

Company Number: 04657449  
Registered Charity number 1099403



# **TOWER HAMLETS FRIENDS AND NEIGHBOURS**

A Charitable Company Limited by Guarantee.

**Annual Report  
Year ended 31 March 2020**

**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
**(a company limited by guarantee)**

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**COVID -19 Crisis and our response.**

*Like many other organisations THFN has been widely affected by Covid-19. Fortunately, we were as prepared as we could be having already started a new tele befriending service earlier in the year, so had tele befriending protocols already in place. We retrained all our befrienders and volunteers which meant we were able to hit the ground running and start a service immediately after a lockdown, as our offices were shut and all staff asked to work from home.*

*THFN decided not to furlough staff. As the Covid-19 virus is deadly to our client group, and at a time when our clients were feeling lonelier than ever and needed our support, we ensured we were available to support them as they wished.*

*Initially we found the need to reassure clients as there was a lot of concern around the virus, and much confusion over what people could and could not do. Our calls helped reduce anxiety as many people had no other social contact with anybody other than a carer. Our calls provided a friendly and reassuring voice at the end of the telephone which helped to reduce their stress and anxiety.*

*There was also much concern around groceries and prescriptions, so our befrienders found the need to undertake more advocacy than usual ensuring carers were visiting, there was enough food for them, and utilities were in order.*

*We work with some of the most vulnerable older people in the borough, and most of our clients are either "extremely clinically vulnerable" or "clinically vulnerable". We needed to ensure that people understood the need to follow public health guidelines around shielding, washing hands, going out, what to do if unwell etc.*

*The situation is still unclear currently. Whilst shielding restrictions have been loosened it is still not possible for our staff and clients to restart face to face visits. However, our tele befriending service has been a huge success, but we are looking forward to returning to visit people in their homes to provide the face to face support and reassurance so many need, whenever it is deemed safe to do so.*

*Thank you to all of the charitable funders who have provided financial support during this time. Thank you also to the volunteers who came forward for tele- befriending training with us, and have helped us to support our clients. Thank you also to the staff who have worked throughout this crisis, doing everything that they could to support our clients.*

*The trustees of Tower Hamlets Friends and Neighbours.*

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**Trustees:**

Gemma Roye (Chair, from 1 February 2020)  
Antony Bullman (Chair, resigned 1 February 2020)  
Sarah Brown (resigned 16 October 2019)  
Elizabeth Marshall (resigned 30 September 2020)  
Anne Worlledge (Treasurer to 30 September 2020)  
Anthony Hardie  
Christopher Rawlins (resigned 16 October 2019)  
Amanda Goh  
Kirsty Sanders  
Jyoti Sidhar (resigned 11 June 2020)  
Carl Steventon (appointed 11 June 2020)  
Christopher Bingham (appointed 11 June 2020)  
Stephen Roberts (appointed 11 June 2020, Treasurer from 30 September 2020)

**Registered and principal office**

St Margaret's House, 21 Old Ford Road, London E2 9PL  
Telephone 020 8983 7979 Email [admin@thfn.org.uk](mailto:admin@thfn.org.uk) Website [www.thfn.org.uk](http://www.thfn.org.uk)

**Staff**

Chief Executive and Company Secretary:	Rajesh Kalhan
Operations Manager:	Bridget Akinbolaji
Client Services Administrator	Clara Djondo
Befriending Advocates:	Rose Curran, Shirajul Islam, Breenda Lawrence, and Sabiha Chowdhury (until November 2019)

**Bankers**

HSBC Bank plc, 75 Whitechapel Road, London E1 1DU

**Independent Examiner**

Gavin Purvis (FCCA), Purvis Stevens LLP, Chartered Certified Accountants, Hayles Bridge Offices, 228 Mulgrave Road, Cheam, Surrey SM2 6JT

**Solicitors**

Russell-Cooke, Solicitors, 2 Putney Hill, Putney, London SW15 6A

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## **Report of the Chair**

Tower Hamlets and Neighbours (THFN) is in its 73<sup>rd</sup> year and as ever our sole purpose continues to be to provide help and support to older vulnerable people in the borough through our befriending and volunteer service. Our main activities remain befriending and advocacy. In the year to 2019/2020 we provided much needed support to over 200 people. The need for the service THFN provides has perhaps never been more evident than during this last year, due to the Covid-19 pandemic. Much like so many other charitable organisations, we have had to adapt and respond to a series of unforeseen, significant changes. The way in which we deliver our service has changed but the standards we hold dear have not.

Prior to lockdown it was widely known and accepted that loneliness has significant negative effects on an individual's health and wellbeing. All of our client group identify themselves as being lonely which made lockdown and shielding measures pose potential risks of further isolation for our clients. By staff and volunteers seamlessly transitioning from face to face visits to a tele-befriending service we were able to continue to provide essential support and advocacy to our clients when they needed us the most. We expect the demand for our services to grow throughout the next year and beyond, as measures in place to protect our client group show very little sign of significant changes in the near or distant future.

Our staff team and volunteers had begun to introduce an element of tele-befriending for clients prior to March 2020, which also saw the recruitment of additional volunteers for the role. That decision put THFN in a strong position in March 2020 when the organisations service delivery model had to change to meet the changing needs of our clients, all of whom were now housebound due the pandemic.

In the early part of the year a group befriending project was piloted and was a great success, the pilot provided people living in the same locality the opportunity to meet and socialise. Due to social distancing and shielding measures this has been put on hold.

A collaboration with the global law firm, Sherman & Sterling LLP, allowed us to increase our tele-befriending capacity as their employees offered themselves as volunteers during the start of the pandemic and continue to do so, allowing us to support even more vulnerable older adults during the pandemic.

Due to work commitments, our Chair Tony Bullman stepped down in February 2020. I thank Tony for the contribution he made in focussing the Board on strategic direction. I assumed the role of Chair upon Tony's departure and am happy to say that I am settling into the role with the ongoing support of my fellow trustees and Rajesh Kalhan, our CEO. Becoming the Chair during the pandemic has been quite an experience but one I am adjusting to well. This year three trustees have stepped down and we have recruited and welcomed three new trustees, each trustee is taking a lead on an area of responsibility in which they specialise, our new trustees bring with them a wealth of experience and skills which are added assets to the governance of the charity.

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Despite a very difficult year of fund raising we take some comfort that we are ending the year in a stronger position than on the one we started in, due to the generosity of our charitable funders and other donors. We secured funding from the London Borough of Tower Hamlets to provide befriending services for the next three years. Additionally, we were awarded funding from City Bridge Trust for a new project to support elderly Bangladeshi clients over five years. Though we have secured funding for new projects we are aware that the funding landscape is likely to be quite challenging moving forward as we seek to continue to provide our vital service to our clients.

The following pages in the Annual Report provide a more detailed account of our activities and plans.

I would like to take the opportunity to offer sincere thanks and gratitude to all of our funders who have provided us with support over the year to 31 March 2020 and in the months of uncertainty during the pandemic crisis.

Thank you to THFN staff who have continued to do all that they could to support our clients during what has also been a trying period for themselves and their families. Thank you to the volunteers who continue to be committed to THFN clients during this crisis and thank you to the trustees who have worked to ensure that THNF continues to provide assistance, help and advocacy to those who need it the most.



**Gemma Roye**

**Chair**

**(From 1 February 2020)**



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**DIRECTORS' AND TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2020**

The trustees present the annual report together with the financial statements for the year ending 31 March 2020. The Trustees confirm that the Annual Report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)- (effective 1 January 2015) as amended by Update Bulletin 1 (effective 1 January 2015).

Since the company qualifies as small under section 383 of the Companies Act 2006, the strategic report required of medium and large companies (Strategic Report and Director's Report Regulations 2013) is not required.

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## **Why we are here and what we do**

The objects of Tower Hamlets Friends and Neighbours (THFN) are the relief of poverty, hardship and distress, among those resident within the boundaries of the former Borough of Stepney and more generally within Greater London, by the provision of such support (in particular to the elderly, isolated and vulnerable) as the trustees shall from time to time consider appropriate. Our charitable aims are:

- to enhance the quality of life of older people and decrease social isolation;
- to promote wellbeing and increase independence through emotional support and through access to services, benefits, etc;
- to provide relevant and stimulating activities and increase social rehabilitation.

THFN provides a lifeline for vulnerable, isolated, older people, the majority of whom are housebound, and have at least one chronic, medical and mental health issue. Each client receives free befriending, advocacy and support designed to meet their individual needs, to enable them to overcome the barriers of loneliness, disadvantage, medical, cultural or issues around their own 'confidence'.

Being lonely is very bad for both physical and mental health and wellbeing. Loneliness increases blood pressure and diminishes the ability to refrain from risky behaviour. It can lead to cognitive decline in adults and is associated with depression. Such is the effect of social relationships on the risk of death it can be compared to that of smoking and exceeds the effects of obesity. In Tower Hamlets, a higher proportion of older people live alone, are on a low income, report poor health, and are of non-white ethnicity than in England; Based on national estimates, approximately 10% of the over 65 population are likely to be lonely 'all or most of the time' referred to as 'chronic' loneliness. Yet, rates of chronic loneliness were found to be higher at 16% in deprived inner-city boroughs. Given the characteristics of the Tower Hamlets population, the proportion of older residents who are chronically lonely is likely to reflect the higher rate of 16% but excludes those who are lonely some of the time so in essence is likely to be an under estimate.

We also know that the proactive interventions at a person-centred level that we undertake will help alleviate this.

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Through our service, we ensure that our older people in LB Tower Hamlets are not alone, have the opportunity to go out if they can and meet other people but also have access to, and benefit from, health care and support as and when they need it.

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**Case study** – *Mr. S is 59 years old and was referred to THFN by his GP as he was lonely, feeling extremely anxious and suffering panic attacks whenever he went out alone and was thus now housebound. He had no family living in or around London, and so felt very socially isolated.*

*Mr. S had been living with anxiety issues which affected his mental health. Mr. S had begun to hoard paperwork and newspapers in black bags all over his home and had become overwhelmed by the situation. He had started contacting his GP several times a week for someone to talk to but was missing health appointments due to his anxiety.*

*Following assessment, Mr S was allocated a THFN befriender who began regular visits providing emotional support, advocacy and social interaction. With his help Mr. S contacted the Local Authority to arrange for the collection of the paper and other rubbish in his home. He was also given information and support to apply for help with social care and help at home. His THFN Befriender encouraged Mr. S to talk about any issues he had and assisted him to go through all his paperwork which has accumulated and assisted him to take short walks to pay bills and go to the shops.*

*Mr. S now feels less anxious and is enjoying having his home cleaned regularly by his carers. He doesn't feel the need to call for company and now attends his diabetes appointments. His Befriender takes him out when possible, and he has also started to go out independently for short walks, so he sees more people. He reports feeling more confident about the future and likes having someone to talk to about his worries regularly.*

**Mr. S: "I feel much happier – and I appreciate all the help you have given to me."**

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## **Impact of THFN**

Designing services that meet the complex needs of older patients, and that reflect and support the many communities we serve is challenging. But, trying to navigate through the services as an older person, with no one to turn to, is very difficult. For the clients we see who lack family and friends, the loss of community cohesion, and a 'disconnect' between health and social care, leaves them more at risk of physical and emotional ill-health, as they age.

The best solution to this is one-to-one support from befrienders and advocates who champion their needs, who don't give up until they get treatment, housing, a medical appointment, or whatever these vulnerable, unwell people, so desperately need.

Our client base comprises lonely and socially isolated older people with complex physical and mental health problems and severely limited mobility.



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The majority are over 75, 70% of them describe themselves as being housebound and the number of clients reliant on wheelchairs has increased yet again to 22%. Increasing numbers are referred to us with a multitude of problems including depression (92%), an existing diagnosis of dementia, stroke, history of falls and other health issues.

It is often assumed that if there are other people living with you, be it family or other residents in a home then it is unlikely that you can feel lonely. However, we know from our clients that this is not the case. 66% of our clients live alone, with 12% now living with family and 22% living in sheltered accommodation. We know from them, that people often feel socially isolated and lonely despite sharing accommodation with other people.

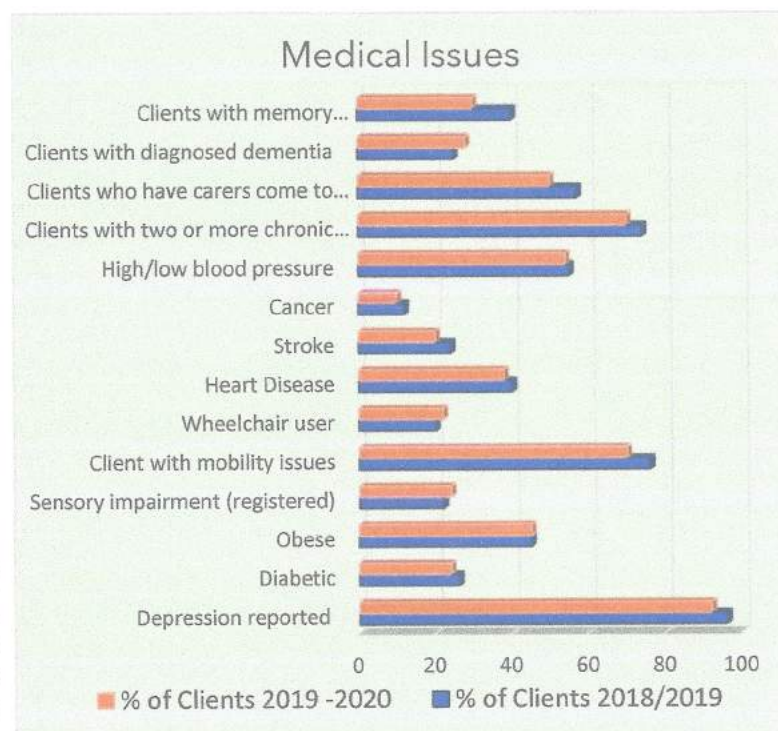
- Largest group supported between 80-90-year olds
- Mean age being 75 years
- Oldest client 98
- 42% are male, 58% are female

The number of people referred to us with depression has remained consistently above 90% over the years, and year on year there has been an increase of people being referred with diagnosed dementia, which has now increased by a third over two years. However, this does not paint a clear picture, as a further 30% have memory issues which may as they have been undiagnosed. This would support information from local statutory bodies which indicates that there is major under-diagnosis of dementia in the borough.

### **Medical Issues**

THFN provides services throughout the entire borough. In total, we saw 242 clients in the period from April 1<sup>st</sup> 2019 to 31<sup>st</sup> March 2020. The drop in the number of clients from

previous years, was due to the departure of a temporary befriender leaving the organisation who is yet to be replaced. This year the number of referrals we received have remained high which has resulted in the development of a waiting list, whilst notifying referrers of other organisations that might be able to support their client. The vast majority of clients were actively supported by us in their own homes, at least fortnightly, but we also support clients in sheltered, warden-controlled or residential accommodation.

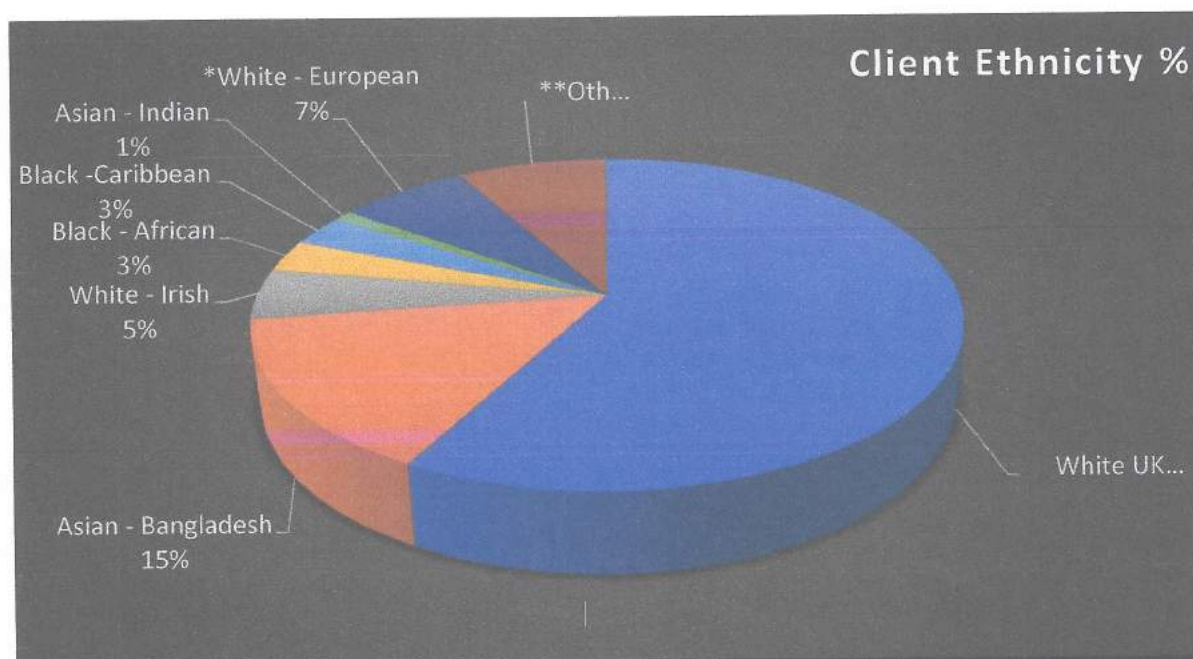


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This year, we have seen the largest ever number of people referred to us with dementia, and there are now 1,200 diagnosed people living with dementia in the borough. Dementia prevalence, as a proportion of 65 year olds in Tower Hamlets, is the second highest in London at 5.25% and is significantly higher than the London prevalence of 4.49% so it isn't too surprising that we have seen increases year on year. The Council has made a commitment to make Tower Hamlets a Dementia Friendly Community and we have underlined our commitment by ensuring we are able to support people as best we can. We have been working in partnership with the council and other organisations such as the Alzheimer's Society to support his client group. All our staff are now Dementia Friends, and all our Befrienders Advocates are Dementia Champions. We also escort clients to a range of dementia related activities, including Singing for the Brain. This is an event that bring people affected by dementia together to sing a variety of songs in a fun and friendly environment. The regular event includes a range of vocal exercises that help improve brain activity and well-being.

Increasingly, our clients are at the sharp end with a myriad of emotional and health issues, facing language and cultural barriers, and with no one else to turn to. 70% of people are referred to us with two or more complex health issues. 45% of clients were referred to us with obesity; heart disease 38%, clients with a stroke 20%, and those with high blood pressure was 54%.

Of our clients, 42% are now male and 58% female, which is consistent with previous years. In terms of ethnicity, our largest group is again clients who describe themselves as White UK (58%). The second largest group is Bangladeshi (15%), a decrease of 8% on last year, probably as a result of the departure of the temporary befriender who worked specifically with Bangladesh women.



\*Clients incl. those from Lithuania, Malta, Poland, Italia, Spain

\* \*Clients incl. those from Iraq, Pakistan, Yemen, Mauritius

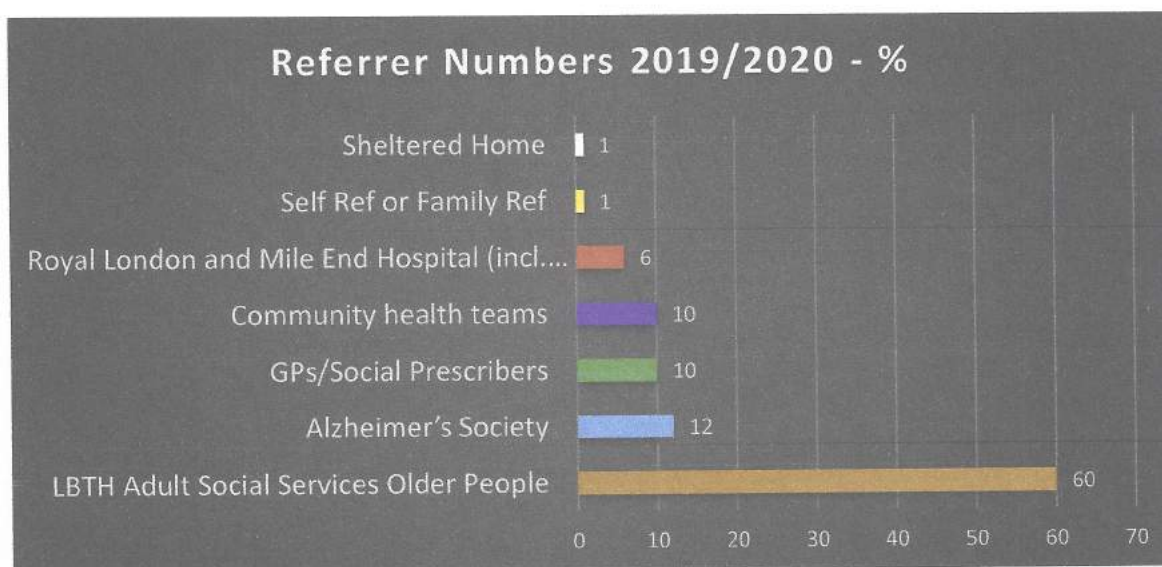


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The third largest group is White European clients, representing 7% of our clients, and includes older people from countries including Spain, Poland, Italy, Lithuania, and Malta.

The take up of our advocacy services has continued to increase and is now an integral part of our work. All our befrienders are advocacy trained, and the increase in the take up of this service demonstrates the value our services users place on this aspect of our service. The advocacy focused on a wide range of things including support on housing, financial issues, social care and health issues

The number of new referrals we receive has remained consistent and led to the development of a waiting list. This year we rolled out the development of our customer relationship management system as the only means of making a referral resulting in a drop of ineligible clients by 60% on last year. As a result of our focus on clients with dementia, we have seen more referrals from the Alzheimer's Society than ever before, although the Council and the statutory sector is where we receive the majority of our referrals as per previous years.



**Case study** – Ms. D is 86 years old and was referred to THFN in 2019 by a Tower Hamlets Adult Social Care Social Worker. She had recently been discharged from hospital after a severe fall and had become housebound and unable to go out. She had begun to feel depressed as she felt isolated from her friends.

Ms. D had many health issues including dementia, macular degeneration, hypertension, hypothyroidism and diabetes. She walked with the aid of a stick indoors and sometimes required the use of a wheelchair outside. She was now dependent on carers coming in for personal care and to cook and clean but was missing the social activities she used to do.

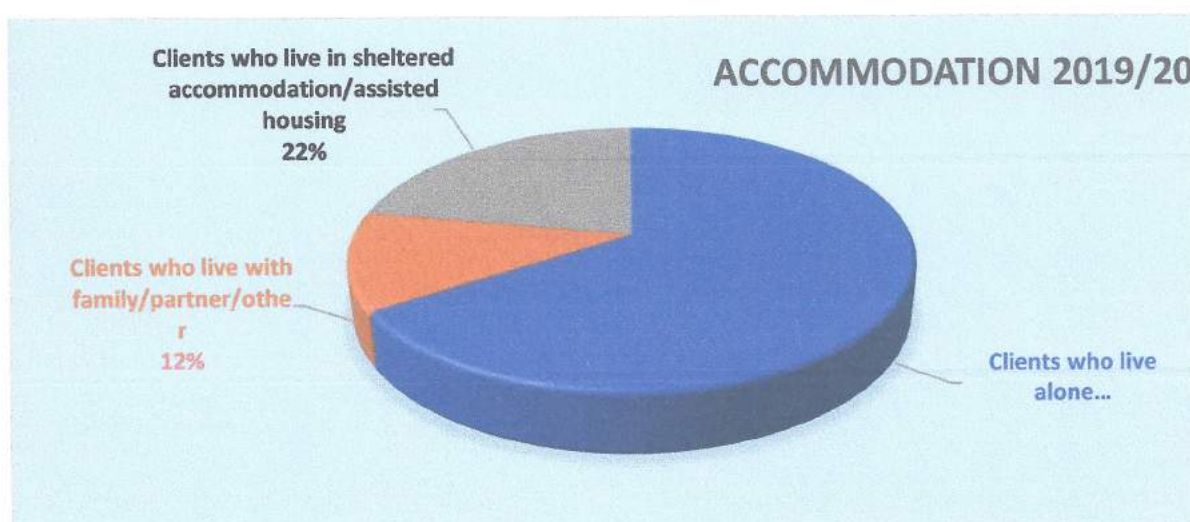
Her THFN Befriender started visiting Ms. D on a regular basis providing emotional support, advocacy and escorted her on several group outings organised by THFN.

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*With help from her THFN Befriender Ms D has been able to get a new wheelchair which has made her more comfortable. Ms. D is escorted to the Singing for The Brain sessions for people with dementia and enjoys the in-home reminiscence sessions.*

*Ms. D has really enjoyed engaging with her THFN befriender. She reports feeling more supported and has opened up to her befriender about herself. Her THFN befriender has built up a strong relationship with Ms. D so that she is able to encourage her to attend her health appointments and talk to her carers about any issues she has so that her health does not decline further. Ms. D is looking forward to going out with her THFN befriender when the weather gets better.*

**Ms. D: "Seeing my THFN befriender brightens up my day – she makes me laugh and forget my troubles."**



### **What we have achieved this year?**

This year has been particularly difficult in terms of fundraising, and it has taken the efforts of the staff to ensure sufficient funds have been raised to deliver key services. This was achieved in part with the support of a new contract from Henry Smiths Charitable Trust and a new agreement with the Council to deliver befriending for the next three years. It has also meant however that we have not replaced staff leaving us this year, and other services including the reflexology service, discontinued.

Demand for our services has been as high as ever. Our waiting list has continued to grow, and we are signposting more and more referrers to other organisations that can provide support to older people in the borough. However, as one of the only organisations in the borough to provide a free service supporting older people, we do not expect the situation to ease. We have thus had to make some tough decisions and discharge clients who have been with us many years to free capacity to be able to take on more people.



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Last year we piloted a *group befriending* project, organising small group outings for people living in the same locality. The idea was that this would enable clients to connect with people and help them develop new friendships. This proved to be extremely popular and is something we have continued to do this year, organising picnics in local parks and recreation areas, visiting galleries and local museums, and indoor events such as afternoon tea. The popularity of these outings ensures they will continue to be arranged.



Following on from the evaluation undertaken by Befriending Networks, we have further developed our tele befriending service having recruited volunteers specifically for this role. Not all our volunteers have the time or capacity to be able to visit an older person, so this service gives them an opportunity to support older people in a way that suits them best. A new training package has been developed and the service has been piloted with some clients that also have visits but require more support. The key learning from this has been that:

- It can take some relationships longer to develop by phone.
- Calls need to be of at least 20 minutes to have some value.
- Befrienders need to develop a plan before calls are made so they can develop the conversation.
- Tele befriending does not suit all clients, especially those that are hard of hearing and some people with dementia.

We have developed several formal and informal partnerships to extend our reach in supporting the people we work with.



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Good Gym – This charity encourages runners to be active in their communities by volunteering and running. THFN has been working with GoodGym since 2015 and this year they reached out to us to develop a more formal partnership, due to our experience and work with isolated and lonely people in the borough. We are now their “preferred partner” in Tower Hamlets which means that we now recruit and vet volunteers who would then be then trained and monitored by THFN to be befrienders in the community. This has enabled us to be more focussed on supporting the befriending relationship. GoodGym have also been able to support our clients with one off practical home tasks (mission runs) like gardening, moving furniture, clearing clutter etc.

Morpeth High School – support THFN in providing programmes that support intergenerational projects for older adults and children

Leaders in Community (LiC) – developing cross generational supporting older people, those with dementia and young adults.

We are as ever grateful to our volunteers and the contribution they make. This year we achieved our target of recruiting telephone befrienders and older befrienders and now have the optimum number which is between 25 to 30. Of course, some will drop out and leave us over the year, so we will continue to recruit as and when needs must. Our volunteers have been trained and added to our customer relationship management system this year, which has reduced the need for any paperwork in the reporting systems, as it can now all be done electronically, making the system far more efficient. We also begun volunteer meet ups, so staff and volunteers can get together and exchange ideas and learn from each other in a social setting.



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## **What we will do in 2020/21**

In March 2020, THFN went into lockdown. No longer able to visit clients to provide a face to face service, the telephone service was extended to all clients and the offices closed and all staff started working from home. 22% of our clients live in care homes, most of whom we have been unable to contact, relying on a call with a manager at the home to keep us updated on the wellbeing of the people we support there. It is unclear when we will be able to resume face to face activities, and the entirety of how the pandemic and thus the lockdown will affect the organisation. Many of our clients are extremely vulnerable as they can no longer be visited, this is a time they will need our service more than ever. Most of the people we work with are *extremely clinically vulnerable or clinically vulnerable*, and we will continue to support them in any way that is required.

**Fundraising** – A key priority for next year will be fundraising; many fundraisers have stopped receiving applications from organisations to whom they have not given grants to before, and others have indicated they will have less funds available distribute due to the impact on their investments. . THFN decided not to furlough staff but to develop the telebefriending service to all clients so there has been no real reduction in costs.

**Bangladeshi Befriending Project** – We will fundraise to set up a bespoke Bangladeshi befriending project specifically targeting women from this community.

**Volunteers** - Our use of volunteers will increase as we look to recruit new volunteers specifically for telephone befriending. Some of the new interim volunteers may go on to provide a face to face service, but it is unlikely that this will apply to them all.

**Partnerships** – We will continue to develop partnerships to extend our offer and diversify our service. We plan to continue working with new partners such as Leaders in Community, whilst identifying new organisations we can work with either to provide joint services, or support the work we do.

**Dementia** – We will continue to support LB Tower Hamlets in their target to make the borough a dementia friendly place by 2020. We will ensure all our staff receive further training around dementia, and ensure our Befrienders remain dementia champions. We will be continuing to escort clients to dementia events such as Singing for the Brain and look to work with new partners to support this client group.

**Advocacy** - Since the lockdown, the demand for advocacy has increased considerably. We have been working with clients to organise food deliveries, prescription collections and liaising with other organisations including the council, NHS helpline, and food banks to support our clients as required. Where possible, we will continue to enable independence and empower people to make the most of their lives, for as long as they can.

**Skills** – We will continue to ensure we have a workforce that has the training and skills required to meet the needs of our service users.



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## **Financial Review**

Funding remained very difficult during the year to 31 March 2020. The total income for the year was £176,395, a decrease of almost 10% on the previous year. The restricted income attributable to this year was £152,345 (2019: £171,271); a decrease of 11%, due in part to the completion of a 3-year funding in June 2019 from The National Lottery. Thankfully, we were able to increase the amount of general unrestricted donations to £24,050 from £20,401 in the previous year, compensating in part.

In October 2019 we secured renewed funding from the London Borough of Tower Hamlets, increasing our annual grant to £50,000 for the next 3.5 years. In this year we received a total amount of £42,500 (£35,000 in 2019), to provide befriending services to clients from the borough. This year saw the completion of current funding from long term supporters at Wakefield and Tetley and The Northmoor Trust, but we have established new relationships with Merchant Taylor's Company, Garfield Weston Foundation and the Henry Smith Charity (both providing funding over 3 years). We are very grateful to the National Lottery and our other funders for supporting us in recent years, and are also immensely grateful to a number of the City of London guilds, and other charitable bodies for supporting us with general funds.

The total expenditure for the year amounted to £180,734 (2019: £205,015), resulting in a deficit for the year of £4,339 (2019: deficit of £9,144); taking our general reserves at 31 March 2020 to £89,556 (2019: £93,895).

Steps were taken in the year to curtail costs – including a reduction in staff, and the cessation of the reflexology treatment previously available to clients. We were very fortunate that our landlord at St. Margaret's House allowed us a rent holiday from May 2019 to July 2020.

As outlined at the beginning of the Annual Report, we have continued to provide a service to as many of our clients as we were able. Whilst all face to face visits had to cease, we have been maintaining our service through telephone contact and other media. All staff have remained in post throughout the crisis, and as a result of an increase in the number of volunteer befrienders joining us during this crisis, we have been able to increase the number of tele-befriending clients we have been able to support.

Since the start of our new financial year, coinciding with the Coronavirus lockdown, we have been fortunate in being able to access funding specifically released to help smaller charities with providing extra services, or having to modify the way they deliver their services.

We were also successful in securing funding from City Bridge Trust for 5 years for a new project to support elderly Bangladeshi clients.

With this support, we are hopeful of having sufficient funding for this new financial year, allowing us to continue to support our clients by whichever means is possible.

### **Going concern**

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, the trustees continue to adopt the going concern basis in preparing the financial statements.

**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
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**DIRECTORS' AND TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2020**

**Reserves Policy**

The Board of Trustees has examined the organisation's requirements for reserves in the light of the main risks to the organisation. Alongside the funding issues identified above, it has borne in mind the support needs of our client group who are particularly vulnerable and the time needed to find and arrange alternative ways to address these needs in the event of the cessation of activities. It has therefore established a policy whereby unrestricted funds not committed or invested in tangible fixed assets held by the charity should be six months of expenditure. This also acknowledges the financial risks and contractual obligations associated with the employment of staff and contractual requirements relating to premises. The policy is reviewed annually. The charity's running expenditure is forecast to be around £220,00 for next year and the target for reserves is £110,000 in unrestricted funds.

At 31 March 2020 the unrestricted funds totalled £89,556, slightly below our target. THFN's strategy is to continue to build its reserves where possible to meet the growing demand, while acknowledging the difficulty of doing so in the current challenging funding climate.

**Structure, governance and management**

**Governing Document**

The organisation is a charitable company limited by guarantee and is also a registered charity. The company was established by a Memorandum of Association which established the objects and powers of the charitable company and is governed by its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

**Recruitment and Appointment of Board of Trustees**

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as the Board of Trustees. At each Annual General Meeting one third of the members of the Board of Trustees both elected and co-opted shall retire but all are eligible for re-election. Those longest in office since co-option or election shall retire first. In the case of an equal period of service in default of agreement those to be retired shall be selected by lot. At an Annual General Meeting the Board of Trustees may elect two of its members as Chair and as Treasurer, each to serve for an initial period of three years. At the Annual General Meeting marking the end of his/her first three years in office the Chair and/or the Treasurer shall retire from office but each is eligible for re-election for a further three- year period. A Chair or Treasurer shall normally retire from office after a six- year period in office.

The Board of Trustees seeks to ensure that the charity's client group and the ethnic diversity of Tower Hamlets are appropriately reflected on the Board. It also tries to ensure a good mix of skills from the business, social and health care and voluntary sectors. The Board regularly carries out a skills audit and has an ongoing policy of identifying suitable potential Board members who can be approached to offer themselves for election to the Board as and when required. Three of our trustees stood down during the year to 31 March 2020, and one in June 2020 and another in September 2020. Three new appointments were made in June 2020, to bring skills which address needs on our Board.

**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
**(A company limited by guarantee)**  
**DIRECTORS' AND TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2020**

New trustees receive a trustee handbook and would normally attend an induction day which includes visiting clients with a Befriender as well as meetings with the Chair and Chief Executive. These face to face activities with staff and clients have had to be curtailed during the current COVID-19 restrictions, but will be re-introduced as soon as possible.

**Organisational Structure**

The organisation has a Board of Trustees of not less than five and not more than twelve persons (currently 9), elected by the members of the Company at the Annual General Meeting, and not more than three additional co-opted members. The Company Secretary, who is also the Chief Executive of the organisation, attends Board meetings but has no voting rights. The Board of Trustees has overall responsibility for the strategic direction, policy and human and financial resources of the organisation. It meets at least four times a year. Day to day operational management of the organisation is delegated by the Board of Trustees to the Chief Executive, who is responsible for ensuring that the organisation delivers the services specified through its team of staff.

**Risk Management**

The Board of Trustees has reviewed the major risks to which the organisation is exposed and developed a risk matrix which is reviewed regularly at Board meeting. Internal and external risks have been identified and action taken to mitigate these to best ensure that the charity is able to carry out its purposes as securely and efficiently as possible. All procedures are reviewed on an ongoing basis to safeguard the charity's assets, to ensure the health and safety of staff, volunteers, clients and visitors in the offices and in clients' homes, and in relation to data protection and confidentiality.

**Fundraising policy**

We have not made any appeals or solicited funding from the general public in the year. We do not use any professional fund-raisers to carry out any activities on our behalf. Through our website we have an ongoing request for funds, and have provided a link via Local Giving, for individuals to support us but funds from this source are very limited. We are aware of the Fundraising Regulator's Code of Fundraising Practice and will not put undue pressure or unreasonably intrude on anyone to make a gift. Any appeals we make in the future for donors will be developed with respect to our current and potential donors as well as for the people we are here to support. We have not received any fundraising complaints from our donors.

**Public Benefit**

The trustees have given due consideration to the Charity Commission's published guidance on the Public Benefit requirements under the Charities Act 2011.



**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
**(A company limited by guarantee)**  
**DIRECTORS' AND TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2020**

**Trustees' responsibilities in relation to the financial statements**

The charity trustees (who are also directors of Tower Hamlets Friends and Neighbours for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with the applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the board of trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable it to ensure the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

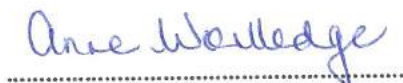
Approved by the Board of Trustees of Tower Hamlets Friends and Neighbours and signed on its behalf by:



Gemma Roye

(Director and Trustee)

30 September 2020



Anne Worlledge

(Director and Trustee)

## **Independent Examiner's Report to the trustees of Tower Hamlets Friends and Neighbours**

I report on the accounts of the company for the year ended 31 March 2020, which are set out on pages 21 to 30.

### **Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

### **Basis of independent examiner's report**

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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently 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:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**Gavin Purvis (FCCA), Chartered Certified Accountant**

**30 September 2020**

Purvis Stevens LLP, Hayles Bridge Offices, 228 Mulgrave Road, Cheam, Surrey SM2 6JT

**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 MARCH 2020**

	Note	Unrestricted Funds	Restricted Funds	Total 2020	Total 2019
		£	£	£	£
<b>Income:</b>					
Donations	2	23,769	109,845	133,614	160,672
Income from charitable activities	3	-	42,500	42,500	35,000
Investment income	4	281	-	281	199
<b>Total income</b>		<u>24,050</u>	<u>152,345</u>	<u>176,395</u>	<u>195,871</u>
<b>Expenditure:</b>					
Costs of raising funds	5	16,315	10,893	27,208	26,690
Expenditure on charitable activities:					
Befriending services	5	12,074	141,452	153,526	178,325
<b>Total expenditure</b>		<u>28,389</u>	<u>152,345</u>	<u>180,734</u>	<u>205,015</u>
<b>Net income(Expenditure) and net movement in funds for the year.</b>	14/15	(4,339)	-	(4,339)	(9,144)
<b>Reconciliation of funds</b>					
Total funds brought forward		93,895	-	93,895	103,039
<b>Total funds carried forward</b>		<u>89,556</u>	<u>-</u>	<u>89,556</u>	<u>93,895</u>

Statement of Financial Activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

**Continuing Operations**

None of the company's activities were acquired or discontinued during the above two financial periods.

The notes on pages 22-29 form part of these financial statements.

**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
(A company limited by guarantee)

**BALANCE SHEET AS AT 31 MARCH 2019**

	Note	2020 £	2019 £
<b>Fixed Assets</b>			
Tangible fixed assets	10	-	-
<b>Total Fixed Assets</b>		-	-
<b>Current assets</b>			
Debtors	11	-	24,328
Cash at bank and in hand	12	142,618	153,184
<b>Total current assets</b>		142,618	177,512
<b>Liabilities</b>			
Creditors due within one year	13	(53,062)	(83,617)
<b>Net current assets</b>		89,556	93,895
<b>Total assets, less current liabilities</b>		89,556	93,895
<b>Net assets</b>		89,556	93,895
<b>The funds of the charity</b>			
Unrestricted income funds	14	89,556	93,895
Restricted income funds	15	-	-
<b>Total funds</b>		89,556	93,895

The notes on pages 22-29 form part of these financial statements.

*For the year ending 31 March 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.*

**Directors' responsibilities:**

- *the members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,*
- *the directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts,*
- *these accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.*

Approved by the Directors on 30 September 2020

  
Gemma Roye - Director and Trustee

  
Anne Worlledge – Director and Trustee



**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
**(A company limited by guarantee)**  
**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2020**

**1. Accounting policies**

The principal accounting policies adopted are summarised below. The accounting policies have been applied consistently throughout the year and in the preceding year.

*a. Basis of accounting*

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with Accounting and Reporting by Charities Statement of Recommended Practice and in accordance with Financial Reporting Standard 102, the Financial Reporting Standard applicable in the UK and Republic of Ireland, and the Companies Act 2006.

Tower Hamlets Friends and Neighbours meets the definition of a public benefit entity under FRS 102. Assets and liabilities are recognised at historical cost, or transaction value, unless otherwise stated in the relevant accounting policy notes.

*b. Fund accounting*

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subject to the restriction on their expenditure imposed by the donor or through the terms of an appeal.

*c. Income*

All incoming resources are recognised when the charity has entitlement to the funds, any performance conditions attached have been met, it is probable that the income will be received and the amount can be measured reliably.

*d. Donated services and facilities*

Donated services and facilities are included at the value to the charity when the charity has control over the item, any conditions associated with the donated item have been met, the economic benefit to the charity is probable and the economic benefit can be reliably measured. On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain the services or facilities in the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

In accordance with the Charities SORP FRS 102, the general volunteer time provided by volunteers has not been recognised and refer to the trustees' annual report for more information about their contribution.



**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
**(A company limited by guarantee)**  
**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2020**

*e. Interest receivable*

Investment income is included when receivable and the amount can be reliably measured by the charity; this is normally upon notification by the bank.

*f. Expenditure*

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds comprise those costs incurred in seeking voluntary income, including staff time.
- Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Other expenditure represents those items not falling into any other heading.

All expenditure is inclusive of irrecoverable VAT.

*g. Allocation of support costs*

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs are allocated between the expenditure categories on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly; while others are apportioned on an appropriate basis e.g. estimated staff time or usage as set out in Note 5.

*h. Tangible Fixed assets*

Fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at the rate calculated to write off the cost of each asset over its useful economic life. The fixed assets are mainly computer equipment, and these assets are depreciated over three years on a straight-line basis. Equipment, including computers and software, costing less than £500 per individual item are not capitalised and are charged to expenditure in the year of purchase.

No assets were held by THFN as a custodian.

*i. Debtors*

Debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

*j. Creditors and provisions*

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due can be measured or estimated reliably.

*k. Financial instruments*

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
**(A company limited by guarantee)**  
**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2020**

**2 Donations and legacies**

All of the charity's voluntary income was received in the form of grants and donations. While the charity receives a small portion of this income in the form of unsolicited donations, it generates much the greater part by application to charitable trusts and statutory bodies.

**3 Income from charitable activities**

The charity was in receipt of income from certain performance related grants ancillary to the delivery of its charitable activities. Income from charitable activities comprises a grant from the London Borough of Tower Hamlets (2020: £42,500; 2019: £35,000).

**4 Investment income**

	Unrestricted	Restricted	2020	2019
	£	£	£	£
Income from investments	-	-	-	-
Bank interest	281	-	281	199
	<u>281</u>	<u>-</u>	<u>281</u>	<u>199</u>

**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
**(A company limited by guarantee)**  
**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2020**

**5. Total resources expended**

	Befriending Services				Basis of allocation
	Unrestricted £	Restricted £	2020 £	2019 £	
<b>Cost of raising funds</b>					
Staff costs	15,711	10,893	26,604	26,262	Time
Sundry costs	604	-	604	428	Direct
	<u>16,315</u>	<u>10,893</u>	<u>27,208</u>	<u>26,690</u>	
<b>Cost of charitable activities</b>					
Staff costs	-	115,157	115,157	126,874	Time
Reflexology			-	5,635	Direct
Transport and travel	2,291	200	2,491	3,607	Direct
Outings with clients	833	200	1,033	1,005	Direct
Telephone	2,684		2,684	2,167	Direct
Postage and stationery	1,066	370	1,436	1,408	Direct
Recruitment costs	135		135	170	Direct
Independent Evaluation Report		2,000	2,000	-	Direct
Marketing			-	-	Direct
Training	218	160	378	-	Direct
<b>Support costs allocated to charitable activities</b>					
<i>General support:</i>					
Staff costs		23,365	23,365	23,154	Time
Premises	719		719	8,628	Direct
Insurance	550		550	482	Direct
Sundry expenses	1,232		1,232	1,884	Direct
Computer support	208		208	201	Direct
IT and systems upgrade			-	962	Direct
Payroll costs	832		832	898	Direct
<i>Governance cost:</i>					
Independent examiners fee	1,250		1,250	1,250	Direct
Sundry costs	56		56	-	Direct
	<u>12,074</u>	<u>141,452</u>	<u>153,526</u>	<u>178,325</u>	
<b>Total expenditure</b>	<b>28,389</b>	<b>152,345</b>	<b>180,734</b>	<b>205,015</b>	

**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
**(A company limited by guarantee)**  
**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2020**

**6. Net income for the year**

	2020	2019
	£	£
This is stated after charging:		
Independent Examiner's fee	1,250	1,250

**7. Analysis of staff costs, trustee remuneration and cost of key personnel**

	2020	2019
	£	£
Salaries and wages	149,154	162,729
National Insurance contributions	9,584	10,478
Pension costs	6,388	3,082
	<u>165,126</u>	<u>176,289</u>

No employee received employee benefits (excluding employer pension contributions) of more than £60,000. (2019: nil)

The trustees were not paid, or received, any benefits from employment with the charity or reimbursed for expenses during the year (2019: nil).

The employee benefits of the key management personnel of the charity were £90,582 (2019: £87,230).

The average number employees (and full-time equivalent), analysed by function was:

	2020		2019	
	Average	Full time Equivalent	Average	Full time Equivalent
Management	2	1.8	2	1.8
Service delivery	4.7	3.3	5	4

**8. Taxation**

As a charity, Tower Hamlets Friends and Neighbours is exempt from tax on income and gains falling within Section 505 of the Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charge has arisen within the charity.

**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
**(A company limited by guarantee)**  
**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2020**

**9. Related party transactions**

Tower Hamlets Friends and Neighbours rents its office premises from St. Margaret's House- a charity which provides office accommodation to local community organisations and charities. Anthony Hardie (a trustee of THFN) is a Director and Chief Executive of St Margaret's House. Our accommodation payments for the year to 31 March 2020 were £719. (2019: £8,628). St Margaret's House kindly granted us a rent holiday from May 2019 to July 2020.

**10. Tangible fixed assets**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
<b>Fixtures and office equipment</b>		
Cost at 1 April 2019	925	925
Additions	-	-
Cost at 31 March 2020	<u>925</u>	<u>925</u>
 Depreciation		
As at 1 April 2019	925	925
Charge for the year	-	-
As at 31 March 2020	<u>925</u>	<u>925</u>
 <b>Net book value:</b>		
At 31 March 2019		<u>Nil</u>
At 31 March 2020	<u>Nil</u>	

**11. Debtors**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Other debtors	-	24,178
Prepayments	-	150
	<u>-</u>	<u>24,328</u>



**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
**(A company limited by guarantee)**  
**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2020**

**12. Cash and cash equivalents**

	2020	2019
	£	£
Cash in hand	142,618	153,184
	<u>142,618</u>	<u>153,184</u>

**13. Creditors: amounts falling due within one year**

	2020	2019
	£	£
Deferred income	43,875	73,878
Taxation and social security costs	3,475	4,216
Holiday pay	3,231	3,321
Accruals	2,481	2,202
	<u>53,062</u>	<u>83,617</u>

Deferred income represents grants attributable to the following accounting period.

	2020	2019
	£	£
Balance at 1 April	73,878	40,815
Amount released to income	(73,878)	(40,815)
Amount deferred in the year	43,875	73,878
Balance at 31 March	<u>43,875</u>	<u>73,878</u>

**14. Movement in unrestricted funds**

	<b>General Fund</b>	
	2020	2019
	£	£
Balance at 1 April 2019	93,895	103,039
Incoming resources	24,050	24,600
Resources expended	(28,389)	(33,744)
Funds at 31 March 2020	<u>89,556</u>	<u>93,895</u>

**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
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**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2020**

**15. Movement in restricted income**

<b>Movement in Restricted Income</b>	<b>1 April 2019</b>	<b>Income</b>	<b>Expended</b>	<b>Transfer to Unrestricted</b>	<b>31 March 2020</b>
	£	£	£	£	£
Big Lottery- Reaching Communities	27,461		25,303	2,158	-
Big Lottery- Awards for All	2,500		2,500		-
East End Community Foundation	3,000		3,000		-
The Northmoor Trust	2,500		2,500		-
The Wakefield and Tetley Trust	4,667		4,667		-
London Catalyst	2,000		2,000		-
Clifford Chance LLP	5,000		5,000		-
The Grocers Company	3,750		3,750		-
Merchant Taylor's Company	20,000	19,500	20,000		19,500
D'Oyly Carte	3,000		3,000		-
Field Family Trust		7,500	5,625		1,875
Garfield Weston Foundation		30,000	7,500		22,500
Henry Smith Charity		25,000	25,000		-
LB of Tower Hamlets		42,500	42,500		-
	<u>73,878</u>	<u>124,500</u>	<u>152,345</u>	<u>2,158</u>	<u>43,875</u>

**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
**(A company limited by guarantee)**

**Funders and supporters:**

The Trustees and the staff of Tower Hamlets Friends and Neighbours would like to thank all of those charitable foundations and organisations, and people, who make our work possible. Without your support, we would not be able to do the work that we do, to support the elderly and vulnerable residents of Tower Hamlets.

Thank you also to our excellent staff, volunteers and community partners - all working with skill, dedication and passion to improve people's lives - and to our partners in health, social care, and commissioners in our local authority – from whom we get the majority of our client referrals.

Finally, our biggest thank you is to our clients, the reason THFN exists, and who make our jobs fulfilling.

**Thank you.**

The Big Lottery – Reaching Communities  
The Big Lottery- Awards for All  
East End Community Foundation  
London Borough of Tower Hamlets  
The Northmoor Trust  
The Wakefield and Tetley Trust  
London Catalyst  
The Grocers Company  
Clifford Chance LLP  
D'Oyly Carte  
Merchant Taylor's Company  
Henry Smith Charity  
Garfield Weston Foundation  
Tylers and Bricklayers Charitable Trust  
Worshipful Company of Blacksmiths  
Worshipful Company of Coopers  
Queen Adelaide Trust  
Field Family Trust  
Second University House Trust