

Charity Number 1192840

PENINIM

TRUSTEES' REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

PENINIM

FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2021

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TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 DECEMBER 2021

The trustees present their annual report and the independently examined financial statements of the charity for the year ended 31 December 2021.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	Peninim
Charity registration number	1192840
Registered address	9 Gilda Crescent London N16 6JT
The trustees	J Zwiebel C Hochhauser Y Biderman S Leiser (appointed 04 March 2021)
Bankers	Barclays Bank Leicester Postcode LE1 1WB
Independent examiner	Mr Balazs Nezmi FCCA Js&Co Accountants Ltd 26 Theydon Road London E5 9NA

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TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 DECEMBER 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Peninim is constituted and governed by a Declaration of Trust dated 15 December 2020, which is the derivative of the charity's original Declaration of Trust dated 01 September 2016; amended by a Deed of Variation.

It is a registered charity with charity number 1192840 and was registered on 17 December 2020. The charity is governed by a board of trustees who meet regularly. Day-to-day operations are led by its founder and Director, Miss M Meisels, a disabled young woman who has lived experience of the issues at hand.

Recruitment and induction

Recruitment and appointment of new trustees are in line with the Declaration of Trust and with the consent of the current trustees. In selecting individuals for appointment as trustees, the trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity. All major decisions are taken collectively by vote of the trustees and all the trustees give of their time freely. The trustees are unpaid and details of any related party transactions are disclosed as applicable in the notes to the accounts (2021-Nil).

During the year a new trustee with lived experience, S Leiser, was appointed in line with guidelines set out in the Declaration of Trust.

Trustees receive suitable training in line with their roles and responsibilities.

Risk management

The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that these risks are robustly managed, through its policies, systems and procedures for Safeguarding, Health and Safety and Financial Management and Controls.

Ongoing risk assessment and management is the responsibility of the trustees.

OBJECTIVES AND ACTIVITIES

Peninim supports adult women with physical disabilities, through the provision of social, leisure and sporting opportunities, designed to improve their quality of life and promote social integration within the wider community.

The objectives of the charity as stated in the Declaration of Trust:

The relief of women who are in need as a result of their disabilities in such ways as the trustees may determine from time to time.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

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TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 DECEMBER 2021

ACHIEVEMENTS & PERFORMANCE

During the year we were able to support 38 individual women of which 20 self-identified as disabled. This ratio of disabled to non-disabled women is in line with our mission of bringing together disabled persons and their non-disabled counterparts to bridge divides.

We provided a range of social, leisure and sporting provisions, some of which took place remotely due to pandemic restrictions, with group provisions making a return in May 2021.

Remote provisions

We supported beneficiaries during the pandemic through a variety of remote provisions, including regular group conference calls, Feldenkries sessions via Zoom, a remote talent show featuring the unique talents of disabled women, and the creation and delivery of a Peninim magazine which acted as a forum for disabled women to share their experiences and read stories and words of encouragement from others.

Digital Inclusion

We supplied tablets and data sims to disabled women who were digitally excluded, allowing them to join remote provisions, connect with others and reduce loneliness during lockdown and/or shielding periods.

Care Packages

We delivered 50 care packages to beneficiaries containing essentials, self-care and wellbeing products to support them during periods of isolation.

Library and book club

During lockdown we launched the Peninim library and book club, delivering books, audio books and DVDs to beneficiaries and operating a full remote library service.

Emotional and mental health support

A significant amount of informal mental health support was provided during the period, including phone support, referrals and group laughter therapy.

Sporting opportunities

We delivered 5 hydrotherapy group sessions for women with physical disabilities, 2 Feldenkries exercise sessions and Para Dance.

Craft workshops

We delivered a variety of craft workshops, including Jewellery making, drama, paint, confectionery, pyrography, computer graphics and more. These were much enjoyed by users and provided a social space where disabled and non-disabled women could engage in creativity and craft-making together.

Social events

We put on a variety of social events including a social lunch, cultural events, talent show and a musical sing-along. These were a very effective way of bringing people together as restrictions lifted.

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TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 DECEMBER 2021

Trips

16 women enjoyed a full-day trip to Totterbridge replete with nature walks, a barbecue, campfire sing-along, paint party and more.

Impact

Trustees are satisfied with the outcomes we were able to achieve, in particular:

- alleviating loneliness and social isolation (92%),
- reducing poor mental health (70%), and
- bringing women in the community together (88%)

Case study

Eva*, 41 years old and residing in North England, is a single mother of three young children.

Eva has Cerebral Palsy, a condition marked by impaired muscle coordination and/or other disabilities, typically caused by lack of oxygen to the brain before, during or just after birth.

When asked whether she has a disability, Eva says, "I do not like to call it so". "I have challenges but I am not defined by it – I have an upbeat and positive attitude and have learned to work with my challenges."

Eva uses crutches, a walker and leg braces, however occasionally needs to use a wheelchair to go long distances, something which was exasperated during her mid-20s when her body reacted negatively to anaesthesia.

Eva has challenges with daily tasks, such as getting ready in the morning (due to muscle stiffness), cooking and communication; often misunderstood by others.

Finding a job is a continuous struggle for her, as her disability often strikes a negative chord with employers, albeit being perfectly capable and intelligent. Eva says that she experiences a lot of unfair judgement and inequality due to her disabilities. she says, "I want people to see that I am a person beyond my physical limitations and I want to be part of social events like anyone else."

At the onset of the Pandemic, Eva was one of the first people in her community to contract Covid and was hospitalised. Recovery was long and arduous, with CP symptoms worsening for a long while afterwards.

Isolated from the community and with little social support networks, Eva's main support during this time were the Peninim phone conferences, which kept her in touch with other disabled and non-disabled women and gave her a lifeline during this time. In her words, "The Peninim hotline was the best thing for my recovery. I joined almost every time and even led the sessions 2 or 3 times."

With restrictions easing, Peninim reopened in-person provisions in May 2021, and Eva was able to make the trip down to London for the Totteridge excursion in September 2021, where she met women she had been in touch with throughout the Pandemic and, together engaged, in a full-day program of paint party, laughter therapy, BBQ and campfire musical sing-along. "It was well worth the 6-hour round trip and I still have fond memories of this."

In future, Eva hopes to support with launching a local branch of Peninim in her local community, so that Peninim's provisions can reach those in more isolated communities outside of London.

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TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 DECEMBER 2021

FUTURE PLANS

Trustees acknowledge the need for more varied and structured support for disabled women and are committed to building the charity and its delivery. They have set some key milestones for the year ending 31 December 2022:

- To ameliorate the effects of Covid-19 on disabled people, by actively challenging high levels of loneliness and isolation.
- To increase the frequency and diversity of social, leisure and sporting provisions currently on offer.
- To relaunch our bi-annual retreats as restrictions are lifted.
- To increase the number of beneficiaries supported, through publicity and referrals, and through extending the geographical reach of the charity.
- To increase accessibility through the purchase of a WAV (Wheelchair Accessible Vehicle) to transport users to and from provisions.
- To work more closely with other partners in the disabled, health and women's sectors to ensure better outcomes for beneficiaries.
- To secure suitable premises for delivery and back-office functions.
- To increase free reserves to a minimum of 3 months' operating costs, ensuring sustainability.
- To build the capacity of the charity.

FINANCIAL REVIEW

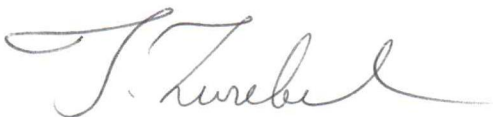
The charity received £4,772 in donations and £65,890 in grants during the year. We wish to thank all our donors and funders, including the National Lottery Community Fund, The Postcode Society Trust, The Clothworkers Foundation, Comic Relief, Sport England, The London Borough of Hackney and many others who have made our delivery possible and who champion the work of small charities. The charity's expenditure during the year amounted to £38,630, primarily for the delivery of charitable activities as well as associated governance, fundraising and support costs. The trustees are satisfied with the results for the year.

Reserves policy

The trustees retain reserves as necessary and where appropriate, consolidate funds in order to provide activities to its users they feel to be appropriate. At the period end, the charity held total reserves of £35,729.

The trustees' annual report were approved on 18th February 2022 and signed on behalf of the board of trustees by:

J Zwiebel
Trustee (Chairperson)



PENINIM

INDEPENDENT EXAMINER REPORT

YEAR ENDED 31 DECEMBER 2021

I report on the accounts of the charity for the year ended 31 December 2021 set out on pages 9 to 13.

Respective Responsibilities of Trustees and Independent Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act;
- to follow the procedures laid down in the general directions given by the Charity Commission (under Section 145(5)(b) of the Charities Act); and
- state whether particular matters have come to my attention.

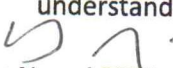
Basis of Independent Examiner's Statement

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

- a) which gives me reasonable cause to believe that, in any material respect, the requirements:
- to keep accounting records in accordance with Section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
- b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


Balazs Nezmi FCCA
Js&Co Accountants Ltd
26 Theydon Road
London E5 9NA

18 February 2022

PENINIM

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2021

		Restricted	Unrestricted	2021	2020
	Notes	£	£	Total Funds	Total Funds
		£	£	£	£
INCOMING RESOURCES					
Incoming resources from generated funds	3				
Donations and Grants		65,890	4,772	70,662	9,509
Total Incoming resources		65,890	4,772	70,662	9,509
RESOURCES EXPENDED					
Administration Costs	4	1,252	1,470	2,722	
Charitable activities	5,6	30,288	1,527	31,815	5,812
Governance costs	7	600	0	600	
Other	8	2,646	847	3,493	
Total resources expended		34,786	3,844	38,630	5,812
NET INCOMING/(OUTGOING) RESOURCES		31,104	928	32,032	3,697
RECONCILIATION OF FUNDS					
Total funds brought forward		0	3,697	3,697	0
TOTAL FUNDS CARRIED FORWARD		31,104	4,625	35,729	3,697

The Notes form part of the financial statements

PENINIM

BALANCE SHEET

31-Dec-21

	Notes	£	2021 £	£	2020 £
CURRENT ASSETS:					
Cash at bank and in hand			36,329		3,697
			<u>36,329</u>		<u>3,697</u>
CREDITORS: amounts falling due within one year					
	9	-600			
Net Current assets/(liabilities)			<u>35,729</u>		<u>3,697</u>
NET CURRENT ASSETS:			<u>35,729</u>		<u>3,697</u>
FUNDS					
	10				
Restricted funds			31,104		
Unrestricted funds			<u>4,625</u>		<u>3,697</u>
TOTAL FUNDS			<u>35,729</u>		<u>3,697</u>

Approved by the board of Trustees on:
And signed on their behalf by:

18 February 2022


Trustee
J Zwiebel

PENINIM

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2021

1 ACCOUNTING POLICIES

Accounting convention

These accounts have been prepared in accordance with the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (FRSSE) (effective January 2015). In preparing the accounts, the charity follows best practice as laid down in the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP) issued in March 2005. Where there is a conflict between the FRSSE and the SORP, the SORP has been adopted in accordance with paragraph 419ff of the SORP.

Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

2 TRUSTEES REMUNERATION AND BENEFITS

No trustee received remuneration, allowance for or reimbursement of expenses.

3 INCOMING RESOURCES FROM GENERATED FUNDS

	Restricted Funds £	Unrestricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Donations and Grants	65,890	4,772	70,662	9,509

4 ADMINISTRATION COSTS

	Restricted Funds £	Unrestricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Fundraising costs	1,252	1,470	2,722	0

5 COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE

	Restricted Funds £	Unrestricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Social, leisure and sporting provisions	30,288	1,527	31,815	5,812
	30,288	1,527	31,815	5,812

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NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 December 2021

6 COSTS OF CHARITABLE ACTIVITIES BREAKDOWN

	Restricted Funds	Unrestricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
Advertising	0	50	50	0
Delivery & transportation	586	261	847	0
Material and equipment	4,224	227	4,451	4875
Sundries	1,066	244	1,310	338
Printing & Postage	1,274	35	1,309	0
Professional fees	8,100	0	8,100	599
Refreshments	492	92	584	0
Rent	770	0	770	0
Sessional staff	4,290	0	4,290	0
Training	215	0	215	0
Wages & Salaries	9,271	618	9,889	0
	30,288	1,527	31,815	5,812

Average number of employees, during the year was as follows: 2 (2020 0)

7 GOVERNANCE COSTS

	Restricted Funds	Unrestricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
Accountancy	600	0	600	0
	600	0	600	0

	Restricted Funds	Unrestricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
8 OTHER				
Professional fees	1,400	0	1,400	0
Office supplies	1,170	261	1,431	0
Insurance	0	500	500	0
Sundries	76	86	162	0
	2,646	847	3,493	0

**9 CREDITORS: AMOUNTS FALLING
DUE WITHIN ONE YEAR**

	2021	2020
	£	£
Accruals	600	0
	600	0

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NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2021

10 MOVEMENTS IN FUNDS

	At 1.1.21	Net movement in funds	At 31.12.21
	£	£	£
Restricted funds			
General fund	0	31,104	31,104
Unrestricted funds			
General fund	3,697	928	4,625
TOTAL FUNDS	<u>3,697</u>	<u>32,032</u>	<u>35,729</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Restricted funds			
General fund	65,890	34,786	31,104
Unrestricted funds			
General fund	4,772	3,844	928
TOTAL FUNDS	<u>70,662</u>	<u>38,630</u>	<u>32,032</u>

11 TAXATION

Peninim is a registered charity and therefore is not liable to income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.