

ST. PETERS COMMUNITY WELLBEING PROJECTS

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

ANNUAL REPORTS OF ACTIVITIES

AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31St MARCH 2025

Prepared by:
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ST. PETERS COMMUNITY WELLBEING PROJECTS

Reports and Accounts – for the Year Ending 31 March 2025

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St. Peters Community Wellbeing Projects

Reports and Accounts – for the Year Ending 31 March 2025

LEGAL & ADMINISTRATIVE INFORMATION

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

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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 BA (Hons.) MBA - (Treasurer)

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WELCOME/FOREWORD BY THE CHAIRPERSON

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

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

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

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

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

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



Moushumi Jahan Mishal
Chairperson

1st May 2025

ST. PETERS COMMUNITY WELLBEING PROJECTS

REPORT OF THE EXECUTIVE COMMITTEE

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

Administrative Information and References set out on page-2 forms part of the Report. The Financial Statements have been prepared in accordance with the accounting policies, comply with the charity's governing documents, applicable law and the requirement of the Statement of Recommended Practices, "Accounting and Reporting by Charities" (SoRF FRS 102) implemented in January 2019 and applicable Accounting Standards and the Charities Act 2011 and its amendments in October 2022.

WHO WE ARE AND WHAT WE DO:

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

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

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

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

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

HISTORY, OBJECTIVES AND PROFILE OF THE PROJECTS:

1. Background of the Charity:

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

2. Mission of the Charity:

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

3. Aims and Objectives of the Charity:

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

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

4. Vision of the Charity:

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

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

5. Structure, Governance and Management of the Charity:

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

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

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

Chairperson: Ms. Moushumi Jahan Mishal

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

Vice-Chairperson: Ms. Shaheda Begum

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

General Secretary: Ms. GulNahar Begum

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

Treasurer: Mr. MD. Nuruzzaman B.Com, MBA

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

EC Member: Piara Begum

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

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

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

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

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

7. Skills and Experience of Senior/Lead Staff:

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

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

8. Our Core Strengths:

The key strengths of the organisation include:

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

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

- Bilingual and culturally sensitive staff and volunteers to practically assist and befriend the users and help them integrate with rest of the group.
- Regular consultation with the users about the service strategy and delivery to ensure that the needs of the local community are being met.
- Safe and open environment to make all users feel welcome and valued.
- Fully accessible 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.

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

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

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

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

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

11. Health and Safety Policy Statement:

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

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

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

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

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

Achievements and Performance for the Year 2024 – 2025

(April'24 – March'25 Highlights)

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

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

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

The Women's Drop-in Club continued to serve as a vital lifeline for over 100 elderly and vulnerable women aged 50+, offering a safe and welcoming environment where users could access regular emotional, social, physical, and practical support. This year saw the reinforcement of a user-led approach, where the voices and preferences of the service users were integral in shaping the programme of activities.

The sessions, delivered twice a week, have grown not only in participation but in the breadth and depth of support provided. Users reported that these sessions significantly reduced feelings of loneliness and gave them purpose, improved daily routines, and encouraged healthier lifestyle habits. Each day was structured around multiple engaging activities:

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

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

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

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

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

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

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

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

Over 30 regular participants attended throughout the season, with over 15 attendees per session. Activities included seed planting, tending raised beds, cultural food growing as well as upskilling sessions on composting, propagation, and environmental sustainability. Homebound users were also engaged through the provision of indoor plant kits and balcony garden support.

The project provided a deeply rooted sense of ownership and pride in the space. Anecdotal feedback and case studies revealed improved mood regulation, emotional resilience, and re-connection with nature among participants. The Club also enabled women to access informal peer support, share recipes, swap home remedies, and foster new friendships.

3. Outreach and Home-Visits

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

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

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

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

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

The topics covered in workshops delivered throughout the year are:

Mental Health Awareness & Self-care,

Healthy Cooking & eating and eating habits,

Managing Long-Term health Conditions (Diabetes, Hypertension, cholesterol etc.),

Sustainable Living & Energy Saving at Home,

These workshops were co-facilitated by community health partners including local GP practices, nutritionists, Bluebird Care, and Tower Hamlets Homes, and attracted by 25-30 per session.

6. Volunteer & Workforce Development:

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

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

Conclusion:

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

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

St. Peters Community Wellbeing Projects

FINANCIAL REVIEW OF THE YEAR (2024-25):

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

The Projects had a net income of £74,002

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

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

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

Statement of Trustees' Responsibilities

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

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

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

Risk Factors

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

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

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

Reserve Policy

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

Future Plans and Fundraising Strategy

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

ACCOUNTING POLICIES & PRACTICES:

1.1 Accounting Convention:

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

1.2 Incoming Resources:

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

1.3 Outgoing Resources/Expenditures:

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

1.4 Fund Accounting:

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

1.5 Capitalisation and Depreciation of Tangible Fixed Assets:

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

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

2. Employees

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

3. Trustees

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

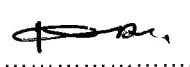
Independent Examiner

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

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

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


Moushumi J Mishal (Ms)
Chairperson


MD Nuruzzaman (Mr)
Treasurer

Dated: 01/05/2025

ST. PETERS COMMUNITY WELLBEING PROJECTS
INDEPENDENT EXAMINER'S REPORT TO THE EXECUTIVE COMMITTEE
FOR THE YEAR ENDED 1ST MARCH 2025

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

Respective Responsibilities of Trustees and Examiner:

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

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

Basis of Independent Examiners' Statement

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

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

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

Independent Examiners' Statement

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


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

or

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

Opinion

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


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

Date: 1st May 2025

St. Peters Community Wellbeing Projects

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

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

INCOME & EXPENDITURE ACCOUNT:

FOR THE YEAR ENDED 31st MARCH 2025

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

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

St. Peters Community Wellbeing Projects

Charity Registration No. 1162950

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


BALANCE SHEET: AS AT 31st MARCH 2025

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

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


Moushumi Jahan Mishal
 Chairperson

01-May-25


MD. Nuruzzaman MBA
 Treasurer

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

St. Peters Community Wellbeing Projects

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

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

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

6 Creditors: (Deferred Income)

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

7 Fixed /Tangible /Capital Assets:

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

Cost:

At 1st April 2024	15,185	15,185
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Depreciation: (according to the Accounting Policy on page-12)

Prior Years Adjustments	6,186	6,186
At 31st March 2025	8,999	8,999
Total Depreciation	15,185	15,185

NET BOOK VALUE at 1st April 2024	-	-
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8 Funds

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

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