

**ST. PETERS COMMUNITY WELLBEING PROJECTS**

**Charity Registration Number: 1162950**

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

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**ANNUAL REPORTS OF ACTIVITIES**

**AND**

**STATEMENTS OF FINANCIAL ACTIVITIES: 2022 - 2023**

**FOR THE YEAR ENDED**

**31<sup>st</sup> MARCH 2023**

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**Prepared by:**

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# **ST. PETERS COMMUNITY WELLBEING PROJECTS**

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

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# St. Peters Community Wellbeing Projects

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

### LEGAL & ADMINISTRATIVE INFORMATION

Name of Charity: **St. Peters Community Wellbeing Projects**

Charity Registration No: 1162950

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

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

Correspondence Address: St. Peters North Community Centre  
1 Marian Place, Bethnal Green  
London, E2 9AX

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Email: [stpetersprojects@gmail.com](mailto:stpetersprojects@gmail.com)

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#### Executive Committee Members:

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

Senior Staff Member: Dr. Khondoker Kamal-uddin *PhD* (Projects Coordinator)

Contact Person for the Accounts: Mr. MD Nuruzzaman *MBA* (Treasurer)

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

Independent Examiner: **Rahman & Co**  
Incorporated Executive Accountants  
2<sup>nd</sup> Floor, 167 Cannon Street Road  
London E1 5LX  
Tel: 020 7702 0562

## **CHAIRPERSON'S FORWARD**

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

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

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

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

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

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



**Moushumi Jahan Mishal (Ms.)**

**Chairperson**

2<sup>nd</sup> May 2023



# **St. Peters Community Wellbeing Projects**

## **REPORT OF THE EXECUTIVE COMMITTEE**

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

### **WHO WE ARE AND WHAT WE DO:**

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

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

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

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

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

### **HISTORY, OBJECTIVES AND PROFILE OF THE ORGANISATION:**

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

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

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

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

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

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



#### **4. Vision of the Charity:**

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

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

#### **5. Structure, Governance and Management of the Charity:**

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

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

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

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

##### **Chairperson: Ms. Moushumi Jahan Mishal:**

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

##### **Vice-Chairperson: Mrs. Mir Shamsun Nehar Begum:**

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

##### **General Secretary: Ms. Gul Nahar Begum:**

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

##### **Treasurer: Mr. MD. Nuruzzaman:**

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

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

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



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

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

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

## **8. Our Core Strengths:**

The key strengths of the organisation include:

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

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

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

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

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

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

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

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

## **9. Equalities Statement**

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

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

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



#### **10. Safeguarding Policy Statement:**

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

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

St. Peters Community Wellbeing Projects is committed to safeguarding children, young people and vulnerable adults from abuse when they are engaged in services organised and provided by the Projects. The Projects will:

(a) Endeavour to keep service users safe from abuse. Suspicion of abuse will be responded to promptly and appropriately. We will always act in the best interests of the child, young person, or vulnerable adult.

(b) Ensure that unsuitable people are prevented from working with children, young people and vulnerable adults through robust 'safer recruitment' procedures.

(c) Deal with any concern raised by a member, employee, volunteer, contracted service provider, or member of the public appropriately, urgently and sensitively.

(d) Prevent abuse by using good practice to create a safe and healthy environment and avoid situations where abuse or allegations of abuse could occur.

(e) Establish an appropriate governance structure, made up with delegates from the EC, staff and users to monitor activity and make necessary improvements, led by the designated Safeguarding Officer.

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

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

#### **11. Health and Safety Policy Statement:**

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

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

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

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

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



## **ACHIEVEMENTS & PERFORMANCE OF THE YEAR 2022-23**

### **(April'22 - March'23 Highlights)**

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

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

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

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

### **Breakdown of Activities: Inputes and Outputs:**

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

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

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

#### **Drop-in-Club Activities includes:**

1. Tea/Coffee Morning
  2. Exercise Fitness Sessions
  3. Healthy-Cooking and Eating Club
  4. Sewing and Embroidery Class
  5. Community Gardening Therapy/Club (April -October)
  6. Themed and Health-Awareness Workshops
  7. Advice/Information/Signposting etc.
- Users have been encouraged to attend activities which personally impacted their health. Increased communication between volunteers and users ensured the emotional wellbeing of users whilst partaking in activities. Elderly disadvantaged women, in particular Bangladeshi users, have considerable physical and mental-health and social-care needs, which have been further impacted due to Covid-19 and the post-Covid period. Users said that communication with the workers/volunteers made them feel valued and the virtual activities helped the vulnerable users stay in touch with their community, finding companionship and emotional relief. They said this made them feel less lonely.
  - Amidst the current cost-of-living crises, the organisation has been able to provide small financial support to users by providing shopping/gift vouchers and delivering food packages consisting of household essential and groceries for users who are homebound and less able to go out. The main success of the organisation is maintaining and continuing all activities at the Drop-in-Club, post Covid period and during the current Cost of Living Crisis.



## Users feedback:

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

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

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

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

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

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

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

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

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

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

- The Community Gardening Therapy/Club (green Care) enabled about 50 local users, particularly elderly and those experiencing isolation to have a meeting space where they can relax, meet their neighbours, enjoy their environment without fear or threats.

- The Club has increased local women's engagement through community gardening, training in horticulture and nature, food growing and equipping them with skills to improve their local environment.

- Promoted healthy eating by enabling users to grow fresh organic fruits and vegetables. - Green Care Therapeutic session supported users who were experiencing or at risk of mental health problems such as anxiety and depression.

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

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

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



## **Staff and Volunteers Development:**

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

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

## **Quality Assurance and Performance Monitoring:**

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

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

## **St. Peters Community Wellbeing Projects**

### **FINANCIAL REVIEW OF THE YEAR 2022- 2023:**

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

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

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

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

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

## **Statement of Trustees' Responsibilities**

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

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

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



## **Financial Procedures and Risk Factors**

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

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

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

## **Reserve Policy**

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

## **Future Plans and Fundraising Strategy**

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

# **St. Peters Community Wellbeing Projects**

## **ACCOUNTING POLICIES AND PRACTICE:**

### **1.1 Accounting Convention:**

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

### **1.2 Incoming Resources:**

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

### **1.3 Outgoing Resources/Expenditures:**

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

### **1.4 Fund Accounting:**

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

### 1.5 Capitalisation and Depreciation of Tangible Fixed Assets:

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

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

### 2. Employees

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

### 3. Trustees

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

### Independent Examiner

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

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

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



.....  
**Moushumi Jahan Mishal**  
Chairperson

02/05/2023



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



# St. Peters Community Wellbeing Projects

## INDEPENDENT EXAMINER'S REPORT TO THE EXECUTIVE COMMITTEE

FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2023

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

### Respective Responsibilities of Trustees and Examiner:

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

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

### Basis of Independent Examiners' Statement

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

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

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

### Independent Examiners' Statement

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

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

or

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

### Opinion

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

  
ATM Mujibur Rahman FCEA

RAHMAN & CO

Incorporated Executive Accountants

2<sup>nd</sup> Floor

167 Cannon Street Road

London E1 2LX

Date: 2<sup>nd</sup> May 2023



# St. Peters Community Wellbeing Projects

Charity Registration No. 1162950

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


## BALANCE SHEET AS AT 31 MARCH 2023

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

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

  
Moushumi Jahan Mishal  
Chairperson

2nd May 2023

  
MD. Nuruzzaman MBA  
Treasurer

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

# St. Peters Community Wellbeing Projects

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

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

### INCOME & EXPENDITURE ACCOUNT -

### FOR THE YEAR ENDED 31st MARCH 2023

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

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

# St. Peters Community Wellbeing Projects

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

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

			2022-23	2021-22
INCOMING RESOURCES:	Restricted	Unrestricted	Total	Total
<b>1 Grants and Donations:</b>	£	£		
Tower Hamlets Council-Small Grant/EECF-Loneliness Theme	5,000	0	5,000	0
Tower Hill Trust - Capital Grant - Environmental/Gardening	6,300	0	6,300	0
City Bridge Trust /City of London- Small Grant Program	0	0	0	10,000
Clothworkers' Foundation - Capital Grant	0	0	0	15,000
London Community Foundation - Deutsche Bank Fund	0	0	0	15,000
London Community Foundation - Broadgate Fund	0	0	0	15,000
Mercer's Co. - Sir Whittington Foundation	15,000	0	15,000	0
Edward Gostling Foundation -	7,000	0	7,000	5,000
GroundWork UK/Comic Relief - Environmental Grant	8,730	0	8,730	2,000
GroundWork UK/ Comic Relief- Cost of Living grant	5,500	0	5,500	1,000
Wakefield and Tetley Trust - First Track + Main Grant	0	0	0	15,000
The Foyle Foundation	5,000	0	5,000	6,000
Barchesters Health Charitable Foundation	0	0	0	2,000
Charls Hayward Foundation	4,000	0	4,000	0
Albert Hunt Trust - Capital Grant	0	0	0	2,000
Leather Sellers Co. Charity	0	1,500	1,500	0
Hill Dickenson Foundation	2,500	0	2,500	0
CrowdFunder online Fundraising	0	0	0	10,668
Personal Donations and Gifts/Users Contributions	0	3,900	3,900	9,350
Other Income (HMRC Gift Aid Claims/refunds)	0	64	64	3,218
<b>Total Income (Gross)</b>	<b>59,030</b>	<b>5,464</b>	<b>64,494</b>	<b>111,236</b>
<b>RESOURCES EXPENDED:</b>				
<b>2 Direct Charitable Expenditure</b>	<b>Restricted</b>	<b>Unrestricted</b>		<b>Total</b>
Drop-in/Healthy Cooking Club/ Beneficiary Welfare	6,800	0	6,800	2,356
ICT/ESOL/Exercise Club Activity Equipment & Materials	2,529	3,662	6,191	5,074
Volunteer re-imbursements and Travel Costs	4,968	0	4,968	3,133
Beneficiary Welfare-Carer pack Food & Essentials Prog.	4,340	0	4,340	15,520
Gardening Club (Materials, Development & Maintenance)	1,918	0	1,918	1,564
Sessional & Freelance Workers fees & Facilitators Costs	55,275	0	55,275	40,200
Events/Workshops/training (Refreshments etc.)	200	0	200	500
<b>Total</b>	<b>76,030</b>	<b>3,662</b>	<b>79,692</b>	<b>68,347</b>
<b>3 Admin &amp; Support Costs</b>	<b>Restricted</b>	<b>Unrestricted</b>		<b>Total</b>
Accommodation Costs (Rent/Hall Hire for activities)	0	1,839	1,839	1,685
Telephone and Internet		606	606	628
Postage, Stationery & Photocopying	0	817	817	492
Insurance, Subscriptions & DBS Fees etc.	0	1,447	1,447	962
	<b>0</b>	<b>4,709</b>	<b>4,709</b>	<b>3,767</b>
<b>4 Governance Costs</b>	<b>Restricted</b>	<b>Unrestricted</b>		<b>Total</b>
Accountancy and Payroll	0	650	650	600
	<b>0</b>	<b>650</b>	<b>650</b>	<b>600</b>
<b>5 Total Resources Expended</b>	<b>76,030</b>	<b>9,021</b>	<b>85,051</b>	<b>72,714</b>

**6 Creditors: (Deferred Income)**

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

**7 Fixed /Tangible /Capital Assets:**

(In the previous 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.)

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

**8 Funds**

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

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

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

**8,000**