



Annual Report 17 for the year to 31 December 2020

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Registered charity no. 1101217
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.



Rosemary Croft – Chair of Trustees

24 April 2021

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



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.

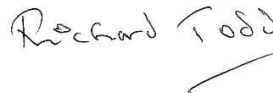
Independent Examiner

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



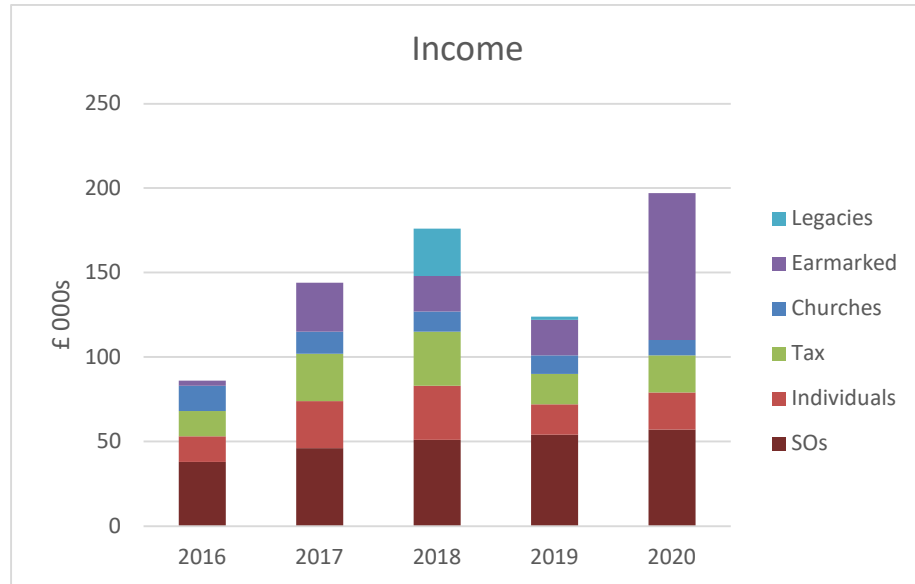
Richard Todd
Trustee

24 April 2021

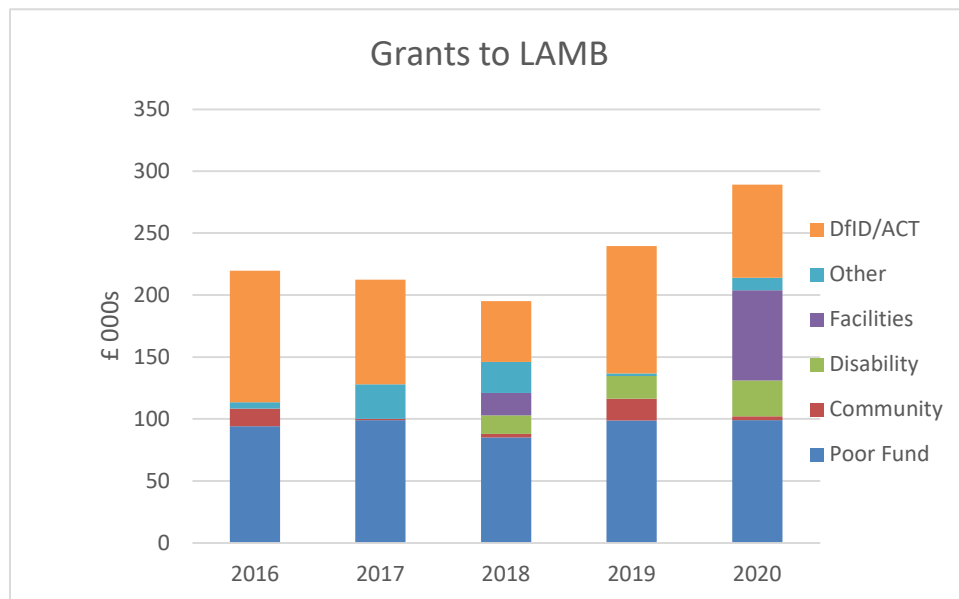
LAMB Health

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').

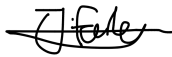
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 £
Receipts					
<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
Total Receipts		1,062	189,718	190,780	373,635
Payments in respect of the Charity's objectives					
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
Total Payments		2,519	291,088	293,607	242,723
Net receipts/(payments)		(1,457)	(101,370)	(102,827)	130,912
Transfers between funds		-	-	-	-
Net movement in funds		(1,457)	(101,370)	(102,827)	130,912
Total funds brought forward		4,595	195,735	200,330	69,418
Total funds carried forward		3,138	94,365	97,503	200,330

LAMB Health

Assets and Liabilities at 31 December 2020

	Total 2020 £	Total 2019 £
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)

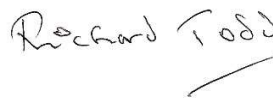
As indicated on the statement of receipts and payments, £94,365 of the cash held is restricted in nature. Of the other assets and liabilities, the Gift Aid recovery is in respect of restricted funds.

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)

6 Analysis of Payments - Grants

	2020	2019
	£	£
Restricted: General note 6.1	213,900	137,535
ACT note 6.2	75,000	98,000
Ashirbad note 6.3	-	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.