

Charity Registration Number: 1162950

ST. PETERS COMMUNITY WELLBEING PROJECTS

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

ANNUAL REPORTS OF ACTIVITIES

AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31st MARCH 2024

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

ST. PETERS COMMUNITY WELLBEING PROJECTS

Reports and Accounts – for the Year Ending 31 March 2024

CONTENTS

	<u>Page No.</u>
Charity Information	3
Welcome by the Chairperson	4
Report of the Executive Committee	5-8
Achievements and Performance of the Projects for the Year	9-11
Financial Review	12
Accounting Policies	13
Independent Examiner's Report	14
Income and Expenditure Account	15
Balance Sheet	16
Notes to the Financial Statements	17-18

St. Peters Community Wellbeing Projects

Reports and Accounts – for the Year Ending 31 March 2024

LEGAL & ADMINISTRATIVE INFORMATION

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

Correspondence Address: St. Peter's North Community Centre
1 Marian Place
London
E2 9AX

Tel: & Fax: 020 7729 9115

Email: stpetersprojects@gmail.com
facebook.com/stpetersprojects

Registered Charity No: 1162950

Registered on: 31st July 2015

Established: 3rd November 2014

Executive Committee
For the Accounting Period

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

Senior Staff Member: Dr. Khondoker Kamal-uddin - Projects Coordinator
BSc. (Hons.), MSc., MBA, PhD

Contact Person
for the Accounts: Mr. MD. Nuruzzaman - Treasurer

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

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

WELCOME/FOREWORD BY THE CHAIRPERSON

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

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

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

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

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

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



Moushumi Jahan Mishal
Chairperson

30th May 2024

St. Peters Community Wellbeing Projects

REPORT OF THE EXECUTIVE COMMITTEE

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

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

WHO WE ARE AND WHAT WE DO:

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

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

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

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

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

HISTORY, OBJECTIVES AND PROFILE OF THE PROJECTS:

1. Background of the Charity:

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

2. Mission of the Charity:

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

3. Aims and Objectives of the Charity:

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

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

4. Vision of the Charity:

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

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

5. Structure, Governance and Management of the Charity:

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

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

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

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

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

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

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

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

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

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

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

7. Skills and Experience of Senior/Lead Staff:

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

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

8. Our Core Strengths:

The key strengths of the organisation include:

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

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

- Bilingual and culturally sensitive staff and volunteers to practically assist and befriend the users and help them integrate with rest of the group.
- Regular consultation with the users about the service strategy and delivery to ensure that the needs of the local community are being met.
- Safe and open environment to make all users feel welcome and valued.
- Fully accessible 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 continues to work towards building effective partnerships and networks within the local voluntary sector. The current networking with several local community groups as well as professional networking with the local council, landlord, local GP practices and schools helps the organisation to reach out to more vulnerable and hard-to-reach clients, as well as creating referral opportunity where required.

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

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

9. Equalities Statement:

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

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

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

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

10. Safeguarding Policy Statement:

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

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

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

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

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

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

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

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

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

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

11. Health and Safety Policy Statement:

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

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

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

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

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

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

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

Breakdown of Activities: Inputs and Outputs.

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

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

Women's Drop-in-Club sessions - 2 days a week for 39 weeks, 75 sessions in total - targeting elderly, vulnerable and disadvantaged women aged 50+, who are suffering from and/or vulnerable to isolation and loneliness and suffering from or at risk of mental-health problems.

Drop-in-activities include: Coffee-Mornings, Sewing and embroidery classes, Exercise-Fitness sessions, Healthy-Cooking/Eating-Club, Themed and Health Awareness Workshops and trainings etc.

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

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

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

Exercise and Fitness Sessions:

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

Sewing and Embroidery class:

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

Healthy Cooking and Healthy Eating Club:

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

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

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

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

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

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

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

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

4. Workshops and Events:

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

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

5. Response to Cost-of-living Crisis:

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

Staff & Volunteer Training:

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

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

Networking and Partnership Work:

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

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

St. Peters Community Wellbeing Projects

FINANCIAL REVIEW OF THE YEAR (2023-24):

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

The Projects had a net income of £67,859.

(Gross income: £64,859 + Brought forward £8,000 - Deferred income £5,000 = £67,859).

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

Income exceeded Expenditures by £1,119.

Statement of Trustees' Responsibilities

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

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

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

Financial Procedures and Risk Factors

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

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

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

Reserve Policy

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

Future Plans and Fundraising Strategy

Based on current demand and users feedback, the Projects intend to fundraise to ensure that all the 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, Projects will continue to fundraise through applying for grants and donations from local and national trusts and funders, and the local authorities where appropriate, in accordance with the Fundraising Strategy.

St. Peters Community Wellbeing Projects

ACCOUNTING POLICIES AND PRACTICE:

1.1 Accounting Convention:

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

1.2 Incoming Resources:

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

1.3 Outgoing Resources/Expenditures:

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

1.4 Fund Accounting:

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

1.5 Capitalisation and Depreciation of Tangible Fixed Assets:

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

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

2. Employees

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

3. Trustees

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

Independent Examiner


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

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

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


.....
Moushumi Jahan Mishal
Chairperson

30/05/2024


.....
MD. Nuruzzaman
Treasurer

St. Peters Community Wellbeing Projects

INDEPENDENT EXAMINER'S REPORT TO THE EXECUTIVE COMMITTEE

FOR THE YEAR ENDED 31ST MARCH 2024

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

Respective Responsibilities of Trustees and Examiner:

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

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

Basis of Independent Examiners' Statement

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

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

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


Independent Examiners' Statement

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

- (1) Which gives us reasonable cause to believe that in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act (amended in October 2022), and
 - to prepare accounts that accord with the accounting records and comply with the accounting requirements of the Act have not been met,or
- (2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Opinion

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


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

Date: 30th May 2024

St. Peters Community Wellbeing Projects

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

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

INCOME & EXPENDITURE ACCOUNT:

FOR THE YEAR ENDED 31st MARCH 2024

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

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

St. Peters Community Wellbeing Projects

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

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

INCOME & EXPENDITURE ACCOUNT:

FOR THE YEAR ENDED 31st MARCH 2024

	<u>Notes</u>			<u>2023-24</u>	<u>2022-23</u>
		<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>	<u>Total</u>
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>INCOMING RESOURCES:</u>					
Incoming Resouces from General Funds:					
Grants and Donations	<u>1</u>	51,650	13,209	64,859	64,494
Deferred Grants Brought Forward	<u>6</u>	8,000	0	8,000	25,000
Deferred Grants Carried Forward (Less)	<u>6</u>	-5,000	0	-5,000	-8,000
TOTAL (NET):		<u>54,650</u>	<u>13,209</u>	<u>67,859</u>	<u>31,494</u>
<u>RESOURCES EXPENDED:</u>					
Direct Charitable Expenditures	<u>2</u>	54,650	9,791	64,441	79,692
Admin & Support Costs	<u>3</u>	0	1,649	1,649	4,709
Governs Costs	<u>4</u>	0	650	650	650
TOTAL RESOURCES EXPENDED	<u>5</u>	<u>54,650</u>	<u>12,090</u>	<u>66,740</u>	<u>85,051</u>
NET INCOMING/ (OUTGOING) RESOURCES BEFORE TRANSFERS:					
		0	1,119	1,119	-3,557
DEPRECIATION OF TANSIBLE ASSET:	<u>7</u>	-5,062	0	-5,062	6,749
TRANSFERS BETWEEN FUNDS (Capital):		0	0	0	0
NET INCOMING (OUTGOING) RESOUCES AFTER TRANSFERS:		<u>-5,062</u>	<u>1,119</u>	<u>-3,943</u>	<u>-10,306</u>
RECONCILIATION OF FUNDS:					
Total Funds Brought Forward		6,252	20,342	26,594	36,900
TOTAL FUNDS CARRIED FORWARD		<u>1,190</u>	<u>21,461</u>	<u>22,651</u>	<u>26,594</u>
DEFERRED INCOME CARRIED FORWARD	<u>6</u>	<u>*5000</u>			

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

St. Peters Community Wellbeing Projects


Charity Registration No. 1162950

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


BALANCE SHEET: AS AT 31st MARCH 2024

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

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


 Moushumi Jahan Mishal
 Chairperson

30-May-24


 MD. Nuruzzaman MBA
 Treasurer

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

St. Peters Community Wellbeing Projects

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

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

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

6 Creditors: (Deferred Income)

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

7 Fixed /Tangible /Capital Assets:

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

Cost:

At 1st April 2023 20,247 20,247

Depreciation: (according to the Accounting Policy on page-12)

At 31st March 2024 5,062 5,062

NET BOOK VALUE at 1st April 2024 15,185 15,185

8 Funds

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

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

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