, as it enabled the users to undertake vital regular exercise from home. Shared sessions also helped support their mental well-being, confidence, and mental resilience, and helped support the prevention and alleviation of loneliness and isolation.

Users said that communication with Project Workers made them feel valued and the virtual activities helped the vulnerable users (who have spent much of the last year shielding) stay in touch with their community, finding companionship and emotional relief. They said this made them feel less lonely. 8-10 users participated in zoom sessions each week, total of 17 individual users.

3) **Remote/Telephone Outreach: 7 weeks 2 days a week 4 hours per day:**

Sessional Outreach Workers and Peer Volunteers have continued to run digital (telephone/video call) outreach, contacting each individual user 2/3 days a week to boost emotional and mental support to at least 20 individuals. Workers/volunteers checked on their physical and mental health/ wellbeing, day-to-day basic needs, offering emotional support, the opportunity to discuss issues, safeguarding against abuse and neglect, informing users of updated government guidance etc. Volunteers have been continuously supporting users, providing clear and consistent information to make sure users are aware of the guidance and essential steps to stay protected. These sessions also provided a crucial opportunity to identify immediate needs for intervention e.g. domestic abuse, support, mental health first aid, emergency food/essentials supply, etc, as well as empowering users to choose from options for referrals. Along with supporting regular users, there have been a number of new referrals from GPs, NHS Networker, and other stakeholders.

4) **Community Gardening: 20 weeks 3 days a week 3 hours per day; April- October:**

The Community Gardening activities (Green Care therapeutic gardening) enable local elderly and vulnerable women, to participate in gardening in a safe and secure environment by growing ethnic/native vegetables. The project helped to improve their quality of life by reducing home-boundness, improving health through physical activity, and improving emotional health. For the users who are homebound and have access to a green space (garden/balcony), we provided them with plant/vegetable pots. We have been able to produce 45 plant pots to deliver to users' homes which is highly appreciated and exciting for the homebound elderly/vulnerable women. Users' feedback showed that the regular activity of caring for plants gave them a sense of purpose and happiness. Club benefited by the 45 families.

5) **COVID-19 Care/Food Pack: long lasting dry food & household essentials: for 100 families in April and another 100 families in December, costing average £50 each:**

In April 2021 and again in December 2021; a total of 200 food packages were provided for vulnerable users suffering from health conditions or for those who are shielding as a result of the pandemic. The packages included essential, dry groceries (rice bags, pulses, canned fish, pasta, salt, onion, sugar, milk powder, dates, tea/coffee, toast biscuits etc.) These packages provided for families for a period of 2-4 weeks consumptions.

6) **Community Transport/Vehicle:**

A great achievement for this year for us to acquire/purchase a used 7 seat estate for the transportation of local homebound elderly women to the drop-in-club and also to deliver and distribute emergency shopping/care pack to the vulnerable homebound users operated by the volunteers.

Staff and Volunteers Development:

St. Peters Community Wellbeing Projects is committed to providing training and enrichment opportunities to staff and volunteers to build capacity, increase productivity/efficiency and boost workforce morale. Throughout the year, the organisation has provided a range of in-house and external training and skill-building opportunities in Activity Management, Food Safety, First Aid, Safeguarding, Befriending, etc.

-To ensure safeguarding in the digital space, we only engaged existing staff and volunteers who have valid DBS checks and have a track record with the organisation in direct service delivery to elderly/vulnerable users.
-All Workers and Peer volunteers are trained as Mental Health First Aiders and are able to spot early signs of mental health problems and take necessary steps to alleviate the distress that users may be experiencing.
- All Workers have completed related training, Confidentiality and Person-centred Care training to ensure that users' safeguarding issues can be highlighted.
- Regular catch-up sessions with the project manager and EC members are held for the users.
- Most staff are sessional or self-employed with limited sources of income, with many losing sources of income, creating additional strain on themselves. Staff and Volunteers have reported an increase in their own mental well-being and sense of purpose and satisfaction from having a positive impact in their local area. We will continue to support our volunteers and staff throughout this difficult time period.

Quality Assurance and Performance Monitoring:

The Projects utilises external and internal performance management and quality control systems. External systems include independent evaluation reports. Local authority and the owner of the Community Centre/THCH also monitor and evaluate our services, health and safety and safeguarding issues on a regular basis. Staff and Volunteers working with children and vulnerable adults undergo DBS checks and have to attend regular training provided by the Housing Associations and the Local Authority.

Internal quality control systems include- daily attendance registers and review registers, users' involvement and feedback forms & questioners, users steering group, detailed annual evaluation and monitoring questionnaire which provides in-depth information regarding the outcomes, quality and adaptation of our services. The Projects maintained up-to-date policies and procedures to ensure high-quality performance management and services.

St. Peters Community Wellbeing Projects

FINANCIAL REVIEW OF THE YEAR 2021-22:

The Projects managed well financially during this challenging period of the Covid pandemic. We were successful for the last two consequences years in securing Covid support grants and project funding from different sources thus enabling us to quickly adapt our services to the needy including food/care packages, remote service provision, and expanded outreach support to meet identified needs of our vulnerable users.

The financial position of the Charity is portrayed in the accompanying Financial Statements.

The statement of financial activities showed that; this year the Projects had a Net Income of **£104,236**.
(Gross Income: £111,236 + Brought Forward £18,000 - Deferred £25,000 = £104,236.

Direct Charitable Expenditures, Support Costs, and Management/Administration costs are **£72,714**.

Income exceeded Expenditure by **£31,552**.

Capital Asset/Motor Vehicle: Net book value of **£26,996** *(£13,001 restricted, after charging £8,999 depreciation)*

Statement of Trustees' Responsibilities

Law applicable to charities in England & Wales requires the Trustees to prepare Financial Statement for each year, which gives a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, trustees are required to:

(a) Select suitable accounting policies and apply them consistently.
(b) Make judgments and estimates that are reasonable and prudent.
(c) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements.
(d) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

Trustees are responsible for keeping accounting records, which disclose with reasonable accuracy at any time, the financial position of the charity and enables the Trustees to ensure that the financial statements comply with the Charities Act. They are also responsible for safeguarding the assets of the charity and, hence, for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Financial Procedures and Risk Factors

The Executive Committee is aware of the potential risks to the charity, both financial and otherwise. Therefore, strategies are in place to control these risks. Assessments have also been carried out relating to any possible financial risk of the organisation.

None of the executive members have any beneficial interest in the charity. All cheques need to sign by at least two out of four signatories. There are no factors identified which are likely to affect the financial performance or position going forward.

The Executive Committee is constantly looking into other risk areas such as political, operational, governance, and compliance with law and regulations including local and national politics and changes. Trustees have assessed the major risks to which the charity is exposed currently and are satisfied that systems are in place to mitigate exposure to the major risks.

Reserve Policy

It is the policy of the charity that unrestricted funds, which have not been designated for a specific use, should be maintained at a level equivalent to at least 3 months of expenditure. The Executive Committee considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. St. Peters Community Wellbeing Projects is striving to achieve and maintain this level of reserve.

Future Plans and Fundraising Strategy

Based on current demand and users' feedback, the Projects intends to fundraise to ensure that all current activities can be maintained. Community consultation shows that there is a demand to extend the drop-in activities to at least further one day per week. To achieve this, the Projects will continue to fundraise by applying for grants and donations from local and national trusts and funders, and local authorities where appropriate, in accordance with the Fundraising Strategy.

St. Peters Community Wellbeing Projects

ACCOUNTING POLICIES AND PRACTICE:

1.1 Accounting Convention:

The Financial Statements also called pro forma accounts have been prepared under the historical cost convention and in accordance with the accounting policies, comply with the charity's governing documents, applicable law and the requirement of the Statement of Recommended Practices, "Accounting and Reporting by Charities" (SoRF) (FRS102) implemented in January 2019, and applicable Accounting Standards under the Charities Act. 2011 and its amendments.

1.2 Incoming Resources:

Incoming resources represent all type of grants, donations, and gifts, subscriptions, fees, bank interest receivable.

1.3 Outgoing Resources/Expenditures:

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

1.4 Fund Accounting:

1.4.1 Unrestricted Funds – consists of general funds which the projects may use for their purpose at their discretion.

1.4.2 Restricted Funds – are those where the funder/donner has imposed restrictions on the use of the funds which are legally binding.

1.4.3 Deferred Funds – further explanation of the nature of each fund is included in the notes to the financial statements.

1.5 Capitalisation and Depreciation of Tangible Fixed Assets:

Any assets/large equipment costing more than £1000 are capitalised. The cost of tangible fixed assets is written off by equal instalments over the expected useful life as follows:

Furniture, fittings, and large equipments	3 years or @ 33% on cost
Small equipment (ICT etc.)	1 year or @ 100% on cost
Company Car	4 years or @ 25% on cost

2. Employees

There were 7 sessional and freelance professional staff for the year; the Projects also depended on the services of 10-12 dedicated volunteers throughout the period under review.

3. Trustees

None of the Trustees (or any persons directly connected with them) received any remuneration during the year, and none of them declared any conflict of interest.

Independent Examiner

According to the provisions of the Charities Act(s), Trustees agree that an audit is not required for this financial year; however, due to the provisions of the same act, an independent Examiner is required.

Mr. ATM. Mujibur Rahman of Rahman & Co (Incorporated Executive Accountants) was appointed as Independent Examiner for the ensuing year.

The Executive Committee approved the Annual Reports and statements of Financial Activities on 30th May 2022 and signed on their behalf.

S.N.BEGUM

Mir Shamsun Nehar Begum
Chairperson

MD. Nuruzzaman
Treasurer

St. Peters Community Wellbeing Projects

INDEPENDENT EXAMINER'S REPORT TO THE EXECUTIVE COMMITTEE

FOR THE YEAR ENDED 31ST MARCH 2022

The Financial Statements also called pro forma accounts laid out in this Report have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice (SoRP), Accounting and Reporting by Charities Commission; implemented in January 2019, and applicable Accounting Standards and the Charities Act 2011 and its amendments.

Respective Responsibilities of Trustees and Examiner:

Responsibilities of the Trustees and the Executive Committee as the Charity's Trustees, you are responsible for the preparation of the accounts and that you consider the audit requirements of Section 145 (1) of the Charities Act 2011, does not apply.

It is my responsibility to state that on the basis of procedures specified in the general directions given by the Charity Commissioners under section 145 (5) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiners' Statement

The examination of the accounts was carried out in accordance with the general direction given by the Charities Commissioner. The examination includes:

- A review of the accounting records kept by the Charity.
- A comparison of the accounts presented with those records made available.
- Consideration of any unusual items of disclosures in the accounts and seeking an explanation from you as trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, I do not express an audit opinion on the view given by the accounts.

Independent Examiners' Statement

In connection with our examination no matter has come to our attention:

(1) Which gives us reasonable cause to believe that in any material respect, the requirements:
- to keep accounting records in accordance with section 130 of the 2011 Act, and
- to prepare accounts that accord with the accounting records and comply with the accounting requirements of the Act have not been met,

or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Opinion

The financial statement, as prepared, gives a true and fair view of the charity's state of affairs as of 31st March 2022 giving that the incoming resources and their application in the year then ended have been properly prepared with a general direction given by the Charities Commissioner.

.....

ATM Mujibur Rahman *FCEA*
RAHMAN & CO
Incorporated Executive Accountants
2nd Floor
167 Cannon Street Road
London E1 2LX

Date: 30th May 2022

St. Peters Community Wellbeing Projects

INDEPENDENT EXAMINARS' REPORT- FOR THE YEAR ENDED 31ST MARCH 2022

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED - 31 MARCH 2022

INCOME & EXPENDITURE ACCOUNT -

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Restricted £	Unrestricted £	2021-22 Total £	2020-21 Total £
INCOMING RESOURCES:					
Incoming Resouces from General Funds:					
Grants and Donations	1	88,000	23,236	111,236	110,300
Deferred Grants Brought Forward	6	18,000	0	18,000	6,000
Deferred Grants Carried Forward (Less)	6	-25,000	0	-25,000	-18,000
TOTAL (NET):		**81,000**	**23,236**	**104,236**	**98,300**
RESOURCES EXPENDED:					
Direct Charitable Expenditures	2	58,000	10,347	68,347	91,185
Admin & Support Costs	3	1,000	2,767	3,767	3,329
Governs Costs	4	0	600	600	550
TOTAL RESOURCES EXPENDED	5	**59,000**	**13,714**	**72,714**	**95,064**
NET INCOMING/ (OUTGOING) RESOURCES BEFORE TRANSFERS:		22,000	9,522	31,522	3,236
DEPRECIATION OF TANSIBLE ASSET:	7	8,999	0	8,999	0
TRANSFERS BETWEEN FUNDS (Capital):		0	0	0	0
NET INCOMING (OUTGOING) RESOUCES AFTER TRANSFERS:		13,001	9,522	22,523	3,236
RECONCILIATION OF FUNDS:					
Total Funds Brought Forward		0	**14,377**	**14,377**	**11,141**
TOTAL FUNDS CARRIED FORWARD		**13,001**	**23,899**	**36,900**	**14,377**
DEFERRED INCOME CARRIED FORWARD	6	***25000**			

*(* General fund Restricted £25,000 Deferred to: 01/04/2022)*

St. Peters Community Wellbeing Projects

Charity Registration No. 1162950

INDEPENDENT EXAMINARS' REPORT- FOR THE YEAR ENDED - 31 MARCH 2022

BALANCE SHEET AS AT 31 MARCH 2022

	Notes			2021-22	2020-21
		Restricted	Un-Restricted	Total	Total
Tansible/Fixed Asset:	*7*			£	£
Motor Vehicle		13,001	13,995	26,996	0
Current Asset:					
Cash at Bank and in Hand		25,000	10,504	35,504	32,927
Total Asset		**38,001**	**24,499**	**62,500**	**32,927**
Creditors:					
(Amounts falling due within one year)					
Deferred Income	*6*	25,000	0	25,000	18,000
(Grants received in advance),					
Accountancy and Payroll		0	600	600	550
		25,000	**600**	**25,600**	**18,550**
Net Current Assets		13,001	23,899	36,900	14,377
Net Assets		**13,001**	**23,899**	**36,900**	**14,377**
Funds	*8*				
Unrestricted Funds- *(Capital Fund 13,995 + 9,904 Gen. Funds)*				23,899	14,377
Restricted Funds - *(Capital Funds)*				13,001	0
Net Funds				**36,900**	**14,377**

Approved by the Executive Committee on - 30th May 2022 and signed on their behalf By:

.....
Mir Shamsun Nehar Begum
Chairperson

30-Jul-22

.....
MD. Nuruzzaman *MBA*
Treasurer

NB: The Notes on Pages 16-17 form part of this Financial Statements.

St. Peters Community Wellbeing Projects

NOTES to the Statement of Financial Activities for the Year Ending 31 March 2022

** Incoming resources excludes deferred income b/f and before deferred income c/f (Note: 6)*

	INCOMING RESOURCES:	Restricted	Unrestricted	2021-22 Total	2020-21 Total
1	**Grants and Donations:**	£	£		£
	Tower Hamlets Council-Small Grant/EECF-Loneliness Theme	0	0	0	5,000
	Tower Hill Trust - Capital Grant - Environmental/Gardening	0	0	0	2,000
	Dept. of Media and Sport/EECF - Covid-19 Capital Grant	0	0	0	3,000
	City Bridge Trust/City of London- Covid-19 Special Donation	0	0	0	2,250
	LCRF-Wave-3/ Mercers Co. Charity/Sir R Whittington Charity	0	0	0	15,000
	London Community Response Fund/EECF - Wave-1& 2	0	0	0	18,000
	Charities Aid Foundation CAF- Covid-19 Special Grant	0	0	0	6,000
	Edward Gostling Foundation - Covid-19 Special Grant	0	0	0	6,500
	Cadent Foundation - Covid-19 Special Grant	0	0	0	10,000
	Independent Age Grant-m Covid-19 Special Grant	0	0	0	10,000
	Marchant Taylors' Company Charties Grant	0	0	0	8,000
	London Catalyst - Project grant	0	0	0	1,000
	Other small Covid Grants	0	0	0	1,300
	Mrs Smith and Mount Trust	0	0	0	1,500
	London Community Foundation - Gordon Family Fund	0	0	0	4,000
	City Bridge Trust /City of London- Small Grant Program	10,000	0	10,000	10,000
	Clothworkers' Foundation - Capital Grant	15,000	0	15,000	0
	London Community Foundation - Deutsche Bank Fund	15,000	0	15,000	0
	London Community Foundation - Broadgate Fund	15,000	0	15,000	0
	Edward Gostling Foundation - Capital Grant	5,000	0	5,000	0
	GroundWork UK/Comic Relief - Envioronmental Grant	2,000	0	2,000	2,000
	GroundWork/ Tesco Bags of Help	1,000	0	1,000	0
	Wakefild and Tetley Trust - First Track + Main Grant	15,000	0	15,000	0
	The Foyle Foundation	6,000	0	6,000	0
	Barchesters Health Charitable Foundation	2,000	0	2,000	0
	Albert Hunt Trust - Capital Grant	2,000	0	2,000	0
	CrowdFunder online Fundraising	0	10,668	10,668	0
	Personal Donations and Gifts/Users Contributions	0	9,350	9,350	3,950
	Other Income (HMRC Gift Aid Claim)	0	3,218	3,218	800
	Total Income (Gross)	**88,000**	**23,236**	**111,236**	**110,300**

	RESOURCES EXPENDED:				
2	**Direct Charitable Expenditure**	**Restricted**	**Unrestricted**	**Total**	**Total**
	Drop-in/Healthy Cooking Club/ Beneficiary Wellfare	0	2,356	2,356	0
	ICT/ESOL/Exercise Club Activity Equipment & Materials	3,200	1,874	5,074	8,476
	Volunteer re-imbursements and Travel Costs	3,000	133	3,133	3,045
	Beneficiery Welfare- Covid-19 Food & Essentials Prog.	13,100	2,420	15,520	26,608
	Gardening Club (Materials, Development & Maintanance)	1,500	64	1,564	3,021
	Sessional & Freelance Workers fees & Facilitators Costs	37,200	3,000	40,200	50,035
	Events/Workshops Cost (Refreshments, Publicity etc.)	0	500	500	0
	Total	**58,000**	**10,347**	**68,347**	**91,185**

3	**Admin & Support Costs**	**Restricted**	**Unrestricted**	**Total**	**Total**
	Accommodation Costs (Rent/Hall Hire for activities)	1,000	685	1,685	1,376
	Telephone and Internet	0	628	628	813
	Postage, Stationery & Photocopying	0	492	492	931
	Insurance, Subscriptions & DBS Fees etc.	0	962	962	209
		1,000	**2,767**	**3,767**	**3,329**

4	**Governance Costs**	**Restricted**	**Unrestricted**	**Total**	**Total**
	Accountancy and Payroll	0	600	600	550
		0	**600**	**600**	**550**

5	**Total Resources Expended**	**59,000**	**13,714**	**72,714**	**95,064**

*****Restricted Funds**: Gross Income 88,000 + Deffered Income B/F 18,000 - Deffered Income C/F - 22,000 Capital Fund = 59,000 (Notes 6 & 7)*

6 Creditors: (Deferred Income)

	2021-22 £	2020-21 £
Grants Received in Advance (amounds falling due within one year):		
The Mercers Co Charity/ Sir R. Whitington Charity	0	5000
Marchant Taylors Co. Charities	0	4000
London Catalyst - Project grant	0	1000
London Community Foundation - Gordon Family Fund	0	4000
Edward Gostling Foundation	0	2000
Groundwork- Comic Relief	0	2000
London Community Foundation- Deutsche Bank Fund	11000	0
London Community Foundation- Broadgate Fund	14000	0
Total	**25,000**	**18,000**

7 Fixed /Tangible /Capital Assets:

(This year Charity has received a Restricted Grant fund amount of £22000 and futher £13995 from unrestricted sources to purchase a small vehicle for the benefit of the users; the total cost was £35,995 which was all expended within the year. The combined sum of £35,995 represents the of items capitalised in the Balance Sheet.)

				Total	
Cost:					
	35,995			35,995	-
Depreciation:					
At 31st March 2022	8,999			8,999	-
NET BOOK VALUE at 1st April 2022	**26,996**			**26,996**	-

8 Funds

	Restricted	Unrestricted	2021-22 Total	2020-21 Total
Balance at 01/04/2021	0	14,377	14,377	11,141
Net Incoming Resources at End of the Year: 31/03/2022	13,001	9,522	22,523	3,236
Funds at 01/04/2022	**13,001**	**23,899**	**36,900**	**14,377**

** Unrestricted Fund consists of 13,995 as capital funds and 9,904 general funds ,total of 23,899 as shown on the balance sheet*

NB: General Funds Deferred to Next Year - *Note - 6* **25,000**

ST PETERS COMMUNITY WELLBEING PROJECTS

England & Wales - Charity number 1162950

Accounts

Charity Registration Number: 1162950

ST. PETERS COMMUNITY WELLBEING PROJECTS

St. Peters North Community Centre
1 MARIAN PLACE, BETHNAL GREEN
LONDON, E2 9AX

ANNUAL REPORTS OF ACTIVITIES 2020-21

(The Year of COVID-19)

AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31St MARCH 2021

Prepared by:
RAHMAN & CO
INCORPORATED EXECUTIVE ACCOUNTANTS
167 CANNON STREET ROAD
LONDON E1 2LX
Tel: 020 7702 0562

ST. PETERS COMMUNITY WELLBEING PROJECTS

Reports and Accounts – for the Year Ending 31 March 2021

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St. Peters Community Wellbeing Projects

Annual Reports and Accounts – for the Year Ending 31 March 2021

LEGAL & ADMINISTRATIVE INFORMATION

Name of Charity:	**St. Peters Community Wellbeing Projects**
Correspondence Address:	St. Peters North Community Centre 1 Marian Place London E2 9AX
Tel: & Fax:	020 7729 9115 07956 957 085
Email:	stpetersprojects@gmail.com
Registered Charity No:	1162950
Registered on:	31st July 2015
Established:	3rd November 2014

Executive Committee
For the Accounting Period

Mrs. Mir Shamsun Nehar Begum	(Chairperson)
Mrs. Moushumi Jahan Mishal	(Vice Chairperson)
Mr. Md Nuruzzaman *MBA*	(Treasurer)
Miss. S T Tahia *BSc*	(General Secretary)
Mrs. Nazia B. Chowdhury *BA*	(EC Member)
Mr. Mohammad M. Rahman *B.Com*	(EC Member)

Senior Staff Member:	Dr. Khondoker Kamal-uddin *PhD*	(Projects Coordinator)
Contact Person for the Accounts:	Mr. Md Nuruzzaman *MBA*	(Treasurer)

Banker:	TSB Bank Plc Leytonstone Branch 797 - 799 High Rd Leytonstone, London E11 4QS
Independent Examiner:	Rahman & Co Incorporated Executive Accountants 2nd Floor 167 Cannon Street Road London E1 5LX Tel: 020 7702 0562

WELCOME/FOREWORD BY THE CHAIRPERSON

After an extraordinary 12 months, I am pleased to present the St. Peters Community Wellbeing Projects Annual Reports and Accounts 2020-21. This financial year has been one of the most challenging times in modern history - locally, nationally, and globally. The COVID-19 pandemic touched all aspects of our lives and has fundamentally changed the way we are work, socialise and participate in community activities.

I would like to pay my respects to all the members of our community who we lost in the last year as a result of Covid-19, including our former EC member, Mr. M. A. Gafur, who has served the local community in many capacities in the past 25 years. The loss of dedicated and active members of our community is always a painful experience, especially during these challenging times. We send our prayers for the departed souls, their families, and their loved ones.

I am very proud of the resilience and dedication of our staff, volunteers, and EC members for their outstanding efforts in the past year to ensure that the most vulnerable members of our community are not left behind. From transitioning to digital 1-to-1 and group activities to delivering emergency food and care packages, the St. Peters Projects team has been working tirelessly to support the elderly and vulnerable local people since the shutdown of all in-person activities since March 2020.

The success of our continued outreach work has played a significant role in safeguarding the physical and mental health and wellbeing of our most vulnerable users. This includes providing emotional support and offering the opportunity to discuss and share accurate information about the pandemic. Despite unprecedented challenges, I pay tribute to the selfless actions of our team and I am extremely humbled by the success of our organisation in the past year.

I would like to take this opportunity to express our gratitude for the incredible support from our valuable Funders, without whose support, we would not have been able to continue to provide for our vulnerable users - or reach new users from the most deprived parts of our local community. Our Funders have been generous in their financial support which provided us with much-needed stability and moral support, giving us the strength to continue despite the barriers.

Finally, a note of gratitude to all the people and families, especially the elderly BAME women, who have been our inspiration for continuing to work towards a better tomorrow. With vaccination and current trends providing a positive picture, we look forward to welcoming users to socially distanced in-person sessions in the near future. Until then, we will continue to support our community digitally, providing bespoke support for each of our users while opening our services to all those in need.

SNBEGUM

Mir Shamsun Nehar Begum
Chairperson
May 2021

ST. PETERS COMMUNITY WELLBEING PROJECTS

REPORT OF THE EXECUTIVE COMMITTEE

HISTORY. OBJECTIVES AND PROFILE OF THE PROJECTS:

The Executive Committee (who are also the Trustees of the Charity) submits their Reports and Financial Statements for the year ended 31st March 2021.

1. Background of the Charity:

St. Peters Community Wellbeing Projects was established on 3rd November 2014 and was incorporated as a charity; its name was entered in the Charity Commission's Central Register on the 31st July 2015.

2. Mission of the Charity:

St. Peters Community Wellbeing Projects is working towards the alleviation of poverty and improving the quality of life for the most disadvantaged people in the Bethnal Green area of Tower Hamlets and Hackney, in particular, the elderly and vulnerable BME women and their families.

3. Aims and Objectives of the Charity:

The objectives for which the charity is established are particularly - but not exclusively - for the benefit of people of BME origin living in the Bethnal Green area of Tower Hamlets and Hackney ("areas of benefit") for the purpose of carrying out such of the following purpose ("the objects") as are charitable:

(a) Advancement of education and training.
(b) Relief of poverty and the need by the provision of advice, information, guidance, and support with a view to helping people meet their own needs and improving their conditions of life.
(c) Protection and preservation of health and wellbeing of the elderly people of the community.
(d) Provide or assist in the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of financial hardship, need, infirmity, disablement, age or social or economic circumstances or the public at large with the object of improving their conditions of life.

4. Vision of the Charity:

The vision of the charity is to enable the people of Bethnal Green to improve their own circumstances through education, training, and social interaction. To achieve this vision, the Projects has set out to do the following:

- To provide drop-in facilities and leisure time engagement for elderly and/or vulnerable women.
- To share knowledge, increase awareness and prevent vulnerability to physical mental health problems.
- To offer practical activities to help improve overall physical health and mental wellbeing of women.
- To deliver practical hands-on training to improve skills and prepare them for practical life challenges.
- To empower women by raising awareness about rights and entitlements.
- To create a safe and welcoming environment for local women to meet and socialise with others, participate in activities, and undertake volunteering.
- To boost confidence and self-belief and enable them to participate in mainstream activities.
- To promote community cohesion and facilitate social integration through tolerance and bringing harmony amongst all sections of society.
- To provide education and career advice to help young people from disadvantaged backgrounds to achieve their potential and improve their educational attainment.

5. Structure, Governance and Management of the Charity:

The charity is constituted by a Constitution and is governed by the regulation set out in the Constitution and run by the voluntary Executive Committee, who are also trustees. The committee members are elected at the Annual General Meeting bi-annually.

Executive Committee members are briefed by the Chairperson and the General Secretary to familiarise themselves with the rules, regulations and responsibilities of the charity. The Executive Committee met 4/5 times during the year to review the activities of the charity, including the approval of the annual report and accounts, as well as budgets, capital expenditure and to set out the fund-raising date for the charity. The day-to-day work of the charity is overseen by the Chairperson who is responsible to, and reports to the Executive Committee.

6. Skills and Experience of the EC Members/ Trustees:

The Executive Committee Members/Trustees are local residents, both professionals and non-professionals, and come from different walks of life. They are equipped with a variety of professional skills, qualifications, and extensive life experiences. Most of them have collective involvement work in the voluntary sector exceeding over 20 years. They have excellent team-building skills, strategic and business planning skills, and the ability to manage and deliver projects, having done so in their professional lives. Some of them are also regular service users/volunteers of the Projects.

Chairperson: Mrs. Mir Shamsun Nehar Begum:

Service user and local resident who has been a regular volunteer for local projects. She also oversees the day-to-day activities of the organisation and the day-to-day contact with the users. As a carer for the elderly, parent, and grandparent, she shares practical awareness and knowledge of the issues faced by local BAME mothers and elderly BAME women, who are the key user groups of the organisation.

Vice-Chairperson: Mrs. Moushumi J. Mishal:

Service user, local resident, and a full-time carer to a vulnerable individual, with working knowledge of problems faced by the elderly and vulnerable people in the local community. She is a single mother and has knowledge and experience of issues, concerns, taboo, etc. faced by single parents.

Treasurer: Mr. Md. Nuruzzaman *M.B.A:*

Local business owner delivering services to the local community. He has extensive experience of volunteering in the local community and creating positive relationships with local organisations. He is very experienced in cash-book management and financial management.

General Secretary: Miss. S. T. Tahia *BSc.:*

Has over 7 years of professional experience in community work, in particular, frontline experience as a youth worker, community development worker, welfare rights advice worker, domestic violence, and mental health advice worker in East London. She is highly skilled and experienced in developing, managing, and delivering community development, youth development, and women's health and wellbeing activities. Currently working in central government.

EC Member: Mrs. Nazia B. Chowdhury *B.A:*

A professional Care Worker currently caring for a local, vulnerable individual. She previously served as a Trustee to another local charity and has first-hand experience of supporting vulnerable and elderly BME women - the main targeted client group. She is also a mother of two children and brings knowledge of the needs and demands of local parents and children.

EC Member: Mr. M. Mijanur Rahman *B.Com:*

Local Business Leader with over 15 years' experience in community development work in East London. Previously, he served as Trustee to other local charities and community groups. He has a broad range of professional networks in the voluntary sector and the local community, and is experienced in financial management, volunteer management and fundraising.

7. Skills and Experience of Senior/Lead Staff:

Projects Coordinator: Dr. Khondoker Kamal-uddin; *B.sc. (Hons.) MSc. MBA. PhD:*

A highly educated and skilled individual with over 25 years of experience in the voluntary sector, including running and managing organisations and charities, and has much experience in community development work in East London as a Community Development Officer/Manager. He has authored several bilingual self-help guidebooks on Domestic Violence Awareness and Prevention, Mental Health Awareness, Drugs Awareness Education and Prevention, Child Development, Rights and Entitlements of a Pensioner, Rights, and Entitlements Asylum Seekers, etc.

8. Our Core Strengths:

The key strengths of the organisation include:

I. Delivering targeted and comprehensive services that tackle individual barriers faced by the users and empowers them to help themselves.

This is achieved through a number of different measures put in place:

- Bilingual and culturally sensitive staff and volunteers to practically assist and befriend the users and help them integrate with the rest of the group.
- Regular consultation with the users about the service strategy and delivery to ensure that the needs of the local community are being met.
- Safe and open environment to make all users feel welcome and valued.
- Fully accessible venue
- Activities delivered by tutors/coaches trained to work with disabled individuals.
- Sessions are inclusive and open-door, while still being culturally sensitive to meet the users' demands.

II. Effective Networking and professional relationship with other voluntary organisations

The Projects continue to work towards building effective partnerships and networks within the local community. The current networking helps the organisation to reach out to more individuals and hard-to-reach clients, as well as creating referral opportunities where required. The network includes the local council, landlords, Local GP's, schools, etc.

III. Support and cooperation from the Landlord, Housing Associations, Local Council and other partners and stakeholders

The Projects has built and fostered a strong relationship with the landlord - Tower Hamlets Community Housing (THCH). Not only do they support us by offering a special discounted rate on rent/ venue hire, but they also provide training, support with monitoring and evaluation, and financial assistance in the form of small grants.

Similarly, the Projects have formed an effective relationship with the London Borough of Tower Hamlets Adult Service Tea, which provides small grants as well as guidance and support with planning, publicity and promotion, monitoring, evaluation, etc.

The Projects also maintains positive working relationships with other housing associations and Tower Hamlets Homes to broaden the clientele.

9. Equal Opportunities Policy Statement

St. Peters Community Wellbeing Projects is committed to establishing and implementing an effective Equalities Policy in terms of recruitment, employment practice and service delivery. It is constantly learning how best to achieve this and is striving to deepen its commitment and improve its effectiveness in this field. It sees this process as the best means of maximising the effective use of human resources within the organisation and the community.

In addition to its moral responsibility, St. Peters Community Wellbeing Projects accepts the statutory requirements laid down in the Equalities Act 2010 (and all its Amendments).

St. Peters Community Wellbeing Projects seeks to ensure that no person shall be disadvantaged either as potential or actual employees or as clients as a result of their age, ethnic background, creed, gender (including gender reassignment), marital status (including civil partnerships), pregnancy or maternity/ paternity status, race, beliefs, sexual preference or unrelated criminal conviction.

A part of the ongoing review of this policy aims to see how it can best promote disabled access in our premises, to review the necessary physical requirements for each job, and to ensure that it has the funds to adapt the working environment to enable the recruitment of the best person for the job - regardless of any physical disability.

10. Safeguarding Policy Statement:

St. Peters Community Wellbeing Projects believe that safeguarding is committed to the following principles for children, young people and vulnerable adults:

- Their welfare is paramount, regardless of their background and culture, age, disability, gender, racial origin, religious belief, sexual orientation and/or gender identity. They have the right to participate in society in an environment that is safe and free from violence, abuse, and discrimination.
- They have the right to be protected from harm, exploitation, abuse, and to be provided with safe environments to live and play.
- Working in partnership with them, alongside their parents or carers and other agencies, is essential to the promotion of their welfare.

The Projects must carry out its responsibilities by ensuring that the needs and interests of children, young people and vulnerable adults are considered by all members, employees, volunteers and contracted services when making decisions in relation to service provision.

St. Peters Community Wellbeing Projects is committed to safeguarding children, young people and vulnerable adults from abuse when they are engaged in services organised and provided by the Projects. The Projects will:
(a) Endeavour to keep service users safe from abuse. Suspicion of abuse will be responded to promptly and appropriately. We will always act in the best interests of the child, young person, or vulnerable adult.
(b) Ensure that unsuitable people are prevented from working with children, young people and vulnerable adults through robust 'safer recruitment' procedures.
(c) Deal with any concern raised by a member, employee, volunteer, contracted service provider, or member of the public appropriately, urgently and sensitively.
(d) Prevent abuse by using good practice to create a safe and healthy environment and avoid situations where abuse or allegations of abuse could occur.
(e) Establish an appropriate governance structure, made up with delegates from the EC, staff and users to monitor activity and make necessary improvements, led by the designated Safeguarding Officer.

To address safeguarding during the digital activities, a number of actions have been taken:

- Safeguarding Policy, updated 13/03/2020. All activities are risk-assessed in-house and by the local authority/Landlord.
- Engaging existing staff/volunteers with a valid, up-to-date, DBS check (enhanced) and also a track record with the organisation in direct service delivery to elderly/vulnerable users.
- Workers and peer-volunteers are trained Mental Health First Aiders to spot early signs of mental health problems and are able to take the necessary steps to help alleviate the distress the users may be experiencing.
- Workers completing training in Domestic-Abuse, Financial-Abuse, Confidentiality, Person-centred Care to ensure safeguarding issues can be highlighted - but users are empowered to choose the kind of intervention they want.
- Outreach workers are in regular contact with local GP's, NHS Networkers for Wellbeing and other referral agents to stay informed kept up-to-date with any additional safeguarding needs.
- Contact numbers for the Project Coordinator (who is the designated Safeguarding Officer) and Chairperson (trustee leading on safeguarding) is shared by the Outreach Worker before beginning any activities.

11. Health and Safety Policy Statement:

It is the policy of the St. Peters Community Wellbeing Projects to comply with its requirements under section 2(3) of the 1974 Health and Safety at Work Act (HASAW). The organisation recognises its duty to ensure - as far as reasonably practicable - the health, safety, and welfare of its employees, trainees, service users, volunteers, visitors, and the Executive Committee members on its premises, and others who may be affected by its operation. This is to provide safe premises, equipment and maintain a healthy and safe working environment and requires the above individuals to co-operate in establishing and maintaining safe and healthy working conditions and to avoid any actions which may be detrimental to the health and safety of themselves or others.

The organisation will fully investigate and report on any accident or incident to prevent recurrences. St. Peters Community & Wellbeing Projects recognise that any trainees, volunteers, or sessional hours workers employed, or undertaking training at our premises, are subject to this policy in the same way as its employees, in accordance with the Health and Safety Regulations 1988. It is the organisation's policy to observe statutory health and safety legislation, codes of practice, and other authoritative guidance. It is committed to promoting and ensuring those high standards of health and safety and welfare prevail.

Obligations of all Employees, both full time and part time, users, volunteers & visitors

(i) To exercise personal responsibilities for the safety of self and other members.
(ii) To co-operate with others in promoting improved safety measures on-site.
(iii) To observe standards of dress consistent with safety and/or hygiene (this would preclude unsuitable footwear, knives, and other items considered dangerous).
(iv) To observe all the safety rules of the site and, in particular, the instructions given in an emergency.
(v) To use and not wilfully misuse, neglect, or interfere with things provided for his/her safety.
(vi) To exercise good standards of housekeeping and cleanliness.
(vii) To know and apply the emergency procedures in respect of first aid.

Additionally, lead staff members are responsible for effective supervision of staff, ensuring that all individuals are aware of their health and safety obligations, including giving clear instructions and warnings as often as necessary and making recommendations to the Chairperson where needed.

St. Peters Community & Wellbeing Projects

ACHIEVEMENTS AND PERFORMANCE OF THE PROJECTS FOR THE YEAR 2020-21

Like all other parts of society, the activities of St. Peters Community Wellbeing Projects have also undergone major transformations in response to the COVID-19 pandemic. Given that most of the users served by the charity are clinically vulnerable, there is a great impetus to ensure that users' health and wellbeing are kept at the forefront of the organisation's activities.

Since the shutdown of in-person activities in March 2020, the organisation has continued to support local vulnerable users. The Executive Committee, part-time/ sessional Workers, and Peer Volunteers have continued to dedicate their time to transform elements of the regular face-to-face Drop-in Club to ensure that isolated and vulnerable users are consistently engaged with and looked after through support.

This includes providing both short-term and long-term relief and support such as emergency food packages, prescription pick-up, deliveries, booking tests, applying for appropriate financial support, supporting the physical and mental wellbeing of the users through regular one-to-one and group outreach, resilience and confidence-building, and empowering users to protect themselves and their families.

Breakdown of Activities and Outcomes:

1. Remote/Telephone Outreach: 45 weeks 2 days a week 4 hours per day total 360 hours
Individual beneficiaries 75

Sessional Outreach Workers and Peer Volunteers have continued to run digital (telephone/video call) outreach, contacting each individual user 2-3 days a week to boost emotional and mental support. Workers/volunteers checked on their physical and mental health/ wellbeing, day-to-day basic needs, offering emotional support, the opportunity to discuss issues, safeguarding against abuse and neglect, informing users of updated government guidance, and combating the spread of misinformation, especially around vaccination.

Workers have been continuously supporting users, providing clear and consistent information to make sure users are aware of the guidance and essential steps to stay protected. These sessions also provided a crucial opportunity to identify immediate needs for intervention e.g. domestic abuse, support, mental health first aid, emergency food/essentials supply, etc, as well as empowering users to choose from options for referrals. Along with supporting regular users, there have been a number of new referrals from GPs, NHS Networker for Wellbeing, and other stakeholders.

2. Zoom Exercise Fitness Sessions: one-to-one and small group: 45 weeks 2 days a week 2 hours per day total 180 hours; Individual beneficiaries 48

The last 12 months has been a very challenging time for our users, especially the Bangladeshi women users of the Drop-in Club as they have considerable physical and mental health, and social care needs, which have been further impacted due to Covid-19 and lockdowns. Their current health conditions are affected by the lack of access to open spaces which has also impacted their emotional wellbeing.

Zoom exercise/fitness for elderly/vulnerable women suffering from compounding physical and mental health problems was particularly helpful, as it enabled the users to undertake vital regular exercise from home. Shared sessions also helped support their mental wellbeing, confidence, mental resilience, and helped support the prevention and alleviation of loneliness and isolation.

Users said that communication with Project Workers made them feel valued and the virtual activities helped the vulnerable users (who have spent much of the last year shielding) stay in touch with their community, finding companionship and emotional relief. They said this made them feel less lonely.

3. Community Gardening: 25 weeks 2 days a week 2 hours per day for very small group total individual beneficiaries 20 + Homegrown plants & pot distribution to users' house Total 60

The Community Gardening activities (Green Care therapeutic gardening) enable local elderly women, without access to garden spaces at home, to participate in gardening in a safe and secure environment. The project helped to improve their quality of life by reducing home-boundness, improving health through physical activity, and improving emotional health.

In Summer 2020, when Covid-19 restrictions were relaxed nationally and locally, we delivered socially distanced, fully Covid-secure community gardening activities for users (attending booked time slots under supervision), with their own gardening tools.

For the users who are homebound and have access to a green space (garden/balcony), we provided them with plant/vegetable pots in July that lasts to harvest until November. We have been able to produce 60 plant pots to deliver to users' homes which is highly appreciated and exciting for the homebound elderly/vulnerable women. Users' feedback showed that the regular activity of caring for plants gave them a sense of purpose and happiness.

4. Ready meal food delivery for bereaved and Isolated families - 22

The Covid-19 pandemic has hit the older Bangladeshi community harder, particularly in the East London area, where poverty and overcrowding are high. People of the Bangladeshi Community were dying at twice the rate of white Britons, according to a report by Public Health England. Diagnosis rates increased with age and health conditions - the older Bangladeshi community were more likely to die from contracting Covid.

People dying alone has been very hard for family members as the Bangladeshi community are very tight-knit. Many families are left in shock and are in need of bereavement/counseling support, which many were unable to receive due to restrictions. They required peer holistic support as their routines changed drastically, especially those suffering from conditions such as dementia, depression, Alzheimer's, etc.

We engaged existing networks of peer volunteers to prepare food parcels and care packages for those bereaved users who are unable to prepare for their own food, or those who were likely to skip meals.

5. Emergency shopping delivery to users' home - 35

We have purchased delivered emergency grocery shopping for some isolated vulnerable people home on their special request.

6. Prescription collection and delivery to users home- 30

Our volunteers were also able to help some people to collect and deliver prescriptions on their request.

7. COVID-19 Care Pack:- long lasting dry food and household essentials: for 225 families costing average £75 each, in 4 phases total pack distributed 450

Covid-19 Care and food packages were provided for vulnerable users suffering from health conditions or for those who are shielding as a result of the pandemic. The packages included essential, dry groceries (rice bags, pulses, canned fish, pasta, salt, onion, sugar, milk powder, dates, long life milk, rice pops, toast biscuits etc) and PPE/ cleaning products (face masks, hand gel, washing-up liquid, etc). These packages provided for families for a period of 2- 4 weeks consumptions. Packages were distributed in four phases, from April 2020 to March 2021. Emergency Care Pack programme was on of the main activity this year.

8. Zoom Study Support for 10-16 years: 20 weeks 20 sessions 2 hours per session

The impact of the pandemic on young people's education has been well documented. Many young people from BAME backgrounds in East London already face multiple social and economic disadvantages. This was further compounded as many schools were unable to provide regular online lessons. The lack of appropriate access to internet/computer services impacted young people's learning severely, with many children being forced to share one computer/laptop with siblings, further affecting their ability to attend online lessons simultaneously. In addition, many of the children we support live in overcrowded households and do not have access to the appropriate space/environment to study successfully, nor are they able to receive support from their families (financial, moral, etc).

In response to this, our capable EC members and volunteers have generously volunteered their time during the weekends to provide one-to-one and group Study Support sessions digitally, allowing children to discuss their homework, catch up on lessons or topics they missed, and further develop the children's numeracy and literacy skills. Our Tutors are role models from different successful career pathways. They also provide young people with important self-development guidance and advice, resilience-building and emotional support to cope with the uncertainty around exams and results, career advice on higher education and apprenticeships, practical assistance with applications and interview preparation, etc.

Output of the Activities:

- **1 x Health and fitness Advocate**
- **4 x Outreach workers**
- **1 x Study Support Tutor**
- **4 x peer volunteers**
- **8 x other volunteers**
- **7 x Laptop/computers and 2 x mobile phones for workers/volunteers working from home.**

Staff & Volunteer Development:

The organisation is committed to providing training and enrichment opportunities to staff and volunteers to build capacity, increase productivity/efficiency and boost workforce morale. Throughout the year, the organisation has provided a range of digital in-house and external training and skill-building opportunities in Activity Management, Food Safety, First Aid in Safeguarding, Befriending, etc.

- To ensure safeguarding in the digital space, we only engaged existing staff and volunteers who have valid DBS checks (enhanced) and have a track record with the organisation in direct service delivery to elderly/vulnerable users.
- **All Workers and Peer volunteers** are trained Mental Health First Aiders and are able to spot early signs of mental health problems and take the necessary steps to help alleviate the distress that users may be experiencing.
- All Workers have completed Domestic Abuse training, Financial Abuse training, Confidentiality and Person-centred Care training to ensure that users' safeguarding issues can be highlighted, however, the users are empowered to choose the kind of intervention they want.
- Regular catch-up sessions with the project manager and EC members are held for the users, as well as informal wellbeing check-ins with staff led by both the Projects Coordinator and EC members to ensure staff and volunteers are appropriately supported.
- Most staff are sessional or self-employed with limited sources of income, with many losing sources of income, creating additional strain on themselves. Staff and Volunteers have reported an increase in their own mental wellbeing and sense of purpose and satisfaction from having a positive impact in their local area. We will continue to support our volunteers and staff throughout this difficult time period.

FINANCIAL REVIEW OF THE YEAR 2020-21:

The financial position of the Charity is portrayed in the accompanying Annual Accounts.

The Projects had a net income of **£98,300**.
(Gross income: £110300 + Brought forward £6,000 - Deferred income £18,000 = £98,300).

Direct Charitable Expenditures, Support Costs and Management/Administration costs are **£95,064**.

Income (unrestricted) exceeded by Expenditures **£3,236**.

Statement of Trustees' Responsibilities

Law applicable to charities in England & Wales requires the Trustees to prepare financial statement for each financial year, which gives a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

(a) Select suitable accounting policies and apply consistently.
(b) Make judgments and estimates that are reasonable and prudent.
(c) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements.
(d) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping accounting records, which discloses with reasonable accuracy at any time, the financial position of the charity and enables the Trustees to ensure that the financial statements comply with the Charities Act. They are also responsible for safeguarding the assets of the charity and, hence, for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Risk Factors

The Executive Committee are aware of the potential risks to the charity, both financial and otherwise. Therefore, strategies are in place to control these risks. Assessments have also been carried out relating to fire, health, and safety. Staff members were sent on basic Fire Safety and Health and Safety training *provided by Tower Hamlets Community Housing. Child and Vulnerable Adult Safeguarding Policy* documentation and incident reporting systems were updated to include the latest forms of abuse, e.g. financial abuse, etc.

The Projects are actively working with Tower Hamlets Council for Voluntary Services (THCVS) to achieve and hold the quality mark.

The Executive Committee are looking into other risk areas such as political, operational, governance, and compliance with law and regulations including local and national politics and changes. Trustees have assessed the major risks to which the charity is exposed currently and are satisfied that systems are in place to mitigate exposure to the major risks.

Reserve Policy

It is the policy of the charity that unrestricted funds, which have not been designated for a specific use, should be maintained at a level equivalent to at least 3 months expenditure. The Executive Committee considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. St. Peters Community Wellbeing Projects is striving to achieve and maintain this level of reserves.

Future Plans and Fundraising Strategy

Based on current demand and users' feedback, the Projects intends to fundraise to ensure that all current activities can be maintained. Community consultation shows that there is a demand to extend the drop-in activities to at least further one day per week. To achieve this, the Projects will continue to fundraise through applying for grants and donations from local and national trusts and funders, and local authorities where appropriate, in accordance with the Fundraising Strategy.

ACCOUNTING POLICIES:

1.1 Accounting Convention:
The Financial Statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice (SORP), Accounting and Reporting by Charities Commission issued in January 2015, and Updated in 2016 and applicable Accounting Standards and the Charities Act. 2011.

1.2 Incoming Resources:
Incoming resources represents grants, donations and gifts, subscriptions, fees, bank interest receivable.

1.3 Fund Accounting:

1.3.1 Unrestricted Funds – consists of general funds which the projects may use for its purpose at its discretion.

1.3.2 Restricted Funds – are those where the funder has imposed restrictions on the use of the funds which are legally binding.

1.4 Capitalisation and Depreciation of Tangible Fixed Assets:

Any assets costing more than £1000 are capitalised. The cost of tangible fixed assets is written off by equal instalments over the expected useful life as follows:

Furniture, fittings, and large equipment	3 years
Computers/Laptops/Mobile Phones, etc.	1 year

2. Employees

There were 6 sessional and freelance professional staff; the Projects also depended on the services of 10-12 dedicated volunteers throughout the period under review.

3. Trustees

None of the Trustees (or any persons directly connected with them) received any remuneration during the year, and none of them declared any conflict of interest.

Independent Examiner

According to the provisions of the Charities Act, the Trustees agree that an audit is not required for this financial year; however, due to the provisions of the same act, an independent Examiner is required.

Mr. ATM. Mujibur Rahman of Rahman & Co (Incorporated Executive Accountants) appointed as Independent Examiner for the ensuing year.

The Executive Committee approved the Annual Reports and statements of Financial Activities on 23rd May 2021 and signed on their behalf.

SNBEGUM

.....
Mir Shamsun Nehar Begum
Chairperson

.....
MD. Nuruzzaman
Treasurer

Dated: 23/05/2021

ST. PETERS COMMUNITY WELLBEING PROJECTS

INDEPENDENT EXAMINER'S REPORT TO THE EXECUTIVE COMMITTEE FOR THE YEAR ENDED 31ST MARCH 2021

The financial statements laid out in this report have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice (SORP), Accounting and Reporting by Charities Commission issued in January 2015, and applicable Accounting Standards and the Charities Act 2011.

Respective Responsibilities of Trustees and Examiner:
Responsibilities of the Trustees and the Executive Committee as the Charity's Trustees, you are responsible for the preparation of the accounts and that you consider the audit requirements of Section 145 (1) of the Charities Act 2011, does not apply.

It is my responsibility to state that on the basis of procedures specified in the general directions given by the Charity Commissioners under section 145 (5) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiners' Statement
The examination of the accounts was carried out in accordance with the general direction given by the Charities Commissioner. The examination includes:

- A review of the accounting records kept by the Charity.
- A comparison of the accounts presented with those records made available.
- Consideration of any unusual items of disclosures in the accounts and seeking an explanation from you as trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, I do not express an audit opinion on the view given by the accounts.

Independent Examiners' Statement
In connection with our examination no matter has come to our attention:

(1) Which gives us reasonable cause to believe that in any material respect, the requirements:
- to keep accounting records in accordance with section 130 of the 2011 Act, and
- to prepare accounts that accord with the accounting records and comply with the accounting requirements of the Act have not been met,

or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Opinion
The financial statement, as prepared, gives a true and fair view of the charity's state of affairs as of 31st March 2021 giving that the incoming resources and their application in the year then ended have been properly prepared with a general direction given by the Charities Commissioner.

.....

ATM Mujibur Rahman ~~FCEA~~
RAHMAN & CO
Incorporated Executive Accountants
2nd Floor
167 Cannon Street Road
London E1 2LX

Date: 23/05/2021

St. Peters Community Wellbeing Projects

STATEMENT OF FINANCIAL ACTIVITIES

INCOME & EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Restricted £	Unrestricted £	2020-21 Total £	2019-20 Total £
INCOMING RESOURCES:					
Incoming Resouces from General Funds:					
Grants and Donations	1	103,300	7,000	110,300	42,945
Deferred Grants Brought Forward	5	6,000	0	6,000	12,000
Deferred Grants Carried Forward (Less)	5	-18,000	0	-18,000	-6,000
TOTAL(Net):		91,300	7,000	98,300	48,945
RESOURCES EXPENDED:					
Direct Charitable Expenditures	2	90,300	885	91,185	51,258
Admin & Support Costs	3	1,000	2,329	3,329	3,435
Governs Costs	4	0	550	550	500
TOTAL RESOURCES EXPENDED	6	91,300	3,764	95,064	55,193
NET INCOMING/ (OUTGOING) RESOURCES BEFORE TRANSFERS:		0	3,236	3,236	-6,248
NET INCOMING (OUTGOING) RESOUCES AFTER TRANSFERS:		0	3,236	3,236	-6,248
RECONCILIATION OF FUNDS:					
Total Funds Brought Forward		0	11,141	11,141	17,389
TOTAL FUNDS CARRIED FORWARD		**0**	**14,377**	**14,377**	**11,141**
DEFERRED INCOME CARRIED FORWAR	5	***18,000**			

*(* General fund Restricted £20,000 Deferred: 01/04/2021)*

St. Peters Community Wellbeing Projects

Charity Registration No. 1162950

BALANCE SHEET AS AT 31 MARCH 2021

	Notes	Restricted	Un-Restricted	2020-21 Total £	2019-20 Total £
Current Assets					
Cash at Bank and in Hand		18,000	14,927	32,927	17,641
Total		**18,000**	**14,927**	**32,927**	**17,641**
Creditors:					
(Amounts falling due within one year)					
Deferred Income (Grants received in advance)	5	18,000	0	18,000	6,000
Accountancy and Payroll		*0*	*550*	*550*	*500*
Total		**18,000**	**550**	**18,550**	**6,500**
Net Current Assets		0	14,377	14,377	11,141
Net Assets		**0**	**14,377**	**14,377**	**11,141**
Funds	7				
Unrestricted Funds				14,377	11,141
Restricted Funds - General Funds				0	0
Restricted Funds - Capital Funds				0	0
Net Funds				**14,377**	**11,141**

Approved by the Executive Committee on - 23rd May 2021 and signed on their behalf By:

SNBEGUM

.....

Mir Shamsun Nehar Begum
Chairperson

23/05/2021

.....

MD. Nuruzzaman MBA
Treasurer

NB: The Notes on Pages 16-17 form part of this Financial Statements.

St. Peters Community Wellbeing Projects

NOTES to the Statement of Financial Activities for the Year Ending 31 March 2021

	INCOMING RESOURCES:	Restricted	Unrestricted	2020-21 Total	2019-20 Total
1	**Grants and Donations:**	£	£	£	£
	Tower Hamlets Council-Small Grant/EECF-Loneliness Them	5,000	0	5,000	0
	Tower Hamlets Council - Aging Well Small Grant	0	0	0	600
	Tower Hamlets Council -International Women's Week grant	0	0	0	300
	Dept. of Media and Sport/EECF - Covid-19 Capital Grant	3,000	0	3,000	0
	City Bridge Trust/City of London- Small Grant	10,000	0	10,000	9,000
	City Bridge Trust/City of London- Covid-19 Special Donation	0	2,250	2,250	0
	London Community Response Fund/EECF - Wave-1& 2	18,000	0	18,000	0
	LCRF-Wave-3/ Mercers Co. Charity/Sir R Whittington Charity	15,000	0	15,000	0
	London Community Foundation - Gordon Family Fund	4,000	0	4,000	4,000
	Charities Aid Foundation CAF- Covid-19 Special Grant	6,000	0	6,000	0
	Chapman Charitable Trust	0	0	0	1,000
	Schroder Charity Trust	0	0	0	3,000
	Edward Gostling Foundation - Covid-19 Special Grant	6,500	0	6,500	0
	Garfield Weston Foundation	0	0	0	4,000
	Tower Hill Trust	2,000	0	2,000	2,500
	Greggs Foundation - Covid-19 small grant	400	0	400	0
	Cadent Foundation - Covid-19 Special Grant	10,000	0	10,000	0
	Tesco Bags of Help - Covid-19 Communities Fund	500	0	500	1,000
	Independent Age Grant	10,000	0	10,000	0
	Rosa UK - Women to Women Grant	0	0	0	1,500
	East End Community Foundation - small grant	0	0	0	360
	Marchant Taylors' Company Charties Grant	8,000	0	8,000	10,000
	Thomas Wall Trust	0	0	0	500
	London Catalyst - Project grant	1,000	0	1,000	500
	GroundWork UK/Comic Relief - Envioronmental Grant	2,000	0	2,000	0
	Mrs Smith and Mount Trust	1,500	0	1,500	0
	Neighbourly Community Fund - Covid-19 Grant	400	0	400	0
	Personal Donations and Gifts	0	3,950	3,950	7,500
	Users Contributions and donations	0	0	0	2,159
	Other Income (HMRC Gift Aid/Misc. Refunds and Credits)	0	800	800	1,026
	Total Income (Gross)	**103,300**	**7,000**	**110,300**	**48,945**

RESOURCES EXPENDED:

2	**Direct Charitable Expenditure**	Restricted	Unrestricted	Total	Total
	Drop-in/Healthy Cooking Club/ Beneficiary Wellfare	0	0	0	3,537
	ICT/ESOL/Exercise Club Activity Equipment & Materials	8,476	0	8,476	2,164
	Volunteer re-imbursements and Travel Costs	2,160	885	3,045	2,010
	Beneficiery Welfare- Covid-19 Food & Essentials Prog.	26,608	0	26,608	0
	Gardening Club (Materials, Development & Maintanance)	3,021	0	3,021	5,607
	Sessional & Freelance Workers fees & Facilitators Costs	50,035	0	50,035	36,940
	Events/Workshops Cost (Refreshments, Publicity etc.)	0	0	0	1,000
	Total	**90,300**	**885**	**91,185**	**51,258**

3	**Admin & Support Costs**	Restricted	Unrestricted	Total	Total
	Accommodation Costs (Rent/Hall Hire for activities)	0	1,376	1,376	1,839
	Telephone and Internet	500	313	813	842
	Postage, Stationery & Photocopying	500	431	931	585
	Insurance, Subscriptions & DBS Fees etc.	0	209	209	169
		1,000	**2,329**	**3,329**	**3,435**

4 Governance Costs	Restricted	Unrestricted	2020-21 Total	2019-20 Total
Accountancy and Payroll	0	550	550	500
	0	**550**	**550**	**500**

5 Creditors: Deferred Income

Grants Received in Advance (amounds falling due within one year):

The Mercers Co Charity/ Sir R. Whitington Charity			5000	0
Marchant Taylors Co. Charities			4000	4,000
London Catalyst - Project grant			1000	1,000
London Community Foundation - Gordon Family Fund Fund			4000	0
Garfield Weston Foundation			0	1,000
Edward Gostling Foundation			2000	0
Groundwork- Comic Relief			2000	0
Total			**18,000**	**6,000**

6 Total Resources Expended	89,300	5,764	95,064	55,193

7 Funds	Restricted	Unrestricted	2020-21 Total	2019-20 Total
Balance at 01/04/2020	0	11,141	11,141	17,389
Net Incoming Resources at End of the Year: 31/03/2021	0	3,236	3,236	-6,248
Funds at 01/04/2021	**0**	**14,377**	**14,377**	**11,141**

Restricted Funds Deferred to Next Year - *Note - 5* **18,000**