

**Charity Registration Number: 1162950**

**ST. PETERS COMMUNITY WELLBEING PROJECTS**

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

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**ANNUAL REPORTS OF ACTIVITIES 2020-21**

**( The Year of COVID-19 )**

**AND**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED**

**31<sup>St</sup> MARCH 2021**

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Prepared by:  
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## **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  
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**Email:** [stpetersprojects@gmail.com](mailto:stpetersprojects@gmail.com)

**Registered Charity No:** 1162950

**Registered on:** 31<sup>st</sup> July 2015

**Established:** 3<sup>rd</sup> November 2014

**Executive Committee**  
**For the Accounting Period**

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



**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 31<sup>st</sup> March 2021.

#### **1. Background of the Charity:**

St. Peters Community Wellbeing Projects was established on 3<sup>rd</sup> November 2014 and was incorporated as a charity; its name was entered in the Charity Commission's Central Register on the 31<sup>st</sup> 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 23<sup>rd</sup> May 2021 and signed on their behalf.**



.....  
**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 31<sup>ST</sup> 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:

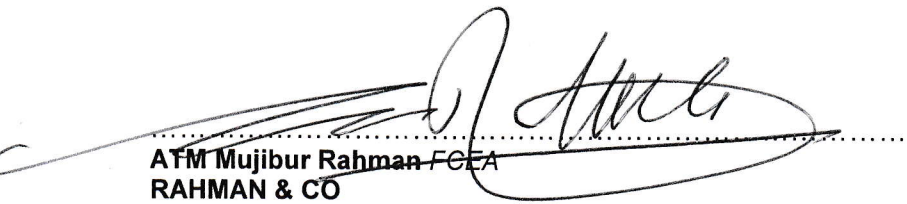
- (1) Which gives us reasonable cause to believe that in any material respect, the requirements:
- to keep accounting records in accordance with section 130 of the 2011 Act, and
  - to prepare accounts that accord with the accounting records and comply with the accounting requirements of the Act have 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 31<sup>st</sup> 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  
2<sup>nd</sup> 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

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

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



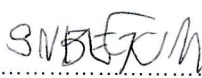
# St. Peters Community Wellbeing Projects


Charity Registration No. 1162950

## BALANCE SHEET AS AT 31 MARCH 2021

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

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

  
.....  
Mir Shamsun Nehar Begum  
Chairperson

  
.....  
MD. Nuruzzaman MBA  
Treasurer

23/05/2021

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

				2020-21	2019-20
INCOMING RESOURCES:		Restricted	Unrestricted	Total	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 - Environmental 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
	<b>Total Income (Gross)</b>	<b>103,300</b>	<b>7,000</b>	<b>110,300</b>	<b>48,945</b>
RESOURCES EXPENDED:					
2	Direct Charitable Expenditure	Restricted	Unrestricted	Total	Total
	Drop-in/Healthy Cooking Club/ Beneficiary Welfare	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
	Beneficiary 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
	<b>Total</b>	<b>90,300</b>	<b>885</b>	<b>91,185</b>	<b>51,258</b>
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
	<b>Total</b>	<b>1,000</b>	<b>2,329</b>	<b>3,329</b>	<b>3,435</b>

			<u>2020-21</u>	<u>2019-20</u>
<b>4 Governance Costs</b>	<b><u>Restricted</u></b>	<b><u>Unrestricted</u></b>	<b><u>Total</u></b>	<b><u>Total</u></b>
Accountancy and Payroll	0	550	550	500
	<b>0</b>	<b>550</b>	<b>550</b>	<b>500</b>

#### **5 Creditors: Deferred Income**

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

The Mercers Co Charity/ Sir R. Whittington 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
<b><u>Total</u></b>	<b>18,000</b>	<b>6,000</b>

<b>6 Total Resources Expended</b>	<b>89,300</b>	<b>5,764</b>	<b>95,064</b>	<b>55,193</b>
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			<u>2020-21</u>	<u>2019-20</u>
<b>7 Funds</b>	<b><u>Restricted</u></b>	<b><u>Unrestricted</u></b>	<b><u>Total</u></b>	<b><u>Total</u></b>
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
<b>Funds at 01/04/2021</b>	<b>0</b>	<b>14,377</b>	<b>14,377</b>	<b>11,141</b>
<b>Restricted Funds Deferred to Next Year - <u>Note - 5</u></b>	<b>18,000</b>			