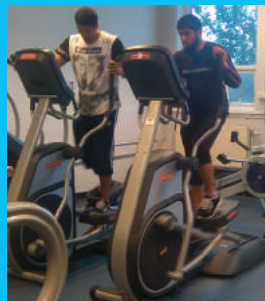


Annual Report of the Trustees of Blackburn with Darwen Healthy Living



Registered Charity No. 1122978 Company No. 06073648

For the year ended
31st March 2016



Blackburn with Darwen Healthy Living

Our Vision

"To ensure that local people have access to, and are involved in the design and delivery of services that improve their health and well-being."

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Trustees' Report

FOR THE YEAR ENDED 31ST MARCH 2016

The Trustees (who are also directors of the Charity for purposes of the Companies Act) present their Annual Report together with the financial statements of Blackburn with Darwen Healthy Living (the Charitable company) for the year ended 31st March 2016. The Trustees confirm that the Annual Report and financial statements of the

Charitable company comply with the current statutory requirements of the Charitable 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 1st January 2015). Since the Charitable company qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

Reference and administrative Information:

Charity Name:	Blackburn with Darwen Healthy Living		
Charity Number:	1122978		
Company Number:	06073648		
Charity Offices:	Bangor St Community Centre Norwich St Blackburn Lancashire BB1 6NZ		
Trustees:	Pauline A. Walsh David A. Foster Robert A. Nash Jeremy G. Hodgkinson Glen Finch Bob Snape Paul Mason Janice Parker John A. Sturgess Altaf Sumra Peter Dillon Mohammed Khan Mark Hilton	Chair Resigned 31/05/2016 Appointed 21/03/2016 Resigned 01/07/2015 Resigned 26/10/2015	
Secretary:	Abdul A. Mulla		
Treasurer:	Mark Hilton		
Senior management team:	Chief Officer: Abdul A. Mulla Finance & Administration Manager: Shelagh Westbrook Community Development Manager: Julie Astley Community Development Manager: Dilwara Ali		
Independent Examiners:	PM+M Solutions for Business LLP Chartered Accountants, Greenbank Technology Park, Challenge Way, Blackburn BB1 5QB		
Bankers:	The Royal Bank of Scotland 58-62 King William St. Blackburn BB1 7HU		

Structure, Governance and Management

Constitution

The organisation is a Charitable company limited by guarantee, incorporated on 30th January 2007 and registered as a charity on 27th February 2008. The Company was established under a Memorandum of Association which established the objects and powers of the Company and is governed under its Articles of Association. The Directors of the company are also Charity Trustees for the purpose of charity law. All those persons appointed to perform the duties of Directors of the Company are referred to as the Management Board and each member has undertaken to contribute the sum of £1 in the event of the company being insolvent on winding up. A Special Resolution was passed by the requisite majority on 21st March 2016 to amend the quorum for meetings of the Management Board in the Articles of Association (Articles 27 & 76):

"No business shall be transacted at a general meeting unless a quorum of Members is present, either in person or represented by proxy. Unless amended by special resolution of the Company a quorum shall be one-third of the Membership plus one, subject to a minimum of two Persons.

The quorum for meetings of the Management Committee may be fixed from time to time by a decision of the Directors, but it must never be less than one third of the total number of Directors plus one."

The Board of Trustees is the body responsible for the government and management of the organisation. The current Board consists of original members appointed, members re-elected in line with the Governing Document and new members elected onto the Board. The Board seeks to appoint new Trustees to maintain a broad skill mix appropriate to the work of the Charity. One third of all trustees must retire at the Annual General Meeting; retiring members are eligible for re-appointment.

Method of Appointment or Election of Trustees

The management of the Charitable company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association. All those wishing to be a Trustee must support the aims of the Charity and applications to become a Trustee are in a form approved by the existing Trustees.

Induction and Training of Trustees

All new Trustees receive induction training which is tailored to the specific needs of the individual and includes meetings and discussions with the Chief Officer, a copy of the organisation's Business plan and any relevant past Board papers.

Organisational Structure

Blackburn with Darwen Healthy Living has a Management Board of up to twelve trustees who meet approximately every 8 weeks; they are responsible for the strategic direction and policy of the charity. The Trustees have delegated the day-to-day running of the charity to the Chief Officer and Senior Management Team.



Objectives and Activities

Policies and Objectives

The purpose of the Charity is to provide, or in conjunction with other like-minded organisations, to assist in the provision of facilities, services, support, training, education and information in order to preserve and protect the good health of those inhabitants residing in, principally, the borough of Blackburn with Darwen, and throughout all boroughs in England and Wales in an effort to encourage said inhabitants to develop a more positive attitude to health, to lead healthy lifestyles and to improve their quality of life. In carrying out its purpose, the Charity promotes equality of opportunity and opposes any form of discrimination on grounds of race, ethnic origin, gender, sexual orientation, age, disability or religion.

Activities for Achieving Objectives:

The key activities carried out by the Charity to achieve its objectives:

- To promote, through partnership, the work of Blackburn with Darwen Healthy Living, with particular reference to the promotion of Health Improvement and Social Inclusion;
- To promote an active citizenship approach to health and wellbeing through community development; supporting a stronger voice for people who use services and greater choice and control at all levels;
- To ensure effective policies and procedures are in effect in accordance with quality assured services, and those required when using volunteers to undertake activities;
- To measure and track the progress and outcomes of projects including measuring longer term changes in knowledge, attitudes and behaviours;
- To monitor the financial outputs on a regular basis;
- To ensure the future sustainability of Blackburn with Darwen Healthy Living.

A number of key assumptions are implicit in the success of the work that we do:

- Improving health inequalities requires more than medical intervention;
- For health promotion to be effective, communities and service users must be involved;
- People want to improve their health;
- Partnership working enhances impact and promotes sustainability.

Our trustees have reviewed and agreed two key strategic charitable objectives for Blackburn with Darwen Healthy Living:

- Promotion of Health and Wellbeing by providing innovative, community based services based on local needs and priorities.
- Community Engagement and Development by ensuring that local people have access to, and are involved in the design and delivery of services that improve their health and well-being.

Risk Management

The Board of Trustees have responsibility for implementing a managed approach to risk management. Measures have been put in place by the introduction and review of policies, procedures and systems to mitigate the risks that the charity faces. Internal control risks are minimised by the implementation of procedures for the authorisation of all financial transactions. A key element in the management of financial risk is the setting of a reserves policy. The external risks to funding have led to development of strategic plans to address the need for diversification of funding and activities.

Our vision is

"To ensure that local people have access to, and are involved in the design and delivery of services that improve their health and well-being."



Objectives and Activities

Annual General Meeting (AGM) 2015

We held our AGM on 24th November 2015 at The Boulevard Centre, Blackburn with Darwen CVS. We were delighted to welcome Alison Critchley, Chair of the Shadsworth with Whitebirk Big Local Partnership Board as guest speaker. Alison outlined the difference the project was making to over 8,000 residents including funding for 3 apprentices, social investment in community buildings, children's activities, fun days, baby massage and healthy activities for adults.

Activities undertaken to further the Charity's Purposes for Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing aims and objectives and in planning future activities. As a not for profit organisation, Blackburn with Darwen Healthy Living focuses on serving the local communities in which we work. All our charitable activities are aimed at addressing health inequalities, breaking down social isolation and bringing communities together primarily within socially and economically deprived areas of Blackburn with Darwen. We promote social inclusion by encouraging "harder to reach" people to engage in our services regardless of their ethnicity, gender, disability or financial background.

Achievements and Performance

To fulfil our objectives in 2015/16 we had 8 main aims:

- To increase provision of healthy eating initiatives and projects to improve people's awareness of a healthy diet and nutrition;
- To raise the awareness of, and to provide opportunities for, community members to get involved in physical activities;
- To reduce the levels of health risks caused by fuel poverty through educating, advising and supporting people in vulnerable households;
- To offer volunteer training programmes and opportunities aimed at addressing issues such as confidence building and unemployment;
- To promote community involvement and leadership in the planning of services/projects to encourage community ownership;
- To organise and participate in health promotion and health education activities to raise awareness of health issues;
- To promote partnership working with community, voluntary and statutory agencies to ensure a co-ordinated approach to service delivery and efficient and effective use of resources;
- To facilitate community forums allowing the most disadvantaged people to be heard and participate in shaping health services.



Strategic Charitable Objectives

Number of Participants/Beneficiaries

Promotion of Health & Wellbeing

3,015

Community Engagement & Development

321

Award Winning Charity

GlaxoSmithKline (GSK) IMPACT Award Winner 2012

We are a member of the GlaxoSmithKline (GSK) IMPACT Awards Development Network which is a unique learning network that supports health and wellbeing charities to develop their leaders, share experiences and expertise, and build the recognition of their significant and vital contribution to the health and social care system. To become a Network member, a charity must have won a GSK IMPACT Award, for which they will have competed with more than 400 charities and have been through the rigorous assessment and judging process.

The Network connects past GSK IMPACT Award winners both online and at meetings held across the UK, to get and give support, share best practice and continue their professional development. The Network currently has 109 members, representing 66 Award winning charities across the UK. In March 2016, GSK hosted a parliamentary reception to celebrate the work of health and wellbeing charities and our Chief Officer, Abdul Mulla, attended. GSK also launched Cascading Leadership, a new programme with Comic Relief to extend leadership development opportunities to the wider voluntary and community sector.

We are one of fifteen consultant organisations which have been recruited from the GSK IMPACT Awards Network and Comic Relief will match them with 15 organisations who will benefit from the support. Our Chief Officer will receive coaching, training and peer review sessions with The King's Fund and will then be matched with another voluntary organisation to provide them with a range of support and advice.

Warm Homes Campaign Award 2015 - 16

The Warm Homes Campaign is National Energy Action's annual winter initiative, raising awareness amongst both politicians and members of the public of the problem of fuel poverty and the action needed to be taken at a policy level, as well as the help and support available locally for those struggling to heat their homes.

The Campaign launched on 5th November 2015, with a Parliamentary launch in the House of Commons on 24th November 2015 and continued until 26th February 2016, which was Fuel Poverty Awareness Day.

The Warm Homes Campaign Awards provided grants of £500 to enable 40 not-for-profit and statutory organisations based in England and Wales with the funds needed to support relevant events and activities taking place during the campaign period and we were delighted to win an award in recognition of our work for fuel poverty/debt.

We utilised the grant funding to hold an event on Monday 15th February 2016 at Banktop Neighbourhood and Learning Centre. The purpose of the event was to increase awareness in how to save on energy costs and consumption and to give out practical energy saving measures. 66 residents attended including some from the refugee community, Job Club users and members of a Disability Group.

We also really appreciate the support Kate Hollern, MP for Blackburn has expressed for our fuel poverty work:

“Fuel poverty is a significant issue for many residents in Blackburn. In spite of well publicised drops in oil prices these reductions have not been passed on by energy companies and gas and electricity costs are higher at a time when incomes are low. It is great to see that Blackburn with Darwen Healthy Living is supporting people in tackling fuel costs.”



Charlotte's Story

"I am incredibly grateful for the help that I received from Healthy Living and I am so happy to be able to move forward without the worry of my Electricity debt."

Charlotte moved to Blackburn in September 2014 and we first visited her in August 2015 after receiving a referral from Twin Valley Homes.

Charlotte suffers with depression and severe anxiety after being in a violent and abusive relationship with her ex-partner; sadly this has really affected her mental well-being and her young son was taken into care by Social Services in 2013 and is now being placed for adoption.

When we first visited Charlotte she told us that she was expecting another baby so it was vitally important that she had electricity in her property to she could cook and keep warm and to maintain the health of herself and her unborn baby.

She had received a demand letter from her electricity provider asking for full repayment of her electricity debt which had reached £2,919. This caused her a great deal of distress and worry so we stepped in to help.

We spoke to her electricity provider on her behalf and they informed us that she had been struggling to make regular weekly payments to her usage and arrears. Charlotte was very distressed and upset as she had been living off a small amount of money each week and often didn't have any spare to contribute to her electricity usage. We agreed a manageable repayment plan with the energy company that she could contribute to each week.

Once the repayment plan was in place we felt that the best option would be for us to apply for a Charis Grant on Charlotte's behalf. The grant application was successful and she was awarded a payment of £2,919 to clear the outstanding debt on her electricity account alongside a payment of £140 from the Warm Home Discount Scheme to help her with her ongoing electricity usage.

We also supported her with valuable budgeting advice that she could use in the future to help her manage her finances and made her aware of other local organisations that were able to offer her other sources of support if she wanted to use them.

Promotion of Health and Wellbeing

"Our health is determined by a complex mix of factors including income, housing and employment, lifestyles and access to health care and other services. There are significant inequalities in health between individuals and different groups in society."

Inequalities in life expectancy, David Buck, David McQuire, August 2015.

In March 2016, The King's Fund published their report "Bringing together physical and mental health, A new frontier for integrated care." The report focuses on the issue that integrated care initiatives in England and elsewhere have paid insufficient attention to the relationship between physical and mental health leading to key challenges: high rates of mental health conditions among people with long-term physical health problems, poor management of 'medically unexplained symptoms', which lack an identifiable organic cause, reduced life expectancy among people with the most severe forms of mental illness, largely attributable to poor physical health and limited support for the wider psychological aspects of physical health and illness. Collectively, these challenges increase the cost of providing services, perpetuate inequalities in health outcomes, and mean that care is less effective than it could be; the first two challenges alone cost the NHS in England more than £11 billion annually.

From April 2013 to June 2015 we received BIG Lottery funding through the North West Healthy Living Network to continue delivering our Wellbeing 2 Project. Grants were made to 14 portfolios with activity spread throughout England and reported grant expenditure ranged from £1.79 million to £3.77 million per portfolio. Ecorys was commissioned to deliver the evaluation and learning contract for this second Wellbeing project. The evaluation reported strong connections between the different strands of wellbeing. The strongest correlation was found to be between improved personal wellbeing and improved mental health. Improved mental health and personal wellbeing were very important factors in enabling participants to make and sustain changes to their eating and exercise habits. Increased self-confidence was found to be central to improving all areas of an individual's wellbeing.



Promotion of Health and Wellbeing

ASPIRE

The National Institute for Health and Clinical Excellence (NICE) recommends that weight loss surgery should only be offered on the NHS if people have tried all the appropriate non surgical methods such as diet and exercise but have failed to achieve or maintain a beneficial level of weight loss for at least six months.

We launched our fifth ASPIRE weight loss programme in May 2015 (utilising our Wellbeing 2 funding) building on a simple idea that people need support to make long term changes in their healthy behaviour. For many people there are barriers and habits that have contributed to their weight gain; ASPIRE aims to support clinically obese people to achieve a sustainable weight loss targeting those with a BMI between 30 and 50. It aims to help them put in place the changes in their awareness and attitude towards food and exercise that will lead to a long term change.

“Looking back at the past six months, it honestly feels like I’ve won a lottery and walked away with the biggest prize. When I got accepted on to ASPIRE I had to prove that I was deserving of that spot as there were others that didn’t make it. I simply had to make the most of it”

Comment from Participant (weight loss 41.8kg, BMI down from 39.1 to 26.4).

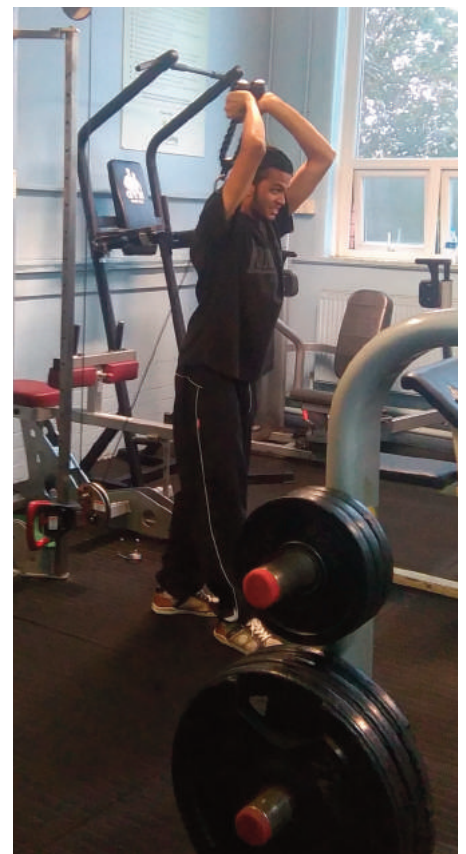
The ASPIRE programme has 3 strands:

- Big group meetings - where everyone on the ASPIRE programme comes together. These provide a forum to share information on living a healthy lifestyle;
- Small group meetings - groups of 4 meeting to try different forms of physical activity and to provide peer to peer mentoring support;
- 1 to 1 meetings - these provide people with a focus that is relevant to them. It may cover the specific challenges they face around eating a healthy diet or being regularly physically active.

The three elements of the programme combine to ensure a person is fully supported to make sustainable changes and provides a supportive group environment so people know they are not alone and can draw on the support of their peers but it also has 1 to 1 sessions allowing people to explore their individual challenges and goals.

We recruited 12 people onto our 5th ASPIRE programmes and all participants completed the six month programme resulting in a total weight loss of 16st 5lbs. We now have 43 "ASPIRE ACES" who have completed the programme and we encourage them to stay in contact with us and each other via social media to offer continued support and advice to each other and new participants and to continue the "ASPIRE family" feel to the programme.

A research article has been published on our ASPIRE programme: **Mechanisms of change of a novel weight loss programme provided by a third sector organisation: a qualitative interview study** (Naomih E. McMahon, Shelina Visram & Louise A. Connell, 10th May 2016). Their conclusions included an urgent need to establish robust interventions that can support people who are overweight and obese to achieve a healthy weight and maintain this change and that Third sector organisations may be a feasible alternative to private and public sector weight loss programmes.



Promotion of Health and Wellbeing

Health and People Involved - HaPI

We were delighted to secure funding from BIG Lottery, Reaching Communities for a 3 year project aimed at improving the health and wellbeing of South Asian heritage residents living in the north east neighbourhood of the borough so reducing the number developing long term health conditions. Ethnicity is a source of striking health inequalities across the borough; people of South Asian heritage are three times more likely than average to develop diabetes, Cardio Vascular Disease mortality rates are 50% higher than average and there are marked differences in GP based health checks take up. Based on the health statistics for 3 GP practices in our target wards; 13,432 people of South Asian heritage suffer the highest %age of type 2 diabetes, obesity, asthma and hypertension prevalence in the borough.

We launched our HaPI project in October 2013 including recruiting HaPI volunteers who are helping to develop, run and evaluate our Project. We conducted local research which reflected that a key issue undermining increasing physical activity is the lack of a friend to attend the gym/exercise classes; our HaPI Buddies support people in the gym and go to classes with beneficiaries who feel unable to go on their own.

"I have learnt so much about health, exercise and cooking and I've made new friends. I was looking forwards to Wednesday class, Thank you!"

"I really enjoyed the session and meeting people; it was good to come out from the house."

"Since coming here, my confidence is back, I've made new friends and everyone is helpful. I used to stay at home; I'm glad I've joined HaPI."

Comments from Participants.

We have continued to deliver a wide variety of health and wellbeing activities in the community; these included Zumba, Line Dancing, Bollywood Dancing, Indian Head Massage, Sewing Classes, Cake Decorating, Cookery Classes & Baby Massage Classes. We held Coffee mornings engaging with local people to gather their views on activities delivered and to gather ideas for future delivery. We held Health & Wellbeing events including an International Women's Event working with partner organisations and looking at all aspects of female health & wellbeing. During Project Year 2 (October 2014 to September 2015) 757 people increased their level of physical activity and improved their fitness, 435 people improved their knowledge of healthy cooking and 552 people improved their mental wellbeing.



Promotion of Health and Wellbeing

Health Haven

We secured funding from BIG Lottery, Awards for All for our Health Haven Project to set up a women's community hub bringing women of all backgrounds together in order to boost their skills, confidence and self-esteem and foster a real sense of empowerment and inclusion. This provides a place where ladies in the community, many of South Asian heritage, can meet, discuss health, social and women's issues including domestic violence. Many of the women face language and cultural barriers and want somewhere to meet new friends, feel free to talk and share issues and challenging problems.

One of these problems includes trying to reduce the stigma of mental health in the community. Mental health is often seen as a taboo subject; one that must be hidden away and not discussed, particularly so amongst South Asian communities. Our group wants to highlight, encourage discussions and debate, as well as challenge the myths associated with issues such as mental ill health; because our group is not exclusively for Asian women; they feel it encourages more open discussions.

Community Gyms & Fitness Classes

We continue to offer our highly successful low cost, friendly exercise and fitness facilities in local community venues:

MyGym@Bangor Street

MyGym@Highercroft

Our gyms are fully equipped with high quality cardiovascular and resistance equipment; Bangor St Community Gym has separate facilities for men & women.

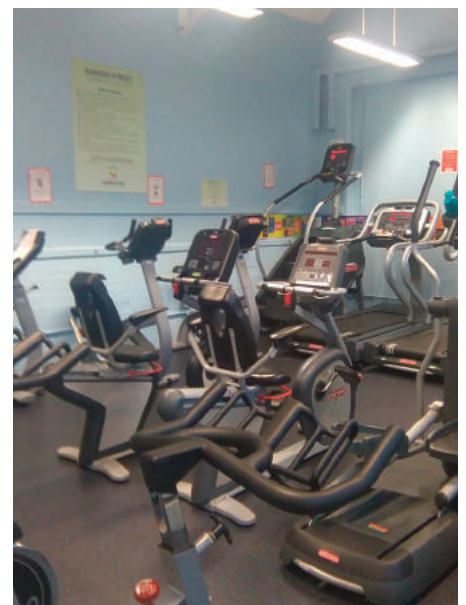
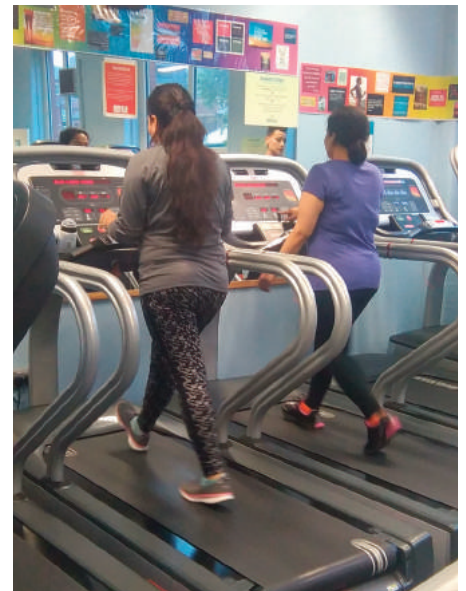
Please contact our team on:

01254 292650

or access our website:

www.bwdhl.org

if you require information on how to join our Community Gyms.



Promotion of Health and Wellbeing

Fuel Poverty

Cold homes are costing the NHS in England £1.36 billion every year in hospital and primary care due to their devastating impact on older people's health (AGEUK The Cost of Cold). There were an estimated 31,100 excess winter deaths in 2012/13 (the additional number of people who died during the winter months, defined as December 2012 to March 2013); of these 9,330 people died due to cold housing. There are three main causes of fuel poverty; these are poor, thermally inefficient housing (expensive and difficult to heat properties, particularly common amongst older homes), high energy prices and low household income or debt. Most vulnerable to fuel poverty are older people, people with disabilities, long term unemployed or low income households, lone parents with young children, people with chronic illnesses and minority ethnic groups.

In June 2013, the Department for Energy and Climate Change (DECC) published "A framework for future action" which set out the Government's intention to adopt a new definition of fuel poverty for England. This definition states that a household is said to be in fuel poverty if:

- They have required fuel costs that are above average (the national median level), and;
- Were they to spend that amount they would be left with a residual income below the official poverty line.

In the Fuel Poverty Statistics for 2012, there are 7,937 households in Blackburn with Darwen in Fuel Poverty based on national statistics produced by The Department for Energy & Climate Change.

Blackburn with Darwen has moved up the fuel poverty league table and is now in a worse situation and despite all the work undertaken by the Council and their partner the borough still contains some of the highest rates of fuel poverty nationally. Identification of fuel debt is particularly difficult as by and large prior to getting to this stage residents will self-disconnect as a means of regulating their expenditure. This is more prevalent in the elderly, who are more likely to have experienced austere times and are loathe to get into debt and manage their budget accordingly.

The physical impacts of living in cold homes are circulatory diseases and respiratory illness. Blood pressure rise in older people when they are exposed to temperatures below 12 degrees increasing their risk of heart attacks and strokes. The cold also reduces lung function which is a risk factor in triggering asthma attacks; the borough has the highest admission rates for asthma in the country with 566 cases for every 100,000 of the population (Asthma UK 2012/13); the national average from 212 health authorities was just 219.

In February 2012, Barnardo's published their report "Priced Out, The plight of low income families and young people living in fuel poverty" which showed strongly the relationship between fuel debt and mental health problems. According to The Royal College of Psychiatrists, one in two people in debt have a mental health problem and those who had difficulty paying their fuel bill were four times as likely to suffer from anxiety, depression or psychological distress. We have been successfully delivering our Bill Busters Project since June 2012 and we were extremely delighted to secure £274,968 funding (over three years) from the BIG Lottery Fund to continue delivering this vital work.

We launched this Project on 1st April 2015 with an aim to reduce the levels of health risks caused by fuel poverty through educating, advising and supporting people in vulnerable households to live in affordably warm, dry and comfortable homes, in control of their fuel use and their fuel costs.

During the period April 2015 to March 2016, we achieved 110 household visits; almost all these households needed several home visits to support them through their issues. A key element of this project is draught proofing homes for the most vulnerable residents; we are working in partnership with Blackburn with Darwen Borough Council and we referred 53 households to the draught proofing service. We recruited 11 volunteers who received accredited training from National Energy Action on fuel poverty/energy advice and they helped us deliver energy workshops in the community attended by 240 people. We also held community events; 413 people attended and learned how they could save energy and money.

The outcomes from this work have been significant:

- 29 successful grants to energy companies for debt totalling £23,924.34;
- 43 Warm Home Discount Applications totalling £6,020.00;
- Collective saving of £5,998.83 by switching tariff or energy company;
- 6 households referred for new boiler and heating system.

Blackburn with Darwen Affordable Warmth Forum

We established and continue to manage and co-ordinate the Blackburn with Darwen Affordable Warmth Forum; we were selected as the Council's preferred lead partner based on the impact our work has had in the borough. The Forum aim is to ensure a co-ordinated approach to tackle fuel poverty in Blackburn with Darwen and has the following objectives:

- to work in partnership to develop programmes and services;
- to make the best use of available resources;
- to prevent duplication of work.

Member organisations include Blackburn with Darwen Borough Council including Public Health, Together Housing, Age UK, Families Health & Wellbeing Consortium, Blackburn Food Bank, Jubilee Credit Union and Child Action North West. A meeting was held in January 2016 and covered topics on the Warm Home Discount Scheme, Smart Meters roll out and recommendations from the National Institute for Health and Social Care Excellence (NICE) on evidence-based interventions to reduce excess winter deaths and illness associated with cold homes.



Promotion of Health and Wellbeing

Food Poverty

The Department of Health (England) recognises food poverty as "the inability to afford, or have access to, food to make up a healthy diet." Poor diet is a risk factor for the UK's major killers of cancer, coronary heart disease (CHD) and diabetes. The Faculty of Public Health of the Royal Colleges of Physicians of the United Kingdom have produced a Food Poverty and Health Briefing Statement. This Statement highlights the need to be more than health professionals giving advice to individuals; it must change the "food environment" - accessibility, affordability and culture in which people live. At the same time nationally, we squander over 12.5 million tonnes of food every year. Food Waste is an environmental problem, generating a considerable proportion of our greenhouse gas emissions, but it's also a social problem, and one which seems unacceptable when people are going hungry in our communities.

Community Food Co-operative

"Olly" Mobile Food Co-op

Our mobile Food Co-op, Olly aimed to help reduce the inequalities around healthy food access and food choices by providing good quality, affordable fruit and vegetables sourced from local wholesalers and farms. Our service targeted people living in communities who experienced issues such as food poverty, social isolation and limitations due to disabilities helping them increase their consumption of fresh fruit and vegetables and improving their health and wellbeing.

Unfortunately, due to funding pressures, our Trustees took the difficult decision to close our mobile Food Co-op at the end of December 2015 and are now considering options for disposing of the van.

BIG Local Cooking Courses

We ran cooking courses in venues across Shadsworth with Whitebirk which were funded by the BIG Local Programme. In total, we delivered 31 workshops with a total of 120 people attending. The courses were targeted at adults including people referred from the Drug & Alcohol Rehabilitation Services; we also ran cooking sessions for parents and a summer holiday cooking club for children.

"It was really good fun, enjoyed learning new recipes. Actually got me liking and eating pasta. Managed to get my kids to eat food with vegetables in."

"I enjoyed eating the food I made. I really enjoyed colouring my apron."

Comments from Participants.

Healthy Living
Local Trust Big Local

Cooking sessions for parents

FREE

Cooking on a budget

Cooking fast food

Cooking takeaways

Cooking with left overs

For 8 weeks starting 18th May 2015
Mondays at 11-1pm at St Oswalds Church Hall
Wednesdays at 12-2pm at Westbury Gardens Church
Call 01254 292650 for more info and to book a place



Community Engagement and Development

Community ownership and involvement lies at the heart of all of our services recognising that they are best delivered with and not to people. We believe passionately in our approach to tackling health inequalities through a community engagement and development approach utilising local people's skills and knowledge to design and improve services so leading to more appropriate, effective, cost-effective and sustainable services.

We could not have achieved the successful outcomes of many of our projects without the commitment and dedication of our volunteers. In 2015/16 we had 33 volunteers helping us deliver our projects and we sincerely thank them for dedicating their time to putting something back into their communities.

BIG Local

In July 2010, the Big Lottery Fund launched the £200million Big Local Programme pinpointing areas that have previously been overlooked for funding and investment, that face a range of different issues from the decline of industry to high levels of unemployment and crime, or a pressing need for new support services or activities. Shadsworth with Whitebirk was awarded £1million to be spent over 10 years to make sustainable improvements to life within the Ward.

The Ward has 3,334 households and a population of 8,511. The ward is made up of predominately white British people with approximately 13% coming from an Asian (Indian and Pakistani) heritage. More recently some people from Eastern European countries have been moving into the area. 58% of the housing in the Ward is rented of which 45% is social housing the majority of which is managed by Twin Valley Homes, the borough's largest Social Landlord. (2011 Census data).

Shadsworth with Whitebirk has 1,571 households with no adult in work and compared with the borough as a whole, it has a much lower proportion of its workers in managerial, professional or technical occupations. The Ward has 1,151 households in which somebody lives with a long-term activity-limiting illness and 906 residents provide unpaid care for someone with an illness or disability.

Big Local is more than just a grant giving programme and it also includes support to develop social investment and social entrepreneurship.

The project journey so far has involved:

- Getting People Involved Phase 1: Raising Awareness and Listening to Residents Views (January 2011 to September 2011);
- Getting People Involved Phase 2: Formation of BIG Local Partnership & creating a Resident led Board (November 2011 to November 2012);
- Community Planning: December 2012 to August 2013.
- Delivery of Community Plan: October 2013 onwards

We were involved in both Phase 1 working with BEACH Partnership, a local community organisation and Community Planning working with Blackburn with Darwen Community & Voluntary Services providing assistance in developing a community plan for the ward.

The Community Plan Vision for the area is:

"A safe and clean place with a strong sense of community where residents can aspire and achieve for a better future for everyone."

Big Local is resident led and we were delighted to be chosen to be as the main Local Trusted Organisation (LTO) in March 2013. Our role as LTO includes supporting the Big Local Partnership, contract management for commissioned services, community engagement, establishment & management of themed task groups, financial management and the development of partnership working.

The Shadsworth with Whitebirk Big Local Plan was formally endorsed by the Big Local Trust in November 2013.

Key successes and activities to date include funding 3 apprentices to work at Twin Valley Homes, social investment: installation of central heating in St Oswald's Church Hall and community training kitchen in 2000 Centre Whitebirk, healthy cooking classes, family mediation supporting families where a young person is at risk of entering the criminal justice system, money management workshops, antenatal yoga, bereavement counselling, debt advice and the establishment of a youth forum.

The Small Grants Programme managed by Blackburn with Darwen Community and Voluntary Services provides funding for up to £1,000 per Project and 28 Grants were awarded funding totalling £17,997.50 during Year 2 (October 2014 to September 2015). The BIG Local community have now agreed a 3 Year Plan (October 2015 to September 2018) focusing on three main Themes: Prosperity, Building Stronger Communities and the Environment.



Community Engagement and Development

Shadsworth Wellbeing & Activity Centre

In July 2011, Shadsworth Neighbourhood Centre which is based in the heart of Shadsworth was transferred over to Twin Valley Homes (TVH) as part of Blackburn with Darwen Borough Council's Community Centre Asset Transfer programme.

The Centre was re-named; Shadsworth Wellbeing & Activity Centre (Shadsworth W&A Centre) and working in partnership with TVH, we were given responsibility for day to day management and running of the centre which provides a range of activities for all sections of the community; this includes a dad's group, majorettes, breakfast club and a youth group; these are primarily run by local volunteers and supported by our Community Development team.

From the start of November 2014 we completed planning and put measures in place to move the community groups from Shadsworth W&A Centre to a temporary venue (52 - 54 Arran Avenue); all the groups were moved out by 23rd December 2014 prior to the community re-development in Shadsworth including a new community hub. Demolition work commenced in May 2015 as part of a £3.5m community re-development scheme in Shadsworth. The new community hub scheme will provide space for shops on the ground floor, with a multi-purpose space above for sports and recreation and a kitchen for breakfast clubs and cooking allotment foods. It will also include IT facilities for job clubs and ICT Training and a one-stop shop for advice on health, wealth and wellbeing.

Healthwatch Community Engagement

The health and social care reforms of 2012 set a powerful ambition of putting people at the centre of health and social care.

To help realise that ambition, the reforms created a Healthwatch in every local authority area across England and Healthwatch England, the national body. The network is strongest working together to share information, expertise and learning in order to improve health and social care services.

We carried out community surveys on behalf of Blackburn with Darwen Healthwatch in the Audley, Roe Lee and Whitebirk areas of the borough.

In total, we visited 1,140 properties and completed 302 surveys. At a local level, local Healthwatch works to help local people get the best out of their local health and social care services ensuring local voices are able to influence the delivery and design of local services.

Roman Road Library and Gym

In early 2015, Blackburn with Darwen Council launched a consultation on the future delivery of community libraries in the borough. Due to a further cut in Government funding of £31m over three years, the budget for the library service has been reduced in line with many other services, but unlike other areas where libraries have been closed, the Council wanted to explore community interest in running and supporting Livesey Library, Mill Hill Library and Roman Road Library.

In November 2015, we entered into an innovative partnership with the Council to provide the day to day operation of Roman Road with a team of our volunteers. The volunteers completed a structured programme of training to equip them to help in the library ranging from health and safety sessions to specific library work including assisting customers to choose and borrow books.

The Council also transformed a space formerly used as a garage to provide a community gym and we re-located MyGym@Highercroft from the Energy Zone to the Library building providing a unique facility which will encourage more use of the library service while at the same time encourage health and wellbeing in the community.



Community Engagement and Development

NIHR Collaboration for Leadership in Applied Health Research and Care (CLAHRC)

The CLAHRC programme is funded by the Secretary for Health and is a research contract with the NHS Liverpool Clinical Commissioning Group. In March 2015, a Partnership Agreement was entered between NHS Liverpool Clinical Commissioning Group, The University of Liverpool, University of Central Lancashire and Lancaster University.

The CLAHRC North West collaboration will help to ensure that patients live healthier, happier lives and benefit from innovative new treatments and techniques and it has the potential to revolutionise future health care and improve services for all.

These residents will receive accredited training in research and engagement methods helping them develop employment related skills.

We were delighted to be commissioned as part of the Community Research and Engagement Network (CoReN) for three years to act as a local facilitator for CoReN including recruiting and supporting residents to operate as CLAHRC Champions in their neighbourhoods. These residents will receive accredited training in research and engagement methods helping them develop employment related skills and there will be paid work opportunities for some residents.

Local Conversations

Local Conversations is a grant programme funded by The People's Health Trust; they believe that communities coming together and having genuine control over how, where and when money is committed is one important way to distribute funds. It places local people at the heart of local plans, rather than local people having to fit into a funder's plans. They are currently funding 23 Local Conversations across England, Scotland and Wales; the Higher Croft Ward in Blackburn is one of these.

The Ward has 3,127 households and a population of 7,840. The ward is made up of predominately white British people with approximately 3% coming from an Asian (Indian and Pakistani) heritage. 46% of the housing in the Ward is rented of which 45% is social housing the majority of which is managed by Twin Valley Homes, the borough's largest Social Landlord.

Higher Croft has 1,127 households with no adult in work, 972 households in which somebody lives with a long-term activity-limiting illness and 905 residents provide unpaid care for someone with an illness or disability. (2011 Census data).

We secured funding from The People's Health Trust to carry out the first phase of the programme, which involved developing an Area Plan gathering information and opinions from residents on how the area could be an even better place to grow up, live, work and age. We recruited and trained 10 residents as Community Researchers and we completed 265 interviews throughout the target area; this included door to door, school playgrounds, bus stops, shops, library, as well as through Facebook.

The Area Plan is intended to be used as a foundation for developing interventions that address the issues and priorities that reflect the needs of the community, and how residents would like to see the area and the lives of the people improved now and in the future. It also suggests recommendations to ensure that local residents remain involved for the longer term and are in the driving seat of change.

Ongoing engagement with residents was carried out during 2015 with support from The University of Central Lancashire and a Higher Croft Local Conversations Panel was recruited. The aim is to achieve a membership of the Panel that reflects the population profile of the area and which involves key organisations that are providing services in the area.

Following approval of an 18 month plan; a launch date has been planned for April 2016 to commence delivery of this exciting Project. The Plan focuses on the topics local people feel are their priorities: Uniting Communities, Cleaner & Greener Community, Safer Community, Youth Forum, Youth activities and Wellbeing activities.

Radio Lancashire

We have forged a great relationship with Radio Lancashire and continue to guest on their shows discussing health topics including obesity & weight loss.

Community Events

We attended a number of events in local communities across the borough so ensuring our healthy lifestyle messages were continually communicated; these included local community & health events, Shadsworth Carnival, Easter Parade and Halloween Party.



Saima's Story

"Along with my sister, I attended a Fruit Carving course which I have to say changed my life. I enjoyed the course so much that it gave me a thirst to want to learn more."

"I am 33 years old and I live in the Brookhouse area. I was unemployed living with my parents and although I am a sociable person, I felt quite isolated with low esteem as my friends have married and settled into family life. I am a member of Bangor Street Gym which is where I learnt about the HaPI project.

I saw posters advertising a variety of courses/sessions and decided to attend one of these courses.

Over the next twelve months the HaPI project gave me the opportunity to attend social activities, outings and a number of courses of which I gained accredited certificates. My confidence has increased, I have gained new skills and I have made new friends.

I have benefited so much so I wanted to share the knowledge and experiences I have gained therefore, I became a volunteer. When an employment opportunity came up with Healthy Living I felt confident to apply and was really pleased when I was offered the position and I am now in regular employment with them."

Financial Review

In these challenging financial times, we are extremely grateful to all of our funders who have enabled us to continue delivering both existing and offer new services in our communities. However, raising funds for our core running (including insurances, rent, ICT, Finance and Audit) remains a significant challenge.

Despite these challenges, we successfully generated income for new projects and ensured tight control of our expenditure ensuring that our Charity continues to be financially sound.

Income for the year amounted to £473,767 compared to £489,438 in 2014/15; an overall decrease of 3.2% reflecting the end of the Wellbeing 2 grant Project. Grant Income increased by £66,606, funding for Service Level Agreements decreased by £62,734 and activities for generating funds (Community Gyms and Food Co-operatives) decreased by £2,980; reflecting the closure of the Mobile Food Co-op service at the end of December 2015.

Sundry Income amounted to £790 compared to £17,682 in 2014/15; income from bank interest slightly increased; £148 compared to £87 in 2014/15 mainly; interest rates remain low and the Charity has insufficient reserves to tie up monies for longer periods to enable greater returns. Due to funding uncertainties, the organisation maintained a prudent approach to investment, investing in a "no risk" short term deposit account.

Expenditure increased by £73,856 compared to 2014/15; this was mainly due to project & social investment expenditure relating to the BIG Local project. Savings continue to be achieved wherever possible and expenditure also includes £2,723 profit on the disposal of surplus gym equipment.

The value of funds carried forward at 31st March 2016 was £197,914 made up of £69,298 Restricted Funds, £103,930 of Unrestricted Designated Funds and £24,686 of Unrestricted General Funds. There is a detailed breakdown of these Funds in Notes 13/14 of the Financial Statements.

In the Statement of Financial Activities, our services have been grouped together under the heading of Charitable Activities and then under sub headings to reflect our charitable objectives. A full list of incoming resources from Charitable Activities can be found in the notes to the accounts (notes 5 – 6). Note 7 shows corresponding resources expended. Resources expended on charitable activities represent 81% of the Charity's total resources expended. Details of commitments and operating leases are shown within the accounts and include leased gym equipment.

Reserves Policy

When determining the appropriate level of reserves in a given year, the trustees monitor the economic background including the current climate of significant public sector funding cuts.

In accordance with our Reserves Policy, we aim to maintain unrestricted reserves equivalent to a minimum of three months unrestricted expenditure to cover any statutory and contractual obligations and to ensure that in the event of a significant drop in funding the Charity can continue its activities and secure additional funding.

A designated Business Continuity Fund of £29,906 has been set aside representing 3 months statutory and contractual obligations; the level of unrestricted, undesignated reserves held at 31st March 2016 was £24,686 which represents approximately two month's unrestricted expenditure. The Trustees consider that this level of reserves is prudent in the current economic climate. In addition, the Trustees approved a designated fund of £15,000 in March 2013 as match funding for our BIG Lottery, Reaching Communities 3 year project; HaPI (Health and People Involved); the balance at the end of March 2016 was £2,500. Our Trustees approved a designated fund of £33,000 in March 2015 as Match Funding for our BIG Lottery, Reaching Communities 3 year project (Bill Busters, Fuel Poverty); the balance at the end of March 2016 was £31,798.

In line with Charity Commission guidelines, a designated Development Fund of £35,000 has been set aside to cover ongoing strategic plans for public benefit identified by the Board of Trustees including start up funding for new activities.

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 they continue to adopt the going concern basis in preparing the financial statements.

Financial Review

Plans for the future

The current economic climate continues to be challenging for both ourselves and the charitable sector in general and we continue to work closely with partner agencies including Blackburn with Darwen Borough Council which is facing significant Budget cuts to help provide cost effective solutions with an aim to ensure that vital services in the borough can continue to run.

Plans for 2016 – 17 include:

- Continuing to establish closer links with Health & Wellbeing Boards and Clinical Commissioning Groups to develop targeted engagement and health interventions to address health inequalities;
- Continuing the development and delivery of a wide range of programmes aimed at preventing ill health including targeted programmes to help people with chronic physical health problems to manage their condition;
- Developing and delivering a range of programmes focusing on improving emotional and mental wellbeing and reducing social isolation;
- Implementation of interventions that address wider issues that impact on health; both physical and mental including food poverty, fuel poverty and financial confidence interventions;
- Further increasing the number of volunteer opportunities so increasing the confidence and capacity of individuals and small groups to get involved in activities and build mutually supportive networks that hold their communities together.

Statement of Trustees' Responsibilities

The trustees (who are also directors of Blackburn with Darwen Healthy Living for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then 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 the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that 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.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the Charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Accountants and Independent Examiners

A resolution proposing that PM+M Chartered Accountants be appointed as Independent Examiners will be put forward at the Annual General Meeting.

Approved by the Trustees on 18th July 2016 and signed on their behalf by:



Pauline Walsh

Chair, Board of Trustees

Independent Examiner's Report

TO THE TRUSTEES OF BLACKBURN WITH DARWEN HEALTHY LIVING FOR THE YEAR ENDED 31ST MARCH 2016.

I report on the financial statements of the Charitable company for the year ended 31 March 2016, which are set out on pages 24 to 38.

This report is made solely to the Charitable company's Trustees, as a body, in accordance with section 145 of the Charity's Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the Charitable company's Trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charitable company and the Charitable company's Trustees as a body, for my work or for this report.

Respective responsibilities of trustees and examiners

The trustees (who are also directors of the company for the purposes of company law) are responsible for the preparation of the financial statements. 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.

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the Charitable company is not subject to audit under charity or company law and is eligible for Independent Examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- 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 Charitable company and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 on Page 23.

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 financial statements which accord with the accounting records, 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.



Helen Binns, FCA

Date: 18th July 2016

PM+M Solutions for Business LLP
Chartered Accountants
Greenbank Technology Park
Challenge Way
Blackburn
BB1 5QB

Financial Statements

For the year ending 31ST March 2016

Statement of Financial Activities (SoFA) For the year ended 31ST March 2016

	Note	Unrestricted Funds 2016 £	Restricted Funds 2016 £	2016 Total £	2015 Total £
INCOME FROM:					
Donations & Legacies	2	268	-	268	-
Other trading Activities	3	55,880	-	55,880	58,860
Income from Investments	4	148	-	148	87
Charitable activities					
Promotion of Health & Wellbeing	5	546	230,594	231,140	253,201
Community Development & Engagement	6	24,375	161,956	186,331	177,290
Total Income		81,217	392,550	473,767	489,438
EXPENDITURE ON:					
7					
Raising funds					
Gym/other operating costs		99,920	-	99,920	87,638
Charitable activities					
Promotion of Health & Wellbeing		6,758	241,602	248,359	243,362
Community Development & Engagement		27,625	149,319	176,945	120,368
Total Expenditure		134,303	390,921	525,224	451,368
Net Income / (Expenditure)		(53,086)	1,629	(51,457)	38,070
Transfers					
Net movement in funds for the year		(53,086)	1,629	(51,457)	38,070
Reconciliation of funds					
Total funds at 1st April 2015	13, 14	181,702	67,669	249,371	211,301
Total funds at 31st March 2016	13, 14	128,616	69,298	197,914	249,371

There are no recognised gains or losses in 2016 or 2015 other than the net movements in funds for the year. All incoming resources and resources expended derive from continuing activities.

The notes on pages 28 to 38 form part of these accounts

Balance Sheet

As at 31ST March 2016

	Note	2016 £	2015 £
Fixed Assets			
Tangible fixed assets	9	<u>6,235</u>	<u>17,874</u>
Current Assets			
Debtors	10	18,224	18,959
Cash at bank and in hand		<u>217,679</u>	<u>249,015</u>
		235,903	267,974
Creditors			
Amounts falling due within one year	11	<u>44,224</u>	<u>36,477</u>
		191,679	231,497
Net Current Assets		<u>191,679</u>	<u>231,497</u>
Net Assets		<u>197,914</u>	<u>249,371</u>
Funds			
Unrestricted funds:			
Designated funds	13	103,930	119,333
General fund	13	24,686	62,369
Restricted funds			
	14	<u>69,298</u>	<u>67,669</u>
		<u>197,914</u>	<u>249,371</u>

The Trustees consider the the Charitable company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the Charitable company to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The financial statements were approved by the Trustees on 18th July 2016 and signed on their behalf by:



Pauline Walsh
Chair, Board of Trustees

Company Registration No. 06073648

The notes on pages 28 to 38 form part of these financial statements.

Cash Flow Statement

Year Ended 31ST March 2016

	Note	2016 £	2015 £
Cash generated from operating activities:			
Net cash provided by (used in) operating activities	15	<u>(34,334)</u>	<u>34,813</u>
Cash flows from investing activities:			
Proceeds from sale of equipment		2,850	-
Bank Interest received		<u>148</u>	<u>87</u>
		<u>2,998</u>	<u>87</u>
Cash flows from financing activities:			
Purchase of equipment		-	(8,400)
Change in cash and cash equivalents in the year:			
Cash and cash equivalents brought forward	16	<u>249,015</u>	<u>222,515</u>
Cash and cash equivalents carried forward	16	<u><u>217,679</u></u>	<u><u>249,015</u></u>

Notes to the Financial Statements For the year ended 31ST March 2016

1 Principal Accounting Policies

Basis of accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Blackburn with Darwen Healthy Living meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

Reconciliation with previous Generally Accepted Accounting Practice

In preparing these accounts, the Trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required.

No restatements were required.

Company status

The charity is a company limited by guarantee.

The members of the company are the Trustees name on page 1. In the event of the Charitable company being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charitable company.

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 they continue to adopt the going concern basis in preparing the financial statements.

Fund accounting

Unrestricted funds are donations and other income received or generated for the objects of the Charity without further specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are to be used for specified purposes as laid down by the provider of the funds. Expenditure which meets these criteria is allocated to the fund, together with a fair allocation of support costs.

Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Gifts in kind and intangible income

Equipment is included in the financial statements at estimated market value of the item or service donated at the time of receipt. The value of services from volunteers has not been included in the financial statements

Gym Membership

Gym fees are recognised in the financial statements for the year ended 31st March 2016. Fees paid up at the year end that relate to future periods are included in deferred income.

Grants & Service Level Agreements

Grants and SLAs, including grants for the purchase of fixed assets, are apportioned to the Statement of Financial Activities in the year to which they relate.

Donations and legacies, and other forms of voluntary income

Donations and legacies and other forms of voluntary income are recognised in full in the Statement of Financial Activities when notification of entitlement is received and the amount receivable can be measured with sufficient reliability.

Other income

All other income is recognised in the Statement of Financial Activities in the year to which it relates.

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make 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 included in the Statement of Financial Activities on an accruals basis inclusive of any VAT which cannot be recovered and are recognised in the period in which they are incurred.

- Costs of raising funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's gym.
- Charitable expenditure 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.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Support costs are apportioned on a percentage of income.

Staff costs

Staff costs are allocated to activities on the basis of staff time spent on those activities.

Depreciation

Fixed assets are stated at cost less accumulated depreciation. The costs of minor additions or those costing below £500 are not capitalised. Depreciation of fixed assets is charged by annual instalments commencing with the year of acquisition at rates estimated to write off their cost less any residual value over the expected useful lives, which are as follows:

Gym & Office equipment	20-33%	Straight-line method
Computer Equipment	33%	Straight-line method
Motor Vehicles	20%	Straight-line method

Leases

Rentals paid under operating leases are charged to expenditure as incurred.

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 with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Pensions

The charity operates a defined contribution pension scheme. The pension charge represents the amounts payable by the charity to the fund in respect of the year.

Notes to the Financial Statements

For the year ended 31ST March 2016

2 Donations & Legacies

	Unrestricted Funds £	Restricted Funds £	2016 Total £	2015 Total £
Donations:				
Asda	50	-	50	-
Angela Titterington	160	-	160	-
Kathleen Ingham	20	-	20	-
Gift Aid	38	-	38	-
	<u>268</u>	<u>-</u>	<u>268</u>	<u>-</u>

3 Other Trading Activities

	Unrestricted Funds £	Restricted Funds £	2016 Total £	2015 Total £
Community Gym fees	38,989	-	38,989	40,895
Physical Activity Fees	6,949	-	6,949	6,226
Food Co-operatives	9,942	-	9,942	11,739
	<u>55,880</u>	<u>-</u>	<u>55,880</u>	<u>58,860</u>

In 2015, of the total trading income, £58,860 was to unrestricted funds and £NIL was to restricted funds.

4 Investment Income

	Unrestricted Funds £	Restricted Funds £	2016 Total £	2015 Total £
Interest on short term deposits at UK banks and building societies	<u>148</u>	<u>-</u>	<u>148</u>	<u>87</u>

In 2015, of the total investment income, £87 was to unrestricted funds and £Nil was to restricted funds.

Notes to the Financial Statements

For the year ended 31ST March 2016

5 Promotion of Health & Wellbeing

	Unrestricted Funds £	Restricted Funds £	2016 Total £	2015 Total £
Grants:				
BIG Lottery Wellbeing	-	10,501	10,501	36,444
BIG Lottery Fund Grants	-	198,608	198,608	95,381
BIG Lottery BIG Local	-	7,224	7,224	-
The Ebico Trust	-	8,211	8,211	8,210
National Energy Action	-	500	500	-
Department of Energy & Climate Change	-	-	-	900
Citizens Advice Bureau	-	-	-	300
Blackburn with Darwen Borough Council	-	1,500	1,500	29,500
Garfield Weston Foundation	-	-	-	10,000
Twin Valley Homes	-	4,050	4,050	-
Blackburn with Darwen CVS	-	-	-	916
Highercroft Citizens' Jury	-	-	-	237
Service Level Agreements:				
Blackburn with Darwen Borough Council	-	-	-	66,934
Sundry income	546	-	546	4,379
	<u>546</u>	<u>230,594</u>	<u>231,140</u>	<u>253,201</u>

In 2015, of the total income, £71,550 was to unrestricted funds and £181,651 was to restricted funds.

6 Community Engagement & Development

	Unrestricted Funds £	Restricted Funds £	2016 Total £	2015 Total £
Grants:				
BIG Lottery BIG Local	-	108,903	108,903	88,755
People's Health Trust	-	42,809	42,809	14,047
Twin Valley Homes	-	-	-	13,110
Newground Together	-	-	-	14,900
Blackburn with Darwen Borough Council	-	-	-	3,000
Lloyds Bank Foundation	-	10,000	10,000	10,000
Service Level Agreements:				
Newground CIC	22,500	-	22,500	-
Blackburn with Darwen Borough Council	-	-	-	15,590
Our Life	-	-	-	4,585
Lancaster University	1,875	-	1,875	-
Sundry income	-	244	244	13,303
	<u>24,375</u>	<u>161,956</u>	<u>186,331</u>	<u>177,290</u>

In 2015, of the total income, £61,264 was to unrestricted funds and £116,026 was to restricted funds.

Notes to the Financial Statements

For the year ended 31ST March 2016

7 Expenditure

	Gym/other Operating Costs £	Promotion of Health & Wellbeing £	Community Engagement & Development £	2016 Total £	2015 Total £
Direct Costs:					
Staff costs	16,865	197,699	65,207	279,771	228,263
Awards & Grants	-	88	73,893	73,981	16,290
Contracted Services	120	1,622	-	1,742	4,325
Volunteer expenses	50	1,538	-	1,588	936
Office expenses	809	7,811	1,547	10,167	2,979
Printing & Reproduction	-	1,991	-	1,991	6,794
Depreciation & disposals	6,967	2,312	-	9,278	14,081
Vehicle expenses	411	290	-	701	1,532
Dues & Subscriptions	(65)	398	-	333	433
Equipment & Furniture	776	7,120	94	7,990	13,588
Equipment Lease/Hire	21,319	653	116	22,087	11,944
Food	8,537	2,284	413	11,234	21,653
Insurances	444	4,952	1,201	6,596	6,000
Legal & Professional Expenses	534	613	2,330	3,477	1,064
Marketing	-	2,224	1,363	3,587	4,492
Meals & Entertainment	-	473	409	882	1,696
Recruitment	-	146	292	438	864
Rent & Rates	7,569	8,018	-	15,586	15,722
Repairs & Maintenance	2,609	-	-	2,609	6,897
Travel & Meetings	-	363	569	932	192
Training	245	6,019	13,259	19,523	12,365
Venue Hire	-	869	329	1,197	2,728
Loss/(profit) on disposal of fixed assets	(2,850)	127	-	(2,723)	5,900
Sundry expenses	5	98	405	508	1,120
Bank Charges	-	307	-	307	-
	64,343	248,012	161,426	473,781	381,858
Support Costs:					
Staff costs	16,603	162	7,242	24,007	41,196
Awards & Grants	-	-	-	-	100
Contracted Services	4,232	41	1,846	6,119	3,627
Volunteer expenses	-	-	-	-	83
Office expenses	3,687	36	1,608	5,332	8,615
Printing & Reproduction	618	6	270	893	1,395
Depreciation & disposals	1,545	15	674	2,234	1,635
Dues & Subscriptions	9	-	4	13	(1,217)
Equipment & Furniture	381	4	166	551	88
Equipment Lease/Hire	602	6	263	871	1,234
Food	52	1	23	76	161
Insurances	-	-	-	-	3,307
Legal & Professional Expenses	1,046	10	456	1,512	3,736
Meals & Entertainment	189	2	82	273	520
Recruitment	37	-	16	53	-
Rent & Rates	4,898	48	2,137	7,082	2,428
Repairs & Maintenance	-	-	-	-	712
Travel & Meetings	575	6	251	831	326
Training	155	2	67	224	-
Venue Hire	193	2	84	279	200
Sundry expenses	181	2	79	262	126
Bank Charges	575	6	251	832	1,238
	35,577	348	15,519	51,444	69,510
Total Costs for Charity	99,920	248,359	176,945	525,224	451,368

Some of the organisation's services operate from the main offices at Bangor St Community Centre, which is also the base for support staff. The costs relating to these offices are allocated as direct costs where they can be identified to a specific service area. Shared costs e.g. telephone, heat & light, insurance are presented as Support Costs.

Notes to the Financial Statements

For the year ended 31ST March 2016

8 Net Incoming Resources For The Year

	2016 £	2015 £
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This is stated after charging:

Depreciation	11,512	15,716
Operating lease charges	22,553	12,839
Independent Examiner's Fees	4,440	4,800

During the year, no Trustees received any remuneration (2015: £Nil).

During the year, no Trustees received any benefits in kind (2015: £Nil).

During the year, no Trustees received any reimbursement of expenses (2015: £Nil).

9 Tangible Fixed Assets

	Office & Computer Equipment £	Gym Equipment & Gym Management System £	Motor Vehicles £	Total £
Cost:				
Balance at 1st April 2015	24,234	54,301	10,886	89,421
Additions	-	-	-	-
Disposals	-	(15,041)	-	(15,041)
Balance at 31st March 2016	<u>24,234</u>	<u>39,260</u>	<u>10,886</u>	<u>74,380</u>
Depreciation:				
Balance at 1st April 2015	17,374	47,278	6,895	71,547
Charge for the year	2,800	6,535	2,177	11,512
Disposals	-	(14,914)	-	(14,914)
Balance at 31st March 2016	<u>20,174</u>	<u>38,899</u>	<u>9,072</u>	<u>68,145</u>
Net book value:				
31st March 2016	<u>4,060</u>	<u>361</u>	<u>1,814</u>	<u>6,235</u>
31st March 2015	<u>6,860</u>	<u>7,023</u>	<u>3,991</u>	<u>17,874</u>

10 Debtors

	2016 £	2015 £
Trade debtors	12,286	14,252
Prepayments and accrued income	5,938	4,707
	<u>18,224</u>	<u>18,959</u>

Notes to the Financial Statements

For the year ended 31ST March 2016

11 Creditors: Amounts Falling Due Within One Year

	2016 £	2015 £
Trade creditors	270	3,498
Other creditors	13,803	5,653
Accruals	9,827	5,928
Deferred income	20,324	21,398
	<u>44,224</u>	<u>36,477</u>

Deferred income set out above comprises annual Community Gym fees to be spread over a 12 month period and other deferred grants and similar income.

	Deferred Grants £	Gym Fees £	Total £
Balance at 1 April 2015	-	21,398	21,398
Amount released during the year	-	(21,398)	(21,398)
Amount deferred in year	-	20,324	20,324
Balance at 31 March 2016	<u>-</u>	<u>20,324</u>	<u>20,324</u>

12 Financial Instruments

Financial assets measured at amortised cost were £6,313 (2015: £14,252).

Financial liabilities measured at amortised cost were £270 (2015: £3,498).

Notes to the Financial Statements

For the year ended 31ST March 2016

13 Unrestricted Funds

	1st April 2015 £	Incoming Resources £	Resources Expended £	Transfers £	31st March 2016 £
Designated Funds: Fixed Assets	13,927	-	(9,201)	-	4,726
Designated Funds: Development	35,000	-	-	-	35,000
Designated Funds: Business Continuity	29,906	-	-	-	29,906
Designated Funds: BIG Lottery Fund, Reaching Communities	7,500	-	-	(5,000)	2,500
Designated Funds: BIG Lottery Fund, Reaching Communities	33,000	-	-	(1,202)	31,798
Sub Total	119,333	-	(9,201)	(6,202)	103,930
General Funds	62,369	81,217	(125,103)	6,202	24,686
Total Unrestricted Funds	181,702	81,217	(134,303)	-	128,616

Funds are designated for the following purposes:

Name	Purpose
Fixed Assets	Established to represent the Charity's resources which are tied up in fixed assets at the year end. In accordance with accounting legislation for Charities, the fixed assets of a Charity cannot usually be realised easily and therefore should not be represented by General Funds.
Development	Established to invest in organisational development and growth initiatives.
Business Continuity	To cover 3 months statutory and contractual obligations.
BIG Lottery Reaching Communities	Established to support the delivery of BIG Lottery funded Health & People Involved Project (HaPI) over 3 years.
BIG Lottery Reaching Communities	Established to support the delivery of BIG Lottery funded Fuel Poverty (Bill Busters) over 3 years.

Notes to the Financial Statements For the year ended 31ST March 2016

14 Restricted Funds

	1st April 2015 £	Incoming Resources £	Resources Expended £	Transfers £	31st March 2016 £
BIG Lottery Wellbeing	12,789	10,501	(23,290)	-	-
BIG Lottery BIG Local	32,709	108,903	(127,148)	1,986	16,450
BIG Lottery BIG Local	-	7,224	(5,238)	(1,986)	-
St Oswald's Community Hall	-	244	(244)	-	-
Big Lottery Fund Grant	5,259	99,282	(99,283)	-	5,258
Big Lottery Fund Grant	-	89,354	(87,309)	-	2,045
Big Lottery Fund Grant	-	9,972	(5,064)	-	4,908
Match Funding Reaching Communities	1,699	-	(1,699)	-	-
Fuel Poverty	9,522	10,211	(17,733)	-	2,000
People's Health Trust	5,691	42,809	(13,913)	-	34,587
Lloyds Bank Foundation	-	10,000	(10,000)	-	-
Twin Valley Homes	-	4,050	-	-	4,050
Total Restricted Funds	67,669	392,550	(390,921)	-	69,298

BIG Lottery Wellbeing

Development of a range of healthy eating programmes & increasing the availability and access to physical activity provision to adults and children living in the most deprived areas of Blackburn with Darwen.

BIG Lottery Big Local

Locally trusted organisation for the Shadsworth with Whitebirk Big Local partnership which is receiving £1m funding over the next 10 years (supported through Big Local and administered by Local Trust for the Big Lottery Fund), empowering residents themselves to be in charge of spending on ways to improve their community.

BIG Lottery Big Local

Funding from BIG Local to deliver cooking sessions for older people, young parents and families in Shadsworth with Whitebirk. The project achieved its outputs and outcomes and an underspend of £1,986 was returned to the BIG Local Community funding.

St Oswald's Community Hall

Match funding from St Oswald's towards the cost of central heating installation in the church hall (funded by Big Lottery Big Local).

BIG Lottery Fund Grant

Health & People Involved (HaPI) Project aimed at improving the health and wellbeing of South Asian heritage people and reducing their risk of developing long term health conditions.

BIG Lottery Fund Grant

Bill Busters Project aimed at people living in fuel poverty by supporting people in fuel debt and increasing awareness, knowledge & skills to reduce energy costs and energy consumption.

BIG Lottery Fund Grant

Health Haven Project to set up a community hub for women of different backgrounds providing a culturally sensitive meeting place and recreational activities where beneficiaries can socialise and access advice and support to improve their confidence and wellbeing.

Match Funding Reaching Communities

Match funding from Twin Valley Homes for Health & People Involved (HaPI) Project.

Fuel Poverty

Funding to help reduce the levels of health risks caused by fuel poverty through educating, advising and supporting people in vulnerable households to live in affordably warm, dry and comfortable homes, in control of their fuel use and their fuel costs.

People's Health Trust

Development and delivery of Higher Croft Local Plan for the Local Conversations Programme aimed at helping address the wider social causes of health inequalities through supporting upstream interventions.

Lloyds Bank Foundation

Funding towards the salary of the Community Development Manager.

Twin Valley Homes

Funding for the Re:Vision Project - lifeskills and employability for young people.

Notes to the Financial Statements

For the year ended 31ST March 2016

15 Reconciliation Of Net Income/ (expenditure) To Net Cash Flow From Operating Activities

	2016 £	2015 £
Net income/ (expenditure) (as per the statement of financial activities)	(51,457)	38,070
Adjustment for:		
Depreciation and impairment of tangible fixed assets	11,512	15,716
Bank Interest received	(148)	(87)
(Profit)/ loss on disposal of tangible fixed assets	(2,723)	5,900
Decrease/ (Increase) in debtors	735	(4,678)
Increase/(decrease) in creditors	7,747	(20,108)
Net cash (used in)/ provided by operating activities	<u>(34,334)</u>	<u>34,813</u>

16 Analysis Of Cash At Bank & In Hand Less Overdrafts

	2016 £	2015 £
Cash at bank and in hand	217,679	249,015
Overdrafts included in bank loans and overdrafts falling due within one year	-	-
	<u>217,679</u>	<u>249,015</u>

Notes to the Financial Statements

For the year ended 31ST March 2016

17 Information Regarding Employees & Trustees

	2016 £	2015 £
Staff costs comprise:		
- Wages and salaries	263,034	231,589
- Social security costs	13,082	17,278
- Pension contributions	25,727	18,993
- Mileage	1,935	1,599
	<u>303,778</u>	<u>269,459</u>

.No employees earned over £60,000

The key management personnel of the Charity comprise the Chief Officer, the Finance and Administration Manager and two Community Development Managers and their employee benefits totalled £117,800 (2015: £120,577)

The Charity purchased insurance to protect the Charity from loss arising from neglect or default of its Trustees and to indemnify the Trustees against the consequence of neglect or default on their part.

The average number of employees during the year, calculated on the basis of full time equivalents, was as follows:

Promotion of Health & Wellbeing	6	5
Community Engagement & Development	2	3
Administration and support	1	1
	<u>9</u>	<u>9</u>

18 Pension Costs

The charity operated a stakeholder defined contribution pension scheme from April to September 2015 which was then replaced by an auto- enrolment pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents the contributions payable by the charity to the fund. The charge for the year is £25,727 (2015: £18,993).

Notes to the Financial Statements

For the year ended 31ST March 2016

19 Analysis Of Assets & Liabilities Between Funds

	General Funds £	Designated Funds £	Restricted Funds £	Total £
Tangible fixed assets	-	5,527	708	6,235
Current assets:				
- Debtors	18,224	-	-	18,224
- Cash at bank and in hand	50,686	98,403	68,590	217,679
Creditors	(44,224)	-	-	(44,224)
Net assets at 31st March 2016	24,686	103,930	69,298	197,914

20 Independent Examiner's Remuneration

The Independent Examiners' remuneration amounts to an Independent Examination fee of £4,440 (2015: £4,800) and other services of £Nil (2015: £Nil).

21 Financial Commitments & Operating Leases

At 31st March 2016 there were annual commitments under non-cancellable operating leases as set out below

	Land & Buildings		Other Assets	
	2016 £	2015 £	2016 £	2015 £
Operating leases which expire:				
Within one year	-	-	4,044	2,563
Within two to five years	-	-	33,074	9,423
	<u>-</u>	<u>-</u>	<u>37,118</u>	<u>11,986</u>

The charity occupies premises within Bangor St Community Centre, which is owned by Blackburn with Darwen Borough Council and was operated under Licence for the period January to March 2015 by Minority Enterprise Development Trust (Charity No.

1110256). The rent paid April to December 2015 by the Charity for the use of the premises to Blackburn with Darwen Borough Council was £7,200 (2015: £11,600) and the rent accrued January to March 2016 payable to Minority Development Trust was £2,400 (2015: £0).

22 Related Party Transactions

Mr A. Mulla, Chief Officer is a Director of Healthwatch Blackburn with Darwen who provided £Nil funding (2015: £12,250) to the charity during the year. At 31st March 2016, there were no balances due from or to these related parties.



Blackburn with Darwen Healthy Living is always in need of funds.

Your support and donations will help us to continue and further develop our work promoting and facilitating community involvement to help tackle health, social and economic inequalities within our communities. We thank our partners, funders and supporters including:

- Age UK Blackburn with Darwen
- Blackburn with Darwen CCG
- Twin Valley Homes
- Newground CIC
- BIG Lottery Fund
- People's Health Trust
- Blackburn with Darwen Borough Council
- Blackburn with Darwen CVS
- Healthwatch Blackburn with Darwen
- Lloyds TSB Foundation for England & Wales
- Garfield Weston Foundation
- Community & Business Partners
- Blackburn College
- University of Bolton
- Jubilee Tower Credit Union
- National Energy Action
- Lancaster University



Healthy **Choices** for Healthy **Communities**

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