

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:

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

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.


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 consecutive 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.


.....
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

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

(* 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

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

<u>Funds</u>	<u>8</u>			
Unrestricted Funds- (<i>Capital Fund 13,995 + 9,904 Gen. Funds</i>)			23,899	14,377
Restricted Funds - (<i>Capital Funds</i>)			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)

			2021-22	2020-21
	Restricted	Unrestricted	Total	Total
	£	£		£
INCOMING RESOURCES:				
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 Charities 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 - Environmental Grant	2,000	0	2,000	2,000
GroundWork/ Tesco Bags of Help	1,000	0	1,000	0
Wakefield 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 Welfare	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
Beneficiary Welfare- Covid-19 Food & Essentials Prog.	13,100	2,420	15,520	26,608
Gardening Club (Materials, Development & Maintenance)	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 + Deferred Income B/F 18,000 - Deferred Income C/F - 22,000 Capital Fund = 59,000 (Notes 6 & 7)

6 Creditors: (Deferred Income)

	<u>2021-22</u>	<u>2020-21</u>
	<u>£</u>	<u>£</u>
Grants Received in Advance (amounts falling due within one year):		
The Mercers Co Charity/ Sir R. Whittington 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 further £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.)

Cost:		Total	
	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

	<u>Restricted</u>	<u>Unrestricted</u>	<u>2021-22</u>	<u>2020-21</u>
			<u>Total</u>	<u>Total</u>
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