

**Company Number: 04657449**  
**Registered Charity number 1099403**



# **TOWER HAMLETS FRIENDS AND NEIGHBOURS**

**A Charitable Company Limited by Guarantee.**

**Annual Report**  
**Year ended 31 March 2022**

**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 2022**

**Trustees:**

Gemma Roye (Chair, resigned May 2022)  
Anne Worlledge (Interim Chair from May 2022)  
Anthony Hardie  
Amanda Goh (Resigned April 2022)  
Kirsty Sanders (Resigned July 2022)  
Carl Steventon  
Christopher Bingham  
Stephen Robarts (Treasurer)  
Pam Kaur Gibbons  
Jennifer Skeels (from November 2021)

**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 (resigned September 2022)
Client Services Administrator	Clara Djondo
Befriending Advocates:	Rose Curran, Shirajul Islam, Brenda Lawrence, Shaleha Begum (appointed July 2022) and Habiba Kamaly (resigned December 2021)

**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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**DIRECTORS' AND TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2022**

## **Report from the Chair**

We reported last year that 2020-2021 had been both difficult and challenging. Sadly, whilst the COVID-19 restrictions have eased in the general population, many of our clients have remained anxious and apprehensive. We have been able to continue to support them throughout the year, either by telephone befriending or by the resumption of face-to-face visits, but the pace of resumption has been slower than we would have hoped. We have been guided by our clients and will continue to support them either by telephone contact or by moving to direct meetings as they become more comfortable. We have continued with PPE, if the client prefers this, and the Befriending staff undertake regular COVID testing prior to visiting clients. We are hoping for a return to the service we were able to provide in pre-Covid days but will continue at the pace dictated by the clients. By September 2022 almost 50% of the clients have resumed face to face support.

Our client base comprises lonely and socially isolated older people, often with complex physical and mental health issues. Not surprisingly, the pandemic has resulted in a significant increase in anxiety in this section of our community and we have witnessed this in the steady increase in referrals to us from the start of 2022. We have accommodated as many as possible into our staff-led service or the telephone befriending service staffed by volunteers. Our focus now is on replacing the telephone volunteers who have left us in recent months as they return to office-based work. We are planning to recruit and train more local volunteers to fill the gap, allowing us to expand the service in the coming year to meet the increasing demand.

In the year to March 2022, we supported 236 clients. This has been an amazing achievement in difficult circumstances. Please take a few moments to read the stories of some of our clients included in this Annual Report. These give a picture of what the service means to our clients and how much they appreciate the personal care and support they receive.

### **Happy Birthday THFN**

THFN will be 75 years old in 2022. Our origin was as Stepney Old Peoples Welfare Trust, based at the Royal Foundation of St Katherine, in Limehouse. Services included meals on wheels, medical and health support and community outings and activities for the elderly residents of the borough. We have evolved through various stages over the years to what we are today. To celebrate our milestone year, we have been exhibiting a collection of our photographs at venues in the borough. The exhibition celebrates the wonderful clients we have been pleased to serve over the years, and to mark our special birthday we are also planning a celebratory tea party in November for our clients, volunteers and staff and others who have been so important to us in recent years.

On behalf of the Trustees, I want to say a huge thank you to the staff and the volunteers who have continued to deliver such a valued service during what has also been an uncertain and anxious period for themselves and their families, and thank you also to the trustees who have worked to ensure that THFN is able to be true to its mission and values in supporting the elderly community. In recent months three of our longer serving members of the Trustee Board have retired - Gemma Royce (who was also Chair from February 2020), Amanda Goh and Kirsty Sanders. I thank them for their valuable service and contribution to THFN.

I also want to say a very special thank you to Bridget Akinbolaji, the Operations Manager. Bridget joined us 11 years ago and has been the lynchpin at the heart of the charity for many years. She is

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leaving us in September to take up a post with another local charity. I wish her every success and thank her for all that she has done for the charity and its many clients throughout her time with us. The following pages in this Annual Report provide a more detailed account of our activities and plans.

**Anne Worlledge**  
**Chair**

*Anne Worlledge.*

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**DIRECTORS' AND TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2022**

The trustees present the annual report together with the financial statements for the year ending 31 March 2022. 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 residents 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 underestimate.

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

Through our service, we ensure that our older people in LB Tower Hamlets are not alone, can 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 – Ms C**

*Ms C was referred to THFN by Tower Hamlets Talking Therapies, during the Pandemic. She lived alone and suffered with depression and anxiety, but due to personal issues, psychological support was not deemed appropriate for her, although she was diagnosed with depressive personality disorder in 2016.*

*At the beginning of the lockdown, she had no food, and was unable to go shopping. Her THFN befriender made arrangements with another local charity to ensure she had sufficient food and provided as much support as she needed.*

*Her mental health had deteriorated, after a physical assault by a former friend in 2019. The person in question lived nearby, and Ms C was subjected to verbal abuse and harassment, when they saw each other in the street. She did not have a good relationship with her son and had also experienced several family losses which she was still dealing with.*

*She told her THFN befriender what had happened with her former friend, and how it was constantly on her mind and causing her great distress; there were incidences where their paths would cross which made her feel anxious and very uncomfortable. With time, patience and support from her befriender, the incident caused her less anxiety, as she was able to talk about how she felt, and other things which made her feel better.*

*Through regular calls and visits, the befriender was able to work through complex family issues and the death of her dog, which she found particularly difficult. She was signposted to a specialist bereavement counsellor to help her deal with her grief.*

*As places began to open again, her befriender suggested things she might like to try, and would help her mental health and wellbeing. Ms C joined a cycling group at a local park as well as an exercise and walking group close to where she lived. These activities had a huge positive impact on her and has provided her with a new social network and has enabled her to make new friends. For her birthday last year, they all went on a boat trip, and she is now a lot happier and contented.*

*THFN continue to visit and call Ms C and whilst there has been a huge improvement in her mental health and wellbeing, she has other health issues she needs support in dealing with.*

***“My THFN Befriender has made such a difference to my life, I am so much happier”***

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**Last Year**

The past year was as difficult and challenging for THFN as the previous year, once again due to Covid-19. Whilst we had the experience of knowing what worked best with our clients from the previous year, the stopping and starting of services as well as the confusion of new rules for Covid – 19 experienced by clients of the rule changes did not help. Clients required regular reassurance and through our telephone calls we were able to help reduce anxiety and loneliness. Our calls ensured there was a friendly voice at the end of the telephone which helped to reduce their stress.

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We learnt that people needed something to occupy themselves with and started making puzzles and word searches which we would send out. We also learnt that those who experienced hearing disorders and those living with dementia found telephone befriending difficult. It was these clients, therefore that we prioritised as lockdown measures began to recede, along with the many clients that had been referred to us during the lockdown. We started revisiting clients as soon as this was possible, usually in parks and open spaces or other places where social distance could be maintained, and clients felt safe.



However, most of the people we support have mobility issues. We started a doorstep befriending service for those people that were unable to walk to local parks or didn't have a garden but wanted a visit from their befriender.



We continued undertaking welfare checks, to ensure people had groceries and prescriptions, carers were visiting, and utilities were in order. Most of the people we support were identified as either "extremely clinically vulnerable" or "clinically vulnerable". We thus ensured we took full precautions using as much personal protective equipment that was necessary, making it safe for our clients and our befrienders. Our clients are elderly, and most are not digitally enabled, however, for those that were able to connect, we started group coffee mornings and our popular monthly music club continued.

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Our partnership with global law firm, Shearman & Sterling ended this year, and we are forever grateful to all the staff for their efforts in supporting us through donations and volunteering. We estimate, their staff provided over 1300 hours of volunteering throughout our partnership, which enables us to call more clients than ever before.

Last year, Arnold and Porter (A&P), a US law firm voted to have THFN as one of their charity partners. We are grateful to the staff at A&P for their fundraising endeavours, and the pro bono legal advice they provided.

Thank you also to all our other volunteers, many of whom have been volunteering for us for many years, as well as those that came forward to provide telephone befriending during the lockdown.

Thank you also to all the staff who have continued to give their all throughout this crisis, doing everything that they could to support our clients.

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**Case study – Geoff**

*Geoff was referred to THFN by his GP, following a stroke. His restricted his mobility made it difficult for him to go out, which made him feel lonely and isolated.*

*Geoff was a local historian and active in his local community. In recent years he had experienced multiple bereavements which led to depression. Due to the stroke and difficulties with his knees, his mobility had been largely restricted as he was no longer able to go out by himself which made him feel disconnected from his friends and local community. He thus relied on support from his carers and friends for his shopping and daily essentials.*

*His THFN befriender called him regularly, sometimes several times a week during the lockdown, as he had no one else to talk to. His befriender also ensured he had a sufficient supply of food and daily essentials. Geoff was concerned about his shopping and was advised that support and assistance with*

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*this would be found from other local charities. During the lockdown, his befriender encouraged him to do activities such as seated exercise, reading, listening to music, watching videos on YouTube that interested him, which helped keep him occupied*

*His Befriender discussed the option of using an electric wheelchair which would give him some independence and enable him to get out. He went through all the options, and in the end, Geoff bought an electric wheelchair which has enabled him to be go out alone. Since the COVID restrictions has been relaxed and places has started opening, his befriender has accompanied to places he used to visit when he was more mobile.*

*Geoff reports feeling less lonely and isolated and has said his electric wheelchair has given him a new lease of life.*

*"I am so glad that services like yours exist to support people like me".*

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## **Who did we support last year?**

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 do not 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. The pandemic led to an increase in their anxiety, and the uncertainty of what was happening, how safe things were for them remains today.

The average age of our clients is 79, with 83% aged 70 and over. Over 70% describe themselves as being housebound and the numbers referred to us with a multitude of problems remain high (over 95%). Unsurprisingly this last year the number of clients referred to us with depression is at its highest (97%), as is the number of people with an existing diagnosis of dementia (40%). The increase year on year of people with dementia was one reason all THFN staff were trained as Dementia Friends, and all befrienders as Dementia Champions.

The increasing number of clients with dementia does not paint a clear picture, as many more people have memory issues which could also be dementia but undiagnosed. This would support information from local statutory bodies which indicates that there is major under-diagnosis of dementia in the borough.

- Largest group supported between 80-90-year-olds
- Mean age being 79 years
- Oldest client 100
- 36% are male, 64% are female

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**Case Study Ms P**

*MS P was referred to THFN by LBTH Adult Social Care. She lived alone with no statutory services and only her disabled brother for support. She was frail, had asthma and at the time, was on the waiting list for the memory clinic. A month prior to her referral, a stranger knocked on her door and she was robbed which was a traumatic experience for her.*

*Ms P was reluctant to talk at first, especially as she had not met her befriender as THFN were providing a telephone befriending service only at the time of her referral. However, she began to recognise the voice of her befriender through regular calls and became more open and the chats became longer and less repetitive.*

*Her befriender would play music to her and reminisce which she enjoyed, and as she grew more open, her befriender learnt more about her, the things she liked to talk about, such as her cat and a friend she had in Australia.*

*Ms P was finally diagnosed with dementia, and although she was a very independent person, carers were put in place. Ms P looked forward to her visits from her befriender as lockdown measures eased. She spoke about her life and how she met her friend in Australia and where she had lived.*

*It became clear, that Ms P required more help, and has now moved into a care home. THFN continue to visit her, and she very much enjoys the THFN activity set which she enjoys completing with help from her befriender.*

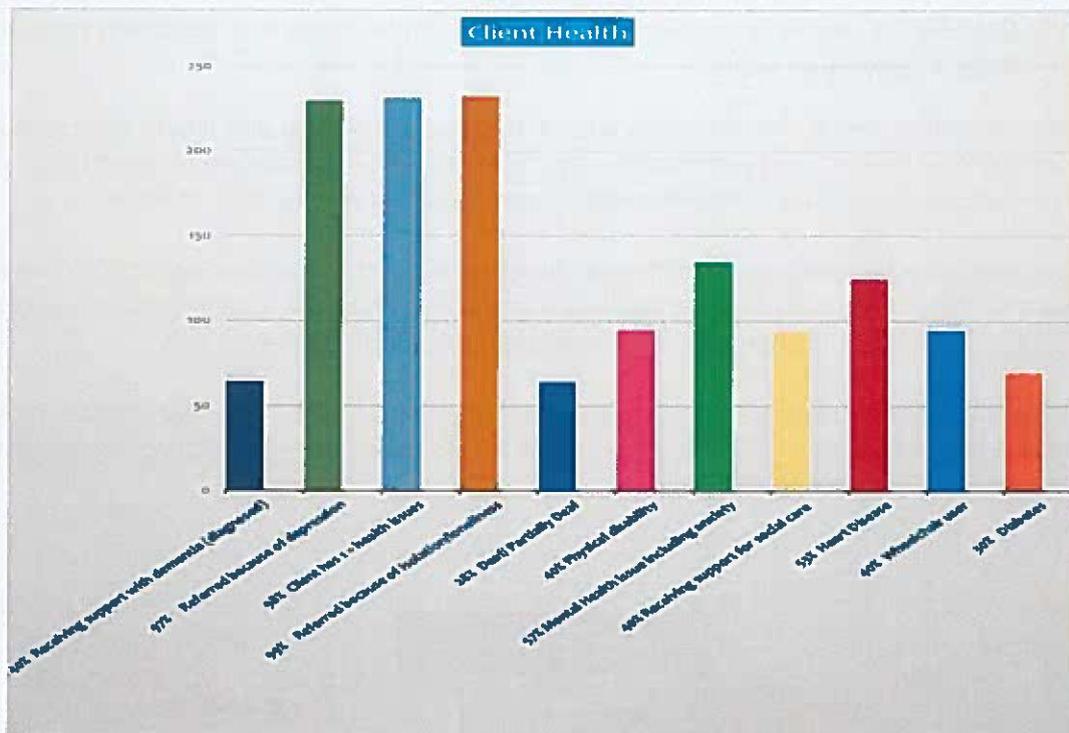
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**Medical Issues**

THFN provides services throughout the entire borough. This year our services were all undertaken remotely, and in total we supported 236 clients in the period from April 1<sup>st</sup>, 2022, to 31<sup>st</sup> March 2022.

The data below is consistent with previous years and the increase in referrals with depression is not surprising, given the anxiety experienced by clients over the past two years with the lockdown. The number of people referred to us with dementia, and those experiencing memory loss/undiagnosed dementia is at its highest.

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It is estimated that there are 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. All events organised by our dementia partners, the Alzheimer's Society have been moved online, and it is unclear when these will return to offline events.

The coronavirus pandemic has significantly increased the number of people experiencing isolation due to household lockdowns and social distancing. The local authority recognises loneliness and social isolation are serious problems in the borough and are harmful to health. They can lead to poorer physical and mental health and increase chances of developing dementia, depression and early death. The council recognises that older people can be at high risk of feeling lonely and isolated because of reduced mobility, bereavement or not having family close by.

In March 2022 the council launched the Tower Hamlets Connection Network to support local organisations to work together to share ideas, information, and skills to deliver a stronger local response to loneliness and isolation, affecting our most vulnerable people. A loneliness task force to

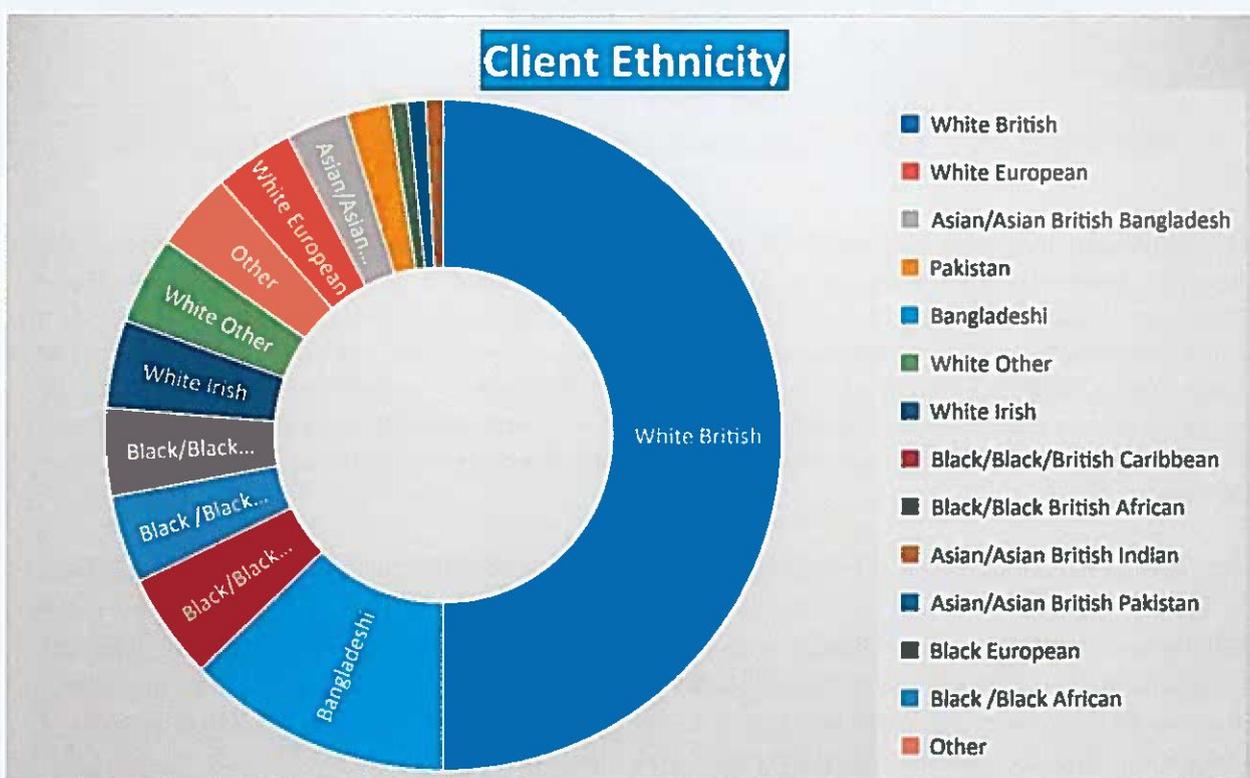
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identify how the needs of people who experience loneliness can be better met has been set up, and THFN will continue to play a part in this.

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. 98% of people are referred to us with one or more complex health issues and the majority have carers supporting them at home.

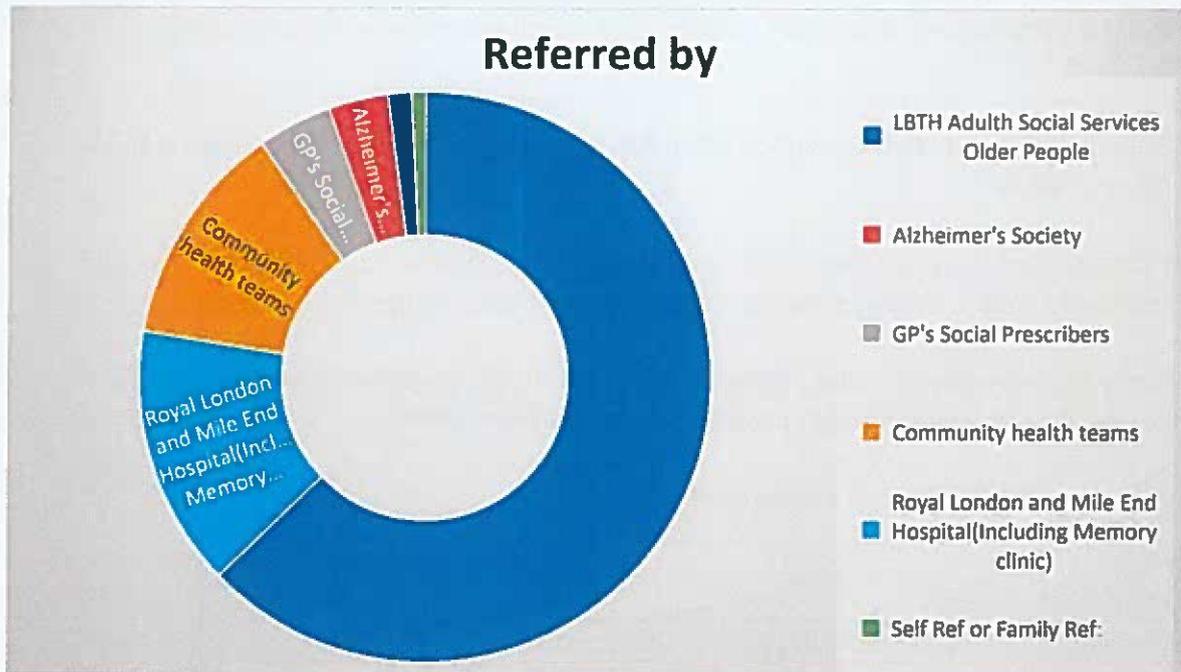
There was a small increase in the number of male clients we supported last year, up from 34% in the previous year to 35%. In terms of ethnicity, our largest group is again people who describe themselves as White UK (50%). The second largest group is Bangladeshi/British Bangladeshi (16%).

There has been a steady increase in referrals especially from January 2022. With the number of our interim befrienders returning to work from an office environment we will need to recruit more volunteers, and develop a waiting list system



The source of our referrals varies very little from year to year. As ever, our largest referrer continues to be the local authority with 63% with a further 32% from those working in the health sector (GPs, hospital-based health teams, social prescribers).

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**What have we achieved this year?**

Client Reviews are undertaken with clients every year to understand how the service affects supports the client and to assess what changes need to be made. A satisfaction survey is also undertaken with clients, the results of which can be seen below. These are based on replies from 123 people:

- All clients were satisfied with the service their received from their Befriender.
- 99% said they felt less isolated as a result of their interactions with their THFN Befriender?
- All clients said having someone from THFN made them feel less anxious?
- All clients said the THFN services made a positive difference to them their health and well-being.
- 99% of clients said they would recommend THFN to other older people.

**Client quotes**

*I think it's an excellent service and you keep in contact regularly and whenever I need help with anything you do help me and I appreciate that very much*

*I feel comfortable with my befriender I trust her with everything.  
It is nice as it has made a difference to me giving me time to think which improves my brain ability.*

*Your service keeps me in touch with the world as its regular calls, but I would like the regular visits.*

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*It is something I wish I didn't need and never ever thought I would but on the whole it has been good a thing for me, and I wish I will be able to say I do not need the service but I do need a friend*

*Good service and don't change staff as Mum has Alzheimer's and trust the person who she has had for a while.*

*Thank you for such a great service and I was lucky to be paired up with someone I get on with very well and it is a service I know I can depend on which stops me worrying.*

*I would say it is very good service., sometimes my niece asks me how I found information that was needed so I always tell her I spoke to Brenda from THFN*

Of the services THFN provided during the lockdown:

Activity	%
Telephone Befriending	100
Reminiscence/Reminiscence with photos, videos, music	62
Outdoor Activities	39
Advocacy Support	34
Puzzles and Word Games	32
Guided seated exercise	15
Online group activity	14
Arts and Crafts	11

### **What we will do in 2022/23**

As lockdown measures continue to ease, we envisage a return to pre Covid – 19 services but delivered in a way where we continue to be safe for our clients and our befrienders. However, we have learnt from the last year, you never know what is around the corner.

Whilst shielding restrictions have eased, it will take some time before all our clients are at ease with people visiting them in their homes. Our approach is that it is client led; when they are comfortable and when they tell us they feel it is safe for us to come and visit them, we will.

However, we already know that the easing of the lockdown restrictions has led to some clients feeling even more anxious. Isolation and loneliness have been some of the cruellest effects of the pandemic; not being able to see anyone, locked up in a house and forced to stay indoors, and for many of our clients this will continue into the next year. In order to ease this anxiety, and make them feel safe, we will:

- Continue to provide telephone befriending to those that want it;
- Continue to use full PPE, for as long as is required
- Maintain the current number of volunteers and recruit more if need be to meet demand.
- Organising group activities outdoors, such as picnics and get togethers

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- Continue to provide telephone befriending to those that want it;
- Continue to use full PPE, for as long as is required
- Maintain the current number of volunteers and recruit more if need be to meet demand.
- Organising group activities outdoors, such as picnics and get togethers

**Getting back to “normal”** – Our key goal next year will be to adapt our service delivery to meet the needs of our clients. We expect our service delivery models to resemble what they were prior to the lockdown with more group outings and an increase in face-to-face visiting.

**Celebrating 75 years of THFN supporting older people in the borough** – whilst at this stage it is unclear what these celebrations will be exactly, we do aim to hold a series of photo exhibitions across the borough celebrating our work over the past 75 years; as always, our clients will be at the heart of this celebrations

**Dementia** – We will continue to support LB Tower Hamlets in their target to make the borough a more dementia friendly place. Over the past 5 years we have seen a steady increase in referrals for people living with dementia, and this will be an extremely important part of our work. We will continue to work with the Dementia Café and Singing for the Brain and promote these events to family members of people living with dementia.

**Fundraising** – As ever, a key priority for next year will be fundraising; the funding environment has become even more challenging, so it will become more difficult to attract the funds we require.

**Telephone befriending (tele befriending)** - Our use of volunteers will continue whilst the numbers may reduce as many of our interim tele befrienders have started to return work from an office-based environment. Tele befriending proved to be very popular and whilst we will recruit volunteers to undertake visits, tele befriending will continue to be offered for those that want it.

**Partnerships** – Two important partnerships ended this year and we will continue to develop new partnerships to extend our offer and diversify our models of service delivery.

**Advocacy** – Advocacy represents an important aspect of our work. We have found through our experience, that our clients find it very difficult to navigate their way around health and social services, and in an age where there is an increased reliance on the internet, advocacy becomes an ever-increasing aspect of our work.

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**Staff – We will continue to support our hardworking staff and ensure they have the training and support to meet the changing environment. Without the hard work of our team, we would not have been able to achieve so much.**



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**DIRECTORS' AND TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2022**

## **Financial Review**

Funding fell during the year to 31 March 2022. The total income for the year was £229,813, a decrease of 8.2% on the previous year. The restricted income attributable to this year was £187,616 (2021: £186,033), marginally ahead of the prior year. General unrestricted donations decreased to £42,197 from £64,196 in the previous year, as fewer one-off donations were received.

The funding environment remains challenging, and we continue to seek additional funds to secure THFN's future. Whilst we ended the 31 March 2022 financial year with sufficient funding and reserves to sustain our activities for the financial year ended 31 March 2023, several multi-year grants are due to conclude making us more reliant on short term funding in the medium term. We are in the process of applying for several multi-year grants to reduce our reliance on short term funding, although these tend to be more difficult to obtain, especially in the current environment.

We are very grateful to all our other funders for supporting us in recent years and are also immensely grateful to a number of the City of London guilds and liveries, and other charitable bodies for supporting us with general funds.

The total expenditure for the year amounted to £202,359 (2021: £186,033), resulting in a surplus for the year of £27,454 (2021: £64,264); taking our general reserves at 31 March 2022 to £181,275 (2021: £153,820). Costs increased in the year due primarily to an increase in staff costs as a new befriender was hired, although subsequently resigned.

As outlined at the beginning of the Annual Report, we have continued to provide our services to as many of our clients as we were able, either in-person or over the telephone.

### **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.

### **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 2022 the unrestricted funds totalled £181,275, above our target. THFN's strategy is to meet its reserves target and will allocate reserves in excess of this towards forecast funding costs.

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

## **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. During the year to 31 March 2022, no changes to the board were made, although subsequently three of our trustees have stood down and one new appointment was made and three potential appointments in the pipeline, to bring skills which address needs on our Board.

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 were curtailed during the current COVID-19 restrictions but have recently been re-introduced.

### **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

**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
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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.

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**DIRECTORS' AND TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2022**

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

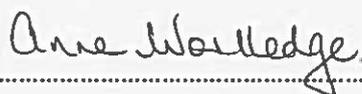
The charity trustees (who are also directors of Tower Hamlets Friends and Neighbours for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with the applicable law and United Kingdom Accounting Standards (United Kingdom Generally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

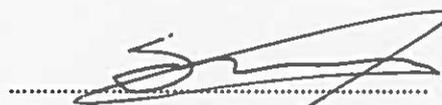
The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable it to ensure the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of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

  
.....

Anne Worlledge  
(Director and Trustee)

27 September 2022

  
.....

Stephen Robarts  
(Director and Trustee)

**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
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**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES**

I report on the accounts of the company for the year ended 31 March 2022, which are set out on pages 23 to 31.

**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.

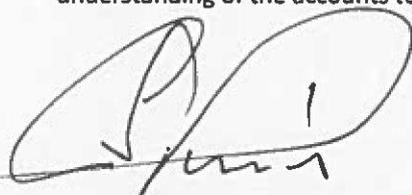
**Independent examiner's statement**

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**

**27 September 2022**

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

**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
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**STATEMENT OF FINANCIAL ACTIVITIES**

**FOR THE YEAR ENDED 31 MARCH 2022**

	Note	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<b>Income:</b>					
Donations	2	42,171	136,316	178,487	201,529
Income from charitable activities					
	3	-	51,300	51,300	48,700
Investment income	4	24	-	24	69
<b>Total income</b>		<u>42,195</u>	<u>187,616</u>	<u>229,811</u>	<u>250,297</u>
<b>Expenditure:</b>					
Costs of raising funds	5	96	27,357	27,453	26,741
Expenditure on charitable activities:					
Befriending services	5	14,647	160,260	174,907	159,292
<b>Total expenditure</b>		<u>14,743</u>	<u>187,616</u>	<u>202,359</u>	<u>186,033</u>
<b>Net income(Expenditure) and net movement in funds for the year</b>	14/15	27,452	-	27,452	64,264
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>153,820</u>	-	<u>153,820</u>	<u>89,556</u>
<b>Total funds carried forward</b>		<u>181,272</u>	-	<u>181,272</u>	<u>153,820</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 25-31 form part of these financial statements.

**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
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**BALANCE SHEET AS AT 31 MARCH 2022**

	Note	2022 £	2021 £
<b>Fixed Assets</b>			
Tangible fixed assets	10	-	-
<b>Total Fixed Assets</b>		<u>-</u>	<u>-</u>
<b>Current assets</b>			
Debtors	11	2,432	3,648
Cash at bank and in hand	12	196,309	212,694
<b>Total current assets</b>		<u>198,741</u>	<u>216,341</u>
<b>Liabilities</b>			
Creditors due within one year	13	(17,469)	(62,521)
<b>Net current assets</b>		<u>181,272</u>	<u>153,820</u>
<b>Total assets, less current liabilities</b>		181,272	153,820
<b>Net assets</b>		<u>181,272</u>	<u>153,820</u>
<b>The funds of the charity</b>			
Unrestricted income funds	14	181,272	153,820
Restricted income funds	15	-	-
<b>Total funds</b>		<u>181,272</u>	<u>153,820</u>

The notes on pages 25-31 form part of these financial statements.

*For the year ending 31 March 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.*

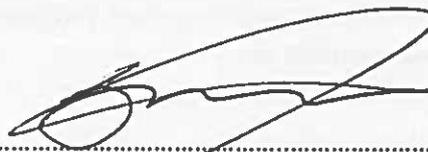
*Directors' responsibilities:*

- *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 27 September 2022

*Anne Worlledge.*

.....  
Anne Worlledge - Director and Trustee



.....  
Stephen Roberts – Director and Trustee

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

**FOR THE YEAR ENDED 31 MARCH 2022**

**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**  
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*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**  
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**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 (2022: £50,000; 2021: £48,700).

**4 Investment income**

	Unrestricted	Restricted	2022	2021
	£	£	£	£
Income from investments	-	-	-	-
Bank interest	24	-	24	67
	<u>24</u>	<u>-</u>	<u>24</u>	<u>67</u>

**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
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**5 Total resources expended**

	<b>Befriending Services</b>			
	<b>Unrestricted</b>	<b>Restricted</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<i><b>Cost of raising funds</b></i>				
Staff costs	-	27,357	27,357	26,645
Sundry costs	96	-	96	96
	<b>96</b>	<b>27,357</b>	<b>27,453</b>	<b>26,741</b>
<i><b>Cost of charitable activities</b></i>				
Staff costs	-	125,676	125,676	115,186
Transport and travel	830	-	830	350
Outings with clients	-	-	-	599
Telephone	3,093	-	3,093	2,893
Postage and stationery	1,639	-	1,639	1,594
Recruitment costs	365	-	365	265
Marketing	-	-	-	413
Training	258	-	258	1,002
<i><b>Support costs allocated to charitable activities</b></i>				
<i><b>General support:</b></i>				
Staff costs	-	25,992	25,992	23,537
Premises	36	8,592	8,628	7,190
Insurance	568	-	568	541
Sundry expenses	1,490	-	1,490	2,117
Computer support	3,025	-	3,025	662
IT and systems upgrade	443	-	443	520
Payroll costs	1,567	-	1,567	921
<i><b>Governance cost:</b></i>				
Independent examiners fee	1,333	-	1,333	1,504
	<b>14,647</b>	<b>160,260</b>	<b>174,907</b>	<b>159,292</b>
<b>Total expenditure</b>	<b>14,743</b>	<b>187,616</b>	<b>202,359</b>	<b>186,033</b>

**6 Net income for the year**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
This is stated after charging:		
Independent Examiner's fee	1,333	1,504

**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
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**7 Analysis of staff costs, trustee remuneration and cost of key personnel**

	2022	2021
	£	£
Salaries and wages	126,997	118,975
National Insurance contributions	41,583	38,021
Pension costs	10,445	8,373
	<u>179,024</u>	<u>165,368</u>

No employee received employee benefits (excluding employer pension contributions) of more than £60,000 (2021: nil).

The trustees were not paid, or received, any benefits from employment with the charity or reimbursed for expenses during the year (2021: nil).

The employee benefits of the key management personnel of the charity were £93,755 (2021: £91,405).

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

	2022		2021	
	Average	Full time Equivalent	Average	Full time Equivalent
Management	2	1.8	2	1.8
Service delivery	4.1	4.9	4.5	3.9

**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.

**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 2022 were £8,628. (2021: £7,190). St Margaret's House kindly granted us a rent holiday from May 2019 to July 2021.

**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
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**10 Tangible fixed assets**

	2022	2021
	£	£
<b>Fixtures and office equipment</b>		
Cost at 1 April 2021	925	925
Additions	-	-
Cost at 31 March 2022	<u>925</u>	<u>925</u>
<b>Depreciation</b>		
As at 1 April 2021	925	925
Charge for the year	-	-
As at 31 March 2022	<u>925</u>	<u>925</u>
<b>Net book value:</b>		
At 31 March 2021		Nil
At 31 March 2022	<u>Nil</u>	

**11 Debtors**

	2022	2021
	£	£
Other debtors	-	-
Prepayments	2,432	3,648
	<u>2,432</u>	<u>3,648</u>

**12 Cash and cash equivalents**

	2022	2021
	£	£
Cash in hand	196,309	212,694
	<u>196,309</u>	<u>212,694</u>

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

	2022	2021
	£	£
Deferred income	7,500	51,986
Taxation and social security costs	3,538	3,682
Holiday pay	4,061	4,600
Accruals	2,370	2,253
	<u>17,469</u>	<u>62,521</u>

**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
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Deferred income represents grants attributable to the following accounting period.

	2022	2021
	£	£
Balance at 1 April	51,986	43,875
Amount released to income	(51,986)	(43,875)
Amount deferred in the year	7,500	51,986
Balance at 31 March	<u>7,500</u>	<u>51,986</u>

**14 Movement in unrestricted funds**

	<u>General Fund</u>	
	2022	2021
	£	£
Balance at 1 April 2021	153,820	89,556
Incoming resources	42,195	64,264
Resources expended	(14,743)	0
Funds at 31 March 2022	<u>181,272</u>	<u>153,820</u>

**15 Movement in restricted income**

Movement in Restricted Income	1 April 2021	Income	Expended	Unrestricted	31 March 2022
	£	£	£	£	£
Big Lottery- Awards for All	1,950	-	(1,950)	-	-
Independent Age	-	-	-	-	-
MIND	17,899	-	(17,899)	-	-
London Community Response WAVE 2	-	-	-	-	-
City Bridge Trust	10,210	30,630	(40,840)	-	-
Merchant Taylor's Company	2,333	-	(2,333)	-	0
Clarion Futures	2,500	-	(2,500)	-	-
Field Family Trust	2,500	7,500	(7,500)	-	2,500
Garfield Weston Foundation	13,294	-	(10,794)	-	2,500
Henry Smith Charity	-	50,000	(50,000)	-	-
LB of Tower Hamlets	1,300	50,000	(51,300)	-	-
EECF	-	5,000	(2,500)	-	2,500
	<u>51,986</u>	<u>143,130</u>	<u>(187,616)</u>	<u>-</u>	<u>7,500</u>

**TOWER HAMLETS FRIENDS AND NEIGHBOURS**  
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**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.

City Bridge Trust  
Clarion Futures  
Field Family Trust  
Garfield Weston Foundation  
Henry Smith Charity  
Independent Age  
LB of Tower Hamlets  
MIND  
Shearman & Sterling  
Arnold & Porter

