

Charity Registration No. 1122978

Company Registration No. 06073648 (England and Wales)

BLACKBURN WITH DARWEN HEALTHY LIVING
ANNUAL REPORT AND INDEPENDENTLY EXAMINED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020



PM+M Solutions for Business LLP
Chartered Accountants
New Century House
Greenbank Technology Park
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BLACKBURN WITH DARWEN HEALTHY LIVING

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Pauline A. Walsh (Chair)	
	Robert A. Nash	Resigned 27/11/2019
	Jeremy G. Hodgkinson	
	Bob Snape	Resigned 20/01/2020
	Paul R. Mason	
	Emma L. Garner	
	Barbara Clay	Resigned 15/11/2019
	Altaf Sumra	
	Peter Dillon	Resigned 20/01/2020
	Paula L. Spence	
Anika Leslie-Walker	Appointed 10/12/2019	
Elizabeth A. Williams	Appointed 10/12/2019	

Secretary Abdul A Mulla

Chief officer Abdul A Mulla

Charity number 1122978

Company number 06073648

Registered office Bangor St Community Centre
Norwich St
Blackburn
BB1 6NZ

Independent examiner PM+M Solutions for Business LLP
New Century House
Greenbank Technology Park
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Bankers The Royal Bank of Scotland plc
58-62 King William Street
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Senior management team (senior staff to whom day-to-day management of the charity is delegated) Abdul A. Mulla (Chief officer)
Shelagh Westbrook (Finance & administration manager)
Sarah Johns (Business development manager)
Dilwara Ali (Operations manager)

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BLACKBURN WITH DARWEN HEALTHY LIVING

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2020

The trustees present their report and financial statements for the year ended 31 March 2020.

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 2020. 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.

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.

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.

BLACKBURN WITH DARWEN HEALTHY LIVING

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

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.

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."

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.

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- 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.

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.

Annual General Meeting (AGM) 2019

We held our AGM on 27th November 2019 at The Boulevard Centre, Blackburn with Darwen CVS. The meeting was well attended and our Chief Officer, Abdul Mulla gave an overview of all our current projects and also new work imminently starting which included a Befriending project aimed at the most socially isolated elderly residents in the borough to help them make new friendships, rediscover interests and regain confidence and emotional wellbeing and Digital Pioneers project aimed at creating a community spirit to improve residents' fitness and overall wellbeing through digital devices. Our Chair, Pauline Walsh thanked and acknowledged our volunteers, staff and funders for their continuing work and support in keeping residents in our community healthy and connected.

Activities undertaken to further the Charity's purpose 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 2019/20 we had 8 main aims:

- To raise the awareness of, and to provide opportunities for people to get involved in healthy activities;
- To reduce the levels of health risks caused by 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;

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TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

- To facilitate community forums allowing the most disadvantaged people to be heard and participate in shaping health services;
- To utilise community connections to reach people most at risk of social isolation and loneliness by providing social support and opportunities to improve their physical and mental well-being.

Strategic Charitable Objectives

Number of Participants/beneficiaries

Promotion of Health & Wellbeing	947
Community Engagement & Development	406

Award Winning Charity

GlaxoSmithKline (GSK) IMPACT Award Winner 2012

We are extremely proud that we were chosen as one of eight winners of a GSK Impact Award in 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 started in 2012 as a small pilot project, but now has over 130 members representing 80 past award winners from across the UK, with six Network events taking place in the last 12 months. The whole programme is firmly driven by participants' ideas and experience, with the facilitation led by a dedicated team of experts at the King's Fund. The Network explores many issues faced by charities working to improve health. With regular updates on policy from The King's Fund, coaching and information exchange, the GSK IMPACT Awards network is an important source of support for members to offer and receive help.

"The leadership programme has been transformative really for me as an individual and for our organisation. There is such a wealth of knowledge that we've benefitted from and from the peer support, and just from the wonderful environment that's created for us to come together as leaders and improve what we are doing across the sector. I think leadership is a lonely place. You need the connection of others, so this is the time and the space where I feel nourished and nurtured, with all the trials and dilemmas and the stresses that you go through in the third sector." (Abdul Mulla, Chief Officer)

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TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

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Promotion of Health and Wellbeing

Health Inequalities

Will Covid-19 be a watershed moment for health inequalities? (Health Foundation, May 2020)

In February 2020, the Institute for Health Equity published The Marmot review 10 years on. It examined trends in health inequalities in England over the last decade and found that regional and socioeconomic differences in health are large and growing. Life expectancy improvements are stalling and there has been a decline in the number of years some people can expect to live a healthy life.

The coronavirus (COVID-19) pandemic brought health inequalities into sharp focus showing that those facing the greatest deprivation are experiencing a higher risk of exposure to COVID19 and existing poor health puts them at risk of more severe outcomes if they contract the virus.

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.

Community Gyms & Fitness Classes

We continue to offer our highly successful low cost, friendly exercise and fitness facilities in local community venues: MyGym@ Bangor St and MyGym@ HigherCroft.

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

In March 2020, we closed our gyms at Bangor St Community Centre and Roman Road Library in line with Covid-19 government instructions.

In July 2020, after completing our risk assessment, we were still unable to safely reopen the gyms. We apologise for any inconvenience; however, the safety of our staff and members are of the upmost importance. We will keep members updated as the situation changes.

Please contact our team on 01254 292650 or access our website: www.bwdhl.org.uk if you require any further information.

Healthwatch Blackburn with Darwen

Healthwatch are the independent national champion for people who use health and social care services. They find out what matters to people and help make sure their views shape the support they need. There is a local Healthwatch in every area of England and they aim to find out what people like about services, what could be improved, and share these views with those with the power to make change happen. They also help people find the information they need about services in their area.

We are working in partnership with Healthwatch Blackburn with Darwen delivering against their key priorities as set out in their workplan. In 2019/20, these included:

- Promoting and supporting the involvement of local people in the commissioning, provision and scrutiny of local care services.
- Enabling local people to monitor the standard of provision of local care services and whether and how local care services could and ought to be improved.

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FOR THE YEAR ENDED 31 MARCH 2020

- Obtaining the views of local people regarding their needs for, and experiences of, local care services and importantly to make these views known.
- Making reports and recommendations about how local care services could or ought to be improved. These will be directed to commissioners and providers of care services, and people responsible for managing or scrutinising local care services and shared with Healthwatch England.
- Formulating views on the standard of provision and whether and how the local care services could and ought to be improved; and sharing these views with Healthwatch England.
- Providing advice and information about access to local care services.
- Making recommendations to Healthwatch England to advise the Care Quality Commission to conduct special reviews or investigations (or, where the circumstances justify doing so, making such recommendations direct to the CQC); and to make recommendations to Healthwatch England to publish reports about particular issues.
- Providing Healthwatch England with the intelligence and insight it needs to enable it to perform

NHS Long Term Plan

The NHS Long Term Plan sets out what the NHS wants to do better including making it easier for people to access support closer to home and via technology. The Plan also includes doing more to help people stay well providing better support for people with specific or long-term conditions including cancer, mental health conditions, heart and lung diseases, dementia, learning disabilities and autism.

Healthwatch Blackburn with Darwen, Blackpool, Cumbria and Lancashire delivered a project across Lancashire and South Cumbria gathering feedback from 969 people providing recommendations over 3 main themes to help improve services:

- Areas that the NHS could improve upon going forward to engage with the service users;
- Areas that the NHS and Local Authority could work collaboratively on to enable service users to lead a healthier life;
- Preventative measures that could be taken to enable the service user to make better/healthier choices.

We supported Healthwatch Blackburn with Darwen delivering focus groups with 7 women of South Asian (both Indian and Pakistani) background who attended the Kiran Women's Group at Bangor Street Community Centre. The topics discussed with the group focused on their experiences of accessing Primary Care and Community Services, options for treatment and support for long term conditions and use of Technology in communications.

“Hand in Hand”

Our “Hand in Hand” befriending project was aimed at helping the most socially isolated elderly residents in Blackburn with Darwen helping them make new friendships, rediscover interests and regain confidence and emotional wellbeing. We know that small moments count so we wanted to create opportunities for people to have weekly interaction with a friendly person and talk about what matters to them. Our beneficiaries have told us how we've helped them to feel better:

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Patrick's story:

"When Sophie the Hand in Hand worker first came we got on well, she helped connect my phone to the internet, so I can have music on in the house and helped sort my Wi-Fi which I don't know much about. I hadn't been for a haircut for 2 years as I didn't know where the place I'd been before was, I didn't know the road layout or any nearby car parks (this is important as Mr H is unable to walk long distances). Sophie sussed it all out and we went together. I felt great afterwards. Having shorter hair showed a lump on my neck which I hadn't noticed so I went back to my G.P. to get it checked out. I've got a scan at the hospital soon."

Ron's story:

"My hearing aids weren't working well, and I needed an eye test too, Samim my Hand in Hand worker helped me arrange these and I was surprised how much not being able to see and hear properly affected my quality of life. The first thing I thought after I put my new hearing aids in was 'I can hear and feel the wind which I haven't heard for a long time'. I feel more confident to now enjoy watching television and even go for a walk."

Eddie's story:

"One of my first goals was to go to Witton Park on my mobility scooter. River, trees, a smile on my face, I love it there. A wow from me, it's all down to the support from Hand in Hand. After using my scooter for a while, I found that getting it in and out of the house was really difficult and stressful and it made me not want to go out. Hand in Hand supported me to trade in my old scooter and choose a different one. It's made such a difference, I can get in and out of my flat and the lifts and use it easily in the supermarket and shops in town. Life or no life...I've chosen life."

Digital Pioneers

Our "Buzzin' Bees" project aims to get residents of Blackburn with Darwen active and enthused about getting and staying healthy. The focus of the project is on creating a community spirit to improving residents' fitness and overall wellbeing, both online and in person so enabling them to manage their health better.

Digital technology devices are used to track their activity levels allowing the group members to track their activity levels against those of their peers, building an element of competition but also group camaraderie into the project with monthly awards for progress.

The project commenced in January 2020 but because of Covid19, we have moved the completion date to December 2020. Although some work can be done remotely through WhatsApp groups it is limited on face to face work because of group size and the ability to do exercise with social distancing rules.

We have agreed reframing of the project with funders and it will be re-named "'Interrogating the impact that Covid19 had on the Buzzing Bee Digital Pioneer project'" reflecting the impact that Covid-19 has had on the project.

Diabetes Engagement

In the 2018 Locality Health Profile, just under 50% of Blackburn East Locality residents rated their health as "good" compared with 62% across the Borough and 72% nationally. According to research, type 2 diabetes is very closely associated with weight, with over 90% of newly diagnosed type 2 diabetics above their ideal weight. The East Primary Care Neighbourhood (PCN) team (covering Shadsworth, Higher Croft, Audley and Queen's Park wards) has also identified type 2 diabetes as a priority to improve the health outcomes of residents in this area. We worked in partnership with Healthwatch Blackburn with Darwen to understand the education and support provided in the borough and what people with type 2 diabetes and their families needed to manage their condition effectively. The Project was planned over 3 Phases; Phase 1 involved working with 12 families who had a family member who were either diabetic and we consulted with them on their experience of diagnosis, awareness and understanding of their condition.

"I need to feel involved and to see that they are listening to me when I am telling them why I am struggling, what factors are impacting on my life and affecting my diet and medication compliance. Once they stop listening to me I just mirror them and switch off"

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Phase 2 involves designing an intervention based on the feedback from participants and Phase 3 will evaluate the outcomes of the Project and we will continue during 2020 dependent on the Covid-19 situation.

"Our vision is a world where people with a learning disability are valued equally, listened to and included"
(Mencap)

Friendships are important to people with a learning disability, however people with a learning disability tend to have fewer friends and fewer opportunities for socialising than the general population.

Almost 1 in 3 young people with a learning disability spend less than 1 hour outside their home on a typical Saturday (Mencap, 2016). Recent research from Scope has also uncovered that a shocking 85% of young disabled adults from the 18-34-year-old age group feel lonely. As a result, over half of working age disabled people who have felt lonely in the past year said they experienced depression (62%) and anxiety (58%); and half (49%) experienced stress (Scope.org.uk. 2018).

We have continued to work in partnership with Future Directions Community Interest Company (C.I.C) and Stanley Grange Community Association (C.A.). Future Directions C.I.C. is a values-based high-quality social care provider with an intention is to drive the personalisation agenda so that each individual who they support has their own support package to meet their individual needs. Stanley Grange C.A. is a charitable organisation, set up by the Friends & Families of the residents of Stanley Grange providing a fulfilling, happy and appropriate home for their relations.

We have established weekly social and leisure activities for adults with learning disabilities or at risk of social isolation in St James Church and Greenfields Community Centre. There are a range of activities including community singing, arts & crafts along with cooking and baking; all with guidance and encouragement. They are open to all adults giving them an opportunity to get out of the house and make new friends in a supportive environment whilst also providing respite for carers.

Community Engagement and Development

Community development is a process where people come together to act on what's important to them, at its heart, it is rooted in the belief that all people should have access to health, wellbeing, wealth, justice and opportunity. Community ownership and involvement lies at the heart of all our services recognising that they are best delivered with and not to people. 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.

There is also some evidence that health outcomes are affected by the amount of control that residents have over decisions that affect them collectively. Initiatives that aim to promote collective control, for example through co-production and community engagement, have been shown to increase sense of control, self-esteem and self-confidence among individuals, and to increase social capital, social cohesion and social connectedness in communities. All these outcomes have been shown to have a positive influence on health.

We could not have achieved the successful outcomes of many of our projects without the commitment and dedication of our volunteers. In 2019/20 we had 21 volunteers contributing 2,699 hours helping us deliver our projects and we sincerely thank them for dedicating their time to putting something back into their communities.

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TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

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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. In October 2017, an additional £100,000 was awarded to Shadsworth with Whitebirk which came from the investment return on the Big Local endowment, which is managed by Local Trust to provide funding for the programme, which runs until 2026-27.

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, 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.

During 2018, following community consultation, eight themes were defined in a Community Plan for two years (December 2018 to November 2020).

- Building base: to cater for all needs of the community, such as sport, arts & crafts, computer room and Cyber-café;

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TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

- Prosperity: to include a Fare Share Scheme, Debt Advice and Credit Union;
- Stronger Communities: to include building cohesion through film & music, dance and music sessions to tackle anti-social behaviour and training a local person to be a dance instructor;
- Youth Provision: to include sports activities and projects supporting young people's health, youth clubs & a holiday club;
- Environment: to include community orchard, grounds maintenance skills training, poppy planting, growing vegetables & community clean-ups;
- Health: to include diabetes/dementia events, health awareness days, exercise/jogging for children before school & a be-friending support service;
- Events: to develop different events, trips and activities for the wider community;
- Social Isolation: to develop different ways to tackle social isolation within the ward for all ages.

A key project objective was to acquire a community building base and in February 2020, the Board identified and leased a shop in Shadsworth and planned a community food sharing project to support residents who were struggling and facing financial difficulties. This included leasing a van and sourcing the food from FareShare in Preston, Lancashire which redistributes surplus food to charities from the food industry which would otherwise go to waste.

In response to the Covid-19 pandemic, some of the planned activities have been delayed and from March 2020 we have been focusing on delivering food to families and individuals experiencing a wide range of vulnerabilities from older people who were shielding, families struggling to manage on Universal Credit and families who suddenly lost their jobs or had previously been unemployed and found themselves struggling financially and having to navigate the benefits system for the first time.

"Thank you so so much for my parcel today, means so much to me and my family, the love of the community coming together to help people out is amazing so thanks again."

Other activities during the period April 2019 to March 2020 included:

- Debt Awareness in Schools: continuing to provide primary school children with advice around debt and money management;
- Youth Provision: weekly youth club sessions;
- Sprouting Mindfulness: Mindfulness and Wellbeing sessions for school children;
- Holiday Club: St Oswald's Community Hall Holiday Club providing primary school children with activities, breakfast & lunch during school holidays;
- Summer Lunch Box Scheme: to address holiday hunger in Shadsworth with Whitebirk.
- Community Clean Ups (delivered by volunteers): Weekly litter picks in Shadsworth and Whitebirk.

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Roman Road Library and Gym

In November 2015, we entered into an innovative partnership with the Council to provide the day to day operation of Roman Road Library 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. During the period April 2018 to March 2019, we supported 19 volunteers to help deliver the library service.

The library includes our community gym which has 79 members providing a unique facility to encourage more use of the library service while at the same time encouraging health and wellbeing in the community.

The library also offers a range of services with full access for those with special needs:

- Books for leisure and study;
- Newspapers;
- Computers offering free Internet, email and e-information resources;
- Information services – from business advice to health information;
- DVDs;
- Talking books;
- Printing facilities;
- A welcoming space to relax, chat, read or study;
- Learning courses;
- Homework help;
- Holiday activities;
- Arts & Crafts sessions
- Dementia Group
- Breakfast Club
- Mindfulness sessions
- Wellbeing activities for women.

Maureen's Story:

Maureen moved into the Higher Croft area over 25 years ago and didn't know anybody else in the area other than her husband who she moved with. In 2017 she retired and found that she didn't fit anywhere. After working for so long, she found it difficult to adjust to the free time she had. Although she has a network of friends and family that lived outside area, she became partially isolated. Not going out into the local area or having any other companionship locally, Maureen began to suffer with anxiety which in turn made it harder for her to go out. Over the years, Maureen gained a good relationship with her neighbour Elizabeth who first introduced her to Roman Road Library. Initially Maureen attended a Women's Group and this gave her the courage to volunteer for library duties. Volunteering has given her self-worth, boosted her self-esteem and given her the opportunity to meet like-minded people from the area.

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

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

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FOR THE YEAR ENDED 31 MARCH 2020

We were delighted to be commissioned as part of the Community Research and Engagement Network (CoReN) to act as a local facilitator for CoReN including recruiting and supporting residents to operate as CLAHRC Champions in Mill Hill and Wensley Fold known as The Blackburn with Darwen neighbourhood for learning (NFL).

The wards are situated close to the town centre and are home to diverse communities, businesses, schools and local shops.

We continued working in partnership with Lancaster University focusing on community governance and how individuals could collectively influence decisions on topics that were important to them.

We trained and supported 14 Resident Advisors and 300 residents engaged in the project more widely. The impact of their work included visual improvements in the area including rubbish and litter being removed. Shrubs and bushes were cut down from a local grot spot and this area has now been landscaped including tyre planters with future plans for the insertion of a mural.

The Resident Advisers have formed a constituted group so enabling them to access grant funding to support activities based on the needs and interests of their local community.

Going forwards, the Community Research and Engagement Network will continue to develop through a new programme: Applied Research Collaborations (ARC). One of the themes in the ARC is "Equitable Place Based Health and Care" (EPBHC) based on exploration of the new, locally based, integrated health and social care systems and the impact on local communities and individuals living there. In particular this theme is concerned with how people who live in an area can shape what happens, and how, in their communities. The topics which have been identified from previous work in neighbourhoods are:

- Air pollution
- Employment
- Social isolation and loneliness
- Social prescribing metrics for measuring the impact of improving social determinants of health.

We have been commissioned as part of the ARC Infrastructure and will continue working with local residents during 2020-21, timing dependent on the Covid-19 situation.

Space to Connect

We organised and facilitated a "Citizens' Jury" which empowered a group of residents to interrogate local stakeholders on their priorities for the Wensley Fold ward by working out how to better use spaces within the community.

We recruited a Jury of 10 residents of different ages and ethnic backgrounds and taught them skills in community engagement. We then ran a series of 5 Jury sessions with different themes, bringing different guest speakers to engage with the group. The 5 sessions covered:

- Green spaces
- Leisure activities
- Community assets, buildings and housing
- Local health, social care and policing services
- Future of the area and regeneration plans

BLACKBURN WITH DARWEN HEALTHY LIVING

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

The group then carried out their own community consultation to find out what was important to local people and to widen their understanding of the reasons behind social isolation in the ward. We then worked with the group to deliver a set of recommendations which they presented to the local Councillor and Head of Early Years for the borough. From discussions with the Head of Early Years, the group found out that the Children's Centre building and large carpark space could be used in the evenings and weekends for community use at a very low cost and the Council would be happy to 'hand over the keys' to other stakeholders for this provision.

Speak up and Take Action

The aim of this project is to reduce the risk of knife crime amongst young people in Blackburn with Darwen and positively change their views and behaviours. Increasing numbers of young people are carrying knives in the borough and action needs to be taken to stop them feeling the need to carry a weapon for "protection". This requires a complete change in mindset, something that needs to be driven by young people themselves. They are best placed to understand why they engage in violent and risk-taking behaviours and how they can collectively change the way they behave.

Our approach is to support young people to challenge abusive and socially unacceptable behaviours amongst their peers. This approach is based on the successfully proven model of youth peer mentoring used by "Medics Against Violence" in Glasgow. Young people are not identified as victims and perpetrators but as "empowered bystanders", able to support and even challenge abusive and bullying peers. This approach is based on the key assumption that everyone has a role to play in challenging and changing social norms that contribute towards abusive behaviours. We have trained a group of Peer Mentors but sessions with youth groups in 6 areas of the borough are on hold due to Covid-19. We are planning to restart these from September 2020 onwards but will follow National Youth Agency Covid-19 guidance on face to face sessions with young people.

"ACES's" Citizens' Jury

Adverse Childhood Experiences (ACEs) are stressful or traumatic events that happen in childhood. They can be things that affect a child/young person directly (such as abuse or neglect) or indirectly through the environment they live in (such as living with a parent/caregiver who has mental illness, where there is domestic abuse, or where parents have divorced or separated). ACEs can be single events or long-term or repeated experiences.

Almost half (46%) of adults living in Blackburn with Darwen have suffered at least one ACE, with 12% of adults in Blackburn with Darwen having suffered four or more ACEs (Bellis et al., 2013). This study showed that the more ACEs people experience, the greater the risk of a wide range of health-harming behaviours and diseases as an adult.

The aim of this project is to empower and enable communities to develop an informed opinion on the actions that individuals, communities, organisations and decision-makers should support and adopt to build ACE informed communities in Blackburn with Darwen. We set up a Citizens' Jury Panel made up of 18 residents from across the borough, aiming to bring ACEs into the hands of local people and communities. Due to Covid-19, we have delayed this project and will liaise with Public Health, Blackburn with Darwen regarding a suitable re-start date.

Youth Ambassadors

We worked in partnership with Blackburn Youth Zone, Blackburn Rovers Community Trust, IMO (Inspire, Activate, Overcome), One Voice and Child Action North West to engage young people in social action to promote increased social integration across the borough. We provided social action training to 6 cohorts of 30 young people and supported them to plan social actions events using funds from the social action seed fund.

BLACKBURN WITH DARWEN HEALTHY LIVING

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

Mental Health Workshops

We delivered 8 Focus groups on Mental Health and Wellbeing across East Lancashire to influence the work of Lancashire Mind and partners in Blackburn with Darwen to best support individuals suffering from mental health and their families, carers and friends. Recommendations from participants will help shape support to make sure it best meets the needs of those who need it the most.

"I was embarrassed to talk about my suicidal thoughts and how I was feeling especially to family and friends, even to my GP. I felt that they would not understand me. It was easier to talk to someone who didn't know me or judge me."

"I don't like talking about my feelings but media portrays men to be strong and sensitive which is not reality."

"Having mental health makes you feel shameful, it knocks your confidence and pride."

Local Conversations

The Higher Croft 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).

The Higher Croft 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.

- Monday Makers Women's Group;
- Youth Clubs & Youth Arts & Crafts;
- Summer Lunch Box Scheme to address holiday hunger in the Higher Croft Ward;
- Children's Reading Festival

Sharon's Story:

I moved to Lytham Road on the Higher Croft estate in August 2019. I am 58 years old and live alone, I moved from Warrington to start work here. Having left behind my family and friends and moving to a new area, I felt alone and isolated from the community I had come to live in. At first, I couldn't even find the shops and used to go back to Warrington to do my food shopping there.

I decided to go along to the Local Conversations Women's Group held on Thursdays at the local library. I was really surprised by the warm welcome I received, especially from Kath and Lauren who were so kind to me. I have learnt how to knit again, how to design and make my own greetings cards and envelopes and how to alter clothes and use a sewing machine. Just mixing and chatting with other local women has been a huge help to me in feeling settled here.

I have enjoyed social activities such as days out. A particular highlight was our visit to North Lakes Safari Park where I was able to bring my grandson Jack and enjoy a great day together which was lots of fun. We also attended the Higher Croft Summer Fun Day together where Jack made friends with other local children.

Some months on I now have a genuine sense of connection to the local community. I have friendships that are lasting and which I really value. This is the difference Local Conversations work has made in my life and I can't thank them enough for that.

BLACKBURN WITH DARWEN HEALTHY LIVING

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

Community Events

We helped organise and attended a number of events in local communities across the borough so ensuring our healthy lifestyle messages were continually communicated; these included Shadsworth Carnival & Easter event funded by BIG Local and a community Fun Day funded by Local Conversations.

Financial Review

In these challenging financial times, we are extremely grateful to all 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 £533,557 compared to £442,215 in 2018/19; an overall increase of 20.7%. Grant Income increased by £82,120 (mainly due to the end of BIG Lottery BIG Local Community Funding), funding for Service Level Agreements increased by £8,930 reflecting our continuing partnership working with Healthwatch Blackburn with Darwen. Activities for generating funds (Community Gyms and Fitness Classes) increased by £2,214.

Sundry Income amounted to £69,685 compared to £75,837 in 2018/19; income from bank interest slightly increased; £255 compared to £153 in 2018/19; 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 £51,897 compared to 2018/19 reflecting the phasing of large community projects (BIG Local & Local Conversations). Savings continue to be achieved wherever possible.

The value of funds carried forward at 31st March 2020 was £183,735 made up of £146,511 Restricted Funds, £32,776 of Unrestricted Designated Funds and £4,448 of Unrestricted General Funds. There is a detailed breakdown of these Funds in Notes 19/20 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 (note 3). Note 8 shows corresponding resources expended. Resources expended on charitable activities represent 83.2% 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 each 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 2020 was £4,445 which represents less than one month's unrestricted expenditure. The Trustees consider that this level of reserves is prudent in the current economic climate.

BLACKBURN WITH DARWEN HEALTHY LIVING

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

A designated Development Fund 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. At the end of March 2019, the Development Fund was £30,000 and this was released during 2019/20 to fund the salary of the Business Development Manager.

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.

Plans for the future

We have re-visited our strategic plans in the medium term to ensure they are still "fit for purpose" and achievable in light of the impact of the current uncertainties of the financial impact due to the Covid-19 pandemic. Our overall objective is to ensure we respond effectively to the current crisis in every aspect of our work, to ensure the wellbeing of staff and volunteers, and to ensure we manage the financial implications of this crisis effectively so that we continue to help those residents most in need.

In response to Covid-19 we closed our community gyms and put our community projects and activities on hold.

However, residents in our disadvantaged wards are facing significant difficulties in these unprecedented times and our main priority is to deliver services to those most in need including delivering food parcels. We are also planning to work in partnership with organisations across the borough in order to ensure that the most vulnerable residents get the help and support they need.

Further plans for 2020–21 include:

- Continuing to establish closer links with GPs, 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;
- 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;
- Further development of our youth work delivery strand.

BLACKBURN WITH DARWEN HEALTHY LIVING

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

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.

Approved by the Trustees on 21 September 2020 and signed on their behalf by:



Pauline A. Walsh, Chair

BLACKBURN WITH DARWEN HEALTHY LIVING

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF BLACKBURN WITH DARWEN HEALTHY LIVING

I report to the trustees on my examination of the financial statements of Blackburn with Darwen Healthy Living (the charity) for the year ended 31 March 2020.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Helen Clayton BSc FCA
PM+M Solutions for Business LLP

New Century House
Greenbank Technology Park
Challenge Way
Blackburn
Lancashire
BB1 5QB

Dated: 21 September 2020

BLACKBURN WITH DARWEN HEALTHY LIVING

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2020

	Notes	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £	Total 2019 £
<u>Income and endowments from:</u>					
Donations and legacies	2	3,960	500	4,460	1,421
Charitable activities	3	139,827	342,387	482,214	397,316
Other trading activities	4	43,248	-	43,248	41,034
Investments	5	255	-	255	153
Other income	6	3,380	-	3,380	2,291
Total income		190,670	342,887	533,557	442,215
<u>Expenditure on:</u>					
Raising funds	7	94,668	-	94,668	80,824
Charitable activities	8	126,417	310,986	437,403	399,350
Total resources expended		221,085	310,986	532,071	480,174
Net (expenditure)/income for the year/ Net movement in funds		(30,415)	31,901	1,486	(37,959)
Fund balances at 1 April 2019		67,639	114,610	182,249	220,208
Fund balances at 31 March 2020		37,224	146,511	183,735	182,249

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

BLACKBURN WITH DARWEN HEALTHY LIVING

BALANCE SHEET

AS AT 31 MARCH 2020

	Notes	2020 £	£	2019 £	£
Fixed assets					
Tangible assets	14		2,870		4,506
Current assets					
Debtors	15	35,271		24,968	
Cash at bank and in hand		193,101		218,886	
		<u>228,372</u>		<u>243,854</u>	
Creditors: amounts falling due within one year	16	<u>(47,507)</u>		<u>(66,111)</u>	
Net current assets			<u>180,865</u>		<u>177,743</u>
Total assets less current liabilities			<u>183,735</u>		<u>182,249</u>
Income funds					
Restricted funds	19		146,511		114,610
<u>Unrestricted funds</u>					
Designated funds	20	32,776		64,412	
General unrestricted funds		<u>4,448</u>		<u>3,227</u>	
			<u>37,224</u>		<u>67,639</u>
			<u>183,735</u>		<u>182,249</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2020.

The trustees acknowledges her responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the Trustees on 21 September 2020



Pauline A. Walsh, Chair
Trustee

Company Registration No. 06073648

BLACKBURN WITH DARWEN HEALTHY LIVING

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2020

1 Accounting policies

Charity information

Blackburn with Darwen Healthy Living is a private company limited by guarantee incorporated in England and Wales. The registered office is Bangor St Community Centre, Norwich St, Blackburn, BB1 6NZ.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

BLACKBURN WITH DARWEN HEALTHY LIVING

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

1 Accounting policies

1.5 Resources expended

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.

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

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Gym equipment	20- 33% straight line
Office equipment	33% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in net income/(expenditure) for the year.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

BLACKBURN WITH DARWEN HEALTHY LIVING
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

1 Accounting policies

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.11 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight-line basis over the term of the relevant lease.

2 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Total
	2020 £	2020 £	2020 £	2019 £
Donations and gifts	3,960	-	3,960	1,421
Other	-	500	500	-
For the year ended 31 March 2019	1421	0		1,421

BLACKBURN WITH DARWEN HEALTHY LIVING
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

3 Charitable activities

	Promotion of Health & Wellbeing £	Community Engagement & Development £	Total 2020 £	Total 2019 £
Grants	14,090	321,969	336,059	253,939
Services level agreements	-	76,470	76,470	67,540
Sundry income	4,525	65,160	69,685	75,837
	<u>18,615</u>	<u>463,599</u>	<u>482,214</u>	<u>397,316</u>
Analysis by fund				
Unrestricted funds	4,400	135,427	139,827	
Restricted funds	14,215	328,172	342,387	
	<u>18,615</u>	<u>463,599</u>	<u>482,214</u>	
For the year ended 31 March 2019				
Unrestricted funds	28,924	77,035		105,959
Restricted funds	27,423	263,934		291,357
	<u>56,347</u>	<u>340,969</u>		<u>397,316</u>

4 Other trading activities

	Unrestricted 2020 £	Unrestricted 2019 £
Community gym fees	37,803	37,228
Physical activity fees	5,445	3,806
Other trading activities	<u>43,248</u>	<u>41,034</u>

5 Investments

	Unrestricted 2020 £	Unrestricted 2019 £
Interest receivable	<u>255</u>	<u>153</u>

BLACKBURN WITH DARWEN HEALTHY LIVING
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

6 Other income

	Unrestricted funds	Unrestricted funds
	2020	2019
	£	£
Core costs sundry income	<u>3,380</u>	<u>2,291</u>

7 Raising funds

	Unrestricted funds	Unrestricted funds
	2020	2019
	£	£
Gym/ other operating costs		
Staff costs	30,672	32,843
Depreciation and impairment	854	854
Contracted services	3,300	1,410
Office expenses	1,501	1,444
Equipment and furniture	703	2,949
Equipment lease/ hire	-	3,495
Food	809	774
Insurance	369	151
Recruitment	10	72
Rent and rates	12,025	9,830
Repairs and maintenance	5,104	733
Travels & meetings	11	187
Venue hire	5,194	3,135
Sundry expenses	328	-
Coaches & trips	3,988	1,880
Support costs	<u>29,746</u>	<u>20,861</u>
	<u>94,668</u>	<u>80,824</u>

BLACKBURN WITH DARWEN HEALTHY LIVING
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

8 Charitable activities

	Promotion of Health & Wellbeing	Community Engagement & Development	Total 2020	Total 2019
	£	£	£	£
Staff costs	21,630	219,358	240,988	236,357
Awards & grants	-	60,982	60,982	59,660
Contracted services	1,000	6,426	7,426	13,957
Volunteer expenses	2,003	319	2,322	77
Office expenses	122	3,134	3,256	2,419
Vehicle expenses	-	10	10	37
Equipment and furniture	8,312	32,309	40,621	20,006
Equipment lease/ hire	-	-	-	169
Food	86	4,596	4,682	3,532
Insurance	-	1,816	1,816	1,667
Marketing	204	-	204	544
Meals and entertainment	101	1,495	1,596	3,343
Recruitment	31	156	187	37
Rent and rates	-	3,271	3,271	3,218
Repairs and maintenance	-	45	45	-
Travel and meetings	44	503	547	2,197
Venue hire	-	6,187	6,187	8,080
Sundry expenses	119	2,858	2,977	3,934
Bank charges	-	120	120	124
Legal and professional fees	28	627	655	621
Coaches and trips	-	13,625	13,625	12,837
	33,680	357,837	391,517	372,816
Share of support costs (see note 9)	1,807	44,079	45,886	26,534
	35,487	401,916	437,403	399,350
Analysis by fund				
Unrestricted funds	3,825	122,592	126,417	
Restricted funds	31,662	279,324	310,986	
	35,487	401,916	437,403	

BLACKBURN WITH DARWEN HEALTHY LIVING
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

8 Charitable activities

For the year ended 31 March 2019

Unrestricted funds	2,251	82,877	85,128
Restricted funds	27,245	286,977	314,222
	<u>29,496</u>	<u>369,854</u>	<u>399,350</u>

9 Support costs

	2020	2019
	£	£
Staff costs	48,814	15,566
Depreciation	782	885
Contracted services	2,557	2,410
Volunteer expenses	37	-
Office expenses	7,803	10,704
Printing and reproduction	960	996
Dues and subscriptions	179	144
Equipment and furniture	252	1,873
Equipment lease/ hire	593	1,362
Food	157	111
Insurance	3,660	3,921
Meals and entertainment	294	359
Recruitment	47	67
Rent & rates	4,975	3,052
Travel and meetings	1,865	1,138
Venue hire	45	50
Sundry expenses	742	-
Bank charges	718	862
Legal and professional fees	3,841	3,895
	<u>78,321</u>	<u>47,395</u>
Analysed between		
Gym/ other operating costs	29,746	20,861
Charitable activities	45,886	26,534
	<u>75,632</u>	<u>47,395</u>

BLACKBURN WITH DARWEN HEALTHY LIVING
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

10 Net movement in funds	2020	2019
	£	£
Net movement in funds is stated after charging/(crediting)		
Depreciation of owned tangible fixed assets	<u>1,636</u>	<u>1,739</u>

11 Independent Examiner's remuneration

The Independent Examiner's remuneration amounts to an Independent Examination fee of £4,500 (2019 - £4,500).

12 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

13 Employees

Number of employees

The average monthly number of employees during the year was:

	2020	2019
	Number	Number
Promotion of Health & Wellbeing	5	5
Community Engagement & Development	9	13
Administration & support	2	2
	<u>16</u>	<u>20</u>

Employment costs

	2020	2019
	£	£
Wages and salaries	<u>320,474</u>	<u>284,766</u>
	<u>320,474</u>	<u>284,766</u>

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 £155,969 (2019: £146,761).

The number of employees whose annual remuneration was £60,000 or more were:

	2020	2019
	Number	Number
£60,001 to £70,000	<u>1</u>	<u>1</u>

BLACKBURN WITH DARWEN HEALTHY LIVING
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

14 Tangible fixed assets

	Gym equipment £	Office equipment £	Total £
Cost			
At 1 April 2019	38,523	23,906	62,429
At 31 March 2020	38,523	23,906	62,429
Depreciation and impairment			
At 1 April 2019	35,169	22,754	57,923
Depreciation charged in the year	854	782	1,636
At 31 March 2020	36,023	23,536	59,559
Carrying amount			
At 31 March 2020	2,500	370	2,870
At 31 March 2019	3,354	1,152	4,506

15 Debtors

	2020 £	2019 £
Amounts falling due within one year:		
Trade debtors	26,061	15,909
Prepayments and accrued income	9,210	9,059
	<u>35,271</u>	<u>24,968</u>

16 Creditors: amounts falling due within one year

	2020 £	2019 £
Other taxation and social security	5,445	5,300
Trade creditors	14,841	9,576
Other creditors	2,745	2,451
Accruals and deferred income	24,476	48,784
	<u>47,507</u>	<u>66,111</u>

BLACKBURN WITH DARWEN HEALTHY LIVING
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

17 Deferred income

	2020 £
As at 1 April 2019	32,525
Amounts released from previous years	(32,525)
Membership deferred during the year	17,047
	17,047
As at 31 March 2020	17,047

18 Retirement benefit schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes amounted to £23,517 (2019 - £19,689). Contributions totalling £2,745 (2019 - £2,451) were payable to the fund at the balance sheet date and are included in creditors.

19 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			
	Balance at 1 April 2019	Income	Expenditure	
	£	£	£	£
Restricted funds	114,610	342,887	(310,986)	146,511
	114,610	342,887	(310,986)	146,511

BLACKBURN WITH DARWEN HEALTHY LIVING

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

20 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2019	Expenditure	Transfers	Balance at 31 March 2020
	£	£	£	£
Designated funds	64,412	(1,636)	(30,000)	32,776
	<u>64,412</u>	<u>(1,636)</u>	<u>(30,000)</u>	<u>32,776</u>

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 2020 was £2,870.

Development

Established to invest in organisational development and growth initiatives. The balance carried forward at 31 March 2020 was £nil.

Business Continuity

To cover 3 months statutory and contractual obligations. The balance carried forward at 31 March 2020 was £29,906.

21 Analysis of net assets between funds

	Unrestricted funds 2020	Restricted funds 2020	Total 2020	Total 2019
	£	£	£	£
Fund balances at 31 March 2020 are represented by:				
Tangible assets	2,870	-	2,870	4,506
Current assets/(liabilities)	34,354	146,511	180,865	177,743
	<u>37,224</u>	<u>146,511</u>	<u>183,735</u>	<u>182,249</u>

BLACKBURN WITH DARWEN HEALTHY LIVING
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

22 Operating lease commitments

At the reporting end date, the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2020	2019
	£	£
Within one year	580	5,030

23 Related party transactions

Mr A. Mulla, Chief Officer, Blackburn with Darwen Healthy Living is Chief Officer of Healthwatch Blackburn with Darwen (through a Service Level Agreement) who provided £89,287 funding (2019: £108,409) to the charity during the year. At 31 March 2020, there were no balances due from or to these related parties.

BLACKBURN WITH DARWEN HEALTHY LIVING
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

24 Your Support for Blackburn with Darwen Healthy Living

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 Public Health
Blackburn Youth Zone
Stanley Grange
One Voice Blackburn
Co-op Foundation
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
Lancaster University
Purple Patch
Lancashire Mind
Police and Crime Commissioner Lancashire

Blackburn with Darwen Healthy Living
Bangor Street Community Centre
Norwich Street, Blackburn
Lancashire BB1 6NZ

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