



## **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'

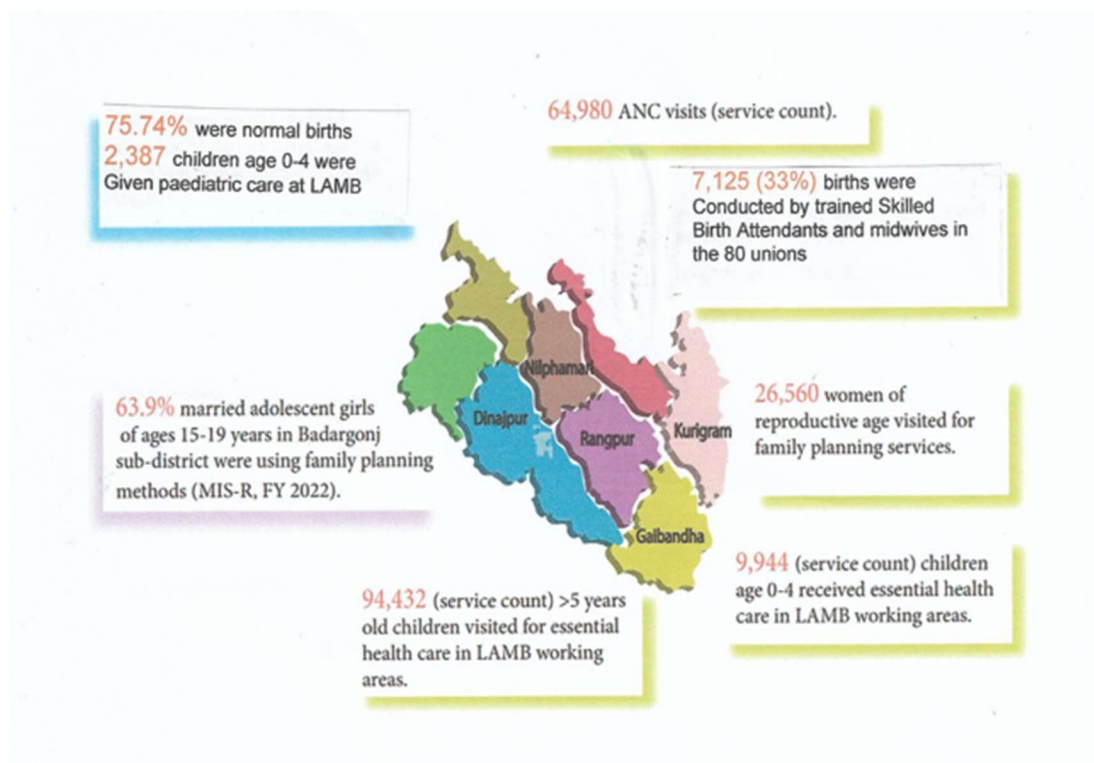
Fistula Care

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 the 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

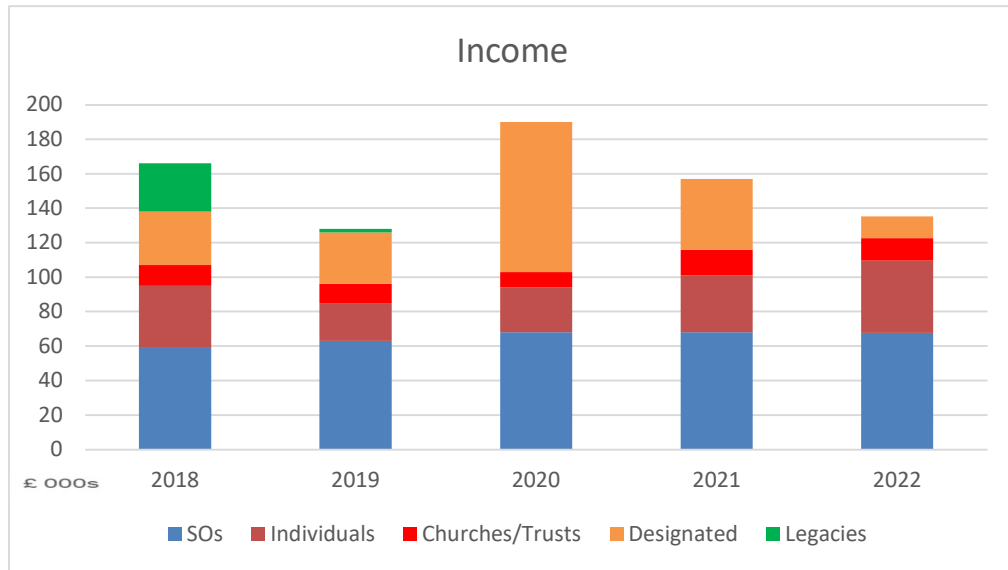
Richard Todd  
Trustee

Date 18 April 2023

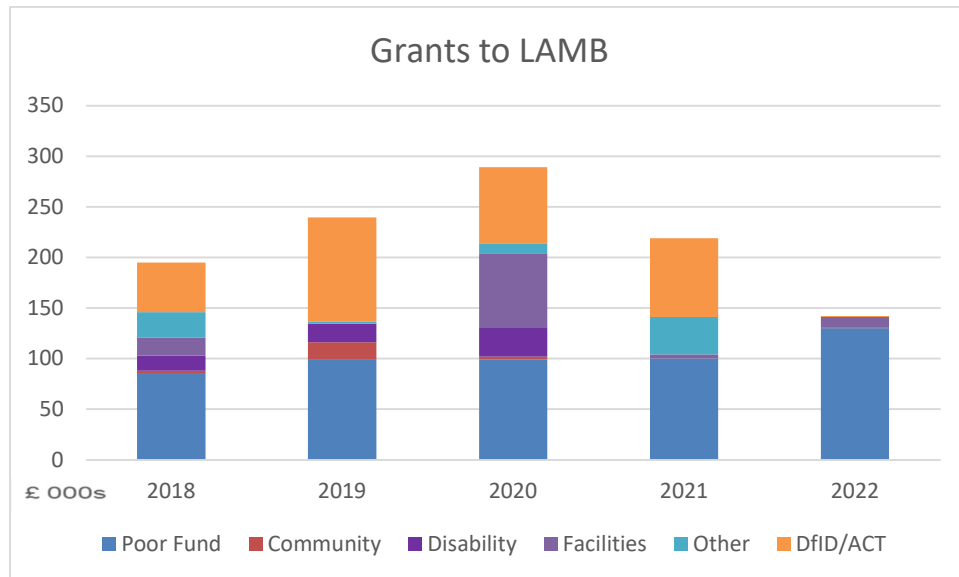
# LAMB Health

## 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>		1,550	133,014	134,564	157,894
<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>		2,171	142,592	144,763	222,152
<b>Net receipts/(payments)</b>		( 621)	(9,578)	(10,199)	( 64,258)
<b>Transfers between funds</b>		-	-	-	-
<b>Net movement in funds</b>		( 621)	(9,578)	(10,199)	( 64,258)
<b>Total funds brought forward</b>		2,705	30,540	33,245	97,503
<b>Total funds carried forward</b>		2,084	20,962	23,046	33,245

# 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)

### 5 Analysis of Payments - Grants

		2022	2021
		£	£
Restricted: General	note 5.1	141,523	141,864
ACT	note 5.2	607	77,646
		<u>142,130</u>	<u>219,510</u>

#### 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	<u>141,523</u>	<u>141,864</u>
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
	<u>933</u>	<u>-</u>	<u>933</u>	<u>1,275</u>

# 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.