



BLACKBURN WITH DARWEN HEALTHY LIVING

Registered Charity No. 1122978 Company No. 06073648

FOR THE YEAR ENDED
31ST MARCH 2017

TRUSTEES' REPORT AND INDEPENDENTLY EXAMINED FINANCIAL STATEMENTS



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 2017

The Trustees present their annual report together with the financial statements of Blackburn with Darwen Healthy Living for the 1 April 2016 to 31 March 2017.

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 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 DETAILS OF THE CHARITABLE COMPANY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2017

Charity Name:	Blackburn with Darwen Healthy Living	
Charity Registered Number:	1122978	
Company Registered Number:	06073648	
Registered Offices:	Bangor St Community Centre Norwich St Blackburn Lancashire BB1 6NZ	
Trustees:	Pauline A. Walsh David A. Foster Robert A. Nash Jeremy G. Hodgkinson Bob Snape Paul R Mason Janice Parker John A. Sturgess Altaf Sumra Peter Dillon Mark Hilton Glen Finch	Chair Appointed 01/12/2016 Resigned 31/05/2016
Company Secretary:	Abdul A. Mulla	
Chief Officer:	Abdul A. Mulla	
Accountants:	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	

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 three 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.
- Youth Work enabling young people to develop holistically, working with them to facilitate their personal, social & educational development to enable them to develop their voice, influence and place in society and to reach their full potential.

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

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 2016/17 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	1,713
Community Engagement & Development	801
Total	2,514

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 over 120 members, representing more than 70 Award winning charities across the UK.

We are also a member of The Cascading Leadership programme which was launched on 15th March 2016. The King's Fund, in partnership with GSK and Comic Relief, managed the pilot programme which was designed to enable high-performing GSK IMPACT Award winners to share their learning and skills with the wider voluntary and community sector to further develop leadership within the sector.

Cascading Leadership Independent Evaluation

Comic Relief and The King's Fund commissioned an independent evaluation of the programme from m2 evaluators. The summary of the evaluation states:

"Without exception, they (participants) view Cascading Leadership as a success in terms of the benefits they have gained both individually and organisationally. The pilot demonstrated that supporting voluntary sector leaders to offer consultancy to other leaders within the sector enables them to develop professional skills, alongside deeper strategic leadership."

In 2017, The King's Fund are launching a new Cascading Leadership programme in partnership with Comic Relief and The Big Lottery Fund offering a free leadership training programme that matches leaders in the voluntary and community sector with charity leaders working in the area of health and wellbeing.

Charities working toward improving health and wellbeing can apply for one of 80 places on the The King's Fund's Cascading Leadership Programme which gives organisations the chance to take part in a two-day training and development programme (worth between £900 and £3,120) which will help them to develop a range of leadership and consultancy skills, alongside deeper strategic leadership skills.

Red Rose Awards

The Red Rose Awards is the event where Lancashire business, commerce and industry are celebrated. It provides the best possible platforms to promote success, and to encourage trade in the county. We were delighted to be chosen as 1 of 6 finalists in their Not for Profit Business Awards.

The Hive Awards We were also delighted to be chosen as 1 of 4 finalists for The Hive Awards, The Social Responsibility Commitment to Blackburn and Darwen Category.



Case Study: Mr A

“I feel so much better in myself, having a warm home makes a huge difference, I’m looking forward to returning to work and getting my life back on track”.

Mr A was referred to our Bill Busters service via The Community Restart Team, Blackburn in December 2016.

He had struggled alone with a mental health illness for some time, he suffered in silence and tried to hide this illness from his friends, family and work colleagues. Eventually this came to light after an incident at work resulting in him experiencing a mental breakdown. Mr A suffered episodes of self-neglect, substance misuse and at his lowest point attempted to take his own life. He lived in his own property but his house was freezing which was

not helping with his mental health. There was no gas supply or central heating to the property, the only form of heat he had was one small portable electric heater. We liaised with the DaSH team and secured funding from Cosy Homes in Lancashire for a full new central heating system for his property, this was installed in February 2017.

We also applied to EON Energy Trust fund and were successful in securing a new fridge freezer as Mr A did not have the funds to replace his broken one.

Promotion of Health and Wellbeing

“Although the health of the UK population has seen improvements in the last 50 years, we nevertheless face a formidable burden of preventable disease. The shortcomings of a system that has focused disproportionately on treating disease when it arises, rather than investing in actions that maintain health over the life course, is becoming more visible.”

(The Health Foundation, Healthy Lives for people in the UK, 2017)."

Health Inequalities.

In January 2017, The Health Foundation, an independent charity committed to bringing about better health and health care for people in the UK, launched their long-term strategy to improve people's health in the UK. We share their views that adopting the social determinants model of health approach is important because it seeks to identify the 'causes of the causes' – for example, the inequality in social and economic conditions that may explain a child developing asthma due to poor housing conditions and lack of access to green space, or the psychosocial effects of a low-paid, temporary job on a worker's risk of experiencing chronic stress and developing cardiovascular disease.

These conditions are largely, or completely, outside of an individual's control. A social determinants view defines a 'healthy person' not as someone free from disease but as someone with the opportunity for meaningful work, secure housing, stable relationships, high self-esteem and healthy habits. Understanding health in these terms helps to highlight lack of employment opportunity and access to affordable housing as a health problem. Rather than simply improving society's ability to respond to disease, more emphasis is placed on actions that promote the conditions for good health.



Promotion of Health and Wellbeing

Health and People Involved - HaPI

We were delighted to secure funding from The BIG Lottery Fund, 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.

The project aimed to design and deliver activities in consultation with the local community. This meant understanding the specific physical and cultural barriers people faced to accessing activities and then designing sessions that helped people overcome these. In practice this meant being sensitive to cultural norms, for example providing opportunities for women to be active with other women. It also meant providing sessions at a time and place that was convenient for the participants. Another key strand of the delivery was around recruiting a range of volunteers to help and support the project delivery delivering sessions in schools and considering the timing of sessions so that more people could attend.

The types of activity provided under the HaPI project were grouped into three main themes:

- **Physical Activity** – this included drop in classes, courses and supported access to the community gyms.
- **Wellbeing** – this included sewing classes, accredited courses (including first aid and food safety) fruit carving and Indian head massage.
- **Healthy Eating** – this included healthy lunch boxes and a 6 week wellbeing programme.

Over three years, the project reached 2,564 unique people:

- 2,564 people took part in physical activity sessions;
- 1,681 people took part in mental wellbeing sessions;
- 1,491 people took part in healthy eating sessions.

As a result of taking part in HaPI, 60% of people were more confident, 60% were better connected to their community and 70% had improved their health. 85% of people developed a range of skills and 30 people were volunteering more widely in their community.



“Before HaPI I was isolated at home and couldn't speak to anyone, I wouldn't even have been able to speak with you. I now feel able to talk to people that I have not met before and I am happy to express my views and opinions in sessions.”

“Before HaPI I wasn't even confident enough to leave the house.”

“You've completely changed my life, I never went out and had no friends outside my immediate family. Coming here gets me out all the time, I have met friends and I've even started volunteering for other groups.”

Comments from Beneficiaries.

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 provided a place where ladies in the community, many of South Asian heritage, could meet, discuss health, social and women's issues including domestic violence. Many of the women faced language and cultural barriers and wanted somewhere to meet new friends, feel free to talk and share issues and challenging problems.

One of these problems included 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 wanted 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.

The project provided a safe environment for ladies to meet up to socialise and access support and information. There has been a greater awareness & understanding of different cultures and new friendships formed. Many agencies have used the venue to pass on information and advice, with issues around mental health, domestic abuse and forced marriage being addressed with professionals; 250 women benefited from this project.



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. We also deliver weekly circuit training sessions in Bangor St Community Centre.

Please contact our team on:

01254 292650

or access our website:

www.bwdhl.org.uk

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



Promotion of Health and Wellbeing

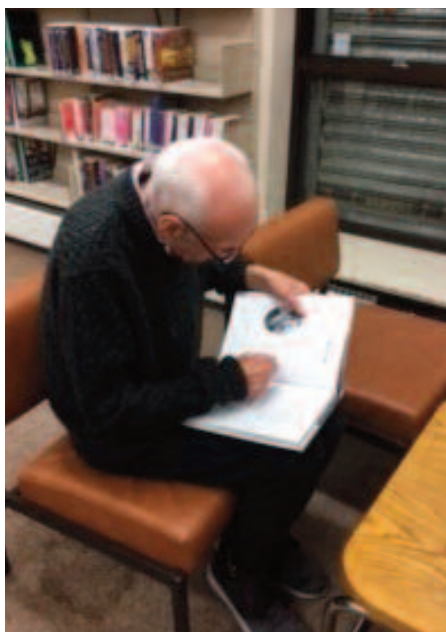
Stanley Grange

The largest English study into health and care of people with learning disabilities was published in December 2016. The report Health and Care of People with Learning Disabilities Experimental Statistics, 2014–15 finds that people with learning disabilities have poorer health and shorter life expectancy than those without. Research conducted by Improving Health and Lives found that the median age of death for people with Learning Disability is 65 for Men (UK average 78) and 63 for women (UK average 83). People with a learning disability face barriers in all aspects of their lives; in health care, in education, in training and employment, in housing and in social and leisure activities but given the right support, they can lead very full and rewarding lives. About 1.4 million people in the UK have a learning disability, but just 6% are in paid work (Health and Social Care Information Centre data, 2015). At the same time, due to the current local government funding cuts many services and day centres are closing.

Stanley Grange is a small intentional community for adults with learning disabilities and complex needs located between Preston and Blackburn. The residents at Stanley Grange live as independently as their needs allow, with control over their daytime routines, and freedom to come and go as they please. They all live active lives, and the location and nature of the site means that they can enjoy socialising and outdoor activity with minimal risk. We have been delivering weekly fitness classes at Stanley Grange and we are working with Stanley Grange Community Association to develop a wider range of health and wellbeing activities in other venues that their residents can access.

Community Food Co-operative

Following the Board's decision to close our mobile Food Co-op at the end of December 2015 we considered options for disposal of the van. Due to the difficult funding environment, the option to continue sourcing funding for the service or transfer to another charitable organisation was not viable. The van was sold April 2016 realising a net gain of £358.34; (£1,991.26 proceeds from sale less Net Book Value of £1,632.92).



Promotion of Health and Wellbeing



Fuel Poverty

The charity is warning that a baby born today and living in cold housing is more than twice as likely to suffer from breathing problems including asthma and bronchitis and three times as likely to suffer from wheezing and respiratory illness. As they grow up in the same housing conditions their chances of suffering mental health problems are higher; one in four adolescents living in a cold home are at risk of multiple mental health problems and evidence proves that living in fuel poverty impacts on educational attainment. By the age of 40 they are more likely to have suffered anxiety caused by worry over fuel bills or falling into debt and a number of health concerns such as cardiovascular problems will be aggravated. In later life, conditions such as arthritis will be worsened and they will have an increased risk of accidents, injuries, and falls in the home.

People of all ages can find their health and wellbeing harmed by living in a cold home environment. However, the following groups are at increased risk:

Babies and young children: Living in a cold home is significantly linked to failure to thrive and poor weight gain, delay with developmental milestones, more frequent and severe asthma symptoms, and higher rates of hospital admission. Children living in cold homes are more than twice as likely to suffer from a variety of respiratory problems as children living in a warm home.

National Energy Action's (NEA) vision is that 'no one is living in fuel poverty' but the charity has warned that, at the current level of delivery and funding, this won't happen in the average lifetime of a baby born today in the UK.

Adolescents: More than one in four adolescents living in cold homes are at risk of multiple mental health problems compared to one in 20 adolescents who have always lived in warm homes.

Adults: Cold housing increases the level of minor illnesses such as colds and flu and exacerbates existing conditions such as arthritis and rheumatism. There is a strong link between cold temperatures and cardiovascular diseases (such as heart attack and stroke) and respiratory diseases (such as asthma and chronic obstructive pulmonary disease).

Frail older people: Cold housing is linked to poorer physical and mental health and higher risk of mortality. Excess winter deaths are almost three times higher among patients from the coldest 25% of homes than the warmest 25%.

All ages: Mental health and wellbeing are negatively affected by fuel poverty and cold housing at all ages, particularly in the form of increased stress and anxiety.

NEA's Warm Homes Campaign highlights that around four million UK households are still unable to access equal life chances because they live in a cold, damp home. Local statistics for Blackburn with Darwen states that 13.4% of households have to spend more than 10% of their income on fuel, ranking the district within the bottom 20% nationally.



“BwD Healthy Living’s Bill Busters has been a real life changer for some of our referrals. Individuals and families locally get themselves in to all kinds of chaotic situations, often through no fault of their own, and sometimes they just need an organisation to say, “we can help with that and we can help today”; the Bill Busters scheme does that. The support they have given has changed lives; people need support with energy efficiency, they need support with switching utilities and they certainly need support in tackling their fuel debts. All three areas lead to financial & social exclusion (and obviously they in turn can lead on to other negative aspects within the household such as domestic abuse) but just knowing that support is out there can ease this – and this is where Bill Busters has been the light at the end of the tunnel for many of its users”.

Jubilee Credit Union, BwD.

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 2016 to March 2017, we achieved 113 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 (Decent and Safe Homes Service, DaSH) and we referred 43 households to the draught proofing service. Unfortunately, funding for the DaSH service ended in March 2017 so we will be unable to offer draughtproofing; we are planning to replace this with Cosy Homes packs. Ten volunteers who received accredited training from National Energy Action on fuel poverty/energy advice helped us deliver 29 energy workshops in the community attended by 272 people. We also held community events; 484 people attended and learned how they could save energy and money.

The outcomes from this work have been significant:

- 26 successful grants to energy companies for debt totalling £31,645.92;
- 52 Warm Home Discount Applications totalling £7,280.00;
- Collective saving of £5,072.32 by switching tariff or energy company;
- 4 successful applications for new boiler and heating system totalling £13,116;
- 3 successful applications for white goods.

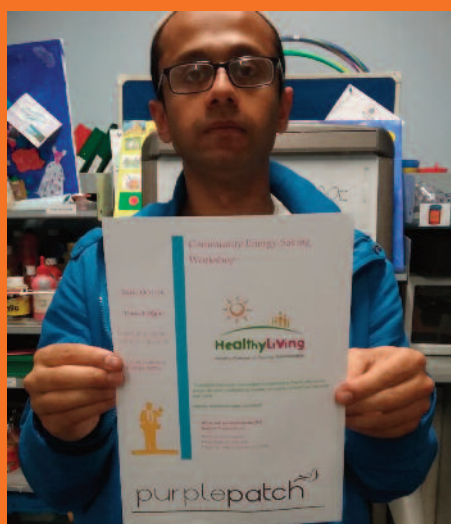
The success and impact our work has had, along with feedback from partner organisations has provided us with a strong indication that we are truly filling a gap in provision. We have an excellent, simple and established referral system in place for all agencies to use. From April 2015 to March 2017 there were 139 agency referrals out of 222 home visits that we carried out, this indicates that we have a recognition for the work that we do amongst agencies. There were 83 self-referrals which indicate that word of mouth and support from the community is apparent.

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.



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.

Asset-based community development (ABCD) is one of the most well-known frameworks used to steer processes for community building. It starts by making visible and explicitly valuing, the skills, knowledge, connections and potential in a community. Once identified, the process seeks to connect the assets: residents, local organisations and informal community groups to build strong relationships between people and reciprocal social networks.

The aim is to mobilise local people to act on the things they care about and want to change. In this, the professional community development role is to support people to recognise and mobilise the assets and resources they have through coproduction of services. The asset-based approach places high value on promoting a sense of belonging, a capacity to control and finding meaning and self-worth, not only to promote individual wellbeing and health, but also to connect individuals and enable flourishing communities.

We could not have achieved the successful outcomes of many of our projects without the commitment and dedication of our volunteers. In 2016/17 we had 34 volunteers contributing 2,971 hours helping us deliver our projects and we sincerely thank them for dedicating their time to putting something back into their communities.



Youth Social Action

The National Youth Social Action Fund, jointly run by the Cabinet Office and Pears Foundation, is committed to helping young people in deprived or rural areas to get involved in social action.

Blackburn Youth Zone were amongst one of nine successful applicants; funding received saw the launch of a new innovative project bringing together youth organisations across the borough to create an inclusive youth social action project: "Connect, Engage, Inspire."

We are delivering participatory learning training for two youth forums, this includes:

- learning about engaging with communities;
- learning how to assist their peers to consider priorities for funding in their neighbourhoods;
- developing the skills to consult with a community.

We are also administering a Small Grants Scheme including training on teamwork skills, timescales, action planning, grant reporting and documenting project progress.

37 applications were successful totalling £29,888. Projects included Theatre Arts, girls football, Boccia club, dinghy sailing course, Darwen Girl Guiding Celebratory Event and self-defence classes.



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



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 activities during the period April 2016 to March 2017 included:

- Financial Education for Young Parents;
- Financial Education for Children: worked with 5 schools giving lessons to over 400 children with over 50 children trained as Money Mentors. All participants received resources such as Money Diaries to take home and use with parents. 5 short POD CASTS were also produced and edited professionally by ROCK FM Radio Station for distribution to the schools;
- Our Pride Our Community: included local people participating in community clean ups, working with 4 local primary schools to help deliver positive messages around keeping the community clean. Local volunteers also built up a broken-down wall opposite a local church and made improvements to areas surrounding the backs of houses;
- Establishing a Youth Forum in the Shadsworth with Whitebirk area, the young people have named their Forum "Youth Ward Voices" and carried out local consultations to find out what young people liked and didn't like about the area they live in what they thought could be changed so that they can set up activities in the local area to address their issues;
- Mind Fit Project for women aimed at exploring the goals linked to the knowledge of the foundations of positive self-esteem.

The Small Grants Programme managed by Blackburn with Darwen Community and Voluntary Services provides funding for up to £1,000 per Project and 22 Grants were awarded funding totalling £14,712.14 during Year 2 (October 2015 to September 2016).

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

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.

Resilience is the personal and collective capacity of the people who live and work in an area to respond to and influence the social, economic and environmental changes that impact on their health wellbeing. Early investigation suggests that actions to promote resilience fall into four main areas:

- living environment;
- economic systems;
- social relationships;
- community governance.

Two immediate objectives have been identified:

- Engage and involve residents in the Resilience Programme, including developing a group of Community Researchers.
- Enhance our knowledge of how and why significant local resources are currently used and by whom and who is excluded and how.

An initial topic to explore the "differential use of community resources" went well for the participatory enquiry work which we carried out with a small group, a total of 7 sessions were completed, with some training provided for residents during the sessions.



Community Engagement and Development



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.

The Delivery 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.

Key activities during the period April 2016 to March 2017 included:

- Youth Activities: one of the key issues residents identified was the lack of community youth sessions and the number of young people who have nothing to do in the area. Activities have included a weekly youth club, multi-sports coaching, weekly tea time club for 5-8 year olds and a 14 week community football league;
- Environment: establishing a community garden on land which was in disrepair due to a lack of maintenance;
- Wellbeing activities: delivering weekly fitness & arts and crafts classes;
- Small Grants Scheme: 18 applications were successful in the period April 2016 to March 2017 totalling £9,073.97. Projects included a Summer Holiday Club, trips to Apple Jacks Farm & Gulliver's World, training on how to become a puppeteer and a community street party.



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 Shadsworth Carnival funded by BIG Local and a community Christmas Tree Festival funded by Local Conversations.

Radio Lancashire

We have forged a great relationship with Radio Lancashire and continue to guest on their shows discussing health topics including fuel poverty issues.



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 £501,836 compared to £473,767 in 2015/16; an overall increase of 5.6% reflecting the Restricted community income relating to BIG Local & Local Conversations. Grant Income increased by £3,174, funding for Service Level Agreements decreased by £18,576 and activities for generating funds (Community Gyms and Fitness Classes) decreased by £16,811 of which £9,942 related to the mobile food Co-op service which ended in December 2015.

Sundry Income amounted to £24,053 compared to £790 in 2015/16; income from bank interest slightly decreased; £113 compared to £148 in 2015/16; 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 decreased by £26,455 compared to 2015/16; this was mainly due to the phasing of project expenditure relating to the BIG Local and Local Conversations project and also due to the end of the HaPI Project in September 2016. Savings continue to be achieved wherever possible and expenditure also includes £358 profit on the disposal of the food co-operative van.

The value of funds carried forward at 31st March 2017 was £200,981 made up of £90,603 Restricted Funds, £103,968 of Unrestricted Designated Funds and £6,410 of Unrestricted General Funds. There is a detailed breakdown of these Funds in note 16 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 notes 2-5 of the accounts. Note 6 and 7 shows corresponding resources expended. Resources expended on charitable activities represent 86% 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 2017 was £6,410 which represents approximately one and a half month's unrestricted expenditure.

The Trustees consider that this level of reserves is prudent in the current economic climate.

The 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 2017 was £11,000.

In line with Charity Commission guidelines, a designated Development Fund of £45,000 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.

Designated funds have also been approved for delivering the Hate Crime Project (£7,543) and the "Connect, Engage, Inspire" Project (£7,500); these Projects are planned to be completed April to June 2017.

Going Concern

After making appropriate enquiries, the trustees have a reasonable expectation that the Charitable company 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.

Trustees' Responsibilities Statement

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. Under company law the Trustees must not approve the financial statements unless they are satisfied that they 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 judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees,
on 20 November 2017 and signed on their behalf by:

A handwritten signature in black ink, appearing to read 'Pauline Walsh', is written over a faint, light blue circular stamp.

Pauline Walsh : Chair, Board of Trustees

Structure, Governance and Management

Constitution

The Charitable company is registered as a charitable company limited by guarantee and was set up by a Memorandum of Association on 30 January 2007 with a registered charity number 1122978.

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.

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.

Organisational Structure and Decision Making

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.

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.

Policies Adopted for the 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.



Structure, Governance and Management

Annual General Meeting (AGM) 2016

We held our AGM on 23rd November 2016 at The Boulevard Centre, Blackburn with Darwen CVS. We were delighted to welcome Councillor Andy Kay as our guest speaker. He stated there had been lots of changes to communities in Blackburn with Darwen; shops, community centres and libraries had come under threat; Roman Road Library was a good example where partnership working between the Council and BwD Healthy Living saved Roman Road Library from closure by recruiting and training volunteers to assist in the day to day running of the library; he stressed the importance of volunteers and how much they are valued.

Pauline Walsh, Chair of our Board of Trustees also thanked and acknowledged the work of our volunteers and presented them with certificates in recognition of their valuable contribution.

Plans for Future Periods

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 2017 – 18 include:

- Continuing to establish closer links with GP 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.
- Establishing and developing a youth service delivery strand.



Independent Examiner's Report

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BLACKBURN WITH DARWEN HEALTHY LIVING YEAR ENDED 31ST MARCH 2017.

I report on the financial statements of the Charitable company for the year ended 31 March 2017 which are set out on pages 26 to 40.

This report is made solely to the Charitable company's Trustees, as a body, in accordance with section 145 of the Charities 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.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

This has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on the after 1 January 2015.

Respective responsibilities of trustees and examiners

The Trustees, who are also the 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 Act) and that an independent examination is needed. The Charitable company'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 financial statements under section 145 of the Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 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 financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

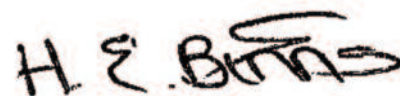
Independent Examiner's statement

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 financial statements which accord with the accounting records, Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard in the UK and Republic of Ireland (FRS 102) and in other respects 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 financial statements to be reached.



Helen Binns, FCA

Date: 21 November 2017

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

Case Study: Susan's Story

Throughout her time as a volunteer on this project she has grown as an individual and her daughter has been given the opportunity to socialise with children of her own age and her personality is really beginning to shine through.

Susan joined our team of library volunteers in October 2016. She became a volunteer after being isolated from the community due to family circumstances. When she first volunteered Susan was very shy and suffered with anxiety to the point where simple tasks such as answering a telephone seemed impossible to her.

Within a 6 month period the difference in Susan has been remarkable. She has gained so much confidence within herself and is now a key figure within our group of volunteers. Susan now runs weekly arts and crafts sessions for local families, constantly thinking of new and fun ideas for families in our local area to enjoy. As well as running her own craft group, Susan attends and supports all of our

events. She also increased her volunteering activities and has become a member of the Local Conversation Board playing an active role in decision making and planning for the Higher Croft area.

Through her volunteer work Susan has completed 23 online learning courses which has given her a variety of skills and knowledge which can be transferred on both a personal and professional level.

Financial Statements

For the year ending 31ST March 2017

STATEMENT OF FINANCIAL ACTIVITIES INCORPORATING INCOME AND EXPENDITURE ACCOUNT

For the year ended 31st March 2017

	Note	Unrestricted Funds 2017 £	Restricted Funds 2017 £	2017 Total £	2016 Total £
INCOME FROM:					
Donations & Legacies	2	170	-	170	268
Charitable activities	3	61,934	400,550	462,484	417,471
Other trading Activities	4	39,069	-	39,069	55,880
Investments	5	113	-	113	148
TOTAL INCOME		101,286	400,550	501,836	473,767
EXPENDITURE ON:					
Raising funds	6,7	71,724	-	71,724	99,920
Charitable activities	6,7	48,084	378,961	427,045	425,304
TOTAL EXPENDITURE	8	119,808	378,961	498,769	525,224
NET INCOME / (EXPENDITURE) BEFORE TRANSFERS		(18,522)	21,589	3,067	(51,457)
Transfers Between Funds	16	284	(284)	-	-
NET INCOME / (EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		(18,238)	21,305	3,067	(51,457)
NET MOVEMENT IN FUNDS		((18,238))	21,305	3,067	(51,457)
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		128,616	69,298	197,914	249,371
TOTAL FUNDS CARRIED FORWARD		110,378	90,603	200,981	197,914

The notes on pages 30 to 40 form part of these financial statements.

BALANCE SHEET

As at 31st March 2017

	Note	2017 £	2016 £
FIXED ASSETS:			
Tangible fixed assets	13	<u>3,020</u>	<u>6,235</u>
CURRENT ASSETS:			
Debtors	14	35,098	18,224
Cash at bank and in hand		<u>197,240</u>	<u>217,679</u>
		232,338	235,903
CREDITORS:			
Amounts falling due within one year	15	<u>(34,377)</u>	<u>(44,224)</u>
NET CURRENT ASSETS		<u>197,961</u>	<u>191,679</u>
NET ASSETS		<u>200,981</u>	<u>197,914</u>
CHARITY FUNDS:			
Restricted funds	16	90,603	69,298
Unrestricted funds	16	110,378	128,616
TOTAL FUNDS		<u>200,981</u>	<u>197,914</u>

The Trustees consider that 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 have been prepared in accordance with the provisions applicable to companies subject to the small companies regime within part 15 of the Companies Act 2006.

The financial statements were approved and authorised for issue by the Trustees on 20 November 2017 and signed on their behalf, by:



Pauline Walsh
Chair, Board of Trustees

Company Registration No. 06073648

The notes on pages 30 to 40 form part of these financial statements.

STATEMENT OF CASH FLOWS

Year Ended 31st March 2017

	Note	2017 £	2016 £
CASH FLOWS FROM OPERATING ACTIVITIES:			
Net cash used in operating activities	18	<u>(20,679)</u>	<u>(34,334)</u>
CASH FLOWS FROM INVESTING ACTIVITIES:			
Dividends, interest and rents from investments		113	148
Proceeds from the sale of tangible fixed assets		1,991	2,850
Purchase of tangible fixed assets		(1,864)	-
Net cash provided by investing activities:		<u>240</u>	<u>2,998</u>
Change in cash and cash equivalents in the year		(20,439)	(31,336)
Cash and cash equivalents brought forward		<u>217,679</u>	<u>249,015</u>
Cash and cash equivalents carried forward	19	<u>197,240</u>	<u>217,679</u>

The notes on pages 30 to 40 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31st March 2017

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

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 (FRS 102) (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.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Blackburn with Darwen Healthy Living meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Company status

The Charitable company is a company limited by guarantee. The members of the company are the Trustees named on page 5. 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.

1.3 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.

1.4 Income

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

Donated services or facilities are recognised when the Charitable company has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the Charitable company of the item is probable and that economic benefit can be measured reliably.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the Charitable company which is the amount the Charitable company would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

Support costs are those costs incurred directly in support of expenditure on the objects of the Charitable company and include project management carried out at Headquarters.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the Charitable company's educational operations, including support costs and costs relating to the governance of the Charitable company apportioned to charitable activities.

1.6 Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Motor vehicles – 20% straight line
Gym equipment – 20– 33% straight line
Office equipment – 33% straight line

1.7 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charitable company; this is normally upon notification of the interest paid or payable by the Bank.

1.8 Operating leases

Rentals under operating leases are charged to the Statement of financial activities incorporating income and expenditure account on a straight line basis over the lease term.

1.9 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.10 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.11 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the Charitable company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.12 Financial instruments

The Charitable company 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.

1.13 Pensions

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

1.14 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charitable company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charitable company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31ST March 2017

2. INCOME FROM DONATIONS

	Unrestricted Funds 2017 £	Restricted Funds 2017 £	Total Funds 2017 £	Total Funds 2016 £
Donations	170	-	170	268
Total 2016	268	-	268	

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds 2017 £	Restricted Funds 2017 £	Total Funds 2017 £	Total Funds 2016 £
Promotion of Health & Wellbeing	1,592	154,259	155,851	231,140
Community Engagement & Development	60,342	246,291	306,633	186,331
	61,934	400,550	462,484	417,471
Total 2016	24,921	392,550	417,471	

Promotion of Health & Wellbeing

	Unrestricted Funds £	Restricted Funds £	2017 £	2016 £
GRANTS:				
BIG Lottery Wellbeing	-	-	-	10,501
BIG Lottery Fund Grants	-	143,259	143,259	198,608
BIG Lottery BIG Local	-	-	-	7,224
The Ebico Trust	-	-	-	8,211
National Energy Action	-	-	-	500
Blackburn with Darwen Borough Council	-	1,000	1,000	1,500
Twin Valley Homes	-	-	-	4,050
Newground Together	-	10,000	10,000	-
Sundry Income	1,592	-	1,592	546
Total	1,592	154,259	155,851	231,140

In 2016 of the total income, £546 was to unrestricted funds and £230,594 was to restricted funds.

Notes to the Financial Statements

For the year ended 31ST March 2017

Community Engagement & Development

	Unrestricted Funds £	Restricted Funds £	2017 Total £	2016 Total £
GRANTS:				
BIG Lottery BIG Local	-	126,000	126,000	108,903
People's Health Trust	-	85,333	85,333	42,809
Lloyds Bank Foundation	-	-	-	10,000
Blackburn Youth Zone	-	29,888	29,888	-
Service Level Agreements:	-	-	-	-
Newground CIC	-	-	-	22,500
Lancaster university	15,951	-	15,951	1,875
Blackburn Youth Zone	27,000	-	27,000	-
Sundry Income	17,391	5,070	22,461	244
Total	<u>60,342</u>	<u>246,291</u>	<u>306,633</u>	<u>186,331</u>

In 2016 of the total income, £24,375 was to unrestricted funds and £161,956 was to restricted funds.

4. OTHER TRADING INCOME

	Unrestricted Funds 2017 £	Restricted Funds 2017 £	Total Funds 2017 £	Total Funds 2016 £
Community gym fees	36,314	-	36,314	38,989
Physical activity fees	2,755	-	2,755	6,949
Food co- operatives	-	-	-	9,942
	<u>39,069</u>	<u>-</u>	<u>39,069</u>	<u>55,880</u>
Total 2016	<u>55,880</u>	<u>-</u>	<u>55,880</u>	

Notes to the Financial Statements

For the year ended 31ST March 2017

5. INVESTMENT INCOME

	Unrestricted Funds 2017 £	Restricted Funds 2017 £	Total Funds 2017 £	Total Funds 2016 £
Investment income	<u>113</u>	<u>-</u>	<u>113</u>	<u>148</u>
Total 2016	<u>148</u>	<u>-</u>	<u>148</u>	

6. DIRECT COSTS

	Gym/other Operating Costs £	Promotion of Health & Wellbeing £	Community Engagement & Development £	2017 Total £	2016 Total £
Awards & grants	-	-	53,647	53,647	73,981
Contracted services	300	8,933	37,971	47,204	1,742
Volunteer expenses	-	-	156	156	1,588
Office expenses	1,592	9,972	3,940	15,504	10,164
Printing and reproduction	-	1,374	1,442	2,816	1,992
Vehicle expenses	-	(19)	-	(19)	701
Dues and subscriptions	-	360	-	360	333
Equipment and furniture	2,380	3,841	5,251	11,472	7,990
Equipment lease/ hire	18,702	333	96	19,131	22,087
Food	6	629	1,408	2,043	11,234
Insurance	284	1,714	2,022	4,020	6,596
Marketing	-	4,083	7,032	11,115	3,586
Meals and entertainment	-	2,753	1,846	4,599	882
Recruitment	53	104	55	212	437
Rent and rates	7,709	8,316	613	16,638	15,587
Repairs and maintenance	2,953	-	-	2,953	2,609
Travel and meetings	-	3,500	1,275	4,775	932
Training	-	8,049	3,773	11,822	19,522
Venue hire	360	915	843	2,118	1,197
Sundry expenses	21	183	137	341	510
Bank charges	-	306	386	692	307
(Profit)/ loss on disposal of fixed assets	-	(358)	-	(358)	(2,723)
Legal and professional fees	-	639	2,452	3,091	3,477
Coaches and trips	-	1,680	6,510	8,190	-
Wages and salaries	16,234	120,491	84,535	221,260	279,773
Depreciation	361	465	-	826	9,278
	<u>50,955</u>	<u>178,263</u>	<u>215,390</u>	<u>444,608</u>	<u>473,782</u>
At 31 March 2016	<u>64,344</u>	<u>248,012</u>	<u>161,426</u>	<u>473,782</u>	

Notes to the Financial Statements

For the year ended 31ST March 2017

7. SUPPORT COSTS

	Gym/other Operating Costs £	Promotion of Health & Wellbeing £	Community Engagement & Development £	2017 Total £	2016 Total £
Awards & grants	156	7	244	407	-
Contracted services	529	21	829	1,379	6,119
Office expenses	2,322	96	3,638	6,056	5,332
Printing and reproduction	237	9	372	618	893
Dues and subscriptions	-	-	-	-	13
Equipment and furniture	219	9	343	571	551
Equipment lease/ hire	302	13	473	788	871
Food	36	2	56	94	76
Insurance	647	27	1,013	1,687	-
Meals and entertainment	166	6	260	432	273
Recruitment	30	1	47	78	53
Rent and rates	-	-	-	-	7,082
Travel and meetings	77	3	121	201	831
Training	(32)	(1)	(50)	(83)	224
Venue hire	56	2	88	146	279
Sundry expenses	175	7	273	455	260
Bank charges	131	6	206	343	832
Legal and professional fees	454	19	712	1,185	1,512
Wages and salaries	14,259	586	22,339	37,184	24,007
Depreciation	1,005	41	1,574	2,620	2,234
	<u>20,769</u>	<u>854</u>	<u>32,538</u>	<u>54,161</u>	<u>51,442</u>
At 31 March 2016	<u>35,575</u>	<u>348</u>	<u>15,519</u>	<u>51,442</u>	

8. ANALYSIS OF EXPENDITURE BY EXPENDITURE TYPE

	Staff costs 2017 £	Depreciation 2017 £	Other costs 2017 £	Total 2017 £	Total 2016 £
Gym/ other operating costs	30,493	1,366	39,865	71,724	99,920
Costs of generating funds	<u>30,493</u>	<u>1,366</u>	<u>39,865</u>	<u>71,724</u>	<u>99,920</u>
Promotion of Health & Wellbeing	121,077	506	57,534	179,117	248,359
Community Engagement & Development	106,874	1,574	139,480	247,928	176,945
Charitable activities	<u>227,951</u>	<u>2,080</u>	<u>197,014</u>	<u>427,045</u>	<u>425,304</u>
	<u>258,444</u>	<u>3,446</u>	<u>236,879</u>	<u>498,769</u>	<u>525,224</u>
Total 2016	<u>303,780</u>	<u>11,512</u>	<u>209,932</u>	<u>525,224</u>	

Notes to the Financial Statements

For the year ended 31ST March 2017

9. ANALYSIS OF EXPENDITURE BY ACTIVITIES

	Activities undertaken directly 2017 £	Support costs 2017 £	Total 2017 £	Total 2016 £
Promotion of Health & Wellbeing	178,263	854	179,117	248,359
Community Engagement & Development	215,390	32,538	247,928	176,945
Total 2017	393,653	33,392	427,045	425,304
<i>Total 2016</i>	<i>409,437</i>	<i>15,867</i>	<i>425,304</i>	

10. NET INCOME/(EXPENDITURE)

This is stated after charging:

	2017 £	2016 £
Depreciation of tangible fixed assets: – owned by the charity	3,446	11,512

During the year, no Trustees received any remuneration (2016 – £NIL).

During the year, no Trustees received any benefits in kind (2016 – £NIL).

During the year, no Trustees received any reimbursement of expenses (2016 – £NIL).

11. INDEPENDENT EXAMINER'S REMUNERATION

The Independent Examiner's remuneration amounts to an Independent Examination fee of £4,200 (2016 – £4,440).

Notes to the Financial Statements

For the year ended 31ST March 2017

12. STAFF COSTS

Staff costs were as follows:

	2017 £	2016 £
Wages and salaries	<u>258,444</u>	<u>303,780</u>

The average number of persons employed by the Charitable company during the year was as follows:

	2017 No.	2016 No.
Promotion of Health & Wellbeing	9	13
Community Engagement & Development	6	3
Administration & support	3	2
	<u>18</u>	<u>18</u>

Average headcount expressed as a full time equivalent:

	2017 No.	2016 No.
Promotion of Health & Wellbeing	5	6
Community Engagement & Development	3	2
Administration & support	2	1
	<u>10</u>	<u>9</u>

No employee received remuneration amounting to more than £60,000 in either year.

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 £129,435 (2016: £117,800).

13. TANGIBLE FIXED ASSETS

	Motor Vehicles £	Gym Equipment £	Office Equipment £	Total £
Cost:				
At 1 April 2016	10,886	39,260	24,234	74,380
Additions	-	-	1,864	1,864
Disposals	(10,886)	-	(1,077)	(11,963)
At 31 March 2017	<u>-</u>	<u>39,260</u>	<u>25,021</u>	<u>64,281</u>
Depreciation:				
At 1 April 2016	9,072	38,899	20,174	68,145
Charge for the year	181	361	2,904	3,446
On disposals	(9,253)	-	(1,077)	(10,330)
At 31 March 2017	<u>-</u>	<u>39,260</u>	<u>22,001</u>	<u>61,261</u>
Net book value:				
At 31 March 2017	<u>-</u>	<u>-</u>	<u>3,020</u>	<u>3,020</u>
At 31 March 2016	<u>1,814</u>	<u>361</u>	<u>4,060</u>	<u>6,235</u>

Notes to the Financial Statements

For the year ended 31ST March 2017

14. DEBTORS

	2017 £	2016 £
Trade debtors	30,305	12,286
Prepayments and accrued income	4,793	5,938
	<u>35,098</u>	<u>18,224</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2017 £	2016 £
Trade creditors	2,538	270
Other taxation and social security	3,220	5,166
Other creditors	2,016	8,637
Accruals and deferred income	26,603	30,151
	<u>34,377</u>	<u>44,224</u>

Deferred income

Deferred income at 1 April 2016	20,324
Resources deferred during the year	19,084
Amounts released from previous years	(20,324)
Deferred income at 31 March 2017	<u><u>19,084</u></u>

Notes to the Financial Statements

For the year ended 31ST March 2017

16. STATEMENT OF FUNDS

	Balance at 1 April 2016 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2017 £
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Statement of Funds – Current Year

Designated Funds					
Designated Funds	103,930	-	(3,164)	3,202	103,968
General Funds					
General Funds	24,686	101,286	(116,644)	(2,918)	6,410
Total Unrestricted funds	128,616	101,286	(119,808)	284	110,378
Restricted Funds					
Restricted Funds	69,298	400,550	(378,961)	(284)	90,603
Total of funds	197,914	501,836	(498,769)	-	200,981

	Balance at 1 April 2015 £	Income £	Expenditure £	Transfers in/out £	Transfers £	Balance at 31 March 2016 £
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Statement of Funds – Prior Year

Designated funds						
Designated funds	119,333	-	(9,201)	-	(6,202)	103,930
	119,333	-	(9,201)	-	(6,202)	103,930
General funds						
General funds	62,369	81,217	(125,102)	-	6,202	24,686
	62,369	81,217	(125,102)	-	6,202	24,686
Total Unrestricted funds	181,702	81,217	(134,303)	-	-	128,616
Restricted funds						
Restricted funds	67,669	392,550	(390,921)	-	-	69,298
	67,669	392,550	(390,921)	-	-	69,298
Total of funds	249,371	473,767	(525,224)	-	-	197,914

	Balance at 1 April 2016 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2017 £
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Summary of Funds – Current Year

Designated Funds	103,930	-	(3,164)	3,202	103,968
General Funds	24,686	101,286	(116,644)	(2,918)	6,410
	128,616	101,286	(119,808)	284	110,378
Restricted Funds	69,298	400,550	(378,961)	(284)	90,603
	197,914	501,836	(498,769)	-	200,981

	Balance at 1 April 2015 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2016 £
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Summary of Funds – Prior Year

Designated funds	119,333	-	(9,201)	-	103,930
General funds	62,369	81,217	(125,102)	-	24,686
	181,702	81,217	(134,303)	-	128,616
Restricted funds	67,669	392,550	(390,921)	-	69,298
	249,371	473,767	(525,224)	-	197,914

Notes to the Financial Statements

For the year ended 31ST March 2017

Designated Funds

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. The balance carried forward at 31 March 2017 was £3,019.

Development

Established to invest in organisational development and growth initiatives. The balance carried forward at 31 March 2017 was £45,000.

Business Continuity

To cover 3 months statutory and contractual obligations. The balance carried forward at 31 March 2017 was £29,906.

BIG Lottery Reaching Communities

Established to support the delivery of BIG Lottery funded Fuel Poverty (Bill Busters) over 3 years. The balance carried forward at 31 March 2017 was £Nil.

BIG Lottery Reaching Communities

Established to support the delivery of BIG Lottery funded Health & People Involved Project (HaPI) over 3 years. The balance carried forward at 31 March 2017 was £11,000.

Hate Crime

Established to support the delivery of the Hate Crime Project (April – June 2017). The balance carried forward at 31 March 2017 was £7,543.

"Connect, Engage, Inspire"

Established to support the delivery of the "Connect, Engage, Inspire" Project (April – June 2017). The balance carried forward at 31 March 2017 was £7,500.

Restricted Funds

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. The balance carried forward at 31 March 2017 was £61,447.

Lancaster University

Match Funding for BIG Lottery Big Local. The balance carried forward at 31 March 2017 was £750.

Community Funds

Match Funding for BIG Lottery Big Local. The balance carried forward at 31 March 2017 was £509.

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. The balance carried forward at 31 March 2017 was £Nil.

Newground Together

Match Funding for Health & People Involved (HaPI). The balance carried forward at 31 March 2017 was £Nil.

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. The balance carried forward at 31 March 2017 was £685.

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. The balance carried forward at 31 March 2017 was £Nil.

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. The balance carried forward at 31 March 2017 was £Nil.

People's Health Trust

Development and delivery of Higher Croft Local Plan for the Local Conversations Project aimed at helping address the wider social causes of health inequalities through supporting upstream interventions. The balance carried forward at 31 March 2017 was £22,632.

Community Funds

Match Funding for the Local Conversations Project. The balance carried forward at 31 March 2017 was £Nil.

Twin Valley Homes

Funding for the Re:Vision Project – lifeskills and employability for young people. The balance carried forward at 31 March 2017 was £Nil.

Blackburn Youth Zone

Administration of Small Grants Scheme for "Connect, Engage, Inspire" Project. The balance carried forward at 31 March 2017 was £4,580.

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds 2017 £	Restricted Funds 2017 £	Total Funds 2017 £
Analysis of net assets between funds - current year			
Tangible fixed assets	3,020	-	3,020
Current assets	141,735	90,603	232,338
Creditors due within one year	(34,377)	-	(34,377)
	<u>110,378</u>	<u>90,603</u>	<u>200,981</u>
Analysis of net assets between funds - prior year			
	Unrestricted Funds 2016 £	Restricted Funds 2016 £	Total Funds 2016 £
Tangible fixed assets	5,527	708	6,235
Current assets	167,313	68,590	235,903
Creditors due within one year	(44,224)	-	(44,224)
	<u>128,616</u>	<u>69,298</u>	<u>197,914</u>

Notes to the Financial Statements

For the year ended 31ST March 2017

18. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2017 £	2016 £
Net income/(expenditure) for the year (as per Statement of Financial Activities)	3,067	(51,457)
Adjustment for:		
Depreciation charges	3,446	11,512
Dividends, interest and rents from investments	(113)	(148)
Profit on the sale of fixed assets	(358)	(2,723)
(Increase)/decrease in debtors	(16,874)	735
(Decrease)/increase in creditors	(9,847)	7,747
Net cash used in operating activities	<u>(20,679)</u>	<u>(34,334)</u>

19. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2017 £	2016 £
Cash in hand	197,240	217,679
Total	<u>197,240</u>	<u>217,679</u>

20. PENSION COMMITMENTS

The Charitable company operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the Charitable company in an independently administered fund. The pension cost charge represents contributions payable by the Charitable company to the fund and amounted to £21,082 (2016 – £25,727). Contributions totalling £2,016 (2016 – £Nil) were payable to the fund at the balance sheet date and are included in creditors.

21. OPERATING LEASE COMMITMENTS

At 31 March 2017 the total of the Charity's future minimum lease payments under non-cancellable operating leases was:

	2017 £	2016 £
Amounts payable:		
Within 1 year	-	4,044
Between 1 and 5 years	17,856	33,073
Total	<u>17,856</u>	<u>37,117</u>

22. RELATED PARTY TRANSACTIONS

There were no related party transactions during the year.

23. CONTROLLING PARTY

The charity is controlled by its Trustees.



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
- Blackburn Youth Zone
- Stanley Grange
- Together Housing
- Newground CIC
- Newground Together
- BIG Lottery Fund
- People's Health Trust
- Blackburn with Darwen Borough Council
- Blackburn with Darwen CVS
- Healthwatch Blackburn with Darwen
- University of Bolton
- Jubilee Tower Credit Union
- National Energy Action
- Lancaster University



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

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