

# Lamb Health

England & Wales · Charity number 1101217

## Details

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**Other names** THE LAMB HEALTH CARE FOUNDATION

**Status** Registered

**Legal form** Other

**Registered** 2003-12-16

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 56a St. Peters Road  
Reading  
RG6 1PH

**Phone** 01189260672

**Email** [enquiries@lambhealth.org.uk](mailto:enquiries@lambhealth.org.uk)

**Website** [www.lambhealth.org.uk](http://www.lambhealth.org.uk)

## Activities

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**Objects:** (I) THE RELIEF OF POVERTY, SICKNESS AND DISABILITY(II) THE ADVANCEMENT OF EDUCATION(III) THE PRESERVATION AND PROTECTION OF GOOD HEALTH(IV) TO PROMOTE SUCH OTHER CHARITABLE PURPOSES ACCORDING TO THE LAWS OF ENGLAND AND WALES AS THE TRUSTEES IN THEIR ABSOLUTE DISCRETION THINK FIT.

**Activities:** Supports the LAMB integrated health and development project in north-west Bangladesh

## Classification

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- **How:** Makes Grants To Organisations
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

## Geography

- **Area of benefit:** BANGLADESH AND SOUTH ASIA
- Bangladesh

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£181,850	£276,989	-	-
2024-12-31	£1,143,094	£142,154	£1,030,756	0
2023-12-31	£162,035	£158,350	-	-
2022-12-31	£134,564	£144,763	-	-
2021-12-31	£157,894	£222,152	-	-
2020-12-31	£190,780	£293,607	-	-

## Trustees

Name	Role	Appointed
DR CHRISTINE EDWARDS OBE		
Dr Christopher Roy		2024-04-09
Dr JUDITH CORDELIA HANSFORD		
Dr ROSEMARY ANN CROFT		
John Ayrton		2018-02-01
Michael Mitchell		2016-01-26
RICHARD TODD		

**Lamb Health**

England & Wales - Charity number 1101217

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# Accounts

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**Enabling healthcare, bringing hope**

**Report and Accounts for the year ended 31<sup>st</sup> December 2025**

**In 2025 LAMB Health was able to meet 79% of LAMB's Poor Fund costs**

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## LAMB Health Chair's Statement, 2025

I am very grateful to God and to all our supporters that LAMB Health was able to send £115,000 for the LAMB Poor Fund in 2025! This enabled many poor patients to get the treatment they needed. Medical bills can be high in Bangladesh, and there are few alternatives to the LAMB hospital for the very poor to see a doctor or to get needed medication. We have appreciated hearing from the three social workers who administer the poor fund, and it was good to know how much they enjoy the specialness of their work despite the challenges they face daily, as they cannot give to everyone who wants it!



We are very pleased to have another new trustee, Dr Katie. This year she and Dr Christopher will work to improve our communication on LH social media - Instagram and Facebook. We have a new Facebook page, and I would ask any supporters enjoying Facebook, to follow us. Please encourage your Facebook friends to follow LAMB Health too.

In December we were again part of the Big Give online Christmas Campaign, enabling us to raise over £11,000 for the palliative care work at LAMB. The duty to care for one's relatives, even to the extent of bankrupting the family, is deeply rooted in Bangladesh culture. However, we believe that good care does not always mean spending lots of money, especially when the expense will not achieve anything.

This year LAMB Health has been involved in two community health projects, with a possible third coming online soon. One of the projects is working with churches and communities to decrease people trafficking, especially across the Indian border. The second looks at measuring the quality of care in the community Safe Delivery Units. We encourage women with high-risk pregnancies to be referred to LAMB hospital, but most women deliver near to their homes.

Our Annual LAMB Health Supporters' Day was held this year in Reading. It was especially good to hear of some great achievements by the LAMB school alumni, and the whole day was full of encouragements.

Please remember in your prayers LAMB's 50<sup>th</sup> Jubilee Celebrations happening throughout the year, and Bangladesh, as a new government takes office after the national elections in February.

With very best wishes, **Rosemary Croft**

## Objectives, Achievements and Public Benefit

**Objectives** LAMB Health supports the work of LAMB Project which is based in Parbatipur in North-West Bangladesh and offers health care to around 2 million people. LAMB works toward physical, social, emotional, and spiritual wellbeing. The objects of LAMB Health are:

- (1) the relief of poverty, sickness and disability;
- (2) the advancement of education;
- (3) the preservation and protection of good health;

**2025 Achievements** The **Poor Fund** enables LAMB to subsidise the treatment and care of the poorest patients following assessment of need by the hospital social work team. Thanks to our generous supporters we were able to send **£115,000 to LAMB for the Poor Fund**. Due to a good exchange rate this met **79% of Poor Fund expenditure**.

**Hospital front entrance**



LAMB was able subsidise the care for **3,227 inpatients (38% of total) at an average of £34 per patient, and 4,741 outpatients (5% of total) at an average of £3**. This provided better health outcomes for **7,968** people, primarily poor women and children. Extremely poor pregnant women received a 'pass card' enabling them to have either completely free treatment (green card) or greatly reduced treatment (red card). **This has been a lifeline for the 253 patients** who received these cards in 2025.

**Public Benefit** In continuing to support LAMB, the Trustees have regard to the Charity Commission's guidance on public benefit. Grants by the Charity enable LAMB to extend the benefits of health care and community development to the population of a poor rural area of Bangladesh. Benefits are available to all members of the community, and the treatment of those who cannot afford to pay the fees charged by LAMB is subsidised through the Poor Fund.



**Mother with twins**

We also celebrate the ways LAMB Health trustees have directly supported the work of LAMB. Chris Edwards spent 4 weeks at LAMB aiding the **Fistula Programme**. Over the year, 141 women had repair surgery which has solved their incontinence and other problems, allowing them to enjoy more normal lives again.

## LAMB Health 2025 Annual Report and Accounts

**Rehabilitation Project** This provides medical advice and support and assistive devices for disabled children and adults. This year 2,165 children and their families received help from the Rehabilitation Centre.

We have continued to communicate with our supporters, sharing with them stories from LAMB of how the money which is given is used for the benefit of individuals. Over 300 people receive the quarterly newsletter, and approximately 80 the email updates and prayer information. Our updated website with great pictures continues to be a useful source of information.

### Young person in Rehabilitation Project

We ran a supporter's day in Reading in November, with some people also joining us online. We were privileged to hear from Dr. Bea about changes in the hospital over the last 15 years, and Heather, a recently returned teacher from the LAMB school talked with love of the achievements of some of her school alumni. We also heard about the palliative care project, the current state of politics in Bangladesh and the encouragements and challenges for a medical student, Alex, who went to LAMB for 6 weeks.



We are blessed to have four churches which support us both through prayer and regular giving. We are keen to connect with local churches and work with them in their understanding of and involvement in inter-cultural work.

**Challenges and Celebrations in 2026** LAMB Health trustees do not take for granted the generosity of our supporters, and we are aware during in the current cost of living crisis supporters sometimes face difficult decisions over how they use their money.

- Support for the Poor Fund will continue to be the core activity during 2026.
- Wisdom will be needed in considering how the legacy received in 2024 will be used.
- We will be supporting a staff award programme in local safe delivery units providing maternity services and small infrastructure works at LAMB.
- The important work to tackle human trafficking supported by the Aquila Foundation will be another focus for the year ahead.
- 2026 sees LAMB celebrating its Golden Jubilee, and several Trustees will be going in October to join with many others in marking this milestone of God's faithfulness over so many years.

# LAMB Health 2025 Annual Report and Accounts

## Governance and Decision Making

LAMB Health is a Trust operating under a Deed updated in September 2022. Eight Trustees served during the year and met four times.

### Trustees serving in 2025

Dr Rosemary Croft (Chair)	Re-appointed January 2023
Mr John Ayrton	Re-appointed February 2022
Dr Christine Edwards OBE	Re-appointed April 2025
Dr Judith Hansford (Secretary)	Re-appointed April 2023
Dr Katie Max-Lino	Appointed June 2025
Mr Mike Mitchell	Re-appointed February 2024
Dr. Christopher Rinku	Appointed April 2024
Mr Richard Todd (Treasurer)	Re-appointed April 2025

**Appointment of Trustees** Trustees are appointed for a 4-year term by a resolution of the other Trustees and can be re-appointed. Appointment is based on relevant experience and expertise. It is important that some Trustees have experience of life in Bangladesh, and all are in sympathy with the spiritual dimension of LAMB's work. Experience in healthcare, managing institutional grants or management of a Charity are valued, along with skills to maximise the potential of IT and social media.

**Policy review** The Charity's policies are reviewed and updated regularly.

**Risk management** The Trustees keep the risks faced by the Charity under review. A primary concern is the need to ensure that Trustees with the necessary expertise and commitment are available to carry on the work of the Charity effectively.

Recent political instability in Bangladesh has been a concern but is outside our control. We pray the elections held in February 2026 will bring more stability to the country.

To guard the financial security of the Charity it's our policy not to incur liabilities not covered by funds already raised. The risk of financial fraud is kept to a minimum, with most income received directly to the bank accounts, and grants being paid through approved financial institutions. Significant expenditure from the Charity's funds is authorised by the Trustees collectively. All payments, including grants, must be authorised by two signatories.

**Safeguarding** We give regular attention to our Safeguarding Policy, which is reviewed annually. We have discussed with LAMB the standards that we expect to be followed and are aware LAMB has robust procedures in place. During the year LAMB's board completed a review of its Safeguarding Policy, which was then updated.

# LAMB Health 2025 Annual Report and Accounts

## How Lamb Health Works

The charity relies on volunteers - all trustees are volunteers, and LAMB Health has no paid workers.

Assistance was provided by Trustees in LAMB's ongoing work in several ways. Rosemary Croft attended online meetings with LAMB staff, providing a bridge between the two charities. One trustee continued to provide support to the Fistula programme, and fundraising support was given for LAMB's growing palliative care service.



**Administration** The Trustees carry out the administrative work of the Charity, including the roles of chair, treasurer and secretary. It is the practice of the Trustees to cover expenses or meet them out of unrestricted donations. 97% of expenditure during the year was for grant payments, and governance costs were 2.4%.

## Finance

**Financial Responsibilities** The trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view. Trustees are also responsible for safeguarding the financial assets of the Charity, and for taking reasonable steps for the prevention and detection of fraud or other irregularities.

During 2025 grants were made only to LAMB, a non-government organization registered in Bangladesh and subject to regulatory authorisation. Procedures are in place to ensure that grants to LAMB are spent in accordance with grant conditions.

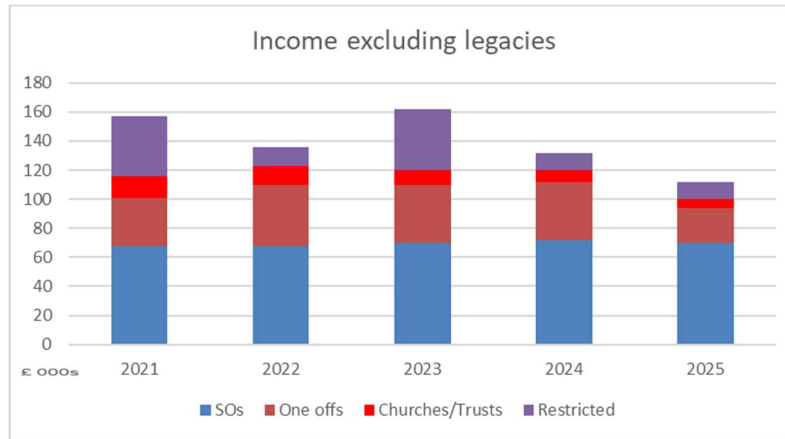
**Reserves Policy** The principal activity of the Charity is to use income to make grants to LAMB, without undue delay. It is the policy of the Trustees not to hold unrestricted reserves other than sums held to meet anticipated grant requirements, a modest reserve against an unexpected decline in income, and to cover at least one year's administrative costs. Due to its size, the significant legacy is held as a designated fund which will be used over the next few years.

**Highlights** Total receipts in 2025 were **£181,850** (2024 £1,131,646). Most of the difference was due to the large legacy of £995,962 received in 2024. The unused legacy funds are held in interest bearing accounts.

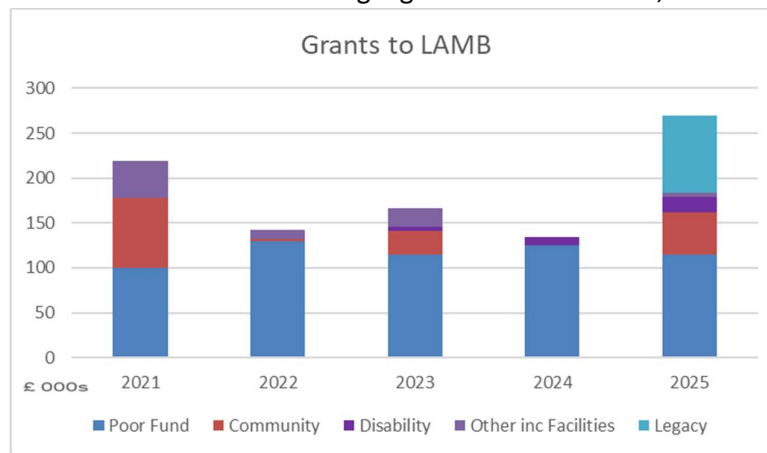
The Aquila Foundation are generously supporting a 3-year community project to help those suffering from human trafficking between Bangladesh and India, and to prevent this exploitation in future. The Foundation provided an initial grant of £35,000 towards this work.

## LAMB Health 2025 Annual Report and Accounts

Total payments in 2025 were **£276,989** (2024: £136,574), representing a significant increase in grant payments made, due to passing on grants received and use of the legacy.

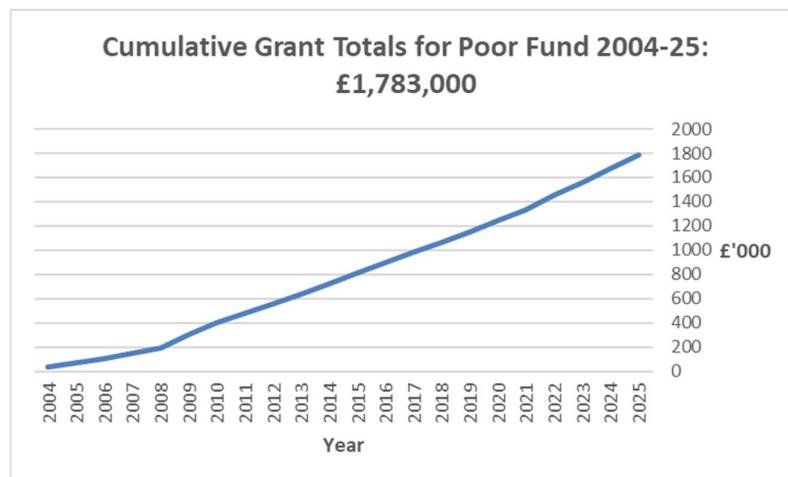


Total income excluding legacies 2021-25: **£699,000**



Total grants 2021-25: Poor Fund **£585,000**; Other grants: **£345,000**

The 2025 breakdown of grants made is in note 3a of the accounts



## LAMB Health 2025 Annual Report and Accounts

This report was approved by the Trustees on 14 April 2026 and signed on their behalf by

**Dr. Judith Hansford, Secretary**

### **Legal and Administrative Information**

**Charity name.** LAMB Health. *Registered Charity Number:* 1101217

**Registered Address.** 56a St. Peter's Road, Reading, RG6 1PH

**Governing document.** Trust Deed dated 20<sup>th</sup> September 2022.

**Email.** enquiries@lambhealth.org.uk

**Website.** [www.lambhealth.org.uk](http://www.lambhealth.org.uk)

**Independent Examiner.** Knight Goodhead Ltd.

7 Bournemouth Road, Chandler's Ford, Eastleigh SO53 3DA

**Banker.** The Cooperative Bank plc

PO Box 250 Delf House

Skelmersdale WN8 6NY



**Leaving for home**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE UNAUDITED  
ACCOUNTS OF LAMB HEALTH  
FOR THE YEAR ENDED 31 DECEMBER 2025**

I report to the trustees on my examination of the accounts of LAMB Health for the year ended 31 December 2025, which are set out on pages 10 to 15.

**RESPONSIBILITIES AND BASIS OF REPORT**

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Trustee's accounts carried out under section 145 of the 2011 Act and 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**

I have completed my examination. I confirm that no material 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 130 of the Act;
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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 accounts to be reached.

**C J Goodhead FCA**  
Knight Goodhead Limited  
Chartered Accountants  
7 Bournemouth Road  
Chandler's Ford  
Eastleigh  
Hampshire  
SO53 3DA

Dated: 15 April 2026

**LAMB HEALTH  
RECEIPTS AND PAYMENTS ACCOUNT  
FOR THE YEAR ENDED 31 DECEMBER 2025**

	Notes	Unrestricted Funds		Restricted funds £	Total 2025 £	Total 2024 £
		General funds £	Legacy funds £			
<b>INCOME</b>						
<i>Voluntary income</i>						
Donations	2(a)	100,084	-	11,492	111,576	131,141
Legacies	2(b)	-	-	-	-	995,962
Grants	2(c)	-	-	54,774	54,774	915
Bank interest		13,932	1,568	-	15,500	3,628
<b>TOTAL INCOME</b>		<b>114,016</b>	<b>1,568</b>	<b>66,266</b>	<b>181,850</b>	<b>1,131,646</b>
<b>PAYMENTS</b>						
<b>Raising funds:</b>						
Website, publicity & events		360	-	-	360	605
<b>Charitable activities:</b>						
Grants made	3(a)	115,000	90,000	63,902	268,902	133,590
Grant transmission fees		88	-	-	88	100
Expenditure on behalf of LAMB: medical equipment		-	-	844	844	-
Bank charges		-	135	-	135	-
<b>Governance costs</b>	3(b)	1,140	5,520	-	6,660	915
<b>TOTAL PAYMENTS</b>		<b>116,588</b>	<b>95,655</b>	<b>64,746</b>	<b>276,989</b>	<b>136,574</b>
Net of receipts / (payments) before transfers		(2,572)	(94,087)	1,520	(95,139)	995,072
Transfers between funds	4	5,000	(5,000)	-	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>2,428</b>	<b>(99,087)</b>	<b>1,520</b>	<b>(95,139)</b>	<b>995,072</b>
Total funds brought forward	4	16,585	995,962	9,257	1,021,804	26,732
<b>TOTAL FUNDS CARRIED FORWARD</b>	4	<b>19,013</b>	<b>896,875</b>	<b>10,777</b>	<b>926,665</b>	<b>1,021,804</b>

The notes on pages 12 -15 form part of these accounts.

**LAMB HEALTH**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

	Unrestricted Funds		Restricted funds £	Total 2025 £	Total 2024 £
	General funds £	Legacy funds £			
<b>A CASH FUNDS</b>					
Cash at bank with immediate access	19,013	256,875	10,777	286,665	38,848
Bank deposits	-	640,000	-	640,000	982,956
	<b>19,013</b>	<b>896,875</b>	<b>10,777</b>	<b>926,665</b>	<b>1,021,804</b>
<b>B OTHER MONETARY ASSETS</b>					
Gift aid due to charity	4,276	-	808	5,084	4,861
Bank interest	15,800	-	-	15,800	8,071
Grant income	-	-	-	-	2,500
	<b>20,076</b>	<b>-</b>	<b>808</b>	<b>20,884</b>	<b>15,432</b>
<b>C LIABILITIES</b>					
Independent examination	1,020	-	-	1,020	-
Audit and accountancy fee	-	-	-	-	6,480
	<b>1,020</b>	<b>-</b>	<b>-</b>	<b>1,020</b>	<b>6,480</b>

All liabilities noted fall due for settlement within one year.

The notes on pages 12- 15 form part of these accounts.

The accounts were approved by the trustees on 14 April 2026 and signed on their behalf by

**ROSEMARY CROFT**  
CHAIR

**RICHARD TODD**  
TRUSTEE

**LAMB HEALTH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**1 ACCOUNTING POLICIES**

**Charity Information**

LAMB Health is a charity with the registered charity number 1101217. It was established in 2003 and is registered and domiciled in England at the address of 56a St Peter's Road, Reading, RG6 1 PH.

**Basis of Preparation**

The accounts have been prepared on a receipts and payments basis with a statement of assets and liabilities.

**Fund Accounting**

Unrestricted funds are monies which can be used in accordance with the charitable objectives at the Trustees' discretion.

Donations, related tax recoveries, and grants to be applied for the benefit of LAMB are unrestricted.

Grants or donations earmarked by the donor for specific purposes for the benefit of LAMB are held within the restricted fund.

The legacy received in 2024 is held as a separate designated fund to provide a clear distinction from other reserves.

**2 INCOME**

	Unrestricted Funds		Restricted funds	Total 2025	Total 2024
	General funds	Legacy funds			
	£	£	£	£	£
<b>a) Voluntary income</b>					
Individual donations	77,344	-	9,915	87,259	107,412
Tax refunds on donations	16,470	-	438	16,907	15,578
Churches	6,000	-	-	6,000	6,350
Charities Mullers	270	-	1,140	1,410	1,801
	<b>100,084</b>	<b>-</b>	<b>11,492</b>	<b>111,576</b>	<b>131,141</b>
<b>b) Legacies</b>					
Legacies	-	-	-	-	<b>995,962</b>
<b>c) Grants</b>					
The Big Give	-	-	13,487	13,487	-
Acquila Family Charitable Trust	-	-	35,000	35,000	-
Overseas Aid Alliance	-	-	5,000	5,000	-
World Mission Prayer League	-	-	1,287	1,287	915
	<b>-</b>	<b>-</b>	<b>54,774</b>	<b>54,774</b>	<b>915</b>

Supporting churches were St Stephens Ealing, St James Woodley, St John's Hensingham, St John's Reading.

All supporter donations are used for the benefit of LAMB,. Expenses of the charity are covered by trustee donations to General funds of £4540 (2024 £ 8520 )

**LAMB HEALTH**  
**NOTES TO THE ACCOUNTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**3 PAYMENTS**

	<b>Unrestricted Funds</b>		<b>Restricted funds</b>	<b>Total 2025</b>	<b>Total 2024</b>
	<b>General funds</b>	<b>Legacy funds</b>			
	<b>£</b>	<b>£</b>			
<b>a) Grants</b>					
Poor Fund	105,000	-	-	105,000	115,000
Project management	10,000	8,500	-	18,500	10,000
Community	-	61,500	42,000	103,500	
Community disability	-	-	16,902	16,902	8,590
Infrastructure	-	20,000	-	20,000	-
Medical equipment	-	-	5,000	5,000	-
	<b>115,000</b>	<b>90,000</b>	<b>63,902</b>	<b>268,902</b>	<b>133,590</b>
Total Grants received by LAMB in taka				<b>43,191,630</b>	19,735,250
Average exchange rate £1 = Taka				<b>160.62</b>	147.73
<b>b) Governance</b>					
Examiner's fee & accountancy	960	-	-	960	900
Audit fee	-	5,520	-	5,520	-
Accounting software	180	-	-	180	15
	<b>1,140</b>	<b>5,520</b>	<b>-</b>	<b>6,660</b>	<b>915</b>

Included within governance cost is £5,520 payable to the auditors for audit services and £960 for accountancy services provided, all relating to the 2024 accounts.

**LAMB HEALTH**  
**NOTES TO THE ACCOUNTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

<b>4 FUNDS</b>	<b>Opening balance £</b>	<b>Receipts £</b>	<b>Payments £</b>	<b>Transfers £</b>	<b>Closing balance £</b>
<b>Restricted funds</b>					
Donated for specific use at LAMB	9,257	66,266	(64,746)	-	10,777
<b>Designated funds</b>					
Legacy funds	995,962	1,568	(95,655)	(5,000)	896,875
<b>Unrestricted funds</b>					
General funds	16,585	114,016	(116,588)	5,000	19,013
<b>Total funds</b>	<b>1,021,804</b>	<b>181,850</b>	<b>(276,989)</b>	<b>-</b>	<b>926,665</b>

**Restricted funds**

Restricted funds comprise donations and grants for a specific purpose at LAMB, such as medical equipment, supporting those with disabilities and community projects.

**Legacy funds**

A designated fund has been established in the year to ringfence the legacy received while the trustees consider how best to utilise the funds.

**Comparative movements**

<b>Comparative movements</b>	<b>Opening balance £</b>	<b>Receipts £</b>	<b>Payments £</b>	<b>Transfers £</b>	<b>Closing balance £</b>
<b>Restricted funds</b>					
Donated for specific use at LAMB	520	15,742	(9,505)	2,500	9,257
<b>Designated funds</b>					
Legacy funds	-	998,462	-	(2,500)	995,962
<b>Unrestricted funds</b>					
General funds	26,212	117,442	(127,069)	-	16,585
<b>Total funds</b>	<b>26,732</b>	<b>1,131,646</b>	<b>(136,574)</b>	<b>-</b>	<b>1,021,804</b>

**LAMB HEALTH**  
**NOTES TO THE ACCOUNTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**5 COMPARATIVE RECEIPTS AND PAYMENTS ACCOUNT**

	Unrestricted Funds		Restricted funds	Total 2024
	General funds	Legacy funds		
	£	£	£	£
<b>INCOME</b>				
<i>Voluntary income</i>				
Donations	116,314	-	14,827	131,141
Legacies	500	995,462	-	995,962
Grants	-	-	915	915
Bank interest	628	3,000	-	3,628
<b>TOTAL INCOME</b>	<b>117,442</b>	<b>998,462</b>	<b>15,742</b>	<b>1,131,646</b>
<b>PAYMENTS</b>				
<b>Raising funds:</b>				
Website, publicity & events	605	-	-	605
<b>Charitable activities:</b>				
Grants made	125,000	-	8,590	133,590
Grant transmission fees	100	-	-	100
Expenditure on behalf of LAMB: medical equipment	449	-	915	1,364
<b>Governance costs</b>	915	-	-	915
<b>TOTAL PAYMENTS</b>	<b>127,069</b>	<b>-</b>	<b>9,505</b>	<b>136,574</b>
Net of receipts / payments before transfers	(9,627)	998,462	6,237	995,072
Transfers between funds	-	(2,500)	2,500	-
<b>NET MOVEMENT IN FUNDS</b>	<b>(9,627)</b>	<b>995,962</b>	<b>8,737</b>	<b>995,072</b>
Total funds brought forward	26,212	-	520	26,732
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>16,585</b>	<b>995,962</b>	<b>9,257</b>	<b>1,021,804</b>

The 2024 accounts were prepared on the accruals basis due to income exceeding £250,000 as the result of a legacy received during the year. As income has reduced to below the receipts and payments threshold, the 2025 accounts have been prepared on the receipts and payments basis and the 2024 comparatives adjusted accordingly.

**Lamb Health**

England & Wales - Charity number 1101217

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# Accounts

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**Enabling healthcare, bringing hope**

**Report and Accounts for the year ended 31<sup>st</sup> December 2024**

**In 2024 LAMB Health was able to meet 96% of LAMB's Poor Fund costs**

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# LAMB Health 2024 Annual Report and Accounts

## LAMB Health Chair's Statement, 2024

It gives me great pleasure to look back over the last year and to praise God for his rich blessing as we work to serve Him in our support of LAMB in north Bangladesh.

Most important is the faithful support of everyone that has walked through this year with us. Without the trustees and our donors, as well as our prayer supporters, nothing would have been possible, and somehow we have managed to raise the money to support 96% of the hospital Poor Fund. We must not forget to thank the three social workers, (Gita, Paulina and Beauty), who have the difficult job of hearing patients' stories and then recommending who should receive help. Grants in 2024 to LAMB have totalled £133,590 (£125,000 for the Poor Fund & £8,590 for Community Disability programme).



This year we saw completion of two projects for which we received grants in 2023; from the Kirby Laing Trust for the renewing and upgrading of underground electrical cable around the hospital compound, and from the Southall Trust for the moving and upgrading of the rubbish incinerator. In December we participated for the first time in the UK's BIG Give, and to our delight reached our target on the very first day, doubling donations given for Rupantor, the gardening and animal husbandry project, supporting adults with disabilities at LAMB. Earlier in the year we received a large bequest, which enables us to support some community projects and hospital developments, details of which are still being fleshed out.

In October we had our annual day with supporters in Reading, brought alive by the presence of two of LAMB's workers who were on furlough and were able to tell moving stories about individual lives touched by the hospital and the school.

We are very pleased to share that we have been joined this year by a new trustee by Dr Christopher Roy, a surgeon in Plymouth who grew up at LAMB and worked there for many years before marrying Holly, also a consultant in Plymouth. They have 3 lovely children, and we look forward to working with Christopher as one of our team.

As 2025 unfolds we very much hope to continue our work – 2026 sees the 50<sup>th</sup> anniversary of the LAMB project. We have so much to thank God for!

**Rosemary Croft, Chair of Trustees**

## Objectives, Achievements and Public Benefit

**Objectives** LAMB Health supports the work of LAMB Project which is based in Parbatipur in North-West Bangladesh and offers health care to around 2 million people. LAMB works toward physical, social, emotional, and spiritual wellbeing. The objects of the LAMB Health Charity are:

- (1) the relief of poverty, sickness and disability;
- (2) the advancement of education;
- (3) the preservation and protection of good health;

### 2024 Achievements

The **Poor Fund** enables LAMB to subsidise the treatment and care of the poorest patients following assessment of need by the hospital social work team.

Thanks to our generous supporters and a good exchange rate, we were able to send **£115,000 to LAMB for the Poor Fund**.

This was **96 % of the Poor Fund budget (2023: 86%)**. A grant of £10,000 was also made towards LAMB's management costs.



As a result, LAMB was able to fund or part-fund the care for **2,932 inpatients (40% of total) at an average of £35 per patient, and 3,850 outpatients (7% of total) at an average of £3**. This provided better health outcomes for **6,782** people, primarily poor women and children. Extremely poor pregnant women received a 'pass card' enabling them to have free deliveries and all antenatal and postnatal care. **This has been amazing for the 140 inpatients and 829 outpatients** who received cards in 2024.

**Public Benefit** In continuing to support LAMB, the Trustees have regard to the Charity Commission's guidance on public benefit. Grants by the Charity enable LAMB to extend the benefits of health care and community development to the population of a poor rural area of Bangladesh. Benefits are available to all members of the community, and the treatment of those who cannot afford to pay the fees charged by LAMB is subsidised through the Poor Fund.

## LAMB Health 2024 Annual Report and Accounts



We also celebrate the ways LAMB Health trustees have directly supported the work of LAMB. Chris Edwards spent 4 weeks at LAMB aiding the **Fistula Programme**. Over the year, 116 women had repair surgery which has solved their incontinence problems and allowed them to enjoy more normal lives again.

**The Rehabilitation Project** provides medical advice and support and assistive devices for disabled children and adults. This year 2,214 children and their families received help from the Rehabilitation Centre and 698 children and their families received help from the Rehabilitation Community Clinics. LAMB Health contributed £8,590 to this work in the year



We have continued to communicate with our supporters, sharing with them stories from LAMB of how the money which is given is used for the benefit of individuals. Over 300 people receive the quarterly newsletter, and approximately 80 the email updates and prayer information. Our updated website with great pictures continues to be a useful source of information.

We ran a successful supporters day in Reading in October, with some people also joining us online. We were privileged to have LAMB's medical director Dr. Antje Oosterkamp and the school's headteacher, Christian Vestergaard, with us to share about their work. We are blessed to have 5 churches which support us both through prayer and regular giving. We are keen to connect with local churches and work with them in their understanding of and involvement in inter-cultural mission.

### Challenges for 2025

LAMB Health trustees do not take for granted the generosity of our supporters, and we are aware during in the current cost of living crisis supporters sometimes face difficult decisions over how they use their money. We pray that sufficient funds come in in 2025 for us to continue to be the main provider of Poor Fund income.

Wisdom will be needed in considering how the large legacy received in 2024 will be used.

Our appeal for the Rehab Community Clinics raised £8,590 to help keep the clinics running. 2,912 children and their families received support for disabled children and adults through medical advice, treatment and assistive devices. LAMB will continue their fund-raising efforts in 2025, and we will consider what level of support we are able to provide in 2025.

# LAMB Health 2024 Annual Report and Accounts

## Governance and Decision Making

LAMB Health is a Trust operating under a Deed updated in September 2022. Seven Trustees served during the year, and we met four times.

### Trustees serving in 2024

Dr Rosemary Croft (Chair) Re-appointed January 2023  
Mr John Ayrton Re-appointed February 2022  
Dr Christine Edwards OBE Re-appointed March 2021  
Dr Judith Hansford (Secretary) Re-appointed April 2023  
Mr Mike Mitchell Re-appointed February 2024  
Dr. Christopher Rinku Appointed April 2024  
Mr Richard Todd (Treasurer) Re-appointed March 2021



**Appointment of Trustees** Trustees are appointed for a 4-year term by a resolution of the other Trustees and can be re-appointed. Appointment is based on their relevant experience and expertise. It is important that some Trustees have experience of life in Bangladesh, and all are in sympathy with the spiritual dimension of LAMB's work. Experience in healthcare, managing institutional grants or management of a Charity are valued, along with skills to maximise the potential of IT and social media.

**Policy review** The Charity's policies are reviewed and updated regularly.

**Risk management** The Trustees keep the risks faced by the Charity under review. A primary concern is the need to ensure that Trustees with the necessary expertise and commitment are available to carry on the work of the Charity effectively.

Recent political instability in Bangladesh has been a concern but is outside our control. We hope the interim government's plan to hold an election in 2025 will bring more stability to the country.

To guard the financial security of the Charity it's our policy not to incur liabilities not covered by funds already raised. The risk of financial fraud is kept to a minimum, with most income received directly to the bank accounts, and grants being paid through approved financial institutions. Significant expenditure from the Charity's funds is authorised by the Trustees collectively. All payments, including grants, must be signed by two authorised signatories.

**Safeguarding** We give regular attention to our Safeguarding Policy, which is reviewed annually. We have discussed with LAMB the standards that we expect to be followed and are aware LAMB has robust procedures in place. During the year LAMB's board completed a review of its Safeguarding Policy, which was then updated.

# LAMB Health 2024 Annual Report and Accounts

## How Lamb Health Works

**Volunteers** The charity relies on volunteers - all trustees are volunteers, and LAMB Health has no paid workers.

Assistance was provided by Trustees in LAMB's ongoing work in several ways. Rosemary Croft attended online meetings with LAMB staff, providing a bridge between the two charities. Other volunteers have provided support through involvement in the Fistula programme and work with the Rehabilitation Centre.

We recognise the importance of social media in publicising our work, and Christa Schout, our volunteer social media officer, helped us with our communications and designed our Christmas card. Our website [https \(www.lambhealth.org.uk\)](https://www.lambhealth.org.uk) has been kept up to date once more with the help of Adam Dickens from 'Taking Pictures, Changing Lives'.



**Administration** The Trustees carry out the administrative work of the Charity, including the roles of chair, treasurer and secretary. It is the practice of the Trustees to cover expenses or meet them out of unrestricted donations.

## Finance

**Statement of Recommended Practice (SORP)** Due to the increased level of income in 2024 the annual report and accounts have been prepared in accordance with the Charities SORP. This seeks to help people understand what the charity is set up to do, the resources available to it, how these resources have been used and what has been achieved as a result of activities.

**Financial Responsibilities** The trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view. Trustees are also responsible for safeguarding the financial assets of the Charity, and for taking reasonable steps for the prevention and detection of fraud or other irregularities.

During 2024 grants were made only to LAMB, a non-government organization registered in Bangladesh and subject to regulatory authorisation. Procedures are in place to ensure that grants to LAMB are spent in accordance with grant conditions.

**Reserves Policy** The principal activity of the Charity is to use restricted income to make grants, without undue delay. It is the policy of the Trustees not to maintain restricted reserves other than sums held to meet anticipated grant requirements and a modest reserve against an unexpected decline in income. The significant legacy is held as a designated fund which will be used over the next few years.

An Unrestricted Reserve is maintained to cover at least one year's administrative costs. Unrestricted funds at 31 December 2024 total £20,009, which fulfils this policy.

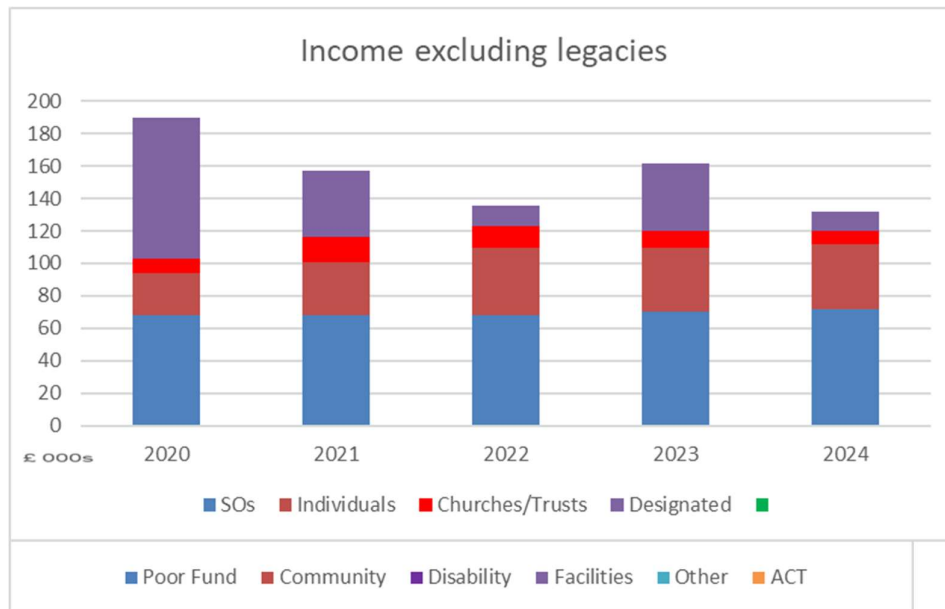
## LAMB Health 2024 Annual Report and Accounts

**Highlights** Total income for the year was **£1,143,094 (2023: £162,076)**. Most of the increase in income was due to a large legacy of **£995,462** received from the estate of a longstanding supporter. Discussions are under way with LAMB over how to apply this generous gift over the next few years to benefit the poor and strengthen LAMB’s sustainability. Total expenditure in 2024 was **£142,154 (2023: £158,293)**.

As a result of the large legacy received net assets at the end of 2024 were **£1,030,756 (2023: £29,816)**. Of this total, £998,325 is designated and £12,422 is restricted, with the remaining £20,009 relating to general funds. The legacy funds are held in interest bearing accounts.

**LAMB Health Finances at a Glance** These charts show income, excluding grants, and grants to LAMB over the past five years. Regular income meets over half the needs of the Poor Fund.

**In 2024 LAMB Health met 96% of LAMB’s Poor Fund expenditure.**



There are 88 people who give regularly to LAMB Health. Their regular income meets over half the needs of the Poor Fund.

## LAMB Health 2024 Annual Report and Accounts

### Legal and Administrative Information

**Charity name.** LAMB Health. *Registered Charity Number:* 1101217

**Registered Address.** 56a St. Peter's Road, Reading, RG6 1PH

**Governing document.** Trust Deed dated 20<sup>th</sup> September 2022.

**Email.** enquiries@lambhealth.org.uk

**Website.** www.lambhealth.org.uk

**Auditor.** Knight Goodhead Limited  
7 Bournemouth Road, Chandler's Ford  
Eastleigh SO53 3DA

**Banker.** The Cooperative Bank plc  
PO Box 250 Delf House  
Skelmersdale WN8 6NY



Beneficiaries of the Rupantor (Transformation) project saying 'Dhonobad' ('Thank you') in response to the support given through the 2024 Big Give Christmas appeal.

# LAMB Health 2024 Annual Report and Accounts

## **Statement of Trustees Responsibilities**

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and the United Kingdom Generally Accepted Accounting Practise (UK GAAP).

The Charities Act 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 charity at the end of the year and of the surplus or deficiency for the year then ended.

In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- observe the methods and principles in the charities SORP
- state whether applicable 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 operation

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. The Trustees 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.

This report was approved by the Trustees on 29 April 2025 and signed on their behalf by:

**Dr. Judith Hansford, Secretary**

# **LAMB Health**

## **INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF LAMB HEALTH**

### **Opinion**

We have audited the financial statements of LAMB Health (the Charity), for the year ended 31 December 2024, which comprise the Statement of Financial Activities, the Balance Sheet, the Cash flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 December 2024, and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011

### **Basis of opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### **Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

### **Other matters**

In the previous accounting period the trustees of the charity took advantage of audit exemption under s144 of the Charities Act 2011. Therefore, the prior period financial statements were not subject to audit.

# **LAMB Health**

## **INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF LAMB HEALTH** (continued)

### **Other information**

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

### **Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

### **Responsibilities of the trustees**

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

# LAMB Health

## INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF LAMB HEALTH (continued)

### **Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under Section 144 Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations.

We assessed the susceptibility of the Charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud and considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we performed analytical procedures to identify any unusual or unexpected relationships, tested journal entries to identify unusual transactions and investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims

# **LAMB Health**

## **INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF LAMB HEALTH** (continued)

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Knight Goodhead Limited is eligible for appointment as auditor of the Charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

### **Use of our report**

This report is made solely to the Charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and the regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the Charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

**CJ GOODHEAD FCA**  
Senior Statutory Auditor  
Knight Goodhead Limited

Chartered Accountants and Statutory Auditors  
7 Bournemouth Road, Chandler's Ford, Eastleigh, Hampshire, SO53 3DA

Dated: 1 May 2025

# LAMB Health

## Statement of Financial Activities for the year ended 31 December 2024

	Note	Unrestricted funds £	Restricted funds £	Designated Funds £	Total 2024 £	RESTATED Total 2023 £
<b>Income</b>						
<i>Voluntary Receipts</i>						
Donations	4.1	116,688	15,492	-	132,180	153,713
Legacies	4.2	500	-	995,462	995,962	-
Grants	4.3	-	3,415	-	3,415	8,000
Interest on Bank Deposits		-	-	10,883	10,883	-
Bank interest		654	-	-	654	363
<b>Total Income</b>		<b>117,842</b>	<b>18,907</b>	<b>1,006,345</b>	<b>1,143,094</b>	<b>162,076</b>
<b>Expenditure in respect of the Charity's objectives</b>						
Raising funds:						
Website, publicity & events		605	-	-	605	446
Charitable activities:						
Grants made	5	125,000	8,590	-	133,590	156,573
Grant transmission fees		100	-	-	100	132
Expenditure on behalf of LAMB: medical equipment						
		449	915	-	1,364	242
Other: Governance costs	6	975	-	5,520	6,495	900
<b>Total Expenditure</b>		<b>127,129</b>	<b>9,505</b>	<b>5,520</b>	<b>142,154</b>	<b>158,293</b>
<b>Net income/(expenditure)</b>		<b>(9,287)</b>	<b>9,402</b>	<b>1,000,825</b>	<b>1,000,940</b>	<b>3,783</b>
<b>Transfers between funds</b>		<b>-</b>	<b>2,500</b>	<b>(2,500)</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>(9,287)</b>	<b>11,902</b>	<b>998,325</b>	<b>1,000,940</b>	<b>3,783</b>
<b>Total funds brought forward</b>	10	<b>29,296</b>	<b>520</b>	<b>-</b>	<b>29,816</b>	<b>26,033</b>
<b>Total funds carried forward</b>	10	<b>20,009</b>	<b>12,422</b>	<b>998,325</b>	<b>1,030,756</b>	<b>29,816</b>

# LAMB Health

## Balance Sheet at 31 December 2024

		<i>RESTATED</i>	
		<b>Total 2024 £</b>	<b>Total 2023 £</b>
	<b>Note</b>		
<b>Bank and cash balances</b>			
Bank Deposits		982,956	-
Cash at bank		38,848	26,732
		1,021,804	26,732
<b>Other assets and liabilities</b>			
<b>Assets</b>			
Gift Aid tax recovery not yet received		4,861	3,822
Grant Receivable		2,500	-
Interest receivable		8,071	162
Total debtors		15,432	3,984
<b>Liabilities</b>			
Independent Examination & accountancy		( 960 )	( 900 )
Audit Fee		( 5,520 )	-
Total creditors		(6,480)	( 900 )
Net Current Assets		8,952	3,084
<b>Net Assets</b>		1,030,756	29,816
<b>Funds</b>			
Restricted funds	8	12,422	520
Unrestricted funds			
General funds	9	20,009	29,296
Designated funds	9	998,325	-
<b>Total funds</b>		1,030,756	29,816

The accounts on pages 14 to 24 were approved by the Trustees on 29 April 2025 and were signed on their behalf by:

**Rosemary Croft**  
Chair

**Richard Todd**  
Trustee

# LAMB Health

## CASH FLOW STATEMENT for the year ended 31 December 2024

	2024	<i>RESTATED</i> 2023
	£	£
Net Cashflow from operating activities	991,444	3,484
Investing activities	-	-
Interest received	3,628	201
Net Cashflow	<u>995,072</u>	<u>3,685</u>
Cash at start of year	26,732	23,047
Cash at end of year	1,021,804	26,732
Increase (decrease) in cash in year	<u>995,072</u>	<u>3,685</u>
Reconciliation of net movement in funds to net cashflow		
Net movement in funds in the year	1,000,940	3,783
Interest earned	( 11,537)	( 363)
(Increase) decrease in debtors	( 3,539)	122
Increase (decrease) in creditors	5,580	( 58)
Net cashflow from operating activities	<u>991,444</u>	<u>3,484</u>
Analysis of cash and cash deposits		
Bank deposits	982,956	-
Cash at bank	38,848	26,732
Total	<u>1,021,804</u>	<u>26,732</u>

# LAMB Health

## Notes to the financial statements for the year to 31 December 2024

### 1 Charity Information

LAMB Health is a charity registered in England and Wales with the registered charity number 1101217. It was established in 2003 and is registered and domiciled in England at the address of 56a St Peter's Road, Reading, RG6 1PH.

### 2 Basis of Preparation

The financial statements have been prepared in accordance with applicable accounting standards and the Charities Act 2011. These financial statements for the year-ended 31 December 2024 are the first financial statements of LAMB Health that comply with Accounting and Reporting by Charities: the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102 (second edition – October 2019). The date of transition was 1 January 2023. The prior year financial statements were prepared on the Receipts and Payments basis as income was below £250,000.

The transition to FRS 102 has resulted in a small number of changes in accounting policies compared to those used previously. Note 11 to the financial statements describes the effect the transition has had on opening funds and surplus for the comparative period.

The charity meets the definition of the 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 note.

The accounts have been prepared on the going concern basis. There are no material uncertainties about the charities ability to continue.

#### **Income**

Donations and income tax recoverable are recognised when received.

Grants and Legacies are recognised when the charity is notified of its legal entitlement and the amount due.

Interest is accounted for as it accrues.

#### **Expenditure**

Grants are recognised when approved and paid.

Expenses are recognised when the liability is incurred.

### 3 Fund Accounting

Unrestricted funds are monies which can be used in accordance with the charitable objectives at the Trustees' discretion.

# LAMB Health

## Notes to the financial statements for the year to 31 December 2024 (continued)

Donations, related tax recoveries, and grants to be applied for the benefit of LAMB are unrestricted.

Grants or donations earmarked by the donor for specific purposes for the benefit of LAMB are held within the restricted fund.

The major legacy received is held as a separate designated fund to provide a clear distinction from other reserves.

### 4 Donations, Legacies and Grants

#### 4.1 Donations

	Unrestricted	Restricted	2024
	£	£	£
Voluntary income			
Individual donations	94,876	12,537	107,413
Tax refunds on donations	15,462	1,154	16,616
Churches	5,850	500	6,350
Charities	500	1,301	1,801
	<u>116,688</u>	<u>15,492</u>	<u>132,180</u>

Supporting churches were Ark Church, Holy Trinity Hazlemere, St James Woodley, St John's Reading, and St Stephen's Ealing.

Charities donating were Mullers for children with disability, and Reekie Trust.

Comparative figures were as follows:

	Unrestricted	Restricted	<i>Restated</i> 2023
	£	£	£
Voluntary income			
Individual donations	92,735	32,469	125,204
Tax refunds on donations	17,082	238	17,320
Churches	8,800	-	8,800
Charities	1,204	1,185	2,389
	<u>119,821</u>	<u>33,892</u>	<u>153,713</u>

#### 4.2 Legacies

One legacy in the year amounted to £995,462, with another of £500. The legacies include no conditions for the use of the money other than for the support of the work of LAMB. The large legacy will be used for developments for the benefit of LAMB over the next few years, and funds will be retained by the Charity as a designated fund until required by LAMB.

# LAMB Health

## Notes to the financial statements for the year to 31 December 2024 (continued)

### 4.3 Grants

Grants were received for £2,500 from The Big Give for disability work, and £915 from World Mission Prayer League for medical equipment purchased for LAMB.

### 5 Analysis of Payments - Grants

	2024	2023
	£	£
General note 5.1	133,590	140,373
ACT note 5.2	-	16,200
	<u>133,590</u>	<u>156,573</u>

### 5.1 Grants to LAMB, excluding Projects

These grants were made to LAMB Project by the charity to support the following work:

	2024	2023
	£	£
Poor Fund	115,000	105,000
Poor Fund management	10,000	10,000
Community disability	8,590	5,000
Infrastructure	-	8,000
Medical equipment	-	12,373
Total General Grants to LAMB	<u>133,590</u>	<u>140,373</u>
Total Grants received by LAMB in taka	19,735,250	20,799,645
Average exchange rate £1 = Taka	147.73	132.84

### 5.2 Grants to LAMB for ACT Project

The ACT project, had the goal of improved mental health, psycho-social well-being and sexual and reproductive health among adolescents in the selected areas of Nawabganj.

A grant from Stewardship of £250,000 in 2019 was used to fund the Adolescent & Community Transformation Project for three years from 2020 to 2022. Subsequently, designated donations were allocated for the support of limited activities into a fourth year. Subsequent to the payment of the final grant of £16,200 in 2023 the project closed at the end of 2023.

# LAMB Health

## Notes to the financial statements for the year to 31 December 2024 (continued)

### 6 Governance Costs

	Unrestricted	Designated	Restricted	2024	<i>Restated</i> 2023
	£	£	£	£	£
Examiner's fee & accountancy	960	-	-	960	900
Audit fee	-	5,520	-	5,520	-
Accounting software	15	-	-	15	-
	<u>975</u>	<u>5,520</u>	<u>-</u>	<u>6,495</u>	<u>900</u>

Included within governance cost is £5,520 payable to the auditors for audit services and £960 for accountancy services provided.

### 7 Declarations on certain matters

7.1 The charity has no paid employees.

7.2 Except for donations by Trustees and reimbursement of expenses, there were no transactions with Trustees or related parties.

7.3 Aggregate donations to the Charity by Trustees amounted to £15,620 (2023 - £14,320)

7.4 All payment or reimbursement of expenses made to any Trustee or to third parties for expenses incurred by any Trustee, were solely in respect of the charity's activities.

7.5 A trustee was joint administrator of the estate which provided the legacy of £995,462.

### 8 Restricted Funds

Restricted funds comprise donations and grants for a specific purpose at LAMB, such as medical equipment, supporting those with disabilities and community projects.

#### Restricted funds:

	2024	<i>Restated</i> 2023
	£	£
Donated for specific use at LAMB	12,422	520
	<u>12,422</u>	<u>520</u>

# LAMB Health

## Notes to the financial statements for the year to 31 December 2024 (continued)

Movements on restricted funds are as follows:

	At 1 January 2024 £	Income £	Expenditure £	Transfers £	At 31 December 2024 £
<b>Restricted funds</b>					
Donations for specific use at LAMB	520	18,907	(9,505)	2,500	12,422
<b>Total restricted funds</b>	<b>520</b>	<b>18,907</b>	<b>(9,505)</b>	<b>2,500</b>	<b>12,422</b>

The transfer into restricted funds relates to a receipt, from the legacy held as a designated fund, towards the matched funding programme under The Big Give which is restricted for community disability work at LAMB.

Comparative movements on restricted funds are as follows:

	At 1 January 2023 £	Income £	Expenditure £	Transfers £	At 31 December 2023 £
<b>Restricted funds</b>					
Donated for specific use at LAMB	200	41,892	(41,572)	-	520
<b>Total restricted funds</b>	<b>200</b>	<b>41,892</b>	<b>(41,572)</b>	<b>-</b>	<b>520</b>

## 9 Unrestricted Funds

Unrestricted funds comprise all donations and grants given to be applied for the benefit of LAMB, either by grants to LAMB or incurring expenditure on behalf of LAMB.

The General Fund meets the ongoing expenses of the charity, excluding those borne by designated funds.

General Fund expenses are covered by donations from trustees.

A designated fund has been established in the year to ringfence the legacy received while the trustees consider how best to utilise the funds.

# LAMB Health

## Notes to the financial statements for the year to 31 December 2024 (continued)

	At 1 January 2024 £	Income £	Expenditure £	Transfers £	At 31 December 2024 £
<b>General funds</b>	29,296	117,842	(127,129)	-	20,009
<b>Designated funds</b>					
Legacy fund	-	1,006,345	(5,520)	(2,500)	998,325
<b>Total unrestricted funds</b>	29,296	1,124,187	(132,649)	(2,500)	1,018,334

### 10. Analysis of net assets between funds

#### Year ended 31 December 2024

	Restricted funds £	General funds £	Designated funds £	Total funds £
Debtors	665	6,884	7,883	15,432
Bank and cash balances	11,757	14,085	995,962	1,021,804
Creditors	-	( 960)	( 5,520)	(6,480)
Total	12,422	20,009	998,325	1,030,756

#### Year ended 31 December 2023

	Restricted funds £	General funds £	Designated funds £	<i>Restated</i> Total funds £
Debtors	-	3,984	-	3,984
Bank and cash balances	520	26,212	-	26,732
Creditors	-	(900)	-	(900)
Total	520	29,296	-	29,816

# LAMB Health

## Notes to the financial statements for the year to 31 December 2024 (continued)

### 11 Adoption of FRS 102 Charity SORP

This note explains the adjustments required on adopting the SORP. Income for 2024 has exceeded £250,000 and therefore receipts and payments accounts can no longer be prepared. The transition to the accruals basis of accounting has resulted in the following adjustments to the prior year:

Reconciliation of funds:

	1 January 2023	31 December 2023
	£	£
Funds (as previously stated)	23,047	26,732
Gift aid debtor	3,904	3,822
Interest debtor	39	162
Independent examination fee accrual	( 957)	( 900)
Funds (as restated)	<u>26,033</u>	<u>29,816</u>

Reconciliation of surplus for the year:

	31 December 2023
	£
Surplus for the year (as previously stated)	3,685
Gift aid debtor	( 83)
Interest debtor	124
Independent examination fee accrual	57
Surplus for the year (as restated)	<u>3,783</u>

# LAMB Health

## Notes to the financial state ments for the year to 31 December 2024 (continued)

### 12. Prior year Statement of Financial Activities (as restated)

	Unrestricted funds £	Restricted funds £	Designated Funds £	Total 2023 £	Total 2022 £
<b>Income</b>					
<i>Voluntary Receipts</i>					
Donations	119,821	33,892	-	153,713	134,074
Grants	-	8,000	-	8,000	-
Bank interest	363	-	-	363	87
<b>Total Income</b>	<b>120,184</b>	<b>41,892</b>	<b>-</b>	<b>162,076</b>	<b>134,161</b>
<b>Expenditure in respect of the Charity's objectives</b>					
Raising funds:					
Website, publicity & events	446	-	-	446	629
Charitable activities:					
Grants made	115,000	41,573	-	156,573	143,111
Grant transmission fees	133	-1	-	132	88
Expenditure on behalf of LAMB: medical equipment	242	-	-	242	-
Other: Governance costs	900	-	-	900	1,033
<b>Total Expenditure</b>	<b>116,721</b>	<b>41,572</b>	<b>-</b>	<b>158,293</b>	<b>144,861</b>
<b>Net income/(expenditure)</b>	<b>3,463</b>	<b>320</b>	<b>-</b>	<b>3,783</b>	<b>(10,700)</b>
<b>Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>	<b>3,463</b>	<b>320</b>	<b>-</b>	<b>3,783</b>	<b>(10,700)</b>
<b>Total funds brought forward</b> 10	<b>25,833</b>	<b>200</b>	<b>-</b>	<b>26,033</b>	<b>36,733</b>
<b>Total funds carried forward</b> 10	<b>29,296</b>	<b>520</b>	<b>-</b>	<b>29,816</b>	<b>26,033</b>

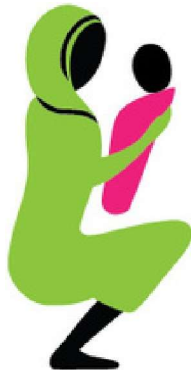
**Lamb Health**

England & Wales - Charity number 1101217

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# Accounts

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# LAMB HEALTH

*Bangladesh*

## REPORT AND ACCOUNTS FOR THE YEAR ENDING 31ST DECEMBER 2023



IN 2023 LAMB HEALTH WAS  
ABLE TO MEET 85% OF LAMB'S  
POOR FUND COSTS



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# LAMB HEALTH CHAIR'S STATEMENT

## 2023

It gives me great pleasure to review the work of LAMB Health in 2023 and to report how much we have been able to do together. I am extremely grateful for the team of trustees with whom I enjoy working, and for all our supporters who make this work possible.

Our focus from our inception in 2003 has been support for the hospital Poor Fund. Donations to this fund have dropped a little compared to last year, but we were pleased to see that a beneficial exchange rate meant that we were still able to cover 85% of Poor Fund subsidies.



The number of patients visiting the hospital (53,000 outpatients July 22 - June 23) has returned to pre-Covid levels, despite private health facilities opening in neighbouring towns. I would like to think the opening of these new facilities was good news, but the quality of their care is variable and the costs often extortionate. LAMB hospital costs have also increased due to the increased cost of living and as self-supporting expatriates are replaced by salaried Bengali doctors. Hence the demand for the Poor Fund has also increased. A lot of work has been started by the hospital's 'Resource Team' to try to raise funds locally to supplement the Poor Fund.

2023 also saw the ending of the Adolescent Community Transformation (A.C.T) project in Nawabganj. This aimed to decrease child marriage and increase the mental health resilience of adolescents through reducing the number of suicides and suicide attempts. It officially ended in December 2022, and I was able to visit at the very end of 2022 to attend their 'Goodbye' celebrations. In 2023 a skeleton A.C.T. staff took the modules into local secondary schools enabling yet more adolescents to benefit from the teaching.

We have been pleased to start to get to know LAMB's new Executive Director, David Chandran and pray for him as he takes on the challenges of leading the project. I started by saying how much I appreciated working with the team of LAMB Health trustees. We sadly say good-bye to Vikki Ford-Powell, who was and is involved with LAMB's work with differently abled children. We will miss her valuable contributions. It does mean we are looking for another trustee, and if you are tempted, please don't hesitate to contact me! ([rc@lambhealth.org.uk](mailto:rc@lambhealth.org.uk)). I end with another warm 'Thank You' to all our supporters.



**ROSEMARY CROFT**  
CHAIRWOMAN

# OBJECTIVES, ACHIEVEMENTS AND PUBLIC BENEFIT

## OBJECTIVES

LAMB Health supports the work of LAMB Project which is based in Parbatipur in North-West Bangladesh and offers health care to around 2 million people. LAMB works toward physical as well as social, emotional, and spiritual wellbeing.

The key objects of the LAMB Health Charity are:

- (1) the relief of poverty, sickness and disability;
- (2) the advancement of education;
- (3) the preservation and protection of good health;



## 2023 ACHIEVEMENTS



Thanks to our amazingly generous supporters (and an improved exchange rate) we were able to send **£105,000 to LAMB for the Poor Fund**. This was **85% of the Poor fund budget**.

As a result, LAMB was able to fund or part fund the care for **2,664 inpatients (33% of total) at an average of £35 per patient, and 2,955 outpatients (5% of total) at an average of £3**. This provided better health outcomes for **5,619** people, primarily poor women and children. Also, extremely poor pregnant ladies received a 'pass card' enabling them to have free deliveries and free antenatal and postnatal care. **This has been amazing for the 84 inpatients and 342 outpatients** who received cards in 2023.

LAMB Health also successfully applied for two **other grants**. One from the Southall Trust was for £3,000 towards the larger incinerator needed for medical waste. The other was from the Kirby Laing Trust, for £5,000 for necessary replacement of electric cabling. We also separately raised £11,000 towards a replacement Ultrasound scan machine.

## PUBLIC BENEFIT

In continuing to support LAMB (<https://www.lambproject.org>), the Trustees have regard to the Charity Commission's guidance on public benefit. Grants by the Charity enable LAMB to extend the benefits of health care and community development to the population of a poor rural area of Bangladesh. These are available to all members of the community regardless of their faith, race or education. The treatment of those who cannot afford to pay the fees charged by LAMB is subsidised in part or whole through the Poor Fund.

# ACT PROJECT FUNDING



## TRUSTEE SUPPORT

The ACT project funding was due to end in Dec 2022, but at LAMB's request, was extended until Dec 2023 to allow teaching in the local secondary schools to continue. The project proved to be very successful in the three areas of:

1. adolescent resilience (awareness raising);
2. adolescent support (Aunties on the bench);
3. reducing early marriage (wedding busters). Thanks to the programme, many individual young women are more able to take part in decisions about their future and some remain in education,

We have continued to **communicate with our supporters**, sharing with them stories from LAMB of how the money which is given is used for the benefit of individuals. Over 300 people receive the quarterly newsletter; and approximately 80, the email updates and prayer information. Our updated website, with great pictures, continues to be a useful source of information. We ran a successful online supporters day in October with video contributions from LAMB. We are blessed to have 4 churches which support us both through prayer and regular giving.

We also celebrate the ways LAMB Health trustees have specifically supported the work of LAMB. Chris Edwards spend 4 weeks at LAMB aiding **the Fistula programme**.

Over the year, 118 women had repair surgery which has solved their incontinence problems and allowed them to enjoy 'normal' life again.

Vikki Ford-Powell has continued to be involved with the **Rehabilitation Project** which provides medical advice and support and assistive devices for disabled children and adults. This year 2,129 families have been impacted by the programme, a big increase from 2022.

# CHALLENGES FOR 2024

LAMB Health trustees do not take for granted the generosity of our supporters. We are aware during this cost of living crisis that supporters sometimes must make difficult decisions over how they use their money. We pray that sufficient funds come in 2024 for us to continue to be the main provider of the Poor Fund.

We have also launched an appeal for the Rehab Community Clinics. £12,000 is needed to keep them running for the year. Currently, 1,500 families receive support for disabled children and adults in the form of medical advice, treatment and assistive devices.

LAMB Health is currently run by 6 volunteer trustees. In 2024, we hope one or two new trustees will join us to share this joy and responsibility.

## GOVERNANCE AND DECISION MAKING

LAMB Health is governed by a Trust Deed that was updated in 2022. Seven Trustees served during the year, and we met four times.

### Appointment of Trustees

Trustees are appointed for a 4-year term by a resolution of the other Trustees and can be re-appointed. Dr. Rosemary Croft was re-appointed as Chair in January. Vikki Ford-Powell resigned as Trustee in December.



Our Trust Deed states that the body of Trustees shall consist of at least five persons. Trustees are appointed based on their relevant experience and qualifications. It is important that some Trustees have experience of life in Bangladesh, and all are in sympathy with the spiritual dimension of LAMB's work. Experience in healthcare, managing institutional grants or management of a Charity would be valuable, along with skills in maximizing the potential of IT and social media.

The responsibilities of charity trustees are explained before appointment, and prospective trustees are required formally to accept them. Trustees ensure that collectively they have the expertise necessary to determine the policy of the Charity and to manage its activities.

### Policy review

The Charity's policies are reviewed and updated regularly. This year our treasurer and other trustees gave particular attention to our financial policies, ensuring they are up to date and fit for purpose.

# GOVERNANCE AND DECISION MAKING

## Risk management

The Trustees keep the risks faced by the Charity under review. Primary concerns are the need to ensure that Trustees with the necessary expertise and commitment are available to carry on the work and protect the reputation of the Charity.

To guard the financial security of the Charity, it is the Trustees' policy not to undertake any liabilities not covered by funds already raised. The risk of financial fraud is kept to a minimum, with most income received directly to the bank accounts, and grants being paid through approved financial institutions. Significant expenditure from the Charity's funds is authorised by the Trustees collectively. All payments, including grants, must be signed by two authorised signatories.

## Safeguarding

We give regular attention to our Safeguarding policy, which is reviewed annually. We have discussed with LAMB the standards that we expect to be followed and are aware that LAMB has robust procedures in place.

Safeguarding refers not only to children, but also to vulnerable adults, beneficiaries, and employees. We have a duty of care to all these groups and expect all LAMB staff to receive training and know to whom they need to report any concerns. As trustees of LAMB Health, we have a responsibility to make sure that no harm is perpetrated by officers and workers of our downstream partner organisation. We require LAMB to report any such issues to us without delay and, in the absence of any reports, ask them annually to sign a declaration stating that nothing needs reporting. LAMB also confirm that their policy has been reviewed during the year.



We are aware of what needs to be reported to the Charity Commission in the UK via a serious incident report and are satisfied that no such incidents have taken place.



# HOW LAMB HEALTH WORKS

## **Volunteers**

The charity relies on volunteers - all trustees are volunteers, and LAMB Health has no paid workers.

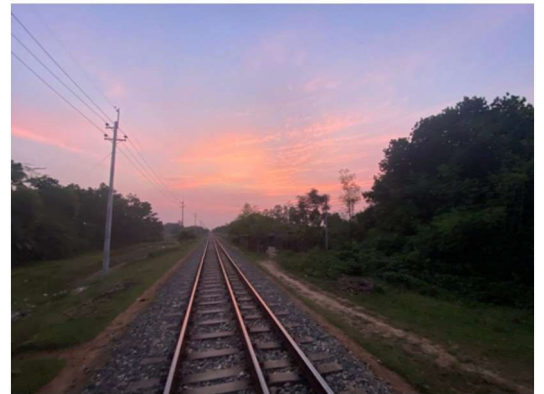
## **Administration**

The Trustees carry out the administrative work of the Charity, including the roles of chair, treasurer and secretary. It is a practice to cover expenses out of unrestricted reserves or paid by trustees personally

## **Non-financial support to LAMB**

Assistance was provided by Trustees through involvement in LAMB's ongoing work in several ways. Rosemary Croft attended LAMB's online meetings of its Resources Development Committee, acting as bridge between LAMB and LAMB Health. We recognise the importance of social media in publicising our work, and towards the end of the year were delighted to appoint Christa Schout as our volunteer social media officer, to help us with our communications.

Our website [https \(www.lambhealth.org.uk\)](https://www.lambhealth.org.uk) has been kept up to date once more with the help of Adam Dickens and is another way we seek to keep the public informed.



# FINANCES

## **Financial Responsibilities**

Trustees are responsible for keeping proper books of account with respect to the affairs of the Charity. They are also responsible for safeguarding the financial assets of the Charity, and for taking reasonable steps for the prevention and detection of fraud or other irregularities. During 2023 grants were made only to LAMB, a non-government organization registered in Bangladesh, and subject to regulatory authorisation. Procedures are in place to ensure that grants to LAMB are spent in accordance with grant conditions.

## **Reserves Policy**

The principal activity of the Charity is to use restricted income to make grants, without undue delay. It is the policy of the Trustees not to maintain restricted reserves other than sums held to meet anticipated grant requirements and a modest reserve against an unexpected decline in income.

An Unrestricted Reserve is maintained to cover at least one year's administrative costs.

# FINANCES

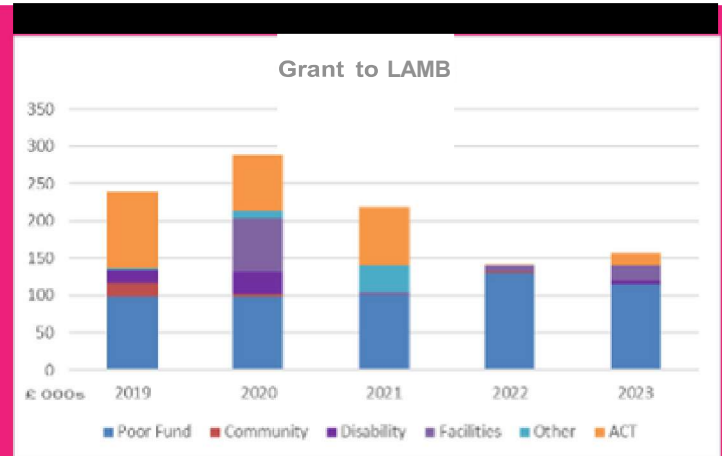
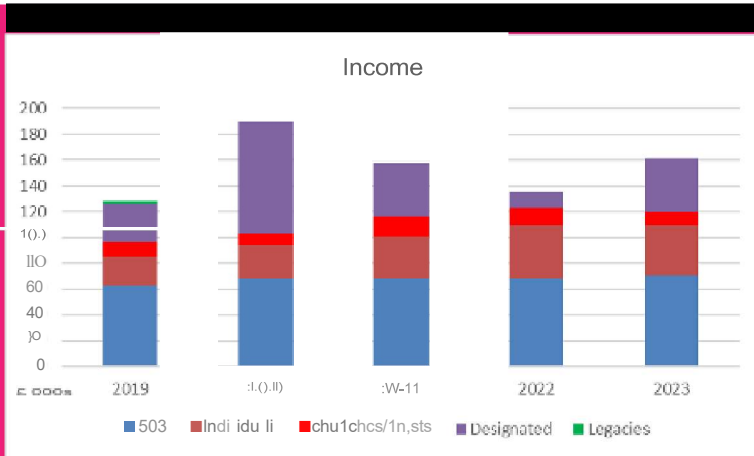
## LAMB Health Finances at a Glance

These charts show income, excluding grants, and grants to LAMB over the past five years.

There are 89 people who give regularly to LAMB Health.

Regular income meets over half the needs of the Poor Fund.

In 2023 LAMB Health met 85% of LAMB's Poor Fund expenditure.



THIS REPORT WAS APPROVED BY THE TRUSTEES ON 30 April 2024 AND SIGNED ON THEIR BEHALF BY:

**DR. JUDITH HANSFORD**  
SECRETARY

# INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF LAMB HEALTH

I report to the trustees on my examination of the accounts of LAMB Health (the Trust) for the year ended 31 December 2023 on pages 10 to 14 following.

## **Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

## **Independent examiner's statement**

I confirm that no material 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 as required by section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Archie McDowall, BA CA  
Institute of Chartered Accountants of Scotland  
Stewardship  
1 LAMB'S Passage  
London  
EC1Y BAB

Date: 3 May 2024

# FINANCIAL STATEMENTS

## Receipts and Payments Account for the Year Ended 31 December 2023

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
<b>Receipts</b>					
<i>Voluntary Receipts</i>					
Donations	4.1	1,707	152,088	153,795	134,516
Grants	4.2	-	8,000	8,000	-
Bank interest		-	240	240	48
<b>Total Receipts</b>		<b>1,707</b>	<b>160,328</b>	<b>162,035</b>	<b>134,564</b>
<b>Payments in respect of the Charity's objectives</b>					
<i>Raising funds:</i>					
Website, publicity & events		446	-	446	629
<i>Charitable activities:</i>					
Grants made	5	-	156,573	156,573	142,130
Grant transmission fees		-	132	132	88
<i>Expenditure on behalf of LAMB:</i>					
Website (2022 medical Equipment)		-	242	242	981
Other: Governance costs	6	957	-	957	934
<b>Total payments</b>		<b>1,403</b>	<b>156,947</b>	<b>158,350</b>	<b>144,762</b>
<b>Net receipts/(payments)</b>		<b>304</b>	<b>3,381</b>	<b>3,685</b>	<b>(10,198)</b>
<i>Transfers between funds</i>					
		-	-	-	-
		304	3,381	3,685	(10,198)
<b>Total funds brought forward</b>		<b>2,084</b>	<b>20,963</b>	<b>23,047</b>	<b>33,245</b>
<b>Total funds carried forward</b>		<b>2,388</b>	<b>24,344</b>	<b>26,732</b>	<b>23,047</b>

## Assets and Liabilities at 31 December 2023

	<b>Total 2023 £</b>	<i>Total 2022 £</i>
Bank and cash balances		
Cash at bank	26,732	23,047
Other assets and liabilities Assets		
Gift Aid tax recovery not yet received	3,822	3,905
Liabilities		
Unbilled fee for Independent Examination	(900)	(957)

As indicated on the statement of receipts and payments, £24,344 of the cash held is restricted in nature. Of the other assets and liabilities, the Gift Aid recovery is for restricted funds.

All other assets and liabilities are for the charity's unrestricted funds. The accounts on pages 10 to 14 were approved by the Trustees on 30 April 2024 and were signed on their behalf by:

**ROSEMARY CROFT**  
CHAIR

**RICHARD TODD**  
TRUSTEE

## Notes to the financial statements for the year to 31 December 2023

### 1 Charity Information

LAMB Health is a charity with the registered charity number 1101217. It was established in 2003 and is registered and domiciled in England at the address of 56a St Peter's Road, Reading, RG6 1 PH.

### 2 Basis of Preparation

The accounts have been prepared on a receipts and payments basis with a statement of assets and liabilities.

### 3 Fund Accounting

Unrestricted funds are monies which can be used in accordance with the charitable objectives at the Trustees' discretion.

Restricted funds arise when the donor specifies the purpose, within the charitable objectives, to which donations are to be put. All donations, related tax recoveries, and grants to be applied for the benefit of LAMB are restricted.

#### 4.1 Donations and Grants

	Un restricted £	Restricted £	2023 £
Voluntary income			
Individual donations	1,420	123,784	125,204
Tax refunds on donations	287	17,115	17,402
Churches	-	8,800	8,800
Charities	-	2,389	2,389
	<u>1,707</u>	<u>152,088</u>	<u>153,795</u>

Supporting churches were St James Woodley, St John's Hensingham, St John's Reading, and St Stephen's Ealing. Charities donating were Cardiff Rotary for medical equipment and Mullers for children with disabilities.

	Un restricted £	Restricted £	2022 £
Voluntary income			
Individual donations	1,250	93,883	95,133
Tax refunds on donations	300	15,797	16,097
Churches	-	18,510	18,510
Charities	-	4,776	4,776
	<u>1,550</u>	<u>132,966</u>	<u>134,516</u>

Grants of £8,000 include Kirby Laing Foundation, for improving LAMB's electrical supply equipment, and the Southall Trust for LAMB's incinerating facility.

## Notes to the financial statements for the year to 31 December 2023 (continued)

### 5 Analysis of Payments – Grants

	2023	2022
	£	£
Restricted: General note 5.1	140,373	141,523
ACT Project note 5.2	16,200	607
	<u>156,573</u>	<u>142,130</u>

### 5.1 Grants to LAMB, excluding Projects:

	2023	2022
	£	£
Poor Fund	105,000	120,000
Poor Fund management	10,000	10,000
Community disability	5,000	-
Community programme	-	1,250
Infrastructure	8,000	10,273
Medical equipment	12,373	-
Total General Grants to LAMB	<u>140,373</u>	<u>141,523</u>
Total Grants received by LAMB in taka	20,799,645	27,810,984
Average exchange rate £1 = Taka	132.8	116.3

### 5.2 Grants to LAMB for ACT Project

The ACT project has the goal of improved mental health, psycho-social well-being and sexual and reproductive health among adolescents in the selected areas of Nawabganj.

A grant from Stewardship of £250,000 in 2019 was used to fund the Adolescent & Community Transformation Project for three years from 2020 to 2022. Subsequently, designated donations were allocated for the support of limited activities into a fourth year. The project closed at the end of 2023.

### 6 Governance Costs

	Unrestricted	Restricted	2023	2022
	£	£	£	£
Independent examiner's fee	882	-	882	859
Accounting software	75	-	75	75
	<u>957</u>	<u>-</u>	<u>957</u>	<u>934</u>

## Notes to the financial statements for the year to 31 December 2023 (continued)

### 7 Declarations on certain matters

7.1 The charity has no paid employees.

7.2 Except for donations by Trustees and reimbursement of expenses, there were no transactions with Trustees or related parties.

7.3 All payment or reimbursement of expenses made to any Trustee or to third parties for expenses incurred by any Trustee, were solely in respect of the charity's activities.

### 8 Endowment and Restricted Funds

Restricted funds consist of donations made specifically to support LAMB. The fund comprises:

	2023	2022
	£	£
Awaiting allocation by trustees	23,824	20,762
Donated for designated use at LAMB	520	200
	<hr/>	<hr/>
	24,344	20,963

The movements in the Restricted Fund were:

	2023	2022
	£	£
Incoming resources	160,328	133,014
Outgoing resources	(156,947)	(142,591)
	<hr/>	<hr/>
Net incoming (outgoing) resources	3,381	(9,577)
Fund at start of year	20,963	30,450
	<hr/>	<hr/>
Fund at end of year	24,344	20,963

The charity has no endowment funds.

## Legal and Administrative Information

**Charity name.** LAMB Health. *Registered Charity number.* 1101217

**Registered Address.** 56a St. Peter's Road, Reading, RG6 1PH

**Governing document.** Trust Deed dated 20th September 2022.

**Email.** enquiries@lambhealth.org.uk

**Website.** www.lambhealth.org.uk

### Trustees serving during 2023.

Dr Rosemary Croft (Chair)	Re-appointed January 2023
Mr John Ayrton	Re-appointed February 2022
Dr Christine Edwards QBE	Re-appointed March 2021
Mrs Vikki Ford-Powell	Resigned December 2023
Dr Judith Hansford (Secretary)	Re-appointed January 2023
Mr Mike Mitchell	Re-appointed February 2024
Mr Richard Todd (Treasurer)	Re-appointed March 2021
Dr. Christopher Roy	Appointed April 2024

**Independent Examiner.** Stewardship, 1 Lamb's Passage,  
London EC1Y 8AB

**Banker.** The Cooperative Bank plc  
PO Box 250 Delf House  
Skelmersdale WN8 6NY

**Lamb Health**

England & Wales - Charity number 1101217

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# Accounts

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# LAMB HEALTH

Bangladesh

## Annual Report 19 for the year to 31 December 2022

This Annual Report includes:

Chair's Statement	page 2 and 3
The Activities of LAMB	pages 4 to 6
Trustees' Report	pages 7 to 11
Finances at a glance	page 12
Independent Examiner's report	page 13
Financial Statements	pages 14 to 18



Registered charity no. 1101217  
[www.lambhealth.org.uk](http://www.lambhealth.org.uk)  
56a St. Peter's Road, Reading, RG6 1PH.

# LAMB Health

## CHAIR'S STATEMENT for the year to 31 December 2022

I have just returned from a visit to LAMB. There is no doubt that Bangladesh continues to 'develop' with many more high rise buildings, and many, many flashy vehicles sitting in traffic jams, sometimes for hours. The capital city Dhaka is now home to 20 million people and there is a whole new middle class that previously scarcely existed. This development, which includes much greater access to education and health services for those who can pay, has come with huge inequalities exacerbated by greatly increased prices – a normal birth at LAMB hospital is now costing 12000 taka (the equivalent of £100) and, when you consider that a day labourer gets 400 taka for a day's work, it is easy to see that his family would struggle to come to the hospital if it were not for Poor Fund subsidies.

The three social workers, Beauty, Gita and Paulina who assess patient's eligibility for the Poor Fund described theirs as the worst job in the world, and the best job in the world. They have to discern each day whether someone has the ability to pay (and let's face it, most of us



*Figure 1 One of LAMB's social workers*

would try to persuade them that we needed a lower price), but it's also wonderful to be able to give the gift of treatment freely to someone who really had no other way of accessing it. Each week they have 3 meetings with hospital directors present to get support for their decisions and discuss difficult cases. When the bill is really high (eg >£500), field workers are dispatched to visit the village home of someone claiming poverty to check on their case for subsidy.

In 2022, 6771 patients received subsidized treatment. There is no doubt that once again, the poor fund has made possible treatment for many people:

2717 in-patients received a subsidy of £38 (given to 30% of the total number of in-patients)

and 3800 outpatients received an average amount of £4 (6% of all out-patients)

254 disabled children (12% of child patients) received financial help mainly to obtain assistive devices.

We are exceedingly grateful for the continued help of our loyal supporters making all this possible and I encourage you to read this Annual Report so that you can feel pride in the work you have enabled. The Poor Fund operates to ensure that the poorest in the communities can access care. LAMB Health contributed 93% of the funds required for the Poor Fund over the year.

2022 has been another challenging year. Covid-19 has continued to be an issue, but much less so than in 2020 & 2021. One of the biggest problems this year has been the difficulty in getting visas for the expatriate staff that have worked for many years at LAMB. Several have had to leave. Without senior staff the training emphasis is lost, and the number of patients coming to the hospital decreases. This has been especially true on the medical side. To replace expatriates with senior professional Bengali staff is very expensive and sometimes

# LAMB Health

## CHAIR'S STATEMENT for the year to 31 December 2022 (continued)

prohibitively so; and understandably there is a reluctance among national medics to work 'out in the sticks'.

I was able to visit the ACT project in its last week and loved hearing the stories from some of the adolescents of things they had learnt and were keen to put into practice. There were a lot of stories of friends whose parents had suddenly told them that their marriage was arranged, and how they went round to try, often successfully, to persuade the parents it would be good to delay it.



There were 191 child marriages known to have been stopped and I suspect many more that went undocumented – although sadly 836 are known to have taken place in the 3 years of the project – nearly 10% of the group members. More work needs to be done!

The other aim of this project was to decrease adolescent suicides, by teaching strategies of resilience to the groups, and making sure that they were always able to get access to an Auntie, trained as a listener. These Aunties proved to be very popular with over 1700 visits recorded.



In October, 24 of us met in Gloucester for our annual 'LAMB day'. It was lovely to have this opportunity to meet together and to be able to increase our understanding of LAMB's work. With my thanks and very best wishes,

Rosemary Croft – Chair of Trustees

January 2023

# LAMB Health

## The Activities of LAMB (Lutheran Aid to Medicine in Bangladesh)



Please do look at the LAMB website [www.lambproject.org](http://www.lambproject.org), and especially at their 2021-22 Annual Report.

LAMB is based in Parbatipur in North-West Bangladesh. It offers health care to a catchment of around 2 million people and promotes community development for about 6 million people, with emphasis on the rights of women and children. LAMB works toward physical as well as social, emotional, and spiritual wellbeing.

### LAMB Values

Following the example of Jesus.

#### Compassion

Care for patients and one another by putting ourselves in others' place.

#### Humble Service

Work in ways that benefit others before self.

#### Integrity

Speak truth courageously and act from an upright character.

#### Equal Respect for All

Avoid favoritism or preference because the Creator made people in His likeness and values people equally.

#### Forgiveness

Reconcile over relational mistakes and not take offense.

#### Committed

Pursue an objective faithfully despite hardship.

# LAMB Health

## The Activities of LAMB (continued)

*What are LAMB's priorities?*

The broad aim for LAMB is to see people in Bangladesh transformed by the love of God, experiencing abundant life and living in healthy, just communities.

A number of services (or departments) contribute to this, such as:

Care in the Rehabilitation Centre and community clinics for disabled children,

The TB clinics

Leadership programmes to develop staff gifts.

Seeing patients with diabetes, blood pressure and heart disease.

Encouraging the community leaders to take responsibility for their local (often government) facilities

Building Resilience and preparedness for natural disasters as climate change worsens impacts

Waste Management

Workshops with Local Health Providers on 'Safe Surgery'

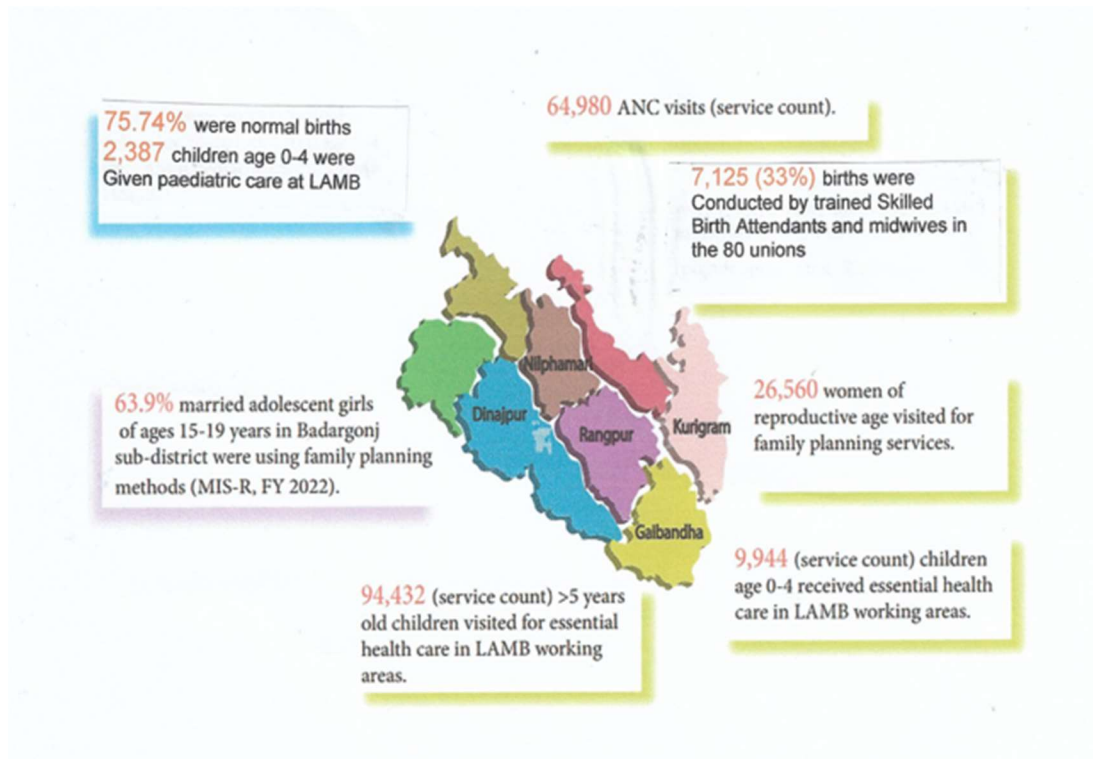
Fistula Care

There are two new 'departments' that have been established this last year, the first is looking at Mental Illness, and the second at Palliative Care for when terminally ill patients are discharged from the hospital.

Examples of Activities:

**At LAMB Hospital**

**In LAMB's Community Health facilities**



# LAMB Health

## The Activities of LAMB (continued)

### *Further Achievements 2022*

*People visiting LAMB's Outpatients – 53,036*

*In-Patients in LAMBs 120-bed hospital – 7808*

*Rehab & Club foot Patients - 2115*

*Nursing and midwifery training; 3 year residential government-approved courses  
1311 students*

*International research addressing key rural health problems in Bangladesh*

*An English-medium school educating children of staff and others. 115 students*



Figure 2 Parents Seminar



Figure 3 Girls Football

### *How does LAMB benefit the people of Bangladesh?*

LAMB aims to be self-sustaining and so charges for its health services. It also obtains income from training, technical assistance and consultancy work. However, LAMB is committed to serving the poor who cannot afford to pay, in an area where a labourer's wage is less than £4 a day, many patients need help with fees, and so benefit from subsidies, funded to a significant extent by LAMB Health.

### *LAMB community health work among adolescents*

The work among adolescents continues, and LAMB Health is very excited to have been involved in the development of a project, Adolescent & Community Transformation (ACT). This started at the beginning of 2020 aiming to decrease child marriage and improve adolescent mental health. Suicide is a noticeable killer of adolescents and women under age 35. The pandemic has resulted in significantly more early marriages and attempted suicides. ACT worked with 540 groups of adolescents discussing 22 topics aiming to raise their awareness of the disadvantages of early 'child' marriage, despite the prevailing cultural norm. The groups also aimed to raise self confidence (with activities including school art competitions, debating tournaments and a girl's football schools tournament), and to improve the relationship between adolescents and their parents. Developing resilience for mental health was discussed and 405 volunteer Aunties were trained as 'active listeners' so that adolescents need never feel there was no-one to whom they could turn when problems arose. The initial results from the 600 end-point interviews carried out, show these aims were all at least partly successfully fulfilled.

# **LAMB Health**

## **TRUSTEES' REPORT for the year to 31 December 2022**

The Trustees of LAMB Health (the Charity), registered charity no. 1101217, present the nineteenth annual report and financial statements which are for the year to 31 December 2022.

### **Objectives and activities**

The objects of the Charity are:-

- (i) the relief of poverty, sickness and disability;
- (ii) the advancement of education;
- (iii) the preservation and protection of good health;
- (iv) to promote such other charitable purposes according to the laws of England and Wales as the Trustees in their absolute discretion think fit.

The area of benefit is Bangladesh and South Asia.

### ***Activities***

The Trustees have decided that for the time being they will achieve the objectives of the Charity by supporting LAMB through raising funds to provide financial support, and to make known its model of integrated health care and community development.

The activities of LAMB are summarised on pages 4 to 6.

The Trustees authorise grants to LAMB for purposes which LAMB has requested and which are within the Charity's objectives.

The Charity is a Christian organisation and the Trustees believe that God both guides and helps them in management decisions and fund raising. We thank God for all the supporters, for their generosity and for their prayers for the work of the Charity and of LAMB.

### ***Achievements for the year***

Donations for the Poor Fund were £120,313 an increase of 5% over the previous year. Total donations were £134,516 a 15% decrease from the previous year, which included significant one off designated giving.

The Trustees are very grateful for the commitment of long term regular donors and those who have started regular giving in the year. Regular income by standing order meets over half the grants for the Poor Fund.

Grants to LAMB for its activities, primarily the Poor Fund, were £141,523 compared with £141,864 the year before. Grants for the ACT project were £607 compared with £77,646 the previous year. The Trustees have satisfied themselves that the grants are used for the purposes intended, in particular to benefit poor people in rural Bangladesh. During the year two trustees visited LAMB to see the activities for themselves.

Funds held by the Charity have decreased by £10,198 to £23,046. This decrease is due to using reserves for the grant to LAMB's Poor Fund.

# LAMB Health

## TRUSTEES' REPORT for the year to 31 December 2022 (continued)

### *Grant for Adolescent & Community Transformation Project (ACT)*

The grant of £250,000 which LAMB Health received was passed on to LAMB and used over three years to the end of 2022. The project built on the previous Ashirbad project, which aimed to reduce early marriage and difficult pregnancies and births by improving adolescent reproductive awareness and health.

The ACT project, worked with adolescent groups and aims to decrease child marriage, but also has the goal of improved mental health and psycho-social well-being.

The purposes are:

1. Adolescents are empowered with decision making skills, coping strategies and awareness on sexual reproductive health and mental health issues
2. Parents, leaders and community people are mobilized and express new norms, attitude and behaviour regarding adolescent sexual reproductive health and mental health
3. Adolescents with sexual reproductive, mental health and psychosocial problems have access to and use appropriate sexual reproductive health and mental health care

Due to Covid 19 there were delays in getting activities started, and a catch up plan was effective in the last two years. The final grant at the end of 2021 was not fully used by the end of 2022 and some activities will continue in 2023.

### *Fundraising*

Donations from third parties are used solely for grants in furtherance of the objectives of the Charity. In the light of current financial pressures the Trustees are grateful that there has been continuing generosity from existing donors as well as some new donors.

The Trustees raise funds by seeking donations from individuals and churches in the UK who wish to support LAMB. In conjunction with LAMB, the trustees look for sources of funding from institutional and government donors.

Donations by trustees contribute the unrestricted income, from which the costs of running the Charity are paid.

### *Achievements since Inception*

The Charity's total income during nineteen years of operation was £3,280,000, from which grants to LAMB amount to £3,207,000. Other support for LAMB, and amounts retained in reserves account for the difference.

### *Looking Ahead*

The Trustees will continue supporting LAMB, with a target for recurring income of £110,000 for this purpose in 2023, a similar amount to 2022. In 2022 LAMB Health increased its grant to the Poor Fund so that it covered 93% of Poor Fund costs. LAMB's budget for 2023 is £110,000 which is slightly lower than costs in 2022. The proposed grant by LAMB Health for 2023 should again cover over 90% of the Poor Fund budget.

It is not in current plans to widen support to other healthcare work in South Asia.

# **LAMB Health**

## **TRUSTEES' REPORT for the year to 31 December 2022 (continued)**

### **Structure, Governance and Management**

#### ***Trust Deed***

LAMB Health is a Trust operating under a Trust Deed dated 20 September 2022, which superseded earlier trust deeds.

#### ***Trustees***

The Trustees met once face to face and three times virtually in 2022, to deal with the business of the Charity. The trustees worked in conjunction with LAMB to monitor the operation of the Poor Fund and the work of the ACT project.

The Trustees from 1 January 2022 to March 2023 were:-

Dr Rosemary Croft (Chair)	(Re-appointed January 2019)
Mr John Ayrton	(Re-appointed February 2022)
Dr Christine Edwards	(Re-appointed March 2021)
Mrs Vikki Ford-Powell	(Re-appointed May 2022)
Dr Judith Hansford	(Re-appointed May 2019)
Mr Mike Mitchell	(Re-appointed January 2020)
Mr Richard Todd	(Re-appointed March 2021)

#### ***Selection of Trustees***

The Deed states that the body of Trustees shall consist of at least five persons. Trustees serve for terms of four years, after which they can be re-appointed.

Trustees are selected on the basis of their relevant experience and qualifications. It is important that some Trustees have experience of life in Bangladesh and that all are in sympathy with the spiritual dimension to LAMB's work. Experience in healthcare, managing institutional grants or management of a Charity would be valuable, along with skills in maximizing the potential of IT and social media.

The responsibilities of charity trustees are explained to them before appointment and they are required formally to accept them. The Trustees ensure that collectively they have the expertise necessary to determine the policy of the Charity and to manage its activities.

#### ***Public Benefit***

In continuing to support LAMB the Trustees have regard to the Charity Commission's guidance on public benefit. Grants by the Charity enable LAMB to extend the benefits of health care and community development to the population of a poor rural area of Bangladesh. These are available to all members of the community regardless of their faith, race or education. The treatment of those who cannot afford to pay the fees charged by LAMB is subsidised in part or whole through the Poor Fund. A Trustee who visited confirmed that Poor Fund grants are made for the benefit of the poorest people.

# **LAMB Health**

## **TRUSTEES' REPORT for the year to 31 December 2022 (continued)**

### ***Financial Responsibilities***

The Trustees are responsible for keeping proper books of account with respect to the affairs of the Charity. They are also responsible for safeguarding the financial assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. Grants are made only to one non-government organization, registered in Bangladesh, and subject to regulatory authorisation. Procedures are in place to ensure that grants to LAMB, the Charity's main beneficiary, are spent in accordance with grant conditions.

### ***Risk management***

The Trustees keep the risks faced by the Charity under review. To guard against risk to the financial security of the Charity, it is the Trustees' policy not to incur any liabilities which are not covered by funds already raised. The risk of fraud is kept to a minimum with most income received directly to the bank accounts, and by the requirement that any expenditure from the Charity's funds must be authorised by the Trustees collectively. All payments, including grants, must be signed by two authorised signatories.

A primary risk continues to be the need to ensure in the future that Trustees with the necessary expertise and commitment are available to carry on the work.

### ***Safeguarding***

We give regular attention to our Safeguarding policies and have updated both our Child & Vulnerable Beneficiary Safeguarding Policy and our Whistleblowing policy. The safeguarding policy is reviewed and confirmed annually. We have discussed at length with LAMB, our requirements and the standards that we expect to be followed and are aware that LAMB has robust procedures in place.

Safeguarding refers not only to children, but also to vulnerable adults, beneficiaries, and employees. We have a duty of care to all these groups and expect all LAMB staff to receive training, and know to whom they need to report any concerns. We, as trustees of LAMB Health, have a responsibility to make sure that no harm is perpetrated by officers and workers of our downstream partner organisation. We require LAMB to report any such issues to us without delay and, in the absence of any reports, ask them annually to sign a declaration that nothing needs reporting. LAMB also confirm that their policy has been reviewed during the year.

We are aware of what needs to be reported to the Charity Commission in the UK via a serious incident report and are satisfied that no such incidents have taken place.

### ***Reserves Policy***

The principal activity of the Charity is to use income to make grants, without undue delay. It is the policy of the Trustees not to maintain reserves other than sums held to meet anticipated grant requirements and a modest contingency against an unexpected decline in income.

# **LAMB Health**

## **TRUSTEES' REPORT for the year to 31 December 2022 (continued)**

### ***Administration***

The Trustees carry on the administrative work of the Charity themselves and do not employ staff. It is the policy of the Trustees to meet all administrative expenses either out of their own pockets or out of donations which have been made to the Charity as unrestricted in their use.

### ***Bankers***

The Charity's banker is The Cooperative Bank plc.

### ***Independent Examiner***

The Independent Examiner appointed in the year to examine the Charity's financial statements is Stewardship, of 1 Lamb's Passage, London EC1Y 8AB.

### **On behalf of the Trustees**

Rosemary Croft  
Chair

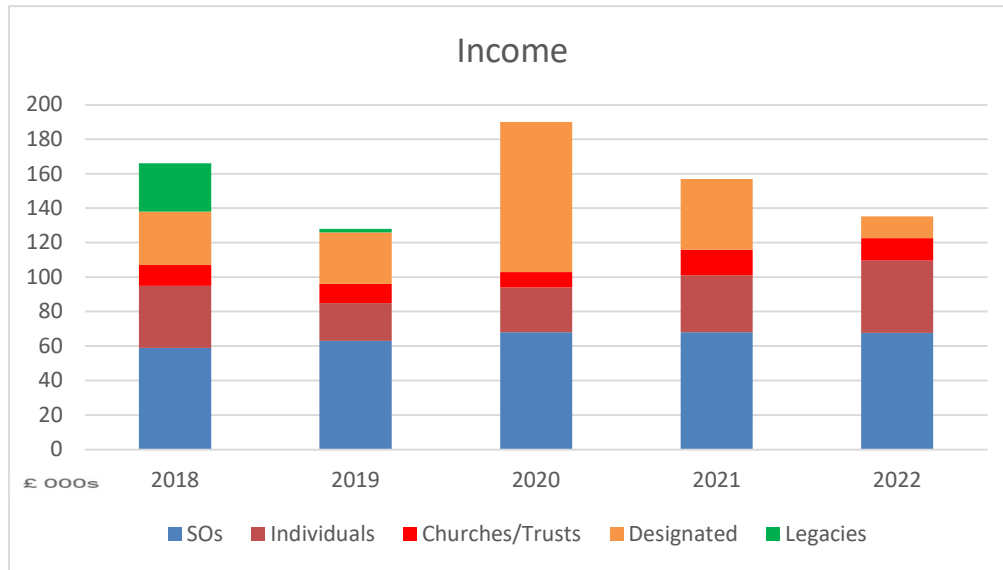
Richard Todd  
Trustee

Date 18 April 2023

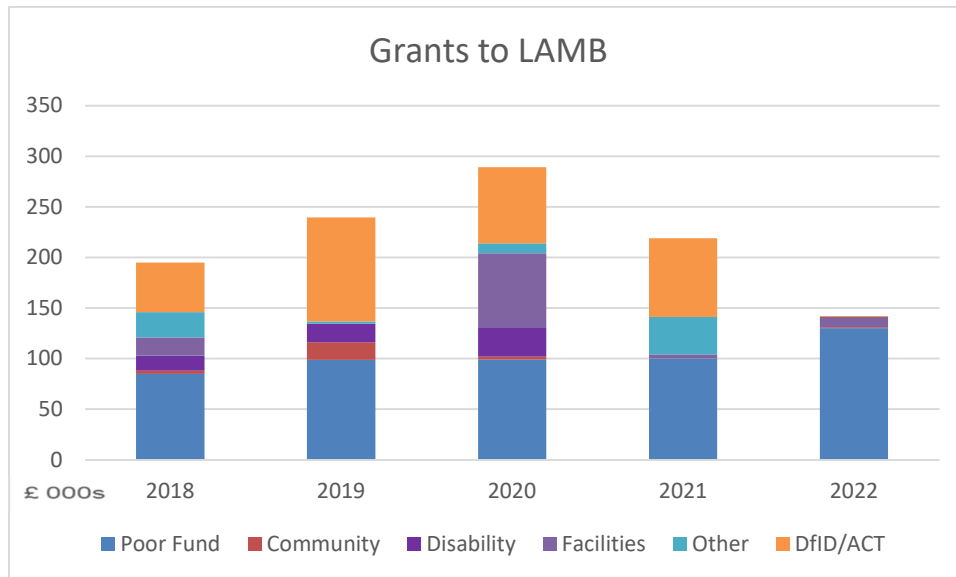
# LAMB Health

## LAMB Health Finances at a Glance

These charts show income, excluding grants, and grants to LAMB over the past five years.



There are over 85 people who give regularly to LAMB Health  
Regular income meets over half the needs of the Poor Fund



LAMB Health meets most of LAMB's Poor Fund expenditure  
Other in 2021 was for Covid-19 response

# **LAMB Health**

## **Independent Examiner's Report to the Trustees of LAMB Health**

I report to the trustees on my examination of the accounts of LAMB Health (the Trust) for the year ended 31 December 2022 on pages 14 to 18 following.

### **Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent examiner's statement**

I confirm that no material 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 as required by section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Archie McDowall, BA CA  
Institute of Chartered Accountants of Scotland  
Stewardship, 1 LAMB's Passage, London, EC1Y 8AB

26 April 2023

# LAMB Health

## Receipts and Payments Account for the year ended 31 December 2022

	Notes	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
<b>Receipts</b>					
<i>Voluntary Receipts</i>					
Donations	4	1,550	132,966	134,516	157,865
Bank interest		-	48	48	29
<b>Total Receipts</b>		<b>1,550</b>	<b>133,014</b>	<b>134,564</b>	<b>157,894</b>
<b>Payments in respect of the Charity's objectives</b>					
Raising funds:					
Website, publicity & events		629	-	629	710
Charitable activities:					
Grants made	5	607	141,523	142,130	219,510
Grant transmission fees			88	88	132
Expenditure on behalf of LAMB: website & medical equipment		-	981	981	525
Other: Governance costs	6	935	-	935	1,274
<b>Total Payments</b>		<b>2,171</b>	<b>142,592</b>	<b>144,763</b>	<b>222,152</b>
<b>Net receipts/(payments)</b>		<b>( 621)</b>	<b>(9,578)</b>	<b>(10,199)</b>	<b>( 64,258)</b>
<b>Transfers between funds</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>( 621)</b>	<b>(9,578)</b>	<b>(10,199)</b>	<b>( 64,258)</b>
<b>Total funds brought forward</b>		<b>2,705</b>	<b>30,540</b>	<b>33,245</b>	<b>97,503</b>
<b>Total funds carried forward</b>		<b>2,084</b>	<b>20,962</b>	<b>23,046</b>	<b>33,245</b>

# LAMB Health

## Assets and Liabilities at 31 December 2022

	<b>Total 2022 £</b>	<b>Total 2021 £</b>
Bank and cash balances		
Cash at bank	23,046	33,245
Other assets and liabilities		
Assets		
Gift Aid tax recovery not yet received	3,905	4,387
Liabilities		
Unbilled fee for Independent Examination	( 957)	( 900)

As indicated on the statement of receipts and payments, £20,962 of the cash held is restricted in nature. Of the other assets and liabilities, the Gift Aid recovery is in respect of restricted funds.

All other assets and liabilities are in respect of the charity's unrestricted funds.

The accounts on pages 14 to 18 were approved by the Trustees on 18 April 2023 and were signed on their behalf by:

Rosemary Croft  
Chair

Richard Todd  
Trustee

# LAMB Health

## Notes to the financial statements for the year to 31 December 2022

### 1 Charity Information

LAMB Health is a charity with the registered charity number 1101217. It was established in 2003 and is registered and domiciled in England at the address of 56a St Peter's Road, Reading, RG6 1PH.

### 2 Basis of Preparation

The accounts have been prepared on a receipts and payments basis with a statement of assets and liabilities.

### 3 Fund Accounting

Unrestricted funds are monies which can be used in accordance with the charitable objectives at the Trustees' discretion.

Restricted funds arise when the donor specifies the purpose, within the charitable objectives, to which donations are to be put. All donations, and related tax recoveries, to be applied for the benefit of LAMB by making grants to LAMB are restricted.

### 4 Analysis of Receipts

	Unrestricted	Restricted	2022
	£	£	£
Voluntary income			
Individual donations	1,250	93,883	95,133
Tax refunds on donations	300	15,797	16,097
Churches		18,510	18,510
Charities	-	4,776	4,776
	<u>1,550</u>	<u>132,966</u>	<u>134,516</u>

Grants were received from Greyfriars Church in Reading, for the repair of boundary walls, from the Southall Trust for fire prevention equipment, and from Mullers for the Poor Fund for children with disabilities.

Supporting churches were Clungunford PCC, St James Woodley, St John's Hensingham, St John's Reading, St Peter's Shipley, and St Stephen's Ealing.

	Unrestricted	Restricted	2021
	£	£	£
Voluntary income			
Individual donations	1,290	111,017	112,307
Tax refunds on donations	262	18,698	18,960
Churches		8,430	8,430
Charities	-	18,168	18,168
	<u>1,552</u>	<u>156,313</u>	<u>157,865</u>

# LAMB Health

## Notes to the financial statements for the year to 31 December 2022

(continued)

<b>5 Analysis of Payments - Grants</b>		2022	2021
		£	£
Restricted: General	note 5.1	141,523	141,864
ACT	note 5.2	607	77,646
		142,130	219,510

### 5.1 Grants to LAMB, excluding Projects:

	2022	2021
	£	£
Poor Fund	120,000	91,000
Poor Fund management	10,000	9,100
Community programme	1,250	-
Infrastructure	10,273	-
Covid-19 response	-	37,622
Medical equipment	-	4,142
Total General Grants to LAMB	141,523	141,864
General Grants received by LAMB in taka	27,810,984	23,020,000
Average exchange rate £1 = Taka	116.3	113.9

### 5.2 Grants to LAMB for ACT Project

The grant from Stewardship of £250,000 in 2019 was used to fund the Adolescent & Community Transformation Project for three years from 2020 to 2022. The grant was paid to LAMB annually in advance with £77,646 the final instalment in 2021. The trustees allocated a further grant of £607 from unrestricted funds in 2022.

The ACT project, has the goal of improved mental health, psycho-social well-being and sexual and reproductive health among adolescents in the selected areas of Nawabganj.

The intended direct beneficiaries were 17,500 adolescents, with peers, families and community leaders as indirect beneficiaries, totalling over 100,000. Nawabganj sub-district was selected as a community which had yet to benefit from an investment of this nature.

This project ended in December 2022. Designated giving will be used to continue a few activities into 2023.

## 6 Governance Costs

	Unrestricted	Restricted	2022	2021
	£	£	£	£
Independent examiner's fee	858	-	858	1,200
Accounting software	75	-	75	75
	933	-	933	1,275

# LAMB Health

## Notes to the financial statements for the year to 31 December 2022

(continued)

### 7 Declarations on certain matters

7.1 The charity has no paid employees.

7.2 Except for donations by Trustees and reimbursement of expenses, there were no transactions with Trustees or related parties.

7.3 All payment or reimbursement of expenses made to any Trustee or to third parties for expenses incurred by any Trustee, were solely in respect of the charity's activities.

### 8 Endowment and Restricted Funds

Restricted funds consist of donations made specifically to support LAMB. The fund comprises:

	2022	2021
	£	£
Awaiting allocation by trustees	20,762	30,450
Donated for designated use at LAMB	200	-
	<u>20,962</u>	<u>30,540</u>

The movements in the Restricted Fund were:

	2022	2021
	£	£
Incoming resources	133,014	156,342
Outgoing resources	<u>(142,592)</u>	<u>(220,167)</u>
Net incoming (outgoing) resources	( 9,578)	( 63,825)
Fund at start of year	<u>30,540</u>	<u>94,365</u>
Fund at end of year	<u>20,962</u>	<u>30,540</u>

The charity has no endowment funds.

**Lamb Health**

England & Wales - Charity number 1101217

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# Accounts

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# LAMB HEALTH

*Bangladesh*

## Annual Report 18 for the year to 31 December 2021

This Annual Report includes:

Chair's Statement	page 2
The Activities of LAMB	pages 3 to 4
Trustees' Report	pages 5 to 9
Finances at a glance	page 10
Independent Examiner's report	page 11
Financial Statements	pages 12 to 16



Registered charity no. 1101217  
[www.lambhealth.org.uk](http://www.lambhealth.org.uk)  
56a St. Peter's Road, Reading, RG6 1PH.

# **LAMB Health**

## **CHAIR'S STATEMENT for the year to 31 December 2021**

2021 has been another challenging year. Covid-19 has continued to be an issue, and as a result of the Bangladesh government declaring a country-wide 'shut down' for 2 months, very few patients found their way to the hospital during that period. However, since it was still necessary to pay staff, there was a real fear that the hospital would have to close. Amazingly, an appeal to our supporters raised £37,622 (\$50,000) – the books have balanced! – and patients have again returned in large numbers to receive help from LAMB hospital.

Once again, the poor fund has made possible treatment for many people:

2486 in-patients at an average cost of £38 (31% of the total number of in-patients)

3800 outpatients at an average cost of £4 (8% of all out-patients)

230 disabled children (12%) received financial help

This is the first complete year that the very poorest pregnant women known to the community health workers have been given a card entitling them to free antenatal care, free delivery and free care until their baby is two years old. 146 women have been admitted with complications during delivery and 518 outpatient visits have been paid for using the poor fund accessed by their card. We really hope that this will reverse the recent statistics collected by LAMB which showed the pregnancy outcomes for the very poor remained much worse than that of the general population.

We are exceedingly grateful for the continued help of our loyal supporters making all this possible and I encourage you to read this Annual Report so that you can feel pride in the work you have enabled.

The work of the ACT project made possible by an anonymous donation, continues and has been significant as the pressure to marry off daughters has increased with the schools being closed for most of this year. The 'Listening Aunties', trained to provide an understanding ear to the problems brought to them by troubled adolescents, have been much appreciated and there is a plan to roll out the training to other areas. We would love to be able to show that the number of teenage suicides decreases because of their work.

In October, 28 of us met in Reading for our annual 'LAMB day'. It was lovely to have this opportunity to meet together and to be able to increase our understanding of LAMB's work. Some of the talks are still available on the website [www.LAMBhealth.org.uk/video](http://www.LAMBhealth.org.uk/video).

With my thanks and very best wishes,

Rosemary Croft – Chair of Trustees

24 April 2022

# LAMB Health

## The Activities of LAMB (Lutheran Aid to Medicine in Bangladesh)

LAMB is based in Parbatipur in North-West Bangladesh. It offers affordable and appropriate health care to a catchment area of around 2 million people and promotes community development for about 6 million people, with emphasis on the rights of women and children. LAMB works toward physical as well as social, emotional, and spiritual wellbeing.

### *What are LAMB's priorities?*

The broad aim for LAMB is to see people in Bangladesh transformed by the love of God, experiencing abundant life and living in healthy, just communities.

Their focus is on:

#### 1. **Wholistic Health ie physical, social, emotional and spiritual**

The health services offered cover:

- reproductive health, maternal, newborn and child health
- mental and emotional health
- fistula care
- disability rehabilitation
- non-communicable diseases

A Poor Fund operates to ensure that the poorest in the communities can access care. LAMB Health contributed 62% of the funds required for the poor fund over the year.

#### 2. **Responsible Leaders**

Developed through leadership programmes which are run within LAMB itself, in local communities, and for healthcare professionals.

#### 3. **Community ownership**

Encouraged through social transformation programs which aim to address socio-economic and environmental factors eg in education, child marriage, livelihoods and community resilience to disasters. Community ownership leads to sustainability.

#### 4. **Pro-poor policies and advocacy work**

Networking with local health providers and community leaders eg workshop for local medics on safe surgery and fistula screening

### *The impact of Covid 19*

The pandemic continued to dominate all LAMB's work which was affected significantly. Fortunately, there has not been overwhelming suffering in this area of Bangladesh. The preparations put in place the previous year provided a firm foundation for the ongoing work in 2021. A range of good practices were maintained for the treatment of potential covid cases in a ten bed unit, with more serious cases being referred to government hospitals. There has been a sustained effort in health teaching, preventative work, provision of vaccinations, while also maintaining the usual range of health services. Some staff contracted covid and a very few actually died.

Relief has been provided to the most vulnerable people. This category also included people with mental health issues, to whom counselling support was provided.

LAMB's training activities remained curtailed due to the pandemic.

Through the year patients numbers in the hospital increased and by the end of the year were more than 2020.

## LAMB Health

### The Activities of LAMB (continued)

*What services does LAMB provide?*

An integrated household-to-hospital continuum of care through

- training of village health volunteers to work in their own communities
- support to communities to set up and manage health care centres
- a 120-bed hospital, specialising in obstetrics and gynaecology, paediatrics, surgery and medicine. In 2021 the hospital admitted almost 8,000 in-patients and saw over 45,000 out-patients.

A disability programme reaches out through community clinics for initial contact, training, therapy and support for families. A residential unit provides therapy and assistive devices, while also strengthening parental understanding of their child's capabilities.

Nursing and midwifery training are run under a government-approved scheme, providing classroom and hands-on instruction.

International research addressing key rural health problems in Bangladesh.

An English-medium school provides education for the children of staff and others.



*Recent arrival*



*Nursing student*



*Physio in Rehab*

*How does LAMB benefit the people of Bangladesh?*

LAMB aims to be self-sustaining and so charges for its health services. It also obtains income from training, technical assistance and consultancy work. However, LAMB is committed to serving the poor who cannot afford to pay, in an area where a labourer's wage is less than £2.50 a day, many patients need help with fees, and so benefit from subsidies, funded to a significant extent by LAMB Health.

*LAMB community health work among adolescents*

The work among adolescents continues, and LAMB Health is very excited to have been involved in the development of a new project, ACT. This started at the beginning of 2020 aiming to decrease child marriage and improve adolescent mental health. Suicide is a noticeable killer of adolescents and women under age 35. The pandemic has resulted in significantly more early marriages and attempted suicides. ACT has developed a network of aunties who provide listening ears and informal support to adolescents.

For more information on LAMB please refer to [www.LAMBproject.org](http://www.LAMBproject.org)

## **LAMB Health**

### **TRUSTEES' REPORT for the year to 31 December 2021**

The Trustees of LAMB Health (the Charity), registered charity no. 1101217, present the seventeenth annual report and financial statements which are for the year to 31 December 2021.

#### **Objectives and activities**

The objects of the Charity are:-

- (i) the relief of poverty, sickness and disability;
- (ii) the advancement of education;
- (iii) the preservation and protection of good health;
- (iv) to promote such other charitable purposes according to the laws of England and Wales as the Trustees in their absolute discretion think fit.

The area of benefit is Bangladesh and South Asia.

#### ***Activities***

The Trustees have decided that for the time being they will achieve the objectives of the Charity by supporting LAMB through raising funds to provide financial support, and to make known its model of integrated health care and community development.

The activities of LAMB are summarised on pages 3 and 4.

The Trustees authorise grants to LAMB for purposes which LAMB has requested and which are within the Charity's objectives.

The Charity is a Christian organisation and the Trustees believe that God both guides and helps them in management decisions and fund raising. We thank God for all the supporters, their generosity and for their prayers for the work of the Charity and of LAMB.

#### ***Achievements for the year***

Donations for the Poor Fund were £114,540 an increase of 12% from the previous year.

Donations to support LAMB during the covid pandemic totalled £37,622.

Total donations were £157,865 a 17% decrease from the previous year, which included one off designated giving of £87,400.

The Trustees are very grateful for the commitment of long term regular donors and those who have started regular giving in the year. Regular income by standing order meets over half the grants for the Poor Fund.

Grants to LAMB for its activities, primarily the Poor Fund, were £141,864 compared with £213,900 the year before. Grants for the ACT project were £77,646 compared with £75,000 the previous year. The Trustees have satisfied themselves that the grants are used for the purposes intended, in particular to benefit poor people in rural Bangladesh. During the year one trustee visited LAMB to see the activities for themselves.

Funds held by the Charity have decreased by £64,258 to £33,245. Most of this decrease is due to using £77,000 from reserves for the grant to the ACT project.

## **LAMB Health**

### **TRUSTEES' REPORT for the year to 31 December 2021 (continued)**

#### ***Grant for Adolescent & Community Transformation Project (ACT)***

Receipt of a grant in 2019 of £250,000 is being used over three years. The project builds on the previous Ashirbad project, which improved adolescent reproductive health as a major step towards reducing early marriage and difficult pregnancies and births.

The ACT project, works with adolescent groups and aims to decrease child marriage, but also has the goal of improved mental health and psycho-social well-being.

The purposes are:

1. Adolescents are empowered with decision making skills, coping strategies and awareness on sexual reproductive health and mental health issues
2. Parents, leaders and community people are mobilized and express new norms, attitude and behaviour regarding adolescent sexual reproductive health and mental health
3. Adolescents with sexual reproductive, mental health and psychosocial problems have access to and use appropriate sexual reproductive health and mental health care

Due to Covid 19 there were delays in getting activities started, and a catch up plan has been effective in the second year. The final grant this year was £77,646 and will be used by the end of 2022.

#### ***Impact of Covid 19***

We have already commented on the impact of Covid 19 in the section on LAMB's activities. For the Charity itself, we are thankful that uncertainties due to the pandemic have not affected the generosity of supporters, who have been extra generous this year.

#### ***Fundraising***

Donations from third parties are used solely for grants in furtherance of the objectives of the Charity. There was an excellent response to meeting the needs of LAMB to survive during the pandemic.

The Trustees raise funds by seeking donations from individuals and churches in the UK who wish to support LAMB. In conjunction with LAMB, the trustees look for sources of funding from institutional and government donors.

Donations by trustees contribute the unrestricted income, from which the costs of running the Charity are paid.

#### ***Achievements since Inception***

The Charity's total income during eighteen years of operation was £3,146, 000, from which grants made to LAMB amount to £3,064,000. Other support for LAMB, and amounts retained in reserves account for the difference.

## **LAMB Health**

### **TRUSTEES' REPORT for the year to 31 December 2021 (continued)**

#### ***Looking Ahead***

The Trustees will continue supporting LAMB, with a target for recurring income of £120,000 for this purpose in 2022, an increase of 20% over 2021. In 2021 LAMB increased its budget for the Poor Fund significantly. This is due to an increased targeting of the poorest people and higher costs of running the hospital. The budget of almost £150,000 is 12% higher than the costs in 2021. The proposed grant by LAMB Health for 2022 will cover 82% of the Poor Fund budget, compared with 68% in 2021. The lower percentage in 2021 is a result of LAMB receiving additional grants towards the Poor Fund, which may not recur.

The trustees have already recognised the need to increase income by a further 15% in 2023, when the needs of the Poor Fund are expected to rise further.

It is not in current plans to widen support to other healthcare work in South Asia.

#### **Structure, Governance and Management**

##### ***Trust Deed***

LAMB Health is a Trust established by a Trust Deed dated 10 January 2003, and amended by a revised Trust Deed dated 31 January 2008.

##### ***Trustees***

The Trustees met on four occasions (once face to face and three times virtually), in 2021 to deal with the business of the Charity. The trustees worked in conjunction with LAMB to monitor the operation of the Poor Fund and the work of the ACT project.

The Trustees from 1 January 2021 to March 2022 were:-

Dr Rosemary Croft (Chair)	Nominated by LAMB	(Re-appointed January 2019)
Mr John Ayrton	Elected by Trustees	(Appointed 1 February 2018)
Dr Christine Edwards	Nominated by LAMB	(Re-appointed March 2021)
Mrs Vikki Ford-Powell	Elected by Trustees	(Appointed 1 February 2018)
Dr Judith Hansford	Elected by Trustees	(Re-appointed May 2019)
Mr Mike Mitchell	Elected by Trustees	(Re-appointed January 2020)
Mr Richard Todd	Nominated by LAMB	(Re-appointed March 2021)

##### ***Selection of Trustees***

The Deed states that the body of Trustees shall consist, when complete, of seven persons, being four co-opted (elected by the Trustees) and three nominated by the Board of LAMB. Trustees serve for terms of four years, after which they can be re-appointed.

Trustees are selected on the basis of their relevant experience and qualifications. It is important that some Trustees have experience of life in Bangladesh and that all are in sympathy with the spiritual dimension to LAMB's work. Experience in healthcare, managing institutional grants or management of a Charity are also valuable.

The responsibilities of charity trustees are explained to them before appointment and they are required formally to accept them. The Trustees ensure that collectively they have the expertise necessary to determine the policy of the Charity and to manage its activities.

## **LAMB Health**

### **TRUSTEES' REPORT for the year to 31 December 2021 (continued)**

#### ***Public Benefit***

In continuing to support LAMB the Trustees have regard to the Charity Commission's guidance on public benefit. Grants by the Charity enable LAMB to extend the benefits of health care and community development to the population of a poor rural area of Bangladesh; available to all members of the community regardless of their faith, race or education. The treatment of those who cannot afford to pay the fees charged by LAMB is subsidised in part or whole through the Poor Fund. A Trustee who visited in the year confirmed that Poor Fund grants are made for the benefit of the poorest people.

#### ***Financial Responsibilities***

The Trustees are responsible for keeping proper books of account with respect to the affairs of the Charity. They are also responsible for safeguarding the financial assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. Grants are made only to one non-government organization, registered in Bangladesh, and subject to regulatory authorisation. Reporting procedures are in place to ensure that grants to LAMB, the Charity's main beneficiary, are spent in accordance with grant conditions.

#### ***Risk management***

The Trustees keep the risks faced by the Charity under review. To guard against risk to the financial security of the Charity, it is the Trustees' policy not to incur any liabilities which are not covered by funds already raised. The risk of fraud is kept to a minimum with most income received directly to the bank accounts, and by the requirement that any expenditure from the Charity's funds must be authorised by the Trustees collectively. All payments, including grants, must be signed by two authorised signatories.

A primary risk continues to be the need to ensure in the future that Trustees with the necessary expertise and commitment are available to carry on the work.

#### ***Safeguarding***

We give regular attention to our Safeguarding policies and have updated both our Child & Vulnerable Beneficiary Safeguarding Policy and our Whistleblowing policy. We have discussed at length with LAMB, our requirements and the standards that we expect to be followed and are aware that LAMB has robust procedures in place.

Safeguarding no longer only refers to children, but also includes vulnerable adults, beneficiaries, and employees. We have a duty of care to all these groups and expect all LAMB staff to receive training, and know to whom they need to report any concerns. We, as trustees of LAMB Health, have a responsibility to make sure that no harm is perpetrated by officers and workers of our downstream partner organisation. We require LAMB to report any such issues to us without delay and, in the absence of any reports, ask them annually to sign a declaration that nothing needs reporting.

## **LAMB Health**

### **TRUSTEES' REPORT for the year to 31 December 2021 (continued)**

We are aware of what needs to be reported to the Charity Commission in the UK via a serious incident report and are assured that no such incidents have taken place.

#### ***Reserves Policy***

The principal activity of the Charity is to use income to make grants, without undue delay. It is the policy of the Trustees not to maintain reserves other than sums held to meet anticipated grant requirements and a modest contingency against an unexpected decline in income.

#### ***Administration***

The Trustees carry on the administrative work of the Charity themselves and do not employ staff. It is the policy of the Trustees to meet all administrative expenses either out of their own pockets or out of donations which have been made to the Charity as unrestricted in their use.

#### ***Bankers***

The Charity's banker is The Cooperative Bank plc.

#### ***Independent Examiner***

The Independent Examiner appointed in the year to examine the Charity's financial statements is Stewardship, of 1 Lamb's Passage, London EC1Y 8AB.

#### **On behalf of the Trustees**

Rosemary Croft  
Chair

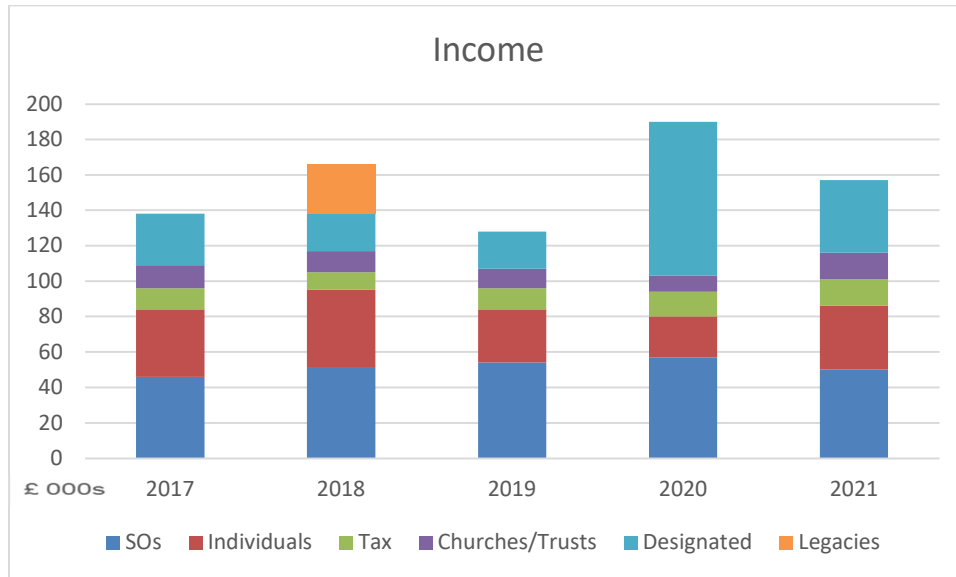
Richard Todd  
Trustee

Date 19 March 2022

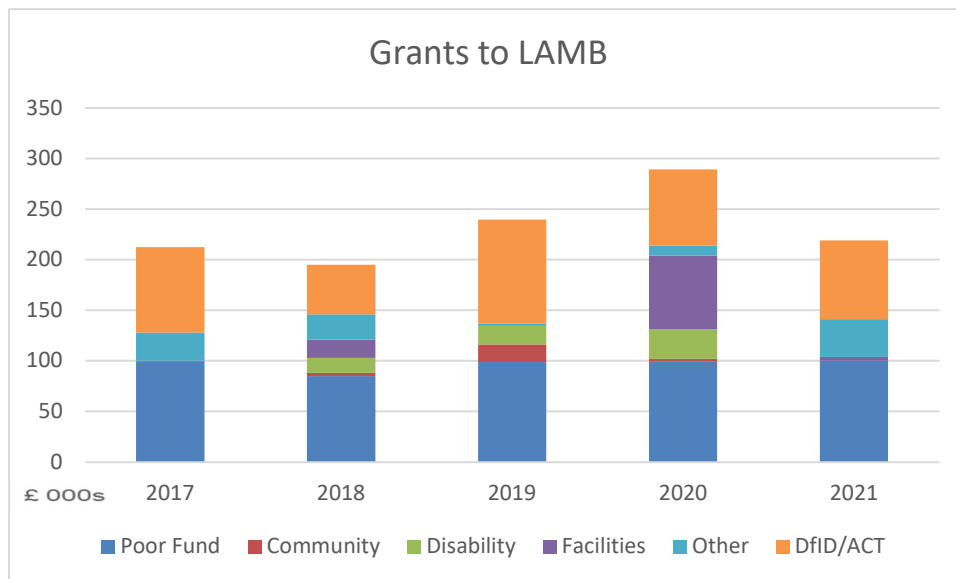
# LAMB Health

## LAMB Health Finances at a Glance

These charts show income, excluding grants, and grants to LAMB over the past five years.



There are over 80 people who give monthly or periodically to LAMB Health  
This regular income meets two thirds of the needs of the Poor Fund



LAMB Health meets most of LAMB's Poor Fund expenditure  
Other in 2021 was for Covid-19 response

## **LAMB Health**

### **Independent Examiner's Report to the Trustees of LAMB Health**

I report to the trustees on my examination of the accounts of LAMB Health (the Trust) for the year ended 31 December 2021 on pages 12 to 16 following.

#### **Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### **Independent examiner's statement**

I confirm that no material 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 as required by section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Jacob Farley ACA  
Institute of Chartered Accountants in England and Wales  
Stewardship, 1 LAMB's Passage, London, EC1Y 8AB

Date 29 March 2022

# LAMB Health

## Receipts and Payments Account for the year ended 31 December 2021

	Notes	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
<b>Receipts</b>					
<i>Voluntary Receipts</i>					
Donations	4	1,552	156,313	157,865	190,059
Bank interest		-	29	29	721
<b>Total Receipts</b>		<b>1,552</b>	<b>156,342</b>	<b>157,894</b>	<b>190,780</b>
<b>Payments in respect of the Charity's objectives</b>					
Raising funds:					
Website, publicity & events		710	-	710	645
Charitable activities:					
Grants made	5	-	219,510	219,510	288,900
Grant transmission fees			132	132	88
Expenditure on behalf of LAMB: website & medical equipment					
		-	525	525	2,100
Other: Governance costs	6	1,275	-	1,275	1,874
<b>Total Payments</b>		<b>1,985</b>	<b>220,167</b>	<b>222,152</b>	<b>293,607</b>
<b>Net receipts/(payments)</b>		<b>( 433)</b>	<b>(63,825)</b>	<b>( 64,258)</b>	<b>(102,827)</b>
<b>Transfers between funds</b>					
<b>Net movement in funds</b>		<b>( 433)</b>	<b>(63,825)</b>	<b>( 64,258)</b>	<b>(102,827)</b>
<b>Total funds brought forward</b>		<b>3,138</b>	<b>94,365</b>	<b>97,503</b>	<b>200,330</b>
<b>Total funds carried forward</b>		<b>2,705</b>	<b>30,540</b>	<b>33,245</b>	<b>97,503</b>

# LAMB Health

## Assets and Liabilities at 31 December 2021

	<b>Total 2021 £</b>	<b>Total 2020 £</b>
Bank and cash balances		
Cash at bank	33,245	97,503
Other assets and liabilities		
Assets		
Gift Aid tax recovery not yet received	4,347	3,362
Liabilities		
Unbilled fee for Independent Examination	( 900)	(1,200)

As indicated on the statement of receipts and payments, £33,245 of the cash held is restricted in nature. Of the other assets and liabilities, the Gift Aid recovery is in respect of restricted funds.

All other assets and liabilities are in respect of the charity's unrestricted funds.

The accounts on pages 12 to 16 were approved by the Trustees on 19 March 2022 and were signed on their behalf by:

Rosemary Croft  
Chair

Richard Todd  
Trustee

# LAMB Health

## Notes to the financial statements for the year to 31 December 2021

### 1 Charity Information

LAMB Health is a charity with the registered charity number 1101217. It was established in 2003 and is registered and domiciled in England at the address of 56a St Peter's Road, Reading, RG6 1PH.

### 2 Basis of Preparation

The accounts have been prepared on a receipts and payments basis with a statement of assets and liabilities.

### 3 Fund Accounting

Unrestricted funds are monies which can be used in accordance with the charitable objectives at the Trustees' discretion.

Restricted funds arise when the donor specifies the purpose, within the charitable objectives, to which donations are to be put. All donations, and related tax recoveries, to be applied for the benefit of LAMB by making grants to LAMB are restricted.

### 4 Analysis of Receipts

	Unrestricted	Restricted	2021
	£	£	£
Voluntary income			
Donations	1,290	137,615	138,905
Tax refunds on donations	262	18,698	18,960
	<u>1,552</u>	<u>156,313</u>	<u>157,865</u>

The majority of donations are from individuals; trusts and churches provide the remainder of the donations.

	Unrestricted	Restricted	2020
	£	£	£
Voluntary income			
Donations	800	171,281	172,081
Tax refunds on donations	262	17,716	17,978
	<u>1,062</u>	<u>188,997</u>	<u>190,059</u>

# LAMB Health

## Notes to the financial statements for the year to 31 December 2021

(continued)

<b>5 Analysis of Payments - Grants</b>		2021	2020
		£	£
Restricted: General	note 5.1	141,864	213,900
ACT	note 5.2	77,646	75,000
		<u>219,510</u>	<u>288,900</u>

### 5.1 Grants to LAMB, excluding Projects:

	2021	2020
	£	£
Poor Fund	91,000	90,000
Poor Fund management	9,100	8,500
Covid-19 response	37,622	10,000
Disability work	-	29,400
Community programme	-	3,000
Medical equipment	4,142	-
Infrastructure	-	73,000
Total General Grants to LAMB	<u>141,864</u>	<u>213,900</u>
General Grants received by LAMB in taka	23,020,000	23,020,000
Average exchange rate £1 = Taka	113.9	107.6

### 5.2 Grants to LAMB for ACT Project

The grant from Stewardship of £250,000 in 2019 is being used to fund the new Adolescent & Community Transformation Project for three years from 2020 to 2022. The grant was paid annually in advance. The 2019 grant was £98,000, the 2020 grant was £75,000, and the final grant of £77,646 was paid in 2021.

The ACT project, has the goal of improved mental health, psycho-social well-being and sexual and reproductive health among adolescents in the selected areas of Nawabganj.

This project will run for three years ending in December 2022. The intended direct beneficiaries are 17,500 adolescents, with peers, families and community leaders as indirect beneficiaries, totalling over 100,000. Nawabganj sub-district has been selected as a community which has yet to benefit from an investment of this nature.

### 6 Governance Costs

	Unrestricted	Restricted	2021	2020
	£	£	£	£
Independent examiner's fee	1,200	-	1,200	1,620
Accounting software	75	-	75	254
BOND Subscription	-	-	-	-
	<u>1,275</u>	<u>-</u>	<u>1,275</u>	<u>1,874</u>

# LAMB Health

## Notes to the financial statements for the year to 31 December 2021

(continued)

### 7 Declarations on certain matters

7.1 The charity has no paid employees.

7.2 Except for donations by Trustees and reimbursement of expenses, there were no transactions with Trustees or related parties.

7.3 All payment or reimbursement of expenses made to any Trustee or to third parties for expenses incurred by any Trustee, were solely in respect of the charity's activities.

### 8 Endowment and Restricted Funds

Restricted funds consist of donations made specifically to support LAMB. The fund comprises:

	2021	2020
	£	£
Awaiting allocation by trustees	30,540	17,365
Future grant payments for ACT Project	-	77,000
Donated for earmarked use by LAMB	-	-
	<u>30,540</u>	<u>94,365</u>

The movements in the Restricted Fund were:

	2021	2020
	£	£
Incoming resources	156,342	189,718
Outgoing resources	<u>(220,167)</u>	<u>(291,088)</u>
Net incoming (outgoing) resources	( 63,825)	(101,370)
Fund at start of year	<u>94,365</u>	<u>195,735</u>
Fund at end of year	<u>30,540</u>	<u>94,365</u>

The charity has no endowment funds.

**Lamb Health**

England & Wales - Charity number 1101217

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# Accounts

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# LAMB HEALTH

Bangladesh

## Annual Report 17 for the year to 31 December 2020

This Annual Report includes:

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Registered charity no. 1101217  
[www.lambhealth.org.uk](http://www.lambhealth.org.uk)  
56a St. Peter's Road, Reading, RG6 1PH.

# LAMB Health

## CHAIR'S STATEMENT for the year to 31 December 2020

2020 has been a challenging year with Covid19 affecting nearly all the countries of the world including the UK and Bangladesh. We are exceedingly grateful for the continued help of our loyal supporters and once again it gives me great pleasure to commend this Annual Report to you, and to reflect on what has been accomplished, the suffering relieved, and the families helped because of your donations.

Our main work is supporting the hospital's poor fund so that all are able to access needed health care, including the poorest. The hospital has three social workers who tirelessly assess the patients asking for financial help.

In 2020, some subsidy was received by: 41% of the 7225 in-patients (2952), 7% of the 43,500 out-patients (3118), and 11% of the 1476 rehab patients (161).

The total poor fund costs were £112,000, of which LAMB Health provided £98,500.

**We are so grateful to our supporters who made it possible for 6231 people to receive help from the Poor Fund last year.**

The year started well, when in February, four of the trustees were able to visit LAMB and see the work of the school the Rehabilitation centre, and the Hospital Chaplains. They visited the water and sanitation works and attended the official opening of the ACT project in Nawabganj district, about 90 minutes from LAMB. This project is sponsored by an anonymous grant to LAMB Health and aims to decrease child marriage and the suicide rate, aiming to alleviate the suffering caused by both.

In October we were unable to meet for our annual Supporters Day and held instead a 90 minute programme on You Tube show-casing different aspects of LAMB's work. We were delighted that over 180 people watched at least part and we may try to repeat this next year, but hopefully will be able to include more 'audience participation.'

Last year I shared three success stories (the arrival of the new senior physician, the recognition of the Obstetric department by the government for training, and the go-ahead given to start work with patients suffering with mental illness), but this year I will share three challenges. Despite a massive preparation to treat Covid patients, very few came to the hospital, but general patients largely stopped coming for fear of contagion. Only in the autumn did patient, and hospital income, increase again. The second difficulty happened as the Government of Bangladesh stepped in to regulate the many new private hospitals – and assumed that Mission hospitals treating the poor would be able to pay the same high tariffs as those serving the richest in the country. And the third is the increasing difficulty that expatriates have found obtaining security clearance and work visas. Five workers at LAMB have had to leave because they were not granted a visa; the reason for this is not understood but many other organisations in Bangladesh have faced similar restrictions.

Thank you for standing with us and enabling this work to continue.



# LAMB Health

## The Activities of LAMB (Lutheran Aid to Medicine in Bangladesh)

LAMB is based in Parbatipur in North-West Bangladesh. It offers affordable and appropriate health care to a catchment area of around 2 million people and promotes community development for about 6 million people, with emphasis on the rights of women and children. LAMB works toward physical as well as social, emotional, and spiritual wellbeing.

### *The impact of Covid 19.*

In March, there was a massive training programme of all levels of staff in the hospital and community trying to dispel myths and fears.

A triage system for all patients arriving at the hospital was developed.

Treatment protocols were drawn up. PPE was sewn, and masks and visors were made for all staff – and extra laundry organised to keep the supplies in use.

A ward was divided into isolation units and oxygen concentrators were purchased.

Testing was available in Dinajpur which is about 12 miles away; some tests were provided by the government but the majority were bought privately and were not cheap. During the summer the test machine in Dinajpur broke down.

After all this, few patients with suspected Covid came to the hospital and there was never the number of patients anticipated. The biggest problem was the lock down which prevented day labourers getting work, money and income with which to feed their families. A feeding programme was set up in several areas to distribute food to those most in need.

### *What are LAMB's Objectives and Ends?*

The broad aim for LAMB is to see people in Bangladesh transformed by the love of God, experiencing abundant life and living in healthy, just communities.

This is focused to the specific aims:

- Wholistic Health including spiritual well-being
- Physical & Mental Health
- Pro-poor policies and advocacy work
- Development of responsible leadership
- Community ownership, so that the work becomes sustainable.

### *What services does LAMB provide?*

An integrated household-to-hospital continuum of care through

- training of village health volunteers to work in their own communities
- support to communities to set up and manage health care centres
- a 120-bed hospital, specialising in obstetrics and gynaecology, paediatrics, surgery and medicine. In 2020 the hospital admitted over 7,000 in-patients and saw over 43,000 out-patients

A disability programme reaches out through community clinics for initial contact, training, therapy and support for families. A residential unit provides therapy and assistive devices, while also strengthening parental understanding of their child's capabilities.

Nursing and midwifery training are run under a government-approved scheme, providing classroom and hands-on instruction.

# LAMB Health

## The Activities of LAMB (continued)

International research addressing key rural health problems in Bangladesh.

An English-medium school provides education for the children of staff and others.

*How does LAMB benefit the people of Bangladesh?*

LAMB aims to be self-sustaining and so charges for its health services. It also obtains income from training, technical assistance and consultancy work. However, LAMB is committed to serving the poor who cannot afford to pay, in an area where a labourer's wage is less than £2.50 a day, many patients need help with fees, and so benefit from subsidies, funded to a significant extent by LAMB Health.

*LAMB community health work among adolescents*

The work among adolescents continues, and LAMB Health is very excited to have been involved in the development of a new project, ACT. This started at the beginning of 2020 and aims to decrease child marriage and improve adolescent mental health. Suicide is now, we believe, the biggest killer of adolescents and women under age 35 and this work is much needed.

For more information on LAMB please refer to [www.LAMBproject.org](http://www.LAMBproject.org)



*Girl with thalassaemia waiting for a blood transfusion*



*Teenaged Girls meeting for the first time in the community to discuss child marriage*

# **LAMB Health**

## **TRUSTEES' REPORT for the year to 31 December 2020**

The Trustees of LAMB Health (the Charity), registered charity no. 1101217, present the seventeenth annual report and financial statements which are for the year to 31 December 2020.

### **Objectives and activities**

The objects of the Charity are:-

- (i) the relief of poverty, sickness and disability;
- (ii) the advancement of education;
- (iii) the preservation and protection of good health;
- (iv) to promote such other charitable purposes according to the laws of England and Wales as the Trustees in their absolute discretion think fit.

The area of benefit is Bangladesh and South Asia.

### ***Activities***

The Trustees have decided that for the time being they will achieve the objectives of the Charity by supporting LAMB through raising funds to provide financial support, and to make known its model of integrated health care and community development.

The activities of LAMB are summarised on pages 3 and 4.

The Trustees authorise grants to LAMB for purposes which LAMB has requested and which are within the Charity's objectives.

The Charity is a Christian organisation and the Trustees believe that God both guides and helps them in management decisions and fund raising. We thank God for all the supporters, their generosity and for their prayers for the work of the Charity and of LAMB.

### ***Achievements for the year***

The Trustees recognise the commitment of both the group of long term regular donors and those who have started regular giving in the year. Regular income by standing order meets over half the grants for the Poor Fund.

Total donations were £190,059 a 63% increase from the previous year.

Grants to LAMB for its activities, primarily the Poor Fund, were £213,900 compared with £137,535 the year before. Grants for the ACT project were £75,000 compared with £98,000 the previous year.

The Trustees have satisfied themselves that the grants are used for the purposes intended, in particular to benefit poor people in rural Bangladesh. During the year four trustees visited LAMB to see the activities for themselves.

Funds held by the Charity have decreased by £102,827 to £97,503. Most of this decrease is due to using £75,000 from reserves for the grant to the ACT project.

# **LAMB Health**

## **TRUSTEES' REPORT for the year to 31 December 2020 (continued)**

### ***Grant for Adolescent & Community Transformation Project (ACT)***

Receipt of a grant of £250,000 is being used over three years. The project builds on the successful Ashirbad project, funded by DfID, which improved adolescent reproductive health as a major step towards reducing early marriage and difficult pregnancies and births.

The ACT project, works with adolescent groups and aims to decrease child marriage, but also has the goal of improved mental health and psycho-social well-being.

The purposes are:

1. Adolescents are empowered with decision making skills, coping strategies and awareness on sexual reproductive health and mental health issues
2. Parents, leaders and community people are mobilized and express new norms, attitude and behaviour regarding adolescent sexual reproductive health and mental health
3. Adolescents with sexual reproductive, mental health and psychosocial problems have access to and use appropriate sexual reproductive health and mental health care

Due to Covid 19 there were delays in getting activities started, and a catch up plan is in place over the remainder of the project. This year's grant was £75,000 and the third and final grant will go to LAMB in 2021 for £77,000.

### ***Impact of Covid 19***

We have already commented on the impact of Covid 19 in the section on LAMB's activities. For the Charity itself, we are thankful that uncertainties due to the pandemic have not resulted in a fall in the generosity of supporters.

### ***Fundraising***

Donations from third parties are used solely for grants in furtherance of the objectives of the Charity. There were two major supporter led fund raising events this year, the skipathon to raise money for those affected by Covid 19 and the sponsored triathlon raising funds for the disability work. The Annual Christmas card was designed by a pupil at the LAMB school and 2000 were sold.

The Trustees raise funds by seeking donations from individuals and churches in the UK who wish to support LAMB. Applications were made for a grant for the community disability clinics, one of which was successful, from the Ashworth Trust. In conjunction with LAMB, the trustees look for sources of funding from institutional and government donors.

Donations by trustees contribute the unrestricted income, from which the costs of running the Charity are paid.

### ***Achievements since Inception***

The Charity's total income during the seventeen years of operation was £2,988,000, from which grants made to LAMB and expenditure in support of its work amount to £2,848,000. Other support for LAMB, and amounts retained in reserves account for the difference.

# LAMB Health

## TRUSTEES' REPORT for the year to 31 December 2020 (continued)

### *Looking Ahead*

The Trustees will continue supporting LAMB, with a target for recurring income of £100,000 for this purpose in 2021, the same as 2020. However, LAMB is increasing its budget for the Poor Fund significantly, by almost 40%. This is due to an increased targeting of the poorest people. The budget of almost £150,000 is almost 40% higher than the costs in 2020. The proposed grant by LAMB Health for 2021 will cover 67% of the Poor Fund budget, compared with 90% in the previous year.

It is not in current plans to widen support to other healthcare work in South Asia.

### **Structure, Governance and Management**

#### *Trust Deed*

LAMB Health is a Trust established by a Trust Deed dated 10 January 2003, and amended by a revised Trust Deed dated 31 January 2008.

#### *Trustees*

The Trustees met on four occasions (once face to face and three times virtually), in 2020 to deal with the business of the Charity. The trustees worked in conjunction with LAMB to monitor the ACT project.

The Trustees from 1 January 2020 to March 2021 were:-

Dr Rosemary Croft (Chair)	Nominated by LAMB	(Re-appointed January 2019)
Mr John Ayrton	Elected by Trustees	(Appointed 1 February 2018)
Dr Christine Edwards	Nominated by LAMB	(Re-appointed September 2017)
Mrs Vikki Ford-Powell	Elected by Trustees	(Appointed 1 February 2018)
Dr Judith Hansford	Elected by Trustees	(Re-appointed May 2019)
Mr Mike Mitchell	Elected by Trustees	(Re-appointed January 2020)
Mr Richard Todd	Nominated by LAMB	(Re-appointed September 2017)

#### *Selection of Trustees*

The Deed states that the body of Trustees shall consist, when complete, of seven persons, being four co-opted (elected by the Trustees) and three nominated by the Board of LAMB. Trustees serve for terms of four years, after which they can be re-appointed.

Trustees are selected on the basis of their relevant experience and qualifications. It is important that some Trustees have experience of life in Bangladesh and that all are in sympathy with the spiritual dimension to LAMB's work. Experience in healthcare, managing institutional grants or management of a Charity are also valuable.

The responsibilities of charity trustees are explained to them before appointment and they are required formally to accept them. The Trustees ensure that collectively they have the expertise necessary to determine the policy of the Charity and to manage its activities.

# **LAMB Health**

## **TRUSTEES' REPORT for the year to 31 December 2020 (continued)**

### ***Public Benefit***

In continuing to support LAMB the Trustees have regard to the Charity Commission's guidance on public benefit. Grants by the Charity enable LAMB to extend the benefits of health care and community development to the population of a poor rural area of Bangladesh; available to all members of the community regardless of their faith, race or education. The treatment of those who cannot afford to pay the fees charged by LAMB is subsidised in part or whole through the Poor Fund. Trustees who visited in the year confirm that Poor Fund grants are made for the benefit of the poorest people.

### ***Financial Responsibilities***

The Trustees are responsible for keeping proper books of account with respect to the affairs of the Charity. They are also responsible for safeguarding the financial assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. Grants are made only to one non-government organization, registered in Bangladesh, and subject to regulatory authorisation. Reporting procedures are in place to ensure that grants to LAMB, the Charity's main beneficiary, are spent in accordance with grant conditions.

### ***Risk management***

The Trustees keep the risks faced by the Charity under review. To guard against risk to the financial security of the Charity, it is the Trustees' policy not to incur any liabilities which are not covered by funds already raised. The risk of fraud is kept to a minimum with most income received directly to the bank accounts, and by the requirement that any expenditure from the Charity's funds must be authorised by the Trustees collectively. All payments, including grants, must be signed by two authorised signatories.

Annual confirmation is obtained from LAMB that grants have been used for the approved purposes.

A primary risk continues to be the need to ensure in the future that Trustees with the necessary expertise and commitment are available to carry on the work.

### ***Safeguarding***

We give regular attention to our Safeguarding policies and have updated both our Child & Vulnerable Beneficiary Safeguarding Policy and our Whistleblowing policy. We have discussed at length with LAMB, our requirements and the standards that we expect to be followed and are aware that LAMB has robust procedures in place.

Safeguarding no longer only refers to children, but also includes vulnerable adults, beneficiaries, and employees. We have a duty of care to all these groups and expect all LAMB staff to receive training, and know to whom they need to report any concerns. We, as trustees of LAMB Health, have a responsibility to make sure that no harm is perpetrated by officers and workers of our downstream partner organisation. We require LAMB to report any such issues to us without delay and, in the absence of any reports, ask them annually to sign a declaration that nothing needs reporting.

# LAMB Health

## TRUSTEES' REPORT for the year to 31 December 2020 (continued)

We are aware of what needs to be reported to the Charity Commission in the UK via a serious incident report and are assured that no such incidents have taken place.

### *Reserves Policy*

The principal activity of the Charity is to use income to make grants, without undue delay. It is the policy of the Trustees not to maintain reserves other than sums held to meet anticipated grant requirements and a modest contingency against an unexpected decline in income. The receipt of a grant which will be used next year means there is a temporary addition to restricted reserves of £77,000.

### *Administration*

The Trustees carry on the administrative work of the Charity themselves and do not employ staff. It is the policy of the Trustees to meet all administrative expenses either out of their own pockets or out of donations which have been made to the Charity as unrestricted in their use.

### *Bankers*

The Charity's banker is The Cooperative Bank plc.

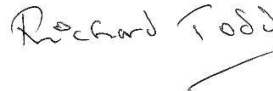
### *Independent Examiner*

The Independent Examiner appointed in the year to examine the Charity's financial statements is Stewardship, of 1 Lamb's Passage, London EC1Y 8AB.

### **On behalf of the Trustees**



Rosemary Croft  
Chair



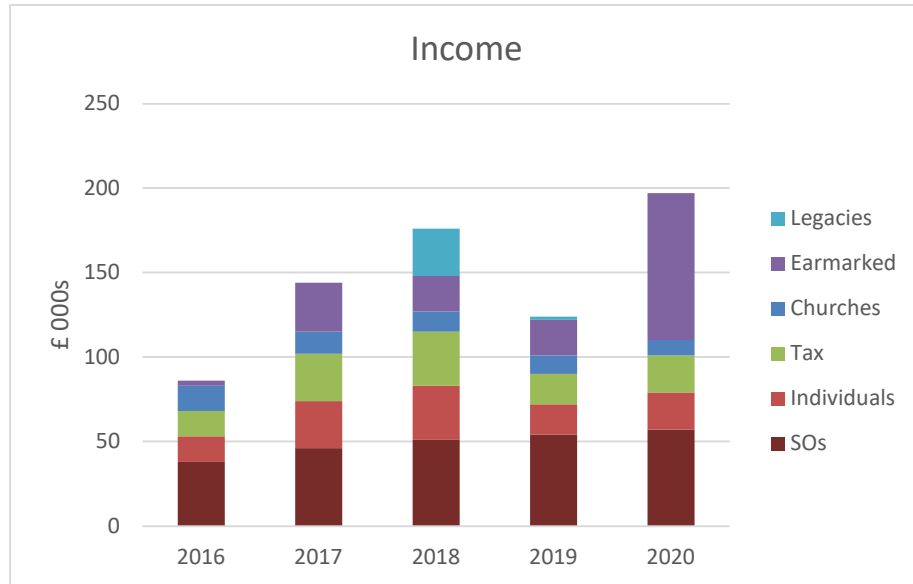
Richard Todd  
Trustee

24 April 2021

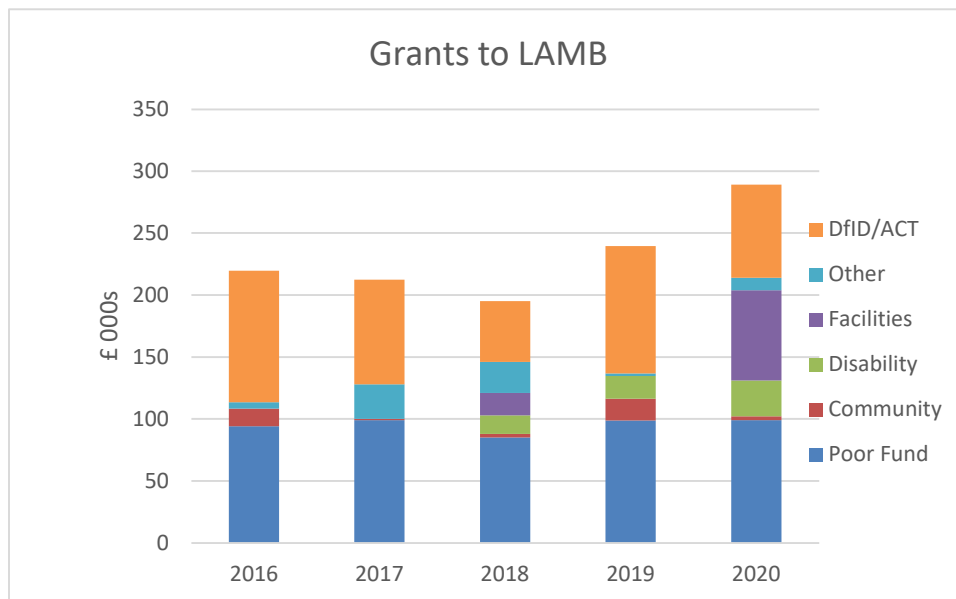
# LAMB Health

## LAMB Health Finances at a Glance

These charts show income, excluding grants, and grants to LAMB over the past five years.



There are 88 people who give monthly or periodically to LAMB Health  
 This regular income meets more than half the needs of the Poor Fund



LAMB Health meets most of LAMB's Poor Fund expenditure  
 Other in 2020 was for Covid-19 response

# **LAMB Health**

## **Independent Examiner's Report to the Trustees of LAMB Health**

I report to the trustees on my examination of the accounts of LAMB Health (the Trust) for the year ended 31 December 2020 on pages 12 to 16 following.

### **Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

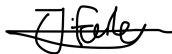
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent examiner's statement**

I confirm that no material 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 as required by section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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



Jacob Farley ACA  
Institute of Chartered Accountants in England and Wales  
Stewardship, 1 LAMB's Passage, London, EC1Y 8AB

Date 29 April 2021

# LAMB Health

## Receipts and Payments Account for the year ended 31 December 2020

	Notes	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
<b>Receipts</b>					
<i>Voluntary Receipts</i>					
Donations	4	1,062	188,997	190,059	116,852
Legacies		-	-	-	1,722
Grant from Stewardship	5	-	-	-	250,000
Grant from DfID		-	-	-	5,000
Bank interest		-	721	721	61
<b>Total Receipts</b>		<b>1,062</b>	<b>189,718</b>	<b>190,780</b>	<b>373,635</b>
<b>Payments in respect of the Charity's objectives</b>					
Raising funds:					
Website, publicity & events		645	-	645	1,805
Charitable activities:					
Grants made	6	-	288,900	288,900	238,140
Grant transmission fees			88	88	88
Expenditure on behalf of LAMB:					
website & medical equipment		-	2,100	2,100	1,620
Other: Governance costs	7	1,874	-	1,874	1,070
<b>Total Payments</b>		<b>2,519</b>	<b>291,088</b>	<b>293,607</b>	<b>242,723</b>
<b>Net receipts/(payments)</b>		<b>(1,457)</b>	<b>(101,370)</b>	<b>(102,827)</b>	<b>130,912</b>
<b>Transfers between funds</b>					
<b>Net movement in funds</b>		<b>(1,457)</b>	<b>(101,370)</b>	<b>(102,827)</b>	<b>130,912</b>
<b>Total funds brought forward</b>		<b>4,595</b>	<b>195,735</b>	<b>200,330</b>	<b>69,418</b>
<b>Total funds carried forward</b>		<b>3,138</b>	<b>94,365</b>	<b>97,503</b>	<b>200,330</b>

# LAMB Health

## Assets and Liabilities at 31 December 2020

	<b>Total 2020 £</b>	<b>Total 2019 £</b>
Bank and cash balances		
Cash at bank	97,503	200,330
Other assets and liabilities		
Assets		
Gift Aid tax recovery not yet received	3,362	3,374
Liabilities		
Unbilled fee for Independent Examination	(1,200)	(1,080)

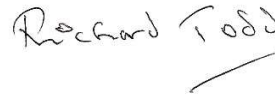
As indicated on the statement of receipts and payments, £94,365 of the cash held is restricted in nature. Of the other assets and liabilities, the Gift Aid recovery is in respect of restricted funds.

All other assets and liabilities are in respect of the charity's unrestricted funds.

The accounts on pages 12 to 16 were approved by the Trustees on 24 April 2021 and were signed on their behalf by:



Rosemary Croft  
Chair



Richard Todd  
Trustee

# LAMB Health

## Notes to the financial statements for the year to 31 December 2020

### 1 Charity Information

LAMB Health is a charity with the registered charity number 1101217. It was established in 2003 and is registered and domiciled in England at the address of 56a St Peter's Road, Reading, RG6 1PH.

### 2 Basis of Preparation

The accounts have been prepared on a receipts and payments basis with a statement of assets and liabilities.

### 3 Fund Accounting

Unrestricted funds are monies which can be used in accordance with the charitable objectives at the Trustees' discretion.

Restricted funds arise when the donor specifies the purpose, within the charitable objectives, to which donations are to be put. All donations, and related tax recoveries, to be applied for the benefit of LAMB by making grants to LAMB are restricted.

### 4 Analysis of Receipts

	Unrestricted	Restricted	2020
	£	£	£
Voluntary income			
Donations	800	171,281	172,081
Tax refunds on donations	262	17,716	17,978
	<u>1,062</u>	<u>188,997</u>	<u>190,059</u>

The majority of donations are from individuals; trusts and churches provide the remainder of the donations.

	Unrestricted	Restricted	2019
	£	£	£
Voluntary income			
Donations	440	103,462	103,902
Tax refunds on donations	-	12,950	12,950
	<u>440</u>	<u>116,412</u>	<u>116,852</u>

### 5 Grant from Stewardship

A grant from Stewardship of £250,000 was received in 2019. This is being used to fund the ACT Project for three years from the start of 2020. See note 6.2.

# LAMB Health

## Notes to the financial statements for the year to 31 December 2020

(continued)

<b>6 Analysis of Payments - Grants</b>		2020	2019
		£	£
Restricted: General	note 6.1	213,900	137,535
	ACT	75,000	98,000
	Ashirbad	-	2,605
		<u>288,900</u>	<u>238,140</u>

### 6.1 Grants to LAMB, excluding Projects:

	2020	2019
	£	£
Poor Fund	90,000	90,000
Poor Fund management	8,500	8,800
Disability work	29,400	18,350
Community programme	3,000	17,500
Nursing Institute	-	585
Medical equipment		1,900
Infrastructure	73,000	400
Covid-19 response	10,000	-
Total General Grants to LAMB	<u>213,900</u>	<u>137,535</u>
General Grants received by LAMB in taka	23,020,000	15,030,000
Average exchange rate £1 = Taka	107.6	109.1

### 6.2 Grants to LAMB for ACT Project

The grant from Stewardship of £250,000 in 2019 is being used to fund the new Adolescent & Community Transformation Project for three years from 2020 to 2022. The grant is being paid annually in advance. The 2019 grant was £98,000, and the 2020 grant was £75,000. The final grant of £77,000 will be paid in 2021.

The ACT project, has the goal of improved mental health, psycho-social well-being and sexual and reproductive health among adolescents in the selected areas of Nawabganj.

Following four months of preparatory work, this project will run for three years starting in January 2020. The intended direct beneficiaries are 17,500 adolescents, with peers, families and community leaders as indirect beneficiaries, totalling over 100,000. Nawabganj sub-district has been selected as a community which has yet to benefit from an investment of this nature.

### 6.3 Grants to LAMB for Ashirbad Project

The Department for International Development (DfID) funded the three-year Ashirbad Project, which ran from 2015 to 2018; the final grant of £5,000 was received in 2019.

# LAMB Health

## Notes to the financial statements for the year to 31 December 2020

(continued)

### 7 Governance Costs

	Unrestricted	Restricted	2020	2019
	£	£	£	£
Independent examiner's fee	1,620	-	1,620	720
Accounting software	254	-	254	-
BOND Subscription	-	-	-	350
	<u>1,874</u>	<u>-</u>	<u>1,874</u>	<u>1,070</u>

### 8 Declarations on certain matters

8.1 The charity has no paid employees.

8.2 Except for donations by Trustees and reimbursement of expenses, there were no transactions with Trustees or related parties.

8.3 All payment or reimbursement of expenses made to any Trustee or to third parties for expenses incurred by any Trustee, were solely in respect of the charity's activities.

### 9 Endowment and Restricted Funds

Restricted funds consist of donations made specifically to support LAMB. The fund comprises:

	2020	2019
	£	£
Awaiting allocation by trustees	17,365	43,411
Future grant payments for ACT Project	77,000	152,000
Donated for earmarked use by LAMB	-	324
	<u>94,365</u>	<u>195,735</u>

The movements in the Restricted Fund were:

	2020	2019
	£	£
Incoming resources	189,718	373,195
Outgoing resources	(291,088)	(239,803)
Net incoming (outgoing) resources	<u>(101,370)</u>	<u>133,392</u>
Fund at start of year	195,735	62,343
	<u>94,365</u>	<u>195,735</u>

The charity has no endowment funds.