

SECOND CHANCE

England & Wales · Charity number 1169426

Details

Other names CHA2NCE

Status Registered

Legal form CIO

Registered 2016-09-30

Register [View on the Charity Commission register](#)

Contact

Address 17 Hattern Avenue
Leicester
LE4 2DW

Phone 07972790035

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Website www.secondchancetrust.co.uk

Activities

Objects: THE PROMOTION OF SOCIAL INCLUSION FOR THE PUBLIC BENEFIT BY WORKING WITH PEOPLE IN LEICESTER WHO ARE SOCIALLY EXCLUDED ON THE GROUNDS OF THEIR ETHNIC ORIGIN, GENDER, RELIGION AND CULTURAL TRADITIONS (IN PARTICULAR, WOMEN FROM THE BME COMMUNITY) TO PROMOTE THEIR SELF-ESTEEM, MENTAL HEALTH AND ASSIST THEM TO INTEGRATE INTO SOCIETY BY: A. PROVIDING SOCIAL ACTIVITIES THAT RELIEVE LONELINESS, DEPRESSION AND ISOLATION; AND IMPROVE MENTAL HEALTH TO ENABLE THE WOMEN FROM THE BME COMMUNITY TO BE SOCIALLY ENGAGED AND PARTICIPATE MORE EFFECTIVELY WITH THE WIDER COMMUNITY; B. PROVIDING INFORMATION REGARDING VARIOUS SOCIAL AND FAMILY SUPPORT SERVICES AVAILABLE FOR THE COMMUNITY AND ENABLE THE WOMEN TO MAXIMISE THE OPPORTUNITIES FOR ENGAGING WITH THE SERVICE PROVIDERS TO HAVE THEIR NEEDS ADEQUATELY SERVED. C. PROVIDING WORKSHOPS AND SUPPORT ACTIVITIES WHICH DEVELOP THEIR SKILLS AND IMPROVE THEIR CONFIDENCE AND SELF-ESTEEM AND THEREFORE GIVE THEM THE ABILITY TO ENGAGE FULLY WITH EVERYBODY IN THE SOCIETY"

Activities: General Charitable Purposes and Education/trainingEconomic/community Development/employmentHuman Rights/religious Or Racial Harmony/equality Or DiversityRecreationWhoChildren/young PeopleElderly/old PeopleOther Charities Or Voluntary BodiesThe General Public/mankindHowProvides ServicesProvides Advocacy/advice/information

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Recreation
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Leicester City

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£328	£153	-	-
2023-12-31	£373	£1,618	-	-
2022-12-31	£2,013	£25	-	-
2021-12-31	£2,016	£31	-	-
2020-12-31	£1,968	£842	-	-

Trustees

Name	Role	Appointed
Ayesha Acharya		2026-01-15
BIBI AMENA PARKER		2017-11-11
Dr Fatihya Saad		2017-11-11
Haafeza Laheri		2026-01-15
RAZIA SULEMAN		2016-09-17
Rumbidzai Praise Mugari		2026-01-15
SADA GASLEY CHILD CARE		2017-11-11

SECOND CHANCE

England & Wales - Charity number 1169426

Accounts



Trustees' Annual Report for the period

	Period start date			Period end date		
	1st	January	2024	31st	December	2024
From				To		

Section A Reference and administration details

Charity name **SECOND CHANCE TRUST**

Other names charity is known by

Registered charity number (if any) **1169426**

Charity's principal address **46 BRAZIL STREET**

LEICESTER

Postcode

LE4 7JA

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Bibi Amena Parker			
2	Fatihiya Saad			
3	Razia Suleman			
4	Khadija Mugari			
5	Haafeza Laheri			

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Administration	Jamila Jones	33 Bovinger Road, Leicester, LE5 0TX
Finance	Daushi Samobana	17 Hattern Avenue, Leicester, LE4 2DW
Physical Fitness and Wellness	Ayesha Acharya	19 Linden Street, Leicester, LE5 5ED
Healing Vocals	Hafeeza Laheri	31 Mereworth Close, Leicester, LE5 0NS

Name of chief executive or names of senior staff members (Optional information)

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Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Nominated by trustees and elected by vote

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Governance Structure**Board of Trustees**

The Board of Trustees are responsible for general control and management of the charity. Trustees are appointed by the current board members of Trustees. Trustees start off as general members and volunteers and are recommended to become Associate Members, some of whom are further recommended by existing Trustees to become part of the Board. Trustees deploy a wide range of skills and experience essential to good governance of the charity and the balance of expertise is kept under review. The trustees along with the associate members give their time freely and receive no remuneration or other financial benefits.

Operational Management is carried out by the majority members of the Board and delegated to the Associate Members who are accountable to the Board. The trustees and associate members hold regular meetings together as a body and are responsible for all decisions taken in relation to the running of the activities provided by the charity. To assist in the smooth running of the charity, the Board has several sub-committees to ensure each member plays a clear role and there is accountability for all functions.

Sub-committees are currently set up for finance, projects, and day-to-day management of the charity and report back on performance to the full meeting of the trustees. The sub-committee's membership reflects the specific skills that trustees can bring to the work of the specific functions of the sub-committees.

Induction and Training of Associate Members

The year 2024 was quite a vibrant year. The current Trustee members are 5. We have enrolled two advisers for the administration and finance affairs and two for the physical fitness and wellbeing activities. The charity still plans to advertise for new trustees and associate members to join the organization. Once nominated, the new trustees and associate members would be introduced to their new role and given an induction pack with copies of our governing document, minutes of last meeting and policies and procedures adopted by our charity. Many publications by the Charity Commission are also provided including the guidance on charities and public benefit and our code of conduct. This ensures that new trustees and associate members are aware of the scope of their responsibilities under the Charities Act. Due to the increase in elderly vulnerable people requiring supported living, the charity is looking into the idea of setting up a care agency and later a home to help facilitate the industry which was currently struggling to cater for the large population of elderly and vulnerable members of the community.

Once they successfully complete their inductions, the new trustees and associate members would initially work with existing members assisting on activities and projects run by the charity. After satisfactory feedback from existing members, they are then given the task of leading an activity or project, reporting progress at trustees and associate member's meetings. Adequate support is provided to the new Associate Members through training and coaching on specific areas of the skills gap in their roles. The charity has also advertised for volunteers and these have been inducted and are currently supporting the website development, advertising and marketing.

The charity's organisational structure and any wider network with which the charity works.

Risk Management

The trustees assess the risks the charity faces and draw up a risk matrix which identifies the major risks by area of activity. The nature of those risks, the likelihood of the risks happening; and the measures taken to manage them.

Trustees regularly review and assess the risks faced by the charity at trustee meetings and sub-committee meetings in all areas of its work and plan for the management of those risks. The trustees are satisfied that systems are in place, or arrangements are in hand, to manage the risks that the charity faces.

Insurance cover was in place and the finances of the charity were kept in order. Appropriate Disclosure and Barring Service (DBS) checks, supported by regular reviewed policies and procedures, were made for all those who work with children or other vulnerable groups within the charity to ensure that there was no risk to the vulnerable people in the community.

Volunteers

Although public Institutions and offices were now fully functional, operational challenges were still the same, with the charity still lacking an office. Despite this, 2024 was another positive year, with over 40 volunteers playing their part in our mission to improve the lives of the community's most disadvantaged women and young people. Volunteers continued to play a key role in the delivery of our services online and those who had access would visit community members thus remaining vital in enabling us to reach more vulnerable members of the community and to help provide the stability and support that they need.

All our trustees and associate members also give their time freely. We encourage all members of our charity to be involved in voluntary activities and to share their skills with others. We also arrange training and skills workshops for volunteers' development. All those volunteers working with projects involving children or other vulnerable groups are DBS checked.

The charity Trustees are responsible for the general control and management of the charity. The trustees along with the associate members give their time freely and receive no remuneration or other financial benefits.

The trustees and associate members hold regular meetings together as a body and are responsible for all decisions taken in relation to the running of the activities provided by the charity. To assist in the smooth running of the charity the trustees plan to set up several sub-committees to ensure each member plays a clear role and there is accountability for all functions.

Sub-committees are currently set up for finance, projects, and day-to-day management of the charity and report back on performance to the full meeting of the trustees. The sub-committee's membership reflects the skills that trustees can bring to work of the specific functions of the sub-committees.

For the year 2024, we managed to do a few physical activities for the community. Despite this some members were still comfortable holding online sessions for the coffee mornings and other classes.

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

Vision:	A community where women have an improved quality of life and through them their whole families
Goals:	to build a strong community; promote community cohesion irrespective of faith, ethnicity, and nationality; provide character building skills and activities and promote socialisation and integration
	Our vision, mission, goals, and values reinforce everything we do, keeping us determined to achieve our ultimate vision for a community where women living in deprived areas of Leicester and surrounding areas irrespective of ethnicity or faith are provided with services to improve the quality of their lives.
Objectives:	• Building a strong community, • Promoting community cohesion irrespective of faith, ethnicity, and nationality, • Providing character building skills and activities and promoting socialisation and integration.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Services, Activities & Achievements: How do our activities deliver public benefit? The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities summarized below provide benefit both to those who have direct access to our services and to the wider community of Leicester. Community Services & Activities Our charity provides valuable educational and recreational resources. A wide variety of activities are organized and take place from our center. Counselling Our counselling service is open to women aged 18 and over. Our counselling clients come to us for several reasons, ranging from depression, anxiety, low self-esteem to deeper issues such as abuse and domestic violence. Our Counsellor is a volunteer and a trained practitioner in Counselling and Psychotherapy. As the community was coming to normalcy after the COVID19 pandemic, cases continued to spiral hence the urgent need for more online and face to face counselling support. Between January 2024 and December 2024, our counsellor saw clients on a regular weekly basis. Most of them were referrals to Shama Women's Centre. Many reported that they felt that their emotional needs were addressed through therapy. Housing, Benefit & Family Support Service Due to the lack of office premises, fewer women were supported or signposted through this service. Women and their families struggling with benefit and debt problems and wanting advice and financial support. Our Support Workers worked from home and dealt with cases by drawing up budgets and teaching money management, providing benefit and housing support by completing forms and signposting to other agencies.

These women were able to improve their financial situation and rebuild their lives. Many of the women were experiencing situations which affected their ability to access mainstream support. Single parenthood, ethnic minority background, poor numeracy and literacy skills, risk of eviction, homelessness and relationship difficulties were some of the issues tackled. Volunteers who had access to transport were able to visit some of the members who needed physical support.

Telephone Enquiries

For the period of January 1st, 2024, to December 31st, 2024, we received approximately 378 individual telephone enquiries on private phones. This was up by almost 28 calls from the last year mainly attributed to the mental state of the community as many were being rehabilitated into various occupational posts that had been disrupted post COVID19 pandemic. We also received many enquiries via email and social media. Benefits, Domestic Violence, Immigration, Form Filling, Homelessness, and Counselling was a main factor. Domestic Violence, Unemployment and homelessness cases were alarmingly high attributed to the influx of immigrants due to war and other economic factors from Eastern Europe, Asia and Africa. This also saw a great demand in language translation services.

Wednesday Coffee Mornings

This year there were a few physical contact coffee mornings arranged. The charity was able to sign post members facing isolation and loneliness to various community centers that offered regular coffee mornings like Wesley Hall, St Matthews center, Beaumont leys Home farm, City Retreat and Leicester City in the Community. Some members were still comfortable doing online group support, so we had activities organized and run through apps like Zoom, Skype, MSN messenger and Google meet. Online support was provided regularly once a week and links were made with other social online support groups. The charity was able to continue developing social networks for the community for young and older people living in the area that contributed to health, social and mental wellbeing. The women attending have discovered mutual support networks where they can chat freely and offer advice and exchange information. The online support groups were able to gather over 525 participants in attendance, 105 more than last year, for the different support sessions. From these groups the CK25 running group of women was established. Other groups formed included the Leicester walking group, gardening, and golf.

Summer Scheme 2024

This year there was no Physical Summer Scheme because a lot of communities within Leicester covering all the local boroughs had a summer activity that addressed the youth aged 5 to 16. Instead, the charity liaised with online support groups, and they were able to sign post parents and volunteers of the summer scheme to activities that were being carried out in different areas of Leicester. Therefore, the charity was able to maintain the focus of bringing children from different ethnic and social backgrounds to learn basic life skills, play and work together thus promoting integration from an early stage, only this time services were across different local community centres.

The main goal of the summer scheme was to foster a community spirit. Overall, the project managed to integrate the youth, women, and the elderly from different social and ethnic backgrounds together to promote a sense of common purpose. Through the Online activities promoted by the council and Community projects, the activities incorporated, were able to some extent address and improve the health and wellbeing of the community, increased community cohesion, developed online volunteering opportunities, improvement of skills and Knowledge of the youth indifferent areas of their lives.

The online activities improved social and emotional isolation, and increased opportunities for self-development among the youth. The different projects helped bring young people together to know each other and build positive relationships. The youth also gained Knowledge in areas of community engagement, volunteering, and relationships between different generations. Overall, the online projects in addition to the physical community projects that we signposted members to were considered a success because we managed to cover all our goals with the main one being improvement on the development of children and young people in the community.

The project's success was measured by the number of children/youths attending online classes and sessions which in this case was around 70, a further drop from last year because of the uplifted Covid19 restrictions. The volunteer attendance was 55 members, a rise from last year due to the popularity of the social programmes. Second Chance's ability to facilitate all planned activities and the positive impact on the young people after the project was reflected in the overall satisfaction of the children, parents, and volunteers. To measure the outcomes, online feedback forms were provided to the children/youth for each activity. Among other areas of feedback will be the quality of the facilitation, relevance of the content/activities, suitability and adequacy of the online materials/help provided.

Facilitators and volunteers were also expected to submit feedback on how effectively they carried out their activities and their suggestions for any areas for improvement. The online sessions were also monitored through a weekly meeting, where all the members and volunteers would discuss and evaluate any issues for improvement. We found that the online summer scheme sessions could address some of the community problems that were identified which included youth with challenging behaviour who could benefit a great deal from the activities.

We also welcomed youth and volunteers with learning disabilities, and they were all welcomed and made to feel part of the community. The children were able to benefit in various areas thus showcasing the positive reinforcement they have received through their online attendance. We found that there was a great need from the community and identified that some of the youth with challenging behaviour benefited a great deal. This year's online sessions were developed to occupy the youth in a meaningful and social enterprising atmosphere.

Some of the issues and challenges faced by the youth in the community are that they have very low self-esteem and confidence, face language and cultural barriers and lack of positive role models. We aim to empower the youth to feel they are a valued part of the community and want to guide them to take responsibility for the environment they live in.

There were several online careers talks by professionals from different disciplines; Dentist, Doctor, Health worker, Community Activist and Social Scientist, all from different ethnic backgrounds to inspire the youth to pursue their dreams.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

We had a good 2024, four years after the recovery from the Covid pandemic and on a positive note, even though we had not yet secured the office, volunteers were able to continue operation support services online and through telephone consultation.

Despite the challenges, our volunteers made a unique contribution to the activities of the charity by giving in their time, skills, and resources to advance the charitable causes even from their homes. They enabled the charity to offer more support to the people under difficult circumstances.

The Volunteers also gave the charity a new perspective on our services portfolio and delivery approach, reflecting the views and needs of the community. They brought energy and enthusiasms, new skills, and experience which we will build on to provide a wide range of activities to the community going forward. We will therefore continue to recruit and invest in the development of our volunteers. At board level, we will promote a positive volunteering culture and embed it in our governance processes.

The charity's main goal is to create a self-sustainable community organisation with adequate resources to finance its projects. This will require sustainable sources in funds including returns from ethical investments. Currently the charity does not have enough reserves to invest. No policies related to investments are therefore in place.

The attendance of youth volunteers (aged 14 to 16) at the online summer sessions also dropped further which was positive in the sense that many community organizations were now open and had planned activities for the youth. Through these activities, we saw a lot of youth show exceptional leadership qualities by taking their duties responsibly and spearheading various initiatives like some of the online sessions and activities. The Youth were able to plan, make sessions and deliver online classes which the children and parents thoroughly enjoyed and appreciated.

Overview

The charity carried out fewer activities than the previous years because of the problem of operating premises. The loss of the offices in 2017 created operational and administrative problems for the charity. This in addition to the COVID19 pandemic, saw the cancellation of a lot of physical activities which included the coffee mornings, counselling sessions, Community Iftar program and the Summer Scheme program. The charity was still unable to hold massage sessions, sewing clubs, pampering evenings, and science clubs as it has done in the previous years. Although some of the strict laws and regulations of the lockdown due to COVID19 had been uplifted the charity had found that the online improvisations for the activities were still popular and in demand.

The uplifted restrictions though enabled the planning of fundraisers to support causes within the community and abroad. One that was done before Ramadhan at the St. Matthews community centre raised funds for Sisters4Islam, a charity that collaborates with Second Chance on a regular basis, to facilitate the provision of iftar (meal to break the fast) to many needy local Communities and abroad to Africa, Asia, and the Middle East. Food parcels were made with the basics to be handed to needy families during the blessed holy month of Ramadhan.

Wednesday Coffee Mornings

The charity was able to continue with the online coffee mornings because some members felt more comfortable with them instead of leaving their homes to meet at a location. The volunteer facilitator was available on Thursdays and did these online forums at 10 am to 12 pm. Second chance continued with the liaison with other community organisations like Wesley Hall to facilitate online weekly coffee morning sessions to women of the public with the aim of alleviating social isolation and loneliness, to promote mental wellbeing, to break down cultural barriers and to raise awareness about other cultural, religious, and social practices. These online sessions enabled women to expand their social network and improve their knowledge and skills in different subject areas. A total of approximately 150 (less by 50 from last year) women were able to attend the coffee morning online sessions between January 2024 to December 2024. This was also positive in that many physical meetings were being arranged which the charity could signpost the women to. Other organizations that Second Chance partnered with to offer Coffee morning sessions were Al Khair, Women for Change and Leicester City.

Counselling Sessions

Counselling sessions are pre-booked by a qualified counsellor who conducts 6 free sessions. This year several women and men were given support. When we vacated 450 East Park Road in 2017, the Counsellor undertook private sessions at different venues for clients that Second Chance referred. For this year all cases referred to Shama Women's centre and they were conducted by physical contact.

Community Iftar programme March/April 2024

This year the community meal (Iftar) event took place for 170 to 250 people at the weekends at the City Retreat at 70-74 Churchgate, Leicester, LE1 4AL. Additionally the charity, was able to facilitate meal deliveries to vulnerable community members daily. Food supplies facilitated by food banks were delivered to the vulnerable members. Iftar meals were also distributed by our volunteers to fasting families in homes and hostels. Throughout Ramadhan meals were provided to these families daily and an average of between 150 and 200 people from different parts of the community received meals.

Summer Scheme, 2024

This year's summer scheme did not take place physically due to venue and staff issues. Instead, we were able to signpost members to other community organizations that were doing summer scheme programmes. Additionally, volunteers liaised with different organizations to provide online sessions to the different youth age groups. Online sessions of Languages, Art and Craft, Cookery, Sewing, and careers guidance were provided at specified times in the week, and these were free of charge for all registered members to log on to. The online programmes catered for around 50 children and youth

Section D

Achievements and performance

between the ages of 5 and 22 years, these were fewer than last year because of the post Covid restriction. The sessions were run by around 20 facilitators and 42 volunteers. Children who attended covered all wards in Leicester especially North Evington, Spinney Hill Ward, Castle, Aylestone, Westcotes and Beaumont Leys.

Trips and Excursions

The charity was not able to organise trips or excursions, instead we liaised with other community organizations who arranged trips to Rutland Waters, the Theme parks, Skegness, and other beaches. The trips were able to attract many asylum seeker settler families who had just moved into Leicester. Thus, again this year, although there was no planned trip or excursion which was a great disappointment to the children and parents, they were still able to join other community groups which had arranged them.

Community Event

The Community event, Iftar for All fundraiser was done on a half term holiday, Friday, 23rd February 2024, that combined children's activities. Children aged 5 to 16 were engaged in Arts and Crafts, Embroidery and Knitting, Storytelling, Jewellery making, Henna application, boxing and Career guidance and advice. The children's activities took place from 14.00 pm to 21.00 pm. From the feedback received parents were happy to be engaged and part of the activities. The children enjoyed the day immensely as this was one of the rarest occasions when children and adults could spend the day out together. It was a session that connected not only families together but the Community at large. The occasion was graced by the attendance of a large group of people from the Ethnic minorities, asylum seekers and those with challenging health and mental conditions. Through this project, we increased community cohesion, developed volunteering opportunities, improved upon the skills and Knowledge of the youth indifferent areas of their lives.

The function also addressed social and emotional isolation by allowing members to meet, greet and chat. The social meet also increased opportunities for self-development among the youth through the career guidance talks. It also addressed idleness and boredom amongst the youth by keeping them occupied for the bank holiday. It also provided parents an opportunity to engage in the skills and team building activities or a breathing space for those who dropped off their children. It was also an opportunity for their children to socialise and bond with other community children in a safe and secure space. The project helped bring the young people together to get to know each other and build positive relationships. The volunteer youth gained knowledge in areas of community engagement, advocacy, volunteering, and relationships between different generations.

Section E

Financial review

Brief statement of the charity's policy on reserves

The charities reserves are set at 25% of the total operating expenditure to cover for unforeseen day-to-day costs operational costs or a short fall in income which might impact on on-going commitments.

	2024 (12 months)	2023 (12 Months)
Income	328.16	372.70
Reserves	175.16	369.70
Ratio of reserves to expenditure	1.87%	1%

There was no significant income in 2024. The main project that would generate some income, the Summer Scheme did not take place in 2024 due to lack of sufficient staff and volunteers. Additionally, many Community organizations had organized summer schemes within the local radius hence it made more sense to redirect our previous attendees and volunteers to take part in these programmes. Notably most of the community centres that we undertook previous summer schemes in had also began their own similar programmes. Despite this, online support and administration continued without a physical office. Except for the iftar or Community meal in Ramadhan there were no physical

activities or events planned, and members were sign posted to community centres that run these events. There were no minimal costs throughout the year except for online DBS payments, pay pal account fee and administration costs.

Details of any funds materially in deficit

	2024 (12 Months)	2023 (12 Months)
Income	328.16	1988.05
Expenditure	153	1618.35
Deficit	175.16	369.70

Net operating deficit reduced in 2024 to £175.16 from £369.70 in 2023. The reduction is reflective of low expenditure due to the sponsorship of the Community fundraiser event that catered for over 200 attendees in February 2024.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Income

The charities principal source of financial income remained monthly donations from the public in addition to members of the community donating their time and skills to raise money for the benefit of the community. Over 50% of the income (£328.16) was raised from monthly donations and charity sponsorships. A lot of the community centres that has hosted our previous summer schemes were holding their own programmes hence it was only logical to refer our previous participants and volunteers to these new programmes in the locality. In a spirit of collaboration, this worked out perfectly.

Expenditure

The key objective for the year was to build on the successes of 2023 and to reach out to a much wider community. Operationally, we focused on achieving better participation for all planned activities including counselling sessions, housing, benefits and family support services, telephone enquiries, summer scheme, coffee mornings and trips and excursions. The total expenditure was £153 for the year. Most of the volunteers did not claim expenses as most continued to work from home. Funds were used for venue hire, feeding, equipment, stationary, and other miscellaneous expenses. There was less financing of physical operational activities of the charity, however, significant achievements were made using online facilitation to conduct some of the meetings and classes. The expenditure of 2024 was reduced due to sponsorship of the main community event.

Investment

The charity does not anticipate making investments at the current levels of operation. Any such decision will necessitate putting in place investment policy for the charity to adopt.

Section F

Other optional information

Plans for 2025

The operational focus for 2025 is different from any other year mainly due to the opening of facilities of the country and world at large. With reduced restrictions, the Board of Trustees main aim for 2025 would be to rebuild the charity on several fronts.

- Increase that manpower at Board level where almost 50% of the positions are still vacant. One other trustee joined the team and one resigned. The focus will be on recruitment and assignment of responsibilities to make sure that all positions are filled and that there is proper governance and management structure again. We have identified several skills areas that we need to advance the work of the charity, and the new Trustees and Associates will be recruited to provide the skills we need.
- Secure premises with much better space to operate from. Efforts are underway to secure premises and currently discussing with potential partners for sharing of offices and activity halls
- Build strategic partnership with other local charities to increase community reach and influence. The focus will be on re-establishing our influence which has been lost following the loss of premises in 2017
- Increase the number of charitable activities to raise money and promote the services that the charity offers. Several publicity initiatives would be carried out to create awareness of the services provided. An idea fronted by members was more sponsorship of events, mentoring and career guidance, a Care agency and a Home for the elderly and vulnerable.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>FMSaad</i>	
Full name(s)	FATIHIA M SAAD	
Position (eg Secretary, Chair, etc)	COMMUNITY OUTREACH MANAGER	
Date	11/10/2025	

SECOND CHANCE

England & Wales - Charity number 1169426

Accounts



Trustees' Annual Report for the period						
From	Period start date			To	Period end date	
	1st	January	2023		31st	December

Section A Reference and administration details

Charity name	SECOND CHANCE TRUST	
Other names charity is known by		
Registered charity number (if any)	1169426	
Charity's principal address	46 BRAZIL STREET	
	LEICESTER	
Postcode	LE4 7JA	

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Bibi Amena Parker			
2	Fatihya Saad			
3	Razia Suleman			
4	Khadija Mugari			
5	Zara Lartey			

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Nominated by trustees and elected by vote

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- trustees' consideration of major risks and the system and procedures to manage them.

Governance Structure

Board of Trustees

The Board of Trustees are responsible for the general control and management of the charity. Trustees are appointed by the current board members of Trustees. Trustees start off as general members and volunteers and are recommended to become Associate Members, some of whom are further recommended by existing Trustees to become part of the Board. Trustees deploy a wide range of skills and experience essential to good governance of the charity and the balance of the expertise is kept under review. The trustees along with the associate members give their time freely and receive no remuneration or other financial benefits.

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Sub-committees are currently set up for finance, projects, and day-to-day management of the charity and report back on performance to the full meeting of the trustees. The sub-committee's membership reflects the specific skills that trustees can bring to the work of the specific functions of the sub-committees.

Induction and Training of Associate Members

The year 2023 was quite a vibrant year. The current Trustee members are 5. There has been an appointment of one new Trustee member. The charity still plans to advertise for new trustees and associate members to join the organization. Once nominated, the new trustees and associate members would be introduced to their new role and given an induction pack with copies of our governing document, minutes of last meeting and policies and procedures adopted by our charity. Many publications by the Charity Commission are also provided including the guidance on charities and public benefit and our code of conduct. This ensures that new trustees and associate members are aware of the scope of their responsibilities under the Charities Act. Due to the increase in elderly vulnerable people requiring supported living, the charity is looking into the idea of setting up a care agency and later a home to help facilitate the industry which was currently struggling to cater for the large population of elderly and vulnerable members of the community. Once they successfully complete their inductions, the new trustees and associate

members would initially work with existing members assisting on activities and projects run by the charity. After satisfactory feedback from existing members, they are then given the task of leading an activity or project, reporting progress at trustees and associate member's meetings. Adequate support is provided to the new Associate Members through training and coaching on specific areas of the skills gap in their roles.

The charity's organisational structure and any wider network with which the charity works.

Risk Management

The trustees assess the risks the charity faces and draw up a risk matrix which identifies the major risks by area of activity. The nature of those risks, the likelihood of the risks happening; and the measures taken to manage them.

Trustees regularly review and assess the risks faced by the charity at trustee meetings and sub-committee meetings in all areas of its work and plan for the management of those risks. The trustees are satisfied that systems are in place, or arrangements are in hand, to manage the risks that the charity faces.

Insurance cover was in place and the finances of the charity were kept in order. Appropriate Disclosure and Barring Service (**DBS**) checks, supported by regular reviewed policies and procedures, were made for all those who work with children or other vulnerable groups within the charity to ensure that there was no risk to the vulnerable people in the community.

Volunteers

Although public Institutions and offices were now fully functional, operational challenges were still the same, with the charity still lacking an office. Despite this, 2022 was another positive year, with over 40 volunteers playing their part in our mission to improve the lives of the community's most disadvantaged women and young people. Volunteers continued to play a key role in the delivery of our services online and those who had access would visit community members thus remaining vital in enabling us to reach more vulnerable members of the community and to help provide the stability and support that they need.

All our trustees and associate members also give their time freely. We encourage all members of our charity to be involved in voluntary activities and to share their skills with others. We also arrange training and skills workshops for volunteers' development. All those volunteers working with projects involving children or other vulnerable groups are DBS checked.

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For the year 2023, due to the uplifting of movement restrictions, we managed to do a few physical activities in some community centres. Despite this some members were still comfortable holding online sessions for the coffee mornings and other classes.

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

Vision:	A community where women have an improved quality of life and through them their whole families
Goals:	to build a strong community; promote community cohesion irrespective of faith, ethnicity, and nationality; provide character building skills and activities and promote socialisation and integration
	Our vision, mission, goals, and values reinforce everything we do, keeping us determined to achieve our ultimate vision for a community where women living in deprived areas of Leicester and surrounding areas irrespective of ethnicity or faith are provided with services to improve the quality of their lives.
Objectives:	• Building a strong community, • Promoting community cohesion irrespective of faith, ethnicity, and nationality, • Providing character building skills and activities and promoting socialisation and integration.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Services, Activities & Achievements: How do our activities deliver public benefit?

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities summarized below provide benefit both to those who have direct access to our services and to the wider community of Leicester.

Community Services & Activities

Our charity provides a valuable educational and recreational resource. A wide variety of activities are organized and take place from our center.

Counselling

Our counselling service is open to women aged 18 and over. Our counselling clients come to us for several reasons, ranging from depression, anxiety, low self-esteem to deeper issues such as abuse and domestic violence. Our Counsellor is a volunteer and a trained practitioner in Counselling and Psychotherapy. As the community was coming to normalcy after the COVID19 pandemic, cases continued to spiral hence the urgent need for more online and face to face counselling support.

Between January 2023 and December 2023, our counsellor saw clients on a regular weekly basis. Most of them were referrals to Shama Women's Centre. Many reported that they felt that their emotional needs were addressed through therapy.

Housing, Benefit & Family Support Service

Due to the lack of office premises, fewer women were supported or signposted through this service. Women and their families struggling with benefit and debt problems and wanting advice and financial support. Our Support Workers worked from home and dealt with cases by drawing up budgets and teaching money management, providing benefit and housing support by completing forms and signposting to other agencies.

These women were able to improve their financial situation and rebuild their lives. Many of the women were experiencing situations which affected their ability to access mainstream support. Single parenthood, ethnic minority background, poor numeracy and literacy skills, risk of eviction, homelessness and relationship difficulties were some of the issues tackled. Volunteers who had access to transport were able to visit some of the members who needed physical support.

Telephone Enquiries

For the period of January 1st, 2023, to December 31st, 2023, we received approximately 350 individual telephone enquiries on private phones. This was up by almost 50 calls from the last year mainly attributed to the mental state of the community as many were being rehabilitated into various occupational posts that had been disrupted post COVID19 pandemic. We also received many enquiries via email and social media. Benefits, Domestic Violence, Immigration, Form Filling, Homelessness, and Counselling was a main factor. Domestic Violence, Unemployment and homelessness cases were alarmingly high attributed to the influx of immigrants due to war and other economic factors from Eastern Europe, Asia and Africa. This also saw a great demand in language translation services.

Wednesday Coffee Mornings

This year, unlike last year, there were a few physical contact coffee mornings arranged. The charity was able to sign post members facing isolation and loneliness to various community centers that offered regular coffee mornings like Wesley Hall, St Matthews center and Leicester City in the Community. Some members were still comfortable doing online group support, so we had activities organized and run through apps like Zoom, Skype, MSN messenger and Google meet. Online support was provided regularly once a week and links were made with other social online support groups. The charity was able to continue developing social networks for the community for young and older people living in the area that contributed to health, social and mental wellbeing. The women attending have discovered mutual support networks where they can chat freely and offer advice and exchange information. The online support groups were able to gather over 420 participants in attendance, 70 more than last year, for the different support sessions. From these groups the CK25 running group of women was established. Other groups formed included the Leicester walking group, gardening, and golf.

Summer Scheme 2023

This year there was no Physical Summer Scheme because a lot of communities within Leicester covering all the local boroughs had a summer activity that addressed the youth aged 5 to 16. Instead, the charity liaised with online support groups, and they were able to sign post parents and volunteers of the summer scheme to activities that were being carried out in different areas of Leicester. Therefore, the charity was able to maintain the focus of bringing children from different ethnic and social backgrounds to learn basic life skills, play and work together thus promoting integration from an early stage, only this time services were across different local community centres.

The main goal of the summer scheme was to foster a community spirit. Overall, the project managed to integrate the youth, women, and the elderly from different social and ethnic backgrounds together to promote a sense of common purpose. Through the Online activities promoted by the council and Community projects, the activities incorporated, were able to some extent address and improve the health and wellbeing of the community, increased community cohesion, developed online volunteering opportunities, improvement of skills and Knowledge of the youth indifferent areas of their lives.

The online activities improved social and emotional isolation, and increased opportunities for self-development among the youth. The different projects helped bring young people together to know each other and build positive relationships. The youth also gained Knowledge in areas of community engagement, volunteering, and relationships between different generations. Overall, the online projects in addition to the physical community projects that we signposted members to were considered a success because we managed to cover all our goals with the main one being improvement on the development of children and young people in the community.

The project's success was measured by the number of children/youths attending online classes and sessions which in this case was around 70, a further drop from last year because of the uplifted Covid19 restrictions. The volunteer attendance was 55 members, a rise from last year due to the popularity of the social programmes. Second Chance's ability to facilitate all planned activities and the positive impact on the young people after the project was reflected in the overall satisfaction of the children, parents, and volunteers. To measure the outcomes, online feedback forms were provided to the children/youth for each activity. Among other areas of feedback will be the quality of the facilitation, relevance of the content/activities, suitability and adequacy of the online materials/help provided.

Facilitators and volunteers were also expected to submit feedback on how effectively they carried out their activities and their suggestions for any areas for improvement. The online sessions were also monitored through a weekly meeting, where all the members and volunteers would discuss and evaluate any issues for improvement. We found that the online summer scheme sessions could address some of the community problems that were identified which included youth with challenging behaviour who could benefit a great deal from the activities.

We also welcomed youth and volunteers with learning disabilities, and they were all welcomed and made to feel part of the community. The children were able to benefit in various areas thus showcasing the positive reinforcement they have received through their online attendance. We found that there was a great need from the community and identified that some of the youth with challenging behaviour benefited a great deal. This year's online sessions were developed to occupy the youth in a meaningful and social enterprising atmosphere.

Some of the issues and challenges faced by the youth in the community are that they have very low self-esteem and confidence, face language and cultural barriers and lack of positive role models. We aim to empower the youth to feel they are a valued part of the community and want to guide them to take responsibility for the environment they live in.

There were several online careers talks by professionals from different disciplines; Dentist, Doctor, Health worker, Community Activist and Social Scientist, all from different ethnic backgrounds to inspire the youth to pursue their dreams.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

We had a good 2023, three years after the recovery from the Covid pandemic and on a positive note, even though we had not yet secured the office, volunteers were able to continue operation support services online and through telephone consultation.

Despite the challenges, our volunteers made a unique contribution to the activities of the charity by giving in their time, skills, and resources to advance the charitable causes even from their homes. They enabled the charity to offer more support to the people under difficult circumstances.

The Volunteers also gave the charity a new perspective on our services portfolio and delivery approach, reflecting the views and needs of the community. They brought energy and enthusiasms, new skills, and experience which we will build on to provide a wide range of activities to the community going forward. We will therefore continue to recruit and invest in the development of our volunteers. At board level, we will promote a positive volunteering culture and embed it in our governance processes.

The charity's main goal is to create a self-sustainable community organisation with adequate resources to finance its projects. This will require sustainable sources in funds including returns from ethical investments. Currently the charity does not have enough reserves to invest. No policies related to investments are therefore in place.

The attendance of youth volunteers (aged 14 to 16) at the online summer sessions also dropped further which was positive in the sense that many community organizations were now open and had planned activities for the youth. Through these activities, we saw a lot of youth show exceptional leadership qualities by taking their duties responsibly and spearheading various initiatives like some of the online sessions and activities. The Youth were able to plan, make sessions and deliver online classes which the children and parents thoroughly enjoyed and appreciated.

Overview

The charity carried out fewer activities than the previous years because of the problem of operating premises. The loss of the offices in 2017 created operational and administrative problems for the charity. This in addition to the COVID19 pandemic, saw the cancellation of a lot of physical activities which included the coffee mornings, counselling sessions, Community Iftar program and the Summer Scheme program. The charity was still unable to hold massage sessions, sewing clubs, pampering evenings, and science clubs as it has done in the previous years. Although some of the strict laws and regulations of the lockdown due to COVID19 had been uplifted the charity had found that the online improvisations for the activities were still popular and in demand.

The uplifted restrictions though enabled the planning of fundraisers to support causes within the community and abroad. One that was done before Ramadhan at the St. Matthews community centre raised funds for Sisters4Islam, a charity that collaborates with Second Chance on a regular basis, to facilitate the provision of iftar (meal to break the fast) to many needy local Communities and abroad to Africa, Asia, and the Middle East. Food parcels were made with the basics to be handed to needy families during the blessed holy month of Ramadhan.

Wednesday Coffee Mornings

The charity was able to continue with the online coffee mornings because some members felt more comfortable with them instead of leaving their homes to meet at a location. The volunteer facilitator was available on Thursdays and did these online forums at 10 am to 12 pm. Second chance continued with the liaison with other community organisations like Wesley Hall to facilitate online weekly coffee morning sessions to women of the public with the aim of alleviating social isolation and loneliness, to promote mental wellbeing, to break down cultural barriers and to raise awareness about other cultural, religious, and social practices. These online sessions enabled women to expand their social network and improve their knowledge and skills in different subject areas. A total of approximately 150 (less by 50 from last year) women were able to attend the coffee morning online sessions between January 2023 to December 2023. This was also positive in that many physical meetings were being arranged which the charity could signpost the women to. Other organizations that Second Chance partnered with to offer Coffee morning sessions were Al Khair, Women for Change and Leicester City.

Counselling Sessions

Counselling sessions are pre-booked by a qualified counsellor who conducts 6 free sessions. This year several women and men were given support. When we vacated 450 East Park Road in 2017, the Counsellor undertook private sessions at different venues for clients that Second Chance referred. For this year all cases referred to Shama Women's centre and they were conducted by physical contact.

Community Iftar programme March/April 2023

This year the community meal (Iftar) event took place for 170 to 250 people at the weekends at the City Retreat at 70-74 Churchgate, Leicester, LE1 4AL. Additionally the charity, was able to facilitate meal deliveries to vulnerable community members daily. Food supplies facilitated by food banks were delivered to the vulnerable members. Iftar meals were also distributed by our volunteers to fasting families in homes and hostels. Throughout Ramadhan meals were provided to these families daily and an average of between 150 and 200 people from different parts of the community received meals.

Summer Scheme, 2023

This year's summer scheme did not take place physically due to venue and staff issues. Instead, we were able to signpost members to other community organizations that were doing summer scheme programmes. Additionally, volunteers liaised with different organizations to provide online sessions to the different youth age groups. Online sessions of Languages, Art and Craft, Cookery, Sewing, and careers guidance were provided at specified times in the week, and these were free of charge for all registered members to log on to. The online programmes catered for around 50 children and youth

Section D

Achievements and performance

between the ages of 5 and 22 years, these were fewer than last year because of the post Covid restriction. The sessions were run by around 20 facilitators and 42 volunteers. Children who attended covered all wards in Leicester especially North Evington, Spinney Hill Ward, Castle, Aylestone, Westcotes and Beaumont Leys.

Trips and Excursions

The charity was not able to organise trips or excursions, instead we liaised with other community organizations who arranged trips to Rutland Waters, the Theme parks, Skegness, and other beaches. The trips were able to attract many asylum seeker settler families who had just moved into Leicester. Thus, again this year, although there was no planned trip or excursion which was a great disappointment to the children and parents, they were still able to join other community groups which had arranged them.

Community Event

The Community event was done on a bank holiday, Monday 8th May 2023, that combined children's activities and an Eid meal. Children aged 5 to 16 were engaged in Arts and Crafts, Embroidery and Knitting, Storytelling, Jewellery making, Henna application, boxing and Career guidance and advice. The children's activities took place from 10.00 am to 13.30 pm. The rest of the afternoon included a meal, presentation and From the feedback received parents were happy to be engaged and part of the activities. The children enjoyed the day immensely as this was one of the rarest occasions when children and adults could spend the day out together. It was a session that connected not only families together but the Community at large. The occasion was graced by the attendance of a large group of people from the Ethnic minorities, asylum seekers and those with challenging health and mental conditions.

Through this project, we increased community cohesion, developed volunteering opportunities, improved upon the skills and Knowledge of the youth indifferent areas of their lives.

The function also addressed social and emotional isolation by allowing members to meet, greet and chat. The social meet also increased opportunities for self-development among the youth through the career guidance talks. It also addressed idleness and boredom amongst the youth by keeping them occupied for the bank holiday. It also provided parents an opportunity to engage in the skills and team building activities or a breathing space for those who dropped off their children. It was also an opportunity for their children to socialise and bond with other community children in a safe and secure space. The project helped bring the young people together to get to know each other and build positive relationships. The volunteer youth gained knowledge in areas of community engagement, advocacy, volunteering, and relationships between different generations.

Section E

Financial review

Brief statement of the charity's policy on reserves

The charities reserves are set at 25% of the total operating expenditure to cover for unforeseen day-to-day costs operational costs or a short fall in income which might impact on on-going commitments.

	2023 (12 Months)	2022 (12 Months)
Income	372.70	2013.05
Reserves	369.70	1988.05
Ratio of reserves to expenditure	1%	1%

There was no significant income in 2023. The main project that would generate some income, the Summer Scheme did not take place in 2023 due to lack of sufficient staff and volunteers. Additionally, many Community organizations had organized summer schemes within the local radius hence it made more sense to redirect our previous attendees and volunteers to take part in these programmes. Notably most of the community centres that

we undertook previous summer schemes in had also began their own similar programmes. Despite this, online support and administration continued without a physical office. Except for the iftar or Community meal in Ramadhan there were no physical activities or events planned and members were sign posted to community centres that run these events. There were no minimal costs throughout the year except for online DBS payments, pay pal account fee and administration costs.

The expenditure ratio was however high and used up most of the reserves due to the Charity Community event that replaced the summer scheme that covered most of the funds. The grant of £1,000 received in 2020 for the summer scheme was used for the Community Event in May 2023. This now shows an increased deficit due to used funds. Venue hire, feeding costs, and other miscellaneous expenses that were covered.

Details of any funds materially in deficit

	2023 (12 Months)	2022 (12 Months)
Income	1988.05	2013.05
Expenditure	1618.35	25.00
Deficit	369.70	1988.05

Net operating deficit increased in 2023 to £369.7 from £1,988.05 in 2022. The increase is reflective of more expenditure due to the Community event that catered for over 200 attendees in May 2023.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Income

The charities principal source of financial income remained monthly donations from the public in addition to members of the community donating their time and skills to raise money for the benefit of the community. Over 50% of the income (£2,013.05) was raised from fundraising activities of which £1,000 was a grant from Leicester City Council to finance part of the Summer Scheme activities that did not take place in 2022 due to the reasons outlined above. A lot of the community centres that has hosted our previous summer schemes were holding their own programmes hence it was only logical to refer our previous participants and volunteers to these new programmes in the locality. In a spirit of collaboration, this worked out perfectly. The unused grant was finally used in May 2023 to host a community event.

Expenditure

The key objective for the year was to build on the successes of 2022 and to reach out to a much wider community. Operationally, we focused on achieving better participation for all planned activities including counselling sessions, housing, benefits and family support services, telephone enquiries, summer scheme, coffee mornings and trips and excursions. The total expenditure was £1,618 for the year. Most of the volunteers did not claim expenses as most continued to work from home. Funds were used for venue hire, feeding, equipment, stationary, and other miscellaneous expenses. There was less financing of physical operational activities of the charity, however, significant achievements were made using online facilitation to conduct some of the meetings and classes. The expenditure of 2023 was increased due to the main community event.

Investment

The charity does not anticipate making investments at the current levels of operation. Any such decision will necessitate putting in place investment policy for the charity to adopt.

Section F Other optional information

Plans for 2024

The operational focus for 2024 is different from any other year mainly due to the opening of facilities of the country and world at large. With reduced restrictions, the Board of Trustees main aim for 2024 would be to rebuild the charity on several fronts.

- a) Increase that manpower at Board level where almost 50% of the positions are still vacant. One trustee joined the team. The focus will be on recruitment and assignment of responsibilities to make sure that all positions are filled and that there is proper governance and management structure again. We have identified several skills areas that we need to advance the work of the charity, and the new Trustees and Associates will be recruited to provide the skills we need.
- b) Secure premises with much better space to operate from. Efforts are underway to secure premises and currently discussing with potential partners for sharing of offices and activity halls
- c) Build strategic partnership with other local charities to increase community reach and influence. The focus will be on re-establishing our influence which has been lost following the loss of premises in 2017
- d) Increase the number of charitable activities to raise money and promote the services that the charity offers. Several publicity initiatives would be carried out to create awareness of the services provided. An idea fronted by members was a Care agency and a Home for the elderly and vulnerable.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>FM Saad</i>	
Full name(s)	FATIHIA M SAAD	
Position (eg Secretary, Chair, etc)	COMMUNITY OUTREACH MANAGER	
Date	20/09/2024	

SECOND CHANCE

England & Wales - Charity number 1169426

Accounts



Trustees' Annual Report for the period

	Period start date				Period end date		
	1st	January	2022		31st	December	2022
From				To			

Section A Reference and administration details

Charity name	SECOND CHANCE TRUST		
Other names charity is known by			
Registered charity number (if any)	1169426		
Charity's principal address	46 BRAZIL STREET		
	LEICESTER		
Postcode	LE4 7JA		

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Bibi Amena Parker			
2	Fatihiya Saad			
3	Razia Suleman			
4	Zara Lartey			
5				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Nominated by trustees and elected by vote

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Governance Structure

Board of Trustees

The Board of Trustees are responsible for the general control and management of the charity. Trustees are appointed by the current board members of Trustees. Trustees start off as general members and volunteers and are recommended to become Associate Members, some of whom are further recommended by existing Trustees to become part of the Board. Trustees deploy a wide range of skills and experience essential to good governance of the charity and the balance of the expertise is kept under review. The trustees along with the associate members give their time freely and receive no remuneration or other financial benefits.

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The year 2022 was quite a vibrant year. The current Trustee members are still 4. There has been no appointment of new Trustees or associate members. The charity has a plan to advertise for new trustees and associate members to join the organization. Once nominated, the new trustees and associate members would be introduced to their new role and given an induction pack with copies of our governing document, minutes of last meeting and policies and procedures adopted by our charity. Many publications by the Charity Commission are also provided including the guidance on charities and public benefit and our code of conduct. This ensures that new trustees and associate members are aware of the scope of their responsibilities under the Charities Act. Due to the increase in elderly vulnerable people requiring supported living, the charity is looking into the idea of setting up a care agency and later a home to help facilitate the industry which was currently struggling to cater for the large population of elderly and vulnerable members of the community.

Once they successfully complete their inductions, the new trustees and associate members would initially work with existing members assisting on activities and projects run by the charity. After satisfactory feedback from existing members, they are then given the task of leading an activity or project, reporting progress at trustees and associate member's meetings. Adequate support is provided to the new Associate Members through training and coaching on specific areas of the skills gap in their roles.

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Although public Institutions and offices were now fully functional, operational challenges were still the same, with the charity still lacking an office. Despite this, 2022 was another positive year, with over 40 volunteers playing their part in our mission to improve the lives of the community's most disadvantaged women and young people. Volunteers continued to play a key role in the delivery of our services online and those who had access would visit community members thus remaining vital in enabling us to reach more vulnerable members of the community and to help provide the stability and support that they need.

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Between January 2022 and December 2022, our counsellor saw clients on a regular weekly basis. Most of them were referrals to Shama Women's Centre. Many reported that they felt that their emotional needs were addressed through therapy.

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Due to the lack of office premises, fewer women were supported or signposted through this service. Women and their families struggling with benefit and debt problems and

wanting advice and financial support. Our Support Workers worked from home and dealt with cases by drawing up budgets and teaching money management, providing benefit and housing support by completing forms and signposting to other agencies.

These women were able to improve their financial situation and rebuild their lives. Many of the women were experiencing situations which affected their ability to access mainstream support. Single parenthood, ethnic minority background, poor numeracy and literacy skills, risk of eviction, homelessness and relationship difficulties were some of the issues tackled. Volunteers who had access to transport were able to visit some of the members who needed physical support.

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Wednesday Coffee Mornings

This year, unlike last year, there were a few physical contact coffee mornings arranged. Members were still comfortable doing online group support, so we had activities organized and run through apps like Zoom, Skype, MSN messenger and Google meet. Online support was provided regularly once a week and links were made with other social online support groups. The charity was able to continue developing social networks for the community for young and older people living in the area that contributed to health, social and mental wellbeing. The women attending have discovered mutual support networks where they can chat freely and offer advice and exchange information. The online support groups were able to gather over 350 participants in attendance, 100 more than last year, for the different support sessions. From these groups the CK25 running group of women was established. Other groups formed included the Leicester walking group, gardening, and golf.

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different generations. Overall, the online projects in addition to the physical community projects that we signposted members to were considered a success because we managed to cover all our goals with the main one being improvement on the development of children and young people in the community.

The project's success was measured by the number of children/youths attending online classes and sessions which in this case was around 82, a drop from last year because of the uplifted Covid19 restrictions. The volunteer attendance was 42 members. Second Chance's ability to facilitate all planned activities and the positive impact on the young people after the project was reflected in the overall satisfaction of the children, parents, and volunteers. To measure the outcomes, online feedback forms were provided to the children/youth for each activity. Among other areas of feedback will be the quality of the facilitation, relevance of the content/activities, suitability and adequacy of the online materials/help provided.

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Some of the issues and challenges faced by the youth in the community are that they have very low self-esteem and confidence, face language and cultural barriers and lack of positive role models. We aim to empower the youth to feel they are a valued part of the community and want to guide them to take responsibility for the environment they live in.

There were several online careers talks by professionals from different disciplines; Dentist, Doctor, Health worker, Community Activist and Social Scientist, all from different ethnic backgrounds to inspire the youth to pursue their dreams.

Additional details of objectives and activities (Optional information)

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- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

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Despite the challenges, our volunteers made a unique contribution to the activities of the charity by giving in their time, skills, and resources to advance the charitable causes even from their homes. They enabled the charity to offer more support to the people under difficult circumstances.

The Volunteers also gave the charity a new perspective on our services portfolio and delivery approach, reflecting the views and needs of the community. They brought energy and enthusiasms, new skills, and experience which we will build on to provide a wide range of activities to the community going forward. We will therefore continue to recruit and invest in the development of our volunteers. At board level, we will promote a positive volunteering culture and embed it in our governance processes.

The charity's main goal is to create a self-sustainable community organisation with adequate resources to finance its projects. This will require sustainable sources in funds

including returns from ethical investments. Currently the charity does not have enough reserves to invest. No policies related to investments are therefore in place.

The attendance of youth volunteers (aged 14 to 16) at the online summer sessions was not as impressive this year as it was last year, many community organizations were now open and had planned activities for the youth. Through these activities, we saw a lot of youth show exceptional leadership qualities by taking their duties responsibly and spearheading various initiatives like some of the online sessions and activities. The Youth were able to plan, make sessions and deliver online classes which the children and parents thoroughly enjoyed and appreciated.

Section D

Achievements and performance

Overview

The charity carried out fewer activities than the previous years because of the problem of operating premises. The loss of the offices in 2017 created operational and administrative problems for the charity. This in addition to the COVID19 pandemic, saw the cancellation of a lot of physical activities which included the coffee mornings, counselling sessions, Community Iftar program and the Summer Scheme program. The charity was still unable to hold massage sessions, sewing clubs, pampering evenings, and science clubs as it has done in the previous years. Although some of the strict laws and regulations of the lockdown due to COVID19 had been uplifted the charity had found that the online improvisations for the activities were still popular and in demand.

The uplifted restrictions though enabled the planning of fundraisers to support causes within the community and abroad. One that was done before Ramadhan at the St. Matthews community centre raised funds for Sisters4Islam, a charity that collaborates with Second Chance on a regular basis, to facilitate the provision of iftar (meal to break the fast) to many needy local Communities and abroad to Africa, Asia, and the Middle East. Food parcels were made with the basics to be handed to needy families during the blessed holy month of Ramadhan.

Wednesday Coffee Mornings

The charity was able to continue with the online coffee mornings because some members felt more comfortable with them instead of leaving their homes to meet at a location. The volunteer facilitator was available on Thursdays and did these online forums at 10 am to 12 pm. Second chance continued with the liaison with other community organisations like Wesley Hall to facilitate online weekly coffee morning sessions to women of the public with the aim of alleviating social isolation and loneliness, to promote mental wellbeing, to break down cultural barriers and to raise awareness about other cultural, religious, and social practices. These online sessions enabled women to expand their social network and improve their knowledge and skills in different subject areas. A total of approximately 200 (less by 30 from last year) women were able to attend the coffee morning online sessions between January 2022 to December 2022. Other organizations that Second Chance partnered with to offer Coffee morning sessions were Al Khair, Women for Change and Leicester City.

Counselling Sessions

Counselling sessions are pre-booked by a qualified counsellor who conducts 6 free sessions. This year several women and men were given support. When we vacated 450 East Park Road in 2017, the Counsellor undertook private sessions at different venues for clients that Second Chance referred. For this year all cases referred to Shama Women's centre and they were conducted by physical contact.

Community Iftar programme April/May 2022

This year the community meal (Iftar) event took place for 150 to 200 people at the weekends at the City Retreat at 70-74 Churchgate, Leicester, LE1 4AL. Additionally the charity, was able to facilitate meal deliveries to vulnerable community members daily.

Section D

Achievements and performance

Food supplies facilitated by food banks were delivered to the vulnerable members. Iftar meals were also distributed by our volunteers to fasting families in homes and hostels. Throughout Ramadhan meals were provided to these families daily and an average of between 150 and 200 people from different parts of the community received meals.

Summer Scheme, 2022

This year's summer scheme did not take place physically due to venue and staff issues. Instead, we were able to signpost members to other community organizations that were doing summer scheme programmes. Additionally, volunteers liaised with different organizations to provide online sessions to the different youth age groups. Online sessions of Languages, Art and Craft, Cookery, Sewing, and careers guidance were provided at specified times in the week, and these were free of charge for all registered members to log on to. The online programmes catered for around 50 children and youth between the ages of 5 and 22 years, these were fewer than last year because of the post Covid restriction. The sessions were run by around 20 facilitators and 42 volunteers. Children who attended covered all wards in Leicester especially North Evington, Spinney Hill Ward, Castle, Aylestone, Westcotes and Beaumont Leys.

Trips and Excursions

The charity was not able to organise trips or excursions, instead we liaised with other community organizations who arranged trips to Rutland Waters, the Theme parks, Skegness, and other beaches. The trips were able to attract many asylum seeker settler families who had just moved into Leicester. Thus, again this year, although there was no planned trip or excursion which was a great disappointment to the children and parents, they were still able to join other community groups which had arranged them.

Section E

Financial review

Brief statement of the charity's policy on reserves

The charities reserves are set at 25% of the total operating expenditure to cover for unforeseen day-to-day costs operational costs or a short fall in income which might impact on on-going commitments.

	2022 (12 Months)	2021 (12 Months)
Income	2013.05	2,016.05
Reserves	1988.05	2,013.05
Ratio of reserves to expenditure	1%	1%

There was no significant income in 2022. The main project that would generate some income, the Summer Scheme did not take place in 2022 due to lack of sufficient staff and volunteers. Additionally, many Community organizations had organized summer schemes within the local radius hence it made more sense to redirect our previous attendees and volunteers to take part in these programmes. Notably most of the community centres that we undertook previous summer schemes in had also began their own similar programmes. Despite this, online support and administration continued without a physical office. Except for the iftar or Community meal in Ramadhan there were no physical activities or events planned and members were sign posted to community centres that run these events. There were no minimal costs throughout the year except for online DBS payments, pay pal account fee and administration costs.

Despite lower income, the reserve ratio to expenditure was very low because the charity did not carry out most of its activities because technicalities of obtaining venues. The grant of £1,000 received in 2020 for the summer scheme remains unused in the Second Chance account hence accounting for the reduced deficit. The charity plans to conduct an event probably in Easter 2023 to cover the grant obtained.

Details of any funds materially in deficit

	2022 (12 Months)	2021 (12 Months)
Income	2013.05	2,016.05
Expenditure	25.00	30.96
Deficit	1988.05	1,985.09

Net operating deficit reduced in 2022 to £1,988.05 from 1,986.09 in 2021. The reduction is reflective of less expenditure due to the inability to conduct physical activities like the summer scheme, coffee mornings and other events because most community members preferred less physical contact and were still compliant with the social distance rules governed by the COVID19 pandemic. Most activities continued to be conducted online by volunteers who were able to do online activities and provide support and sign post members of the community to those centres that had opened to physical activities. So, there was very little impact felt by the lack of suitable operating premises. The level of reserves provided a comfortable level of cash flow to finance any expenditures if income levels dropped further.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Income

The charities principal source of financial income remained monthly donations from the public in addition to members of the community donating their time and skills to raise money for the benefit of the community. Over 50% of the income (£2,013.05) was raised from fundraising activities of which £1,000 was a grant from Leicester City Council to finance part of the Summer Scheme activities that did not take place in 2022 due to the reasons outlined above. A lot of the community centres that has hosted our previous summer schemes were holding their own programmes hence it was only logical to refer our previous participants and volunteers to these new programmes in the locality. In a spirit of collaboration, this worked out perfectly. The unused grant would hopefully be used by Easter 2023.

Expenditure

The key objective for the year was to build on the successes of 2021 and to reach out to a much wider community. Operationally, we focused on achieving better participation for all planned activities including counselling sessions, housing, benefits and family support services, telephone enquiries, summer scheme, coffee mornings and trips and excursions. The total expenditure was £25 for the year. Most of the volunteers did not claim expenses as most continued to work from home. There was less financing of physical operational activities of the charity, however, significant achievements were made using online facilitation to conduct some of the meetings and classes. The expenditure of 2022 was minimal due to reduced physical activities and more volunteer hours given.

Investment

The charity does not anticipate making investments at the current levels of operation. Any such decision will necessitate putting in place investment policy for the charity to adopt.

Section F

Other optional information

Plans for 2023

The operational focus for 2023 is different from any other year mainly due to the opening of facilities of the country and world at large at the aftermath of the COVID19 pandemic restrictions. The Board of Trustees main aim for 2023 would be to rebuild the charity on several fronts.

- a) Increase that manpower at Board level where almost 50% of the positions are still vacant. The focus will be on recruitment and assignment of responsibilities to make sure that all positions are filled and that there is proper governance and management structure again. We have identified several skills areas that we need to advance the work of the charity and the new Trustees and Associates will be recruited to provide the skills we need.
- b) Secure premises with much better space to operate from. Efforts are underway to secure premises and currently discussing with potential partners for sharing of offices and activity halls
- c) Build strategic partnership with other local charities to increase community reach and influence. The focus will be on re-establishing our influence which has been lost following the loss of premises in 2017
- d) Increase the number of charitable activities to raise money and promote the services that the charity offers. Several publicity initiatives would be carried out to create awareness of the services provided. An idea fronted by members was a Care agency and a Home for the elderly and vulnerable.

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>Fatihiya M Saad</i>	
Full name(s)	FATIHIA M SAAD	
Position (eg Secretary, Chair, etc)	COMMUNITY OUTREACH MANAGER	
Date	30/10/2023	

SECOND CHANCE

England & Wales - Charity number 1169426

Accounts

b



Trustees' Annual Report for the period

	Period start date				Period end date		
	1st	January	2021		31st	December	2021
From				To			

Section A Reference and administration details

Charity name

SECOND CHANCE TRUST

Other names charity is known by

Registered charity number (if any) 1169426

Charity's principal address

46 BRAZIL STREET

LEICESTER

Postcode

LE4 7JA

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Bibi Amena Parker			
2	Fatihiya Saad			
3	Razia Suleman			
4	Zara Lartey			
5				
6				
7				
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9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Nominated by trustees and elected by vote

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Governance Structure Board of Trustees The Board of Trustees are responsible for the general control and management of the charity. Trustees are appointed by the current board members of Trustees. Trustees start off as general members and volunteers and are recommended to become Associate Members, some of whom are further recommended by existing Trustees to become part of the Board. Trustees deploy a wide range of skills and experience essential to good governance of the charity and the balance of the expertise is kept under review. The trustees along with the associate members give their time freely and receive no remuneration or other financial benefits. Operational Management is carried out by the majority members of the Board and also delegated to the Associate Members who are accountable to the Board. The trustees and associate members hold regular meetings together as a body and are responsible for all decisions taken in relation to running of the activities provided by the charity. To assist in the smooth running of the charity the Board has several sub-committees to ensure each member plays a clear role and there is accountability for all functions. Sub-committees are currently set up for finance, projects, and day to day management of the charity and report back on performance to the full meeting of the trustees. The sub-committee's membership reflects the specific skills that trustees can bring to the work of the specific functions of the sub-committees.

Induction and Training of Associate Members

The year 2021 was still a very quiet year. The current Trustee members are still 4. There has been no appointment of new Trustees or associate members. The charity has a plan to advertise for new trustees and associate members to join the organization. Once nominated, the new trustees and associate members would be introduced to their new role and given an induction pack with copies of our governing document, minutes of last meeting and policies and procedures adopted by our charity. Many publications by the Charity Commission are also provided including the guidance on charities and public benefit and our code of conduct. This ensures that new trustees and associate members are aware of the scope of their responsibilities under the Charities Act. Due to the increase in elderly vulnerable people requiring supported living, the charity is looking into the idea of setting up a care agency and later a home to help facilitate the industry which was currently struggling to cater for the large population of elderly and vulnerable members of the community.

Once they successfully complete their inductions, the new trustees and associate members would initially work with existing members assisting on activities and projects run by the charity. After satisfactory feedback from existing members, they are then given the task of leading an activity or project, reporting progress at trustees and associate member's meetings. Adequate support is provided to the new Associate Members through trainings and coaching on specific areas of skills gap in their roles.

The charity's organisational structure and any wider network with which the charity works.

Risk Management

The trustees assess the risks the charity faces and draw up a risk matrix which identifies the major risks by area of activity. The nature of those risks, the likelihood of the risks happening; and the measures taken to manage them.

Trustees regularly review and assess the risks faced by the charity at trustee meetings and sub-committee meetings in all areas of its work and plan for the management of those risks. The trustees are satisfied that systems are in place, or arrangements are in hand, to manage the risks that the charity faces.

Insurance cover was in place and the finances of the charity were kept in order. Appropriate Disclosure and Barring Service (DBS) checks, supported by regular reviewed policies and procedures, were made for all those who work with children or other vulnerable groups within the charity to ensure that there was no risk to the vulnerable people in the community.

Volunteers

Although public Institutions and offices were now fully functional, operational challenges were still the same, with the charity still lacking an office. Despite this, 2021 was another positive year, with over 40 volunteers playing their part in our mission to improve the lives of the community's most disadvantaged women and young people. Volunteers continued to play a key role in the delivery of our services online and those who had access would visit community members thus remaining vital in enabling us to reach more vulnerable members of the community and to help provide the stability and support that they need.

All our trustees and associate members also give their time freely. We encourage all members of our charity to be involved in voluntary activities and to share their skills with others. We also arrange training and skills workshops for volunteers' development. All those volunteers working with projects involving children or other vulnerable groups are DBS checked.

The charity Trustees are responsible for the general control and management of the charity. The trustees along with the associate members give their time freely and receive no remuneration or other financial benefits.

The trustees and associate members hold regular meetings together as a body and are responsible for all decisions taken in relation to running of the activities provided by the charity. To assist in the smooth running of the charity the trustees plan to set up several sub-committees to ensure each member plays a clear role and there is accountability for all functions.

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For the year 2021, despite the uplifting of movement restrictions, very few physical activities took place due to the post Lockdown restrictions which were still applicable in many community centres. Instead, online sessions were arranged for the coffee mornings and summer schemes arranged by the community were sign posted by members.

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity

Vision:	A community where women have an improved quality of life and through them their whole families
Goals:	to build a strong community; promote community cohesion irrespective of faith, ethnicity, and nationality; provide character building skills and activities and promote socialisation and integration
	Our vision, mission, goals, and values reinforce everything we do, keeping us determined to achieve our ultimate vision for a community where women living in deprived areas of Leicester and surrounding areas irrespective of ethnicity or faith are provided with services to improve the quality of their lives
Objectives:	• Building a strong community, • Promoting community cohesion irrespective of faith, ethnicity, and nationality, • Providing character building skills and activities and promoting socialisation and integration.

Services, Activities & Achievements: How our activities deliver public benefit?

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities summarized below provide benefit both to those who have direct access to our services and to the wider community of Leicester.

Community Services & Activities

Our charity provides a valuable educational and recreational resource. A wide variety of activities are organized and take place from our center

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The charity carried out fewer activities than the previous years because of the problem of operating premises. The loss of the offices in 2017 created operational and administrative problems for the charity. This in addition to the COVID19 pandemic, saw the cancellation of a lot of physical activities which included the coffee mornings, counselling sessions, Community Iftar program and the Summer Scheme program. The charity was still unable to hold massage sessions, sewing clubs, pampering evenings, and science clubs as it has done in the previous years. Although some of the strict laws and regulations of the lockdown due to COVID19 had been uplifted the charity had found that the online improvisations for the activities were still popular and in demand.

Wednesday Coffee Mornings

The charity was able to continue with the online coffee mornings because some members felt more comfortable with them instead of leaving their homes to meet at a location. The volunteer facilitator was available on Thursdays and did these online forums at 10 am to 12 pm. Second chance continued with the liaison with other community organisations like Wesley Hall to facilitate online weekly coffee morning sessions to women of the public with the aim of alleviating social isolation and loneliness, to promote mental wellbeing, to break down cultural barriers and to raise awareness about other cultural, religious, and social practices. These online sessions enabled women to expand their social network and improve their knowledge and skills in different subject areas. A total of approximately 230 women were able to attend the coffee morning online sessions between January 2021 to December 2021.

Counselling Sessions

Counselling sessions are pre-booked by a qualified counsellor who conducts 6 free sessions. This year several women and men were given support. When we vacated 450 East Park Road, the Counsellor undertook private sessions at different venues for clients that Second Chance referred. For this year all cases were referred to Shama Women's centre and they were conducted online due to the COVID19 lockdown restrictions. Those who were able to attend physical sessions had to abide by the social distance restrictions.

Community Iftar programme April/May 2021

This year the community meal (Iftar) event took place for a limited number of people at the City Retreat at 70-74 Churchgate, Leicester, LE1 4AL. Additionally the charity, was able to facilitate meal deliveries to vulnerable community members daily. Food supplies facilitated by food banks were delivered to the vulnerable members. Iftar meals were also distributed by our volunteers to fasting families in homes and hostels. Throughout Ramadhan meals were provided to these families daily and an average of between 150 and 200 people from different parts of the community received meals.

Summer Scheme, 2021

This year's summer scheme did not take place physically due to venue and staff issues. Instead, we were able to signpost members to other community organizations that were doing Summer scheme programmes. Additionally, volunteers liaised with different organizations to provide online sessions to the different youth age groups. Online sessions of Languages, Art and Craft, Cookery, Sewing, and careers guidance were provided at specified times in the week, and these were free of charge for all registered members to log on to. The online programmes catered for around 55 children and youth between the ages of 5 and 22 years, these were fewer than last year because of the post Covid restriction. The sessions were run by around 20 facilitators and 42 volunteers. Children who attended covered all wards in Leicester especially North Evington, Spinney Hill Ward, Castle, Aylestone, Westcotes and Beaumont Leys.

Trips and Excursions

Again, due to the post COVID19 restrictions, there were no trips or excursions arranged this year 2021 and most community members still respected the National rules for the COVID19 lockdown. Thus, again this year, there was no planned trip or excursion which was a great disappointment to the children and parents.

Brief statement of the charity's policy on reserves

The charities reserves are set at 25% of the total operating expenditure to cover for unforeseen day-to-day costs operational costs or a short fall in income which might impact on on-going commitments.

	2021 (12 Months)	2020 (12 Months)
Income	2,016.05	1,968.01
Reserves	2,013.05	1,064.61
Ratio of reserves to expenditure	1%	42.7%

There was no significant income in 2021. The main project that would generate some income, the Summer Scheme did not take place in 2021 due to lack of a venue due to COVID19 pandemic and the rules and regulations governing some of the community centres. Despite this, online support and administration continued without a physical office. Except for the iftar or Community meal in Ramadhan there were no physical activities or events planned and members were sign posted to community centres that run these events. There were no minimal costs throughout the year except for online DBS payments, pay pal account fee and administration costs.

Despite lower income, the reserve ratio to expenditure was very low because the charity did not carry out most of its activities because technicalities of obtaining venues as an aftermath of the COVID19 pandemic. The grant of £1,000 received in 2020 for the summer scheme remains unused in the Second Chance account hence accounting for the reduced deficit. The charity plans to conduct an event probably in Easter 2023 to cover the grant obtained.

	2021 (12 Months)	2020 (12 Months)
Income	2,016.05	1,968.01
Expenditure	30.96	841.98
Deficit	1,985.09	1,126.03

Details of any funds materially in deficit

Net operating deficit reduced in 2021 to £1,985.09 from 1,126.03 in 2020. The reduction is reflective of less expenditure due to the inability to conduct physical activities like the summer scheme, coffee mornings and other events because most community members were still compliant with the social distance rules governed by the COVID19 pandemic. Despite this, most activities were conducted online by volunteers who were able to do online activities and provide support and sign post members of the community to those centres that had opened to physical activities. So, there was very little impact felt by the lack of suitable operating premises. The level of reserves provided a comfortable level of cash flow to finance any expenditures if income levels dropped further.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Income

The charities principal source of financial income remained monthly donations from the public in addition to members of the community donating their time and skills to raise money for the benefit of the community. Over 50% of the income (£2,016.05) was raised from fundraising activities of which £1,000 was a grant from Leicester City Council to finance part of the Summer Scheme activities that did not take place in 2021 due to the aftermath of the COVID19 pandemic restrictions that made it difficult to obtain a venue compliant with the rules and regulations at that time. The grant will hopefully be used by Easter 2023.

Expenditure

The key objective for the year was to build on the successes of 2020 and to reach out to a much wider community. Operationally, we focused on achieving better participation for all planned activities including counselling sessions, housing, benefits and family support services, telephone enquiries, summer scheme, coffee mornings and trips and excursions. The COVID19 pandemic curtailed the planned operations and therefore fewer than planned activities were carried out. The total expenditure was £30.96. Most of the volunteers did not claim expenses as most continued to work from home. There was less financing of physical operational activities of the charity due to the COVID19 pandemic however, significant achievements were made using online facilitation to conduct some of the meetings and classes. The expenditure of 2021 was minimal due to reduced physical activities and more volunteer hours given.

Investment

The charity does not anticipate making investments at the current levels of operation. Any such decision will necessitate putting in place investment policy for the charity to adopt.

Section F Other optional information

Plans for 2022

The operational focus for 2022 is different from any other year mainly due to the opening of facilities of the country and world at large at the aftermath of the COVID19 pandemic restrictions. The Board of Trustees main aim for 2022 would be to rebuild the charity on several fronts.

- a) Increase that manpower at Board level where almost 50% of the positions are still vacant. The focus will be on recruitment and assignment of responsibilities to make sure that all positions are filled and that there is proper governance and management structure again. We have identified several skills areas that we need to advance the work of the charity and the new Trustees and Associates will be recruited to provide the skills we need.
- b) Secure premises with much better space to operate from. Efforts are underway to secure premises and currently discussing with potential partners for sharing of offices and activity halls
- c) Build strategic partnership with other local charities to increase community reach and influence. The focus will be on re-establishing our influence which has been lost following the loss of premises in 2017
- d) Increase the number of charitable activities to raise money and promote the services that the charity offers. Several publicity initiatives would be carried out to create awareness of the services provided. An idea fronted by members was a Care agency and a Home for the elderly and vulnerable.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	FATHIYA M SAAD	
Position (eg Secretary, Chair, etc)	COMMUNITY OUTREACH MANAGER	
Date	30/10/2022	

SECOND CHANCE

England & Wales - Charity number 1169426

Accounts



Trustees' Annual Report for the period

	Period start date				Period end date		
	1st	January	2020		31st	December	2020
From				To			

Section A Reference and administration details

Charity name	SECOND CHANCE TRUST		
Other names charity is known by			
Registered charity number (if any)	1169426		
Charity's principal address	46 BRAZIL STREET		
	LEICESTER		
Postcode	LE4 7JA		

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Bibi Amena Parker			
2	Fatihiya Saad			
3	Razia Suleman			
4	Zara Lartey			
5				
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20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Nominated by trustees and elected by vote

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Governance Structure

Board of Trustees

The Board of Trustees are responsible for the general control and management of the charity. Trustees are appointed by the current board members of Trustees. Trustees start off as general members and volunteers and are recommended to become Associate Members, some of whom are further recommended by existing Trustees to become part of the Board. Trustees deploy a wide range of skills and experience essential to good governance of the charity and the balance of the expertise is kept under review. The trustees along with the associate members give their time freely and receive no remuneration or other financial benefits.

Operational Management is carried out by the majority members of the Board and also delegated to the Associate Members who are accountable to the Board. The trustees and associate members hold regular meetings together as a body and are responsible for all decisions taken in relation to running of the activities provided by the charity. To assist in the smooth running of the charity the Board has several sub-committees to ensure each member plays a clear role and there is accountability for all functions.

Sub-committees are currently set up for finance, projects, and day to day management of the charity and report back on performance to the full meeting of the trustees. The sub-committee's membership reflects the specific skills that trustees can bring to the work of the specific functions of the sub-committees.

Induction and Training of Associate Members

The year 2020 was a very quiet year in the wake of the COVID19 pandemic. The current Trustee members are still 4. There has been no appointment of new Trustees or associate members. The charity has a plan to advertise for new trustees and associate members to join the organization. Once nominated, the new trustees and associate members would be introduced to their new role and given an induction pack with copies of our governing document, minutes of last meeting and policies and procedures adopted by our charity. Many publications by the Charity Commission are also provided including the guidance on charities and public benefit and our code of conduct. This ensures that new trustees and associate members are aware of the scope of their responsibilities under the Charities Act.

Once they successfully complete their inductions, the new trustees and associate members would initially work with existing members assisting on activities and projects run by the charity. After satisfactory feedback from existing members, they are then given the task of leading an activity or project, reporting progress at trustees and associate member's meetings. Adequate support is provided to the new Associate Members through trainings and coaching on specific areas of skills gap in their roles.

The charity's organisational structure and any wider network with which the charity works.

Risk Management

The trustees assess the risks the charity faces and draw up a risk matrix which identifies the major risks by area of activity. The nature of those risks, the likelihood of the risks happening; and the measures taken to manage them.

Trustees regularly review and assess the risks faced by the charity at trustee meetings and sub-committee meetings in all areas of its work and plan for the management of those risks. The trustees are satisfied that systems are in place, or arrangements are in hand, to manage the risks that the charity faces.

Insurance cover was in place and the finances of the charity were kept in order. Appropriate Disclosure and Barring Service (DBS) checks, supported by regular reviewed policies and procedures, were made for all those who work with children or other vulnerable groups within the charity to ensure that there was no risk to the vulnerable people in the community.

Volunteers

Amidst the Covid19 pandemic and National lockdown rules, the operational challenges were still the same, with the charity still lacking an office. Despite this, 2020 was another positive year, with over 40 volunteers playing their part in our mission to improve the lives of the community's most disadvantaged women and young people. Volunteers continued to play a key role in the delivery of our services online and those who had access would visit community members thus remaining vital in enabling us to reach more vulnerable members of the community and to help provide the stability and support that they need.

All our trustees and associate members also give their time freely. We encourage all members of our charity to be involved in voluntary activities and to share their skills with others. We also arrange training and skills workshops for volunteers' development. All those volunteers working with projects involving children or other vulnerable groups are DBS checked.

The charity Trustees are responsible for the general control and management of the charity. The trustees along with the associate members give their time freely and receive no remuneration or other financial benefits. The trustees and associate members hold regular meetings together as a body and are responsible for all decisions taken in relation to running of the activities provided by the charity. To assist in the smooth running of the charity the trustees plan to set up several sub-committees to ensure each member plays a clear role and there is accountability for all functions. Sub-committees are currently set up for finance, projects, and day to day management of the charity and report back on performance to the full meeting of the trustees. The sub-committee's membership reflects the skills that trustees can bring to the work of the specific functions of the sub-committees. For the year 2020, due to the COVID19 pandemic and rules and regulations governing the lockdown, no physical activities took place. Instead, online sessions were arranged for the coffee mornings and summer online activity sessions for the youth were facilitated.
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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

Vision:	A community where women have an improved quality of life and through them their whole families
Goals:	to build a strong community; promote community cohesion irrespective of faith, ethnicity, and nationality; provide character building skills and activities and promote socialisation and integration Our vision, mission, goals and values reinforce everything we do, keeping us determined to achieve our ultimate vision for a community where women living in deprived areas of Leicester and surrounding areas irrespective of ethnicity or faith are provided with services to improve the quality of their lives
Objectives:	• Building a strong community, • Promoting community cohesion irrespective of faith, ethnicity, and nationality, • Providing character building skills and activities and promoting socialisation and integration.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Services, Activities & Achievements: How our activities deliver public benefit? The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities summarized below provide benefit both to those who have direct access to our services and to the wider community of Leicester. Community Services & Activities Our charity provides a valuable educational and recreational resource. A wide variety of activities are organized and take place from our center

Counselling

Our counselling service is open to women aged 18 and over. Our counselling clients come to us for several reasons, ranging from depression, anxiety, low self-esteem to deeper issues such as abuse and domestic violence. Our Counsellor is a volunteer and a trained practitioner in Counselling and Psychotherapy. At the wake of the COVID19 pandemic the cases spiralled hence the urgent need for more online counselling support.

Between January 2020 and December 2020, our counsellor saw clients on a regular weekly basis. Most of them were referrals to Shama Women's Centre.

Housing, Benefit & Family Support Service

Due to the lack of office premises, fewer women were supported or signposted through this service. Women and their families struggling with benefit and debt problems and wanting advice and financial support. Our Support Workers worked from home and dealt with cases by drawing up budgets and teaching money management, providing benefit and housing support by completing forms and signposting to other agencies.

These women were able to improve their financial situation and rebuild their lives. Many of the women were experiencing situations which affected their ability to access mainstream support. Single parenthood, ethnic minority background, poor numeracy and literacy skills, risk of eviction, homelessness and relationship difficulties were some of the issues

Telephone Enquiries

For the period of January 1st, 2020, to December 31st, 2020, we received approximately 250 individual telephone enquiries on private phones. This was up by almost 100 calls from the last year mainly attributed to the lockdown and the mental state of the community amidst the COVID19 pandemic. We also received many enquiries via email and social media. Benefits, Domestic Violence, Immigration, Form Filling, Homelessness, and Counselling was a main factor.

Wednesday Coffee Mornings

This year there were no physical contact coffee mornings instead online group support activities were introduced on apps like Zoom. MSN messenger and Google meet. The online support was provided regularly once a week and links were made with other social online support groups. The charity was able to continue developing social networks for the community for young and older people living in the area that contributed to health, social and mental wellbeing. The women attending have discovered mutual support networks where they can chat freely and offer advice and exchange information. The online support groups were able to gather over 250 participants in attendance for the different support sessions.

Summer Scheme 2020

This year there was no Physical Summer Scheme due to the COVID19 pandemic and the Government rules with regards to the lockdown and maintaining social distance. Instead, the charity liaised with online support groups, and they were able to sign post parents and volunteers of the summer scheme to activities that were being carried out online during the lockdown period. Therefore, the charity was able to maintain the focus of bringing children from different ethnic and social backgrounds to learn basic life skills, play and work together thus promoting integration from an early stage, only this time services were done online.

The main goal of the summer scheme was to foster a community spirit. Overall, the project managed to integrate the youth, women, and the elderly from different social and ethnic backgrounds together to promote a sense of common purpose. Through the Online activities promoted by the council and Community projects, the activities incorporated, were able to some extent address and improve the health and wellbeing of the community, increased community cohesion, developed online volunteering opportunities, improvement of skills and Knowledge of the youth indifferent areas of their lives.

The online activities improved social and emotional isolation, and increased opportunities for self-development among the youth. The different projects helped bring young people together to know each other and build positive relationships. The youth also gained Knowledge in areas of community engagement, volunteering, and relationships between different generations. Overall, the online projects were considered a success because we managed to cover all our goals with the main one being improvement on the development of children and young people in the community.

The project's success was measured by the number of children/youths attending online classes and sessions which in this case was around 205. The volunteer attendance was 42 members. Second Chance's ability to facilitate all planned activities and the positive impact on the young people after the project was reflected in the overall satisfaction of the children, parents, and volunteers. To measure the outcomes, online feedback forms were provided to the children/youth for each activity. Among other areas of feedback will be the quality of the facilitation, relevance of the content/activities, suitability and adequacy of the online materials/help provided.

Facilitators and volunteers were also expected to submit feedback on how effectively they carried out their activities and their suggestions for any areas for improvement. The online sessions were also monitored through a weekly meeting, where all the members and volunteers would discuss and evaluate any issues for improvement. We found that the online summer scheme sessions could address some of the community problems that were identified which included youth with challenging behaviour who could benefit a great deal from the activities.

We also welcomed youth and volunteers with learning disabilities, and they were all welcomed and made to feel part of the community. The children were able to benefit in various areas thus showcasing the positive reinforcement they have received through their online attendance. We found that there was a great need from the community and identified that some of the youth with challenging behaviour benefited a great deal. This year's online sessions were developed to occupy the youth in a meaningful and social enterprising atmosphere.

Some of the issues and challenges faced by the youth in the community are that they have very low self-esteem and confidence, face language and cultural barriers and lack of positive role models. We aim to empower the youth to feel they are a valued part of the community and want to guide them to take responsibility for the environment they live in.

There were several online careers talks by professionals from different disciplines; Dentist, Doctor, Health worker, Community Activist and Social Scientist, all from different ethnic backgrounds to inspire the youth to pursue their dreams.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

We had a difficult 2020 because of the COVID19 pandemic but on a positive note, even though we had not yet secured the office, volunteers were able to continue operation support services online and through telephone consultation.

Despite the challenges, our volunteers made a unique contribution to the activities of the charity by giving in their time, skills, and resources to advance the charitable causes even from their homes. They enabled the charity to offer more support to the people under difficult circumstances.

The Volunteers also gave the charity a new perspective on our services portfolio and delivery approach, reflecting the views and needs of the community. They brought energy and enthusiasms, new skills, and experience which we will build on to provide a wide range of activities to the community going forward. We will therefore continue to recruit and invest in the development of our volunteers. At board level, we will promote a positive volunteering culture and embed it in our governance processes.

The charity's main goal is to create a self-sustainable community organisation with adequate resources to finance its projects. This will require sustainable sources in funds including returns from ethical investments. Currently the charity does not have enough reserves to invest. No policies related to investments are therefore in place.

The attendance of youth volunteers (aged 14 to 16) at the online summer sessions was quite impressive this year, despite the pandemic, and we saw a lot of youth show exceptional leadership qualities by taking their duties responsibly and spearheading various initiatives like some of the online sessions and activities. The Youth were able to plan, make sessions and deliver online classes which the children and parents thoroughly enjoyed and appreciated.

Overview

The charity carried out fewer activities than the previous years because of the problem of operating premises. The loss of the offices in 2017 created operational and administrative problems for the charity. This in addition to the COVID19 pandemic, saw the cancellation of a lot of physical activities which included the coffee mornings, counselling sessions, Community Iftar program and the Summer Scheme program. The charity could not hold massage sessions, sewing clubs, pampering evenings, and science clubs as it has done in the previous years. The strict laws and regulations of the lockdown due to COVID19 made the charity to resort to online improvisations for the activities.

Wednesday Coffee Mornings

Every Wednesday, from 10 am to 12 pm, Second chance liaised with other community organisations like Wesley Hall to facilitate online weekly coffee morning sessions to women of the public with the aim of alleviating social isolation and loneliness, to promote mental wellbeing, to break down cultural barriers and to raise awareness about other cultural, religious, and social practices. These online sessions enabled women to expand their social network and improve their knowledge and skills in different subject areas. A total of approximately 250 women were able to attend the coffee morning online sessions between January 2020 to December 2020.

Counselling Sessions

Counselling sessions are pre-booked by a qualified counsellor who conducts 6 free sessions. This year several women and men were given support. When we vacated 450 East Park Road, the Counsellor undertook private sessions at different venues for clients that Second Chance referred. For this year all cases were referred to Shama Women's centre and they were conducted online due to the COVID19 lockdown restrictions. Those who were able to attend physical sessions had to abide by the social distance restrictions.

Community Iftar programme May/June 2020

This year the community meal (Iftar) event did not take place due to the COVID19 restrictions. The charity though, was able to facilitate meal deliveries to vulnerable community members daily. Food supplies facilitated by food banks were delivered to the vulnerable members. Iftar meals were also distributed by our volunteers to fasting families in homes and hostels. Throughout Ramadhan meals were provided to these families daily and an average of between 150 and 200 people from different parts of the community received meals.

Summer Scheme, 2020

This year's summer scheme did not take place physically due to the COVID19 restrictions. Instead, volunteers liaised with different organizations to provide online sessions to the different youth age groups. Online sessions of Languages, Art and Craft, Cookery, Sewing, and careers guidance were provided at specified times in the week, and these were free of charge for all registered members to log on to. The online programmes catered for around 155 children and youth between the ages of 5 and 22 years. The sessions were run by around 20 facilitators and 42 volunteers. Children who attended covered all wards in Leicester especially North Evington, Spinney Hill Ward, Castle, Aylestone, Westcotes and Beaumont Leys.

Trips and Excursions

Again, due to the COVID19 restrictions, there were no trips or excursions arranged this year 2020 and most community members respected the National rules for the COVID19 lockdown. Thus, this year, there was no planned trip or excursion which was a great disappointment to the children and parents.

Brief statement of the charity's policy on reserves

The charities reserves are set at 25% of the total operating expenditure to cover for unforeseen day-to-day costs operational costs or a short fall in income which might impact on on-going commitments.

	2020 (12 Months)	2019 (12 Months)
Income	1,968.01	2,945.80
Reserves	1,064.61	2,496.52
Ratio of reserves to expenditure	42.7%	99%

There was no significant income in 2020. The main project that would generate some income, the Summer Scheme did not take place in 2020 due to the COVID19 pandemic and the rules and regulations governing the lockdown. Despite this, online support and administration continued so the office loss in 2019 was not felt. There were no physical activities or events planned due to the pandemic. Costs reduced throughout the year except for online DBS payments, pay pal account fee and administration costs.

Despite lower income, the reserve ratio to expenditure was much lower because the charity did not carry out most of its activities because of the COVID19 pandemic. The grant of £1,000 received in 2020 for the summer scheme remains unused in the Second Chance account hence accounting for the reduced deficit. This was not a normal operating year due to the social distancing rules governed by the COVID19 pandemic.

	2020 (12 Months)	2019 (12 Months)
Income	1,968.01	2,945.80
Expenditure	841.98	4,377.71
Deficit	1,263.03	-1,431.91

Details of any funds materially in deficit

Net operating deficit reduced in 2020 to £1,263.03 from an increased deficit of -£1,431.91 in 2019. The reduction is reflective of less expenditure due to the inability to conduct physical activities like the summer scheme, coffee mornings and other events because of the social distance rules governed by the COVID19 pandemic. Despite this, most activities were conducted online by volunteers who were able to do online activities and provide support and sign post members of the community. So, there was very little impact felt by the lack of suitable operating premises. The level of reserves provided a comfortable level of cash flow to finance any expenditures if income levels dropped further.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Income

The charities principal source of financial remained monthly donations from the public in addition to members of the community donating their time and skills to raise money for the benefit of the community. Over 50% of the income (£1,968.01) was raised from fundraising activities of which £1,000 was a grant from Leicester City Council to finance part of the Summer Scheme activities that did not take place in 2020 due to the COVID19 pandemic.

Expenditure

The key objective for the year was to build on the successes of 2019 and to reach out to a much wider community. Operationally, we focused on achieving better participation for all planned activities including counselling sessions, housing, benefits and family support services, telephone enquiries, summer scheme, coffee mornings and trips and excursions. The COVID19 pandemic curtailed the planned operations and therefore fewer than planned activities were carried out. The total expenditure was £841.98 which

covered administration costs of running online activities and the Annual report documentation. There was less financing of physical operational activities of the charity due to the COVID19 pandemic however, significant achievements were made using online facilitation to conduct some of the meetings and classes. The expenditure of 2020 was financed by the reserves in the account due to reduced physical activities.

Investment

The charity does not anticipate making investments at the current levels of operation. Any such decision will necessitate putting in place investment policy for the charity to adopt.

Section F Other optional information

Plans for 2021

The operational focus for 2021 is different from any other year mainly due to the uncertainty of the country and world at large due to the COVID19 pandemic. The Board of Trustees main aim for 2021 would be to rebuild the charity on several fronts.

- a) Increase that manpower at Board level where almost 50% of the positions are still vacant. The focus will be on recruitment and assignment of responsibilities to make sure that all positions are filled and that there is proper governance and management structure again. We have identified several skills areas that we need to advance the work of the charity and the new Trustees and Associates will be recruited to provide the skills we need.
- b) Secure premises with much better space to operate from. Efforts are underway to secure premises and currently discussing with potential partners for sharing of offices and activity halls
- c) Build strategic partnership with other local charities to increase community reach and influence. The focus will be on re-establishing our influence which has been lost following the loss of premises in 2017
- d) Increase the number of charitable activities to raise money and promote the services that the charity offers. Several publicity initiatives would be carried out to create awareness of the services provided

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>FM Saad</i>	
Full name(s)	FATIHIA M SAAD	
Position (eg Secretary, Chair, etc)	COMMUNITY OUTREACH MANAGER	
Date	15/12/2021	