

Enfield Borough Over 50s Forum

Annual Report

For the year ending 31st March 2021

This report is to be presented at the Forum's annual general meeting as a Zoom webinar on Tuesday 29 June 2021. This report will be sent out to all members with an email address in June 2021.

Enfield Over 50s

"Helping our members keep active, involved and healthy"



President Monty Meth, MBE

Executive Committee/Trustees 2020/21

Chair	Christine Whetstone	Social Events Team
Secretary	John Ball	Roy Barrows
Assistant Secretary	Tony Watts	Cheryl Byamukama
Vice Chair	Peter Smith	Heather Cole
Treasurer	Champaklal Mistry	Olivia Goodfellow
Health Team Lead	Vivien Giladi	Jean Mittins
Membership Secretary	Jan Oliver	Jan Oliver
		Jacky Pearce
Members:	Walter Bowry	Sue Scott
	Jim Cattle	Graham Thomas
	Chris Chinnery	
	Gail Hawksworth	
	Yvonne Mulder	
	George Rufai	
	Talat Shaikh	
Meetings arranger	Ann Zinkin	Finance Committee
Newsletter editor	Yvonne Mulder	John Ball
Newsletter editorial team	Monty Meth	Champaklal Mistry
	Tony Watts	Tony Watts
200 Club organiser	Jim Cattle	
Office Staff	Ruth Fathaddine, Development & Office Manager	
	Diane Barron, Administrative Assistant	

Representation on external organisations

John Ball:

Chair, Outer North London Companions Friendship centre

Vice-Chair, Greater London Forum for Older People

Walter Bowry:

Trustee, Enfield Voluntary Action

Vivien Giladi:

Enfield Health & Well-Being Board

Enfield's Health Improvement Partnership

North Central London NCL Watch

Health Campaigns Together

Gail Hawksworth:

Vice Chair of Enfield Saheli

Monty Meth:

Chair, Oakwood Medical Centre

Patients Committee

Champaklal Mistry:

Trustee Director and Treasurer of North London Asian Care

Irene Richards:

Enfield Older Peoples Board

Enfield Safeguarding Adults Board (ESAB)

Chair Service User, Carer and Patients subgroup of ESAB

Chair of Community Awareness Group (ESAB & Enfield Safeguarding Children Arrangements)

Quality Checkers

Chair, PPG Abernethy House

Trustee, Edmonton United Charities

Talat Shaikh:

MCEC Trustee

Committee member Faith Forum for London

Member Enfield Faith Forum

Muslim Faith rep London Resilience Group.

Member LBE Strategic Partnership.

Member Brunswich Park Medical centre PPG

Trustee and Chair of North London Asian Care

Peter Smith:

Enfield Transport Users Group.

ASLEF representative and Executive Member on the NPC London Region.

Patient Representative Forum (PRF) and Public Led Assessment of Care Environment (PLACE) at the North Middlesex University Hospital. Heathwatch Public Involvement Association

Tony Watts:

Enfield Strategic Partnership Board

Enfield Older Peoples Board (Vice Chair)

Enfield Leisure & Culture Board

AgeUK National Policy Sounding Board

Christine Whetstone:

Amnesty International Speaker

Amnesty International Project Member

Enfield Youth Offending Unit Volunteer

Police Community Monitoring Group

Police Independent Advisory Group

Chair's Report



What a year it has been – and not just for the Forum.

But I will begin by remembering Monty Meth, our President, who sadly died in March.

Monty was described in one local publication as a figurehead – oh no – Monty was so much more than that! He took the Forum from a tiny membership to its current status as one of the largest organisations representing older people in the country. He was a dynamic, inspired and incredibly well informed campaigner for the rights of older people, who gained the respect of politicians and activists. And he certainly kept members of the executive committee on our toes. In his last column in the Forum newsletter Monty described the Forum as, “A force to be reckoned with.” In my opinion that description applied to Monty himself! My goodness we will miss him.

During the past year Forum activities have been largely on Zoom. We have enjoyed some interesting talks from a variety of speakers and the Book Club and Writing Group have kept going successfully.

Unfortunately our two regular big events, The Winter Fair and Falls Day could not go ahead but let us keep our fingers crossed for a gradual return to normal when it is safe to do so. We will keep you all informed and will be getting in touch with our trusty volunteers when we are able to start activities once again.

Your Forum Executive Committee has continued to meet monthly on Zoom but unfortunately some members will be standing down after the AGM. We need to recruit members, either to fill current vacancies or people with new ideas to take us forward. Please take a look at the front page of the April/May newsletter where you will find a list of suggestions for roles you might consider.

As this is my last Chair's Report, I would like to take the opportunity to thank my friends on the Executive Committee, Ruth and Diane for all their hard work and friendship. Finally, I would like to thank you, our members. It is always such a pleasure to meet up with you (even on the dreaded Zoom) and I have enjoyed working with you all.

Christine Whetstone

Forum in Focus

We have continued to produce and distribute our Forum Focus newsletter over the last year, albeit we combined the June/July and August/September issues.

This amalgamation was mainly due to problems with stuffing (the newsletter into envelopes) and distribution while Millfield House was closed. This issue was solved by newsletters, inserts and envelopes being delivered to the home of our secretary, Tony Watts, with volunteers then undertaking the stuffing at home.

The first mention of Covid-19 was in our April/May 2020 newsletter, where we noted that there was only one reported case in Enfield when we went to press. Like many others, we realised that the virus would have a serious impact on our activities, and the newsletter has reflected some of those changes.

We have continued to cover the main issues, including a special focus on loneliness, and outlined how the Forum is campaigning for a better Enfield. Look on the Bright Side of Life is

very popular as always, and we value our regular columns from the Police and Glenn Stewart at Public Health Enfield.

Obviously our reports on Social Events and Forum activities were limited but our move to online meetings /speakers and several of the Forum Groups meeting via Zoom did ensure we have been able to offer our members some activities throughout the year.

As reported elsewhere, our much-loved President Monty Meth died in March, just a few days after delivering his regular President's Point of View. He launched the newsletter, establishing its reputation for delivering informed and wide-ranging content. He continued to be closely involved after Yvonne Mulder took over as editor a few years ago. His contributions and guidance will be sorely missed.



Membership and Small Projects

This year has been a challenging time to take over as Membership Secretary of the Forum. The National lockdown has, of course, led to all of us staying indoors for much of the year and consequently many Forum members have let their membership lapse and our staff have been furloughed. However we managed to raise money from the National Lottery to fund a mobile telephone friendship tree which is enabling us to put some of our members in touch with each other in a safe way – we hope that some long lasting friendships will be made and, certainly we may gain information from the project which will help us to plan for the future.

Members were also invited to spend their time at home creating works of art and crafts for an exhibition which is due to be displayed, just after lockdown finishes in July 2021. Some of our members have been baking cakes on a regular basis for the staff in local residential homes as our way of saying a small thank you, from our generation, to the carers who have looked after the most vulnerable so well. We all sadly miss our President, Monty Meth but notice that one of the tunes played at his funeral was Natalie Cole's song "Smile though Your Heart is Aching" and hope that our membership can continue to do just that. So we are looking forward to a better year in 2021/2022 for which we are currently planning – hopefully with some new social events to celebrate the ending of lockdown.

Jan Oliver

Membership and Small Projects Secretary

Forum Writing Group

The Writing Group has, like many pandemic activities, moved to Zoom. It is great to report that we have continued to meet monthly (3rd Friday of the month 10am until 12 noon) throughout all the lockdowns. During the summer of 2020 we did get together several times in Enfield Town Park where we simply chatted and consumed tea, coffee or ice cream. These were rather jolly social occasions and it is hoped that very soon we will be able to start real face to face meetings again.

Most of our members are not professional writers. Each month we listen to the work of other members which generally leads to a fascinating discussion. Our writing may be fiction,

fact, historical, political..... Each month we respond to a topic suggested by one of our members so there is endless variety. For us the writing group has been a highlight of delight during a difficult time.

Naturally we are keen to welcome new members – if you would like to join us you are guaranteed a warm welcome.

Book Club

For 4 months of 2020, there were no meetings, but then one of our members, Gillie suggested using zoom and we started in May. Then Anne took over until January this year when we were invited to use the Forum's zoom account which has made it much easier. I was unable to attend the first few meetings because of medical problems, but was always sent comprehensive reports to keep my records straight. From February, I have hosted the meetings which are thriving. The meetings were always well attended, with an average of 12 members joining in, but as time passed numbers grew resulting in 19 in February and an amazing 22 in March. We have had 6 new members join too which is wonderful and we hope more will join. Our monthly book choice has been very varied, as befits the personalities of our membership - there is something here for everyone. The meetings are lively and interesting.

Sue Scott

Coffee Club

Unfortunately, with the closing of Pearsons in Enfield Town, we had to cease meeting and it was decided that we should wait for the store to open again. It has always been well attended and we will start as soon as it is viable.

Lunch Club

This was on the brink of starting, but was put on hold for obvious reasons. We have the list of everyone who has shown interest and will contact them as soon as it becomes viable for non-family members to meet up in public.

Anyone, who is interested in any of the clubs, who hasn't contacted us already, please feel free to do so. and you will be added to our list. You should contact Sue Scott on 020 8368 0861 or at scotsf48@hotmail.com

Social Events and Holidays

Social distancing is not something we normally aspire to for our programme but like the rest of the world, we have had to follow the government's instructions.

The uncertainty of lockdowns, venue openings and destination availability, meant that forward planning for group events became difficult to achieve with the goal posts changing all the time. As we are all volunteers, the time spent in potentially rearranging all our plans made it very difficult to stay motivated at times. However, the confidence of our members having had their vaccinations and their desperation to get back to normal again, means that we have lots of new planning opportunities ahead of us and that will no doubt be reflected in next year's report for sure!!

Holidays cruising the Danube, exploring Sri Lanka and the Channel Islands, have all been postponed but thankfully the majority of members are still happy to come on the new dates, subject to restrictions being lifted of course.

The social events are never a closed shop and all members are welcome, particularly those joining in for the first time and those coming on their own.

A very welcome day coach trip to Holkham Hall in Norfolk was thoroughly enjoyed by all who came and we were looked after brilliantly by the staff and volunteers there from start to finish. This trip donated £28.60 to Forum funds.



Holkham Hall gardens

Our Social and Events Team is and always looking for new and challenging destinations to keep the membership happy. We are already planning for the coming year and beyond, so please keep supporting their efforts. Your feedback is important in showing that they are getting it right!

The Forum is so lucky to have such a dedicated and enthusiastic team to organise and increase our offerings, so come and join us, even just arrange one event per year, every little helps.

Health Issues 2021

This has been a very grim year and we have yet to emerge into the sunny uplands of a post covid world but your Forum has continued to be active in representing your views and needs and Enfield is now doing well in terms of covid cases and in vaccinations.

We were hard hit at the start of the pandemic, especially in our care homes of which we have 80, far more of than most boroughs, and they accounted for 49% of our deaths. The Forum contributed to discussions with the Clinical Commissioning Group (CCG) about this horror and extra care is now taken to protect residents and our care homes are in far better circumstances

There have been worrying losses and developments over the past year. The very successful Older Persons Assessment Unit at Chase Farm was moved without notice, much less consultation, to Barnet. When we protested we were told that it was temporary to ensure safety from covid, though other units were still open, and now there is clearly no intention of returning it.

Enfield CCG has been amalgamated with the other four North Central London CCGs into a so-called Integrated Care Partnership (ICP) with a population of 1.4 million. Our council acceded to this without consultation and neither the public nor our elected councillors have direct access to it thus creating a serious democratic deficit and leaving us with few opportunities to express concerns or to help to co-design services. We're working hard at ameliorating our exclusion.

We still have a rump CCG and the Forum attends monthly meetings where, along with other "stakeholders" we are used as community assets to get messages out to our members. However, decisions are made at ICP level which appears to be staffed by number crunchers more concerned with cost than in providing a public service.

Currently, by far the biggest problem has been caused by the lack of access to GPs following the introduction of e consult which has been useful for basic, routine matters but has cut off face to face consultations with GPs and has especially discriminated against those with no digital access or proficiency and those for whom the telephone is no longer easy; many Forum members have been numbered among these. Our fear is that virtual rather than personal consultations will become norm, the cheaper option. We know that GPs prefer face to face consultations as that is what they were trained for and, apart from those presenting with

self-limiting conditions, important “soft” clinical clues can be spotted and dealt with when the doctor actually sees and hears the patient. The ICP is already using F2F to refer to a mode of interaction that it seems to think archaic and too costly. This, of course, has accompanied the restrictions on GPs traditional rights to refer patients to hospital as administrative filters staffed by non-clinical administrators are now in the way. The dangerous backlog of patients waiting for hospital diagnosis and treatment consequent to the pandemic is made worse by this and welcome moves are being made to tackle it, in no small way by the use of private, profit-making services.

It's not all bad news. A year ago we were facing quite serious failures in access to phlebotomy service due to the Royal Free withdrawing its services from a significant number of GP practices. The Forum helped to form a phlebotomy working party with the CCG and it has been successful in getting blood-testing waiting times back up to where they were and they are still on an upward trajectory.

There were grave failures in the initial, national test and trace system but Enfield is now doing well in terms of both infections and deaths from covid, both low, and its vaccination rates have been very good indeed because the programme was undertaken by our GPs and public health specialists who have knocked themselves out, working seven days a week to ensure coverage. They deserve the highest praise for this. Let's hope the clever virus doesn't present us with a new variant that means we have to repeat what we've all been through. There should be a booster jab coming up in the Autumn that should keep us reasonably safe provided we continue to take necessary precautions. There are still pockets of the Enfield population that have not taken up the offer of free vaccination for either flu or covid but they are dwindling. Please encourage anyone you know who is hesitant that vaccination is in everyone's interest.

Again, though the flu season is now ended, the CCG is continuing to work on improving the take-up of the flu jab. Enfield's levels were better than ever as residents, especially older people, realised the need to be as fit as possible were covid to strike. We have to maintain this.

The development of four Primary Care Networks which cover the whole borough and facilitate shared GP services should improve access to ancillary provision for patients, but we do have worries about recent developments elsewhere in London where 49 GP practices have been bought up by a private American company. Our GPs are the very

backbone of our NHS and we must do everything possible to maintain the integrity of their service.

We're all emerging into a different physical and mental world from the one we lived in before the pandemic and we have yet to learn what else it will leave us with or what to expect. We know that there is a legacy of long covid as well as the pain of loss and the fear of a return of the scourge but your Forum will continue to keep holding a strong watching brief on your behalf. Don't let down your guard too soon, keep safe, keep well and help us to continue to fight for our beloved and more needed than ever NHS.

Vivien Giladi

Fusion

The Forum has a long-standing relationship with Fusion Leisure which runs the council leisure facilities at Southgate, Southbury, Albany and Edmonton. Forum members who are Enfield residents are able to buy the annual Fusion concession card for just £7.50 compared with £21.50.

With Forum membership a mere £11 a year, members using Fusion are in profit before they even use the centres. But there is an additional discount, with Forum members paying just £5.60 instead of £8 a session/class/swim, a discount of 30%.

Obviously the Fusion centres have been closed for many months in line with government guidelines and the Forum has endeavoured to keep our members as informed as possible. The very popular Over 50s Days have not been able to take place but, as this report goes to press, the Fusion management is seeking to remodel the days so that they comply with social distancing guidelines.

One major change is that all activities now need to be booked in advance online and the Forum has worked with members who needed help to sort this out. We continue to liaise with Fusion management to ensure our members views are heard.

IT and the Forum Website

Following the relaunch of the Forum's website in the previous year by Chris Chinery and Yvonne Muldervier the web site has continued to become more informative. It remains up to date with information about the Forum, and has become the first port of call for members seeking to keep abreast of Forum groups and activities. Members can search our archive of Newsletters (Forum Focus), annual reports and Zoom records of meetings held during the year. Important news

appears regularly on the front page of the site. Our office relies on a variety of key systems and software - Zoho for our members database; Quickbooks for our accounts; HMRC for payroll; Sendinblue for circulating our eNews; Microsoft Office 365 for our basic office requirements; and Zoom for online meetings and webinars.

Plans are in hand to improve performance our computer systems; and for members to pay for subscriptions and events via credit card payment. Members and applicants can already take advantage of online banking or standing orders for membership and renewals.

Fundraising report

The 200 Club Lottery started in 2015 and our first draw was for £150, it has grown through the generosity of our members so that we now have a monthly prize of £300. If we can reach our target of 200 members of the lottery the prize will rise to £500. During the last year the lottery has raised over £3000 for the forum which is roughly the equivalent of an extra 300 Forum members. The cost is £5 per number per month for our monthly draw and can be paid by cheque, cash, standing order or online banking. At least half of the money goes into the prize and the rest into the Forum. This money is used to help with the cost of producing and distributing the newsletters.

Some of our members see the lottery as a good way to make a donation to the Forum with the added advantage of perhaps being a winner and some have multiple numbers. Another idea that has worked is to buy a number for a gift, perhaps for grandchildren. As long as it's in your name this is acceptable. Not all of our lottery members are Forum members and some are not even local. We have a member in Southern Ireland and several members who have retired away from Enfield have retained their numbers. We have recently welcomed back some original members of the lottery who had dropped out for various reasons so if you were a member in the early days we would love to welcome you back.

We are always looking for any fundraising ideas and would possibly like to start a quiz league with enough interest and help. Unfortunately the premises that we used for Bingo has changed hands and is no longer able to accommodate us. We are looking for an alternative venue that may be suitable. If you know of anywhere that can accommodate 25-30 people please let me know. Once again thanks to everybody for your support.

Jim Cantle

Universal Credit Project

The Forum-initiated project was extended for a further period, However, changes within the Council required that Enfield Voluntary Action took on the role for financial administration of the project in conjunction with the Forum and with Williamz Omope responsible for the day-to-day management of our volunteers.

Covid virus and consequent lock-downs necessitated that the project had to pause in early 2020.

To comply with social distancing, safety of the volunteers and clients new ways of working were introduced. Thus in October retraining of existing volunteers took place on how to use the Zoom platform to help job centre clients needing IT support.

The project was then relaunched as a "Virtual Job Club" in early January 2021 and now has 5 trained volunteers able to help job seekers. Face to face support will resume once Enfield libraries are fully re-opened.

Forum Finances

The Covid pandemic has understandably severely impacted on our members activities and our ability to run face to face events. This curtailment has had a significant impact on our finances. As can be seen from our annual accounts (in Appendix II) subscription income was down by over £25,000 compared to the previous year. A reduction of income by this amount would have threatened the Forum's ongoing viability had it not been for the government job retention scheme allowing us to furlough our two staff for considerable periods. We also benefited from donations from members and the 200 club lottery.

The committee thanks all of those that made donations in response to Monty's appeal and support the lottery - this has made a real difference. The final outcome at the end of the year shows that our balances were up by just over £15,000 but this includes almost £8,000 restricted for use on the loneliness and isolated project described elsewhere in this report.

With the horizon prospect of the leisure centres opening and resuming our normal face to face meetings and events we are reasonably confident that we will continue to support older people across the borough and represent their views for the foreseeable future. The Forum is indebted to our Treasurer, Champak Mistry, for his diligence in keeping our accounts in such good order. We also thank Miss Heloni Vipani for her meticulous examining of these accounts.

Meetings Programme

With the onset of lockdowns early in 2020 Government Guidelines did not allow us to hold our usual two meetings a month so we were forced into using online Zoom events thanks to the initiative of newly elected Committee members Ann Zinkin and Chris Chinnery. The first such meeting was a webinar held in conjunction with the Enfield Older Peoples Partnership Board.

The keynote speaker was Jan Shortt, General Secretary of the National Pensioners Convention, Britain's largest campaigning organisation for pensioners who spoke about on threat to the triple lock and issues, while others looked at changes affecting the lives of older people in Enfield. Guest speakers were from the National Health Service and the Councils Social care team

Full details and a recording of the webinar can be found on the Forum website.

Subsequent Zoom meetings included:

Ruth Bourne, a Bletchley Park veteran talking about her experience in working with Alan Turing on the Enigma programme intercepting messages to enemy naval vessels in WWII.

Cllr Mary Maguire, Cabinet Member for Finance, spoke about Enfield's Council's proposed £18m budget cuts planned for the 2021-22 financial year.

Geraldine Gavin, Chair of Enfield Adult Safeguarding Board on abuse of vulnerable adults.

Anna Dixon, Chief Executive of the Centre for Ageing Better Ageing talking about the research programmes designed to improve services and support for older people.

Our year end speaker was Dr Ian Rubenstein discussing 'Medicine, mediumship and messages from beyond'.

APPENDIX I

Organisations Affiliated to the Forum

Adoramus Choir & Orchestra

Age UK Enfield

Arnos Bowling Club

Association of Ingleborough Residents

BHP Bowls, Tennis and Social Club

Cockfosters Probus Club

Deep Indian 50 Plus Assoc - Enfield

Elizabeth Lodge Care Home

**Enfield & District Veteran Vehicle Society
17125R**

**Enfield & Southgate Workers Educational
Association**

Enfield Arts Circle

Enfield Asian Welfare Association

Enfield Carers Centre

Enfield Community Singers

Enfield Croquet Club

Enfield Light Operatic & Dramatic Society

Enfield NHS Retirement Fellowship

Enfield Over 50s Fun Group

Enfield Soroptimists

Enfield U3A

Gardening Friends

Grovelands Bowling Club

Keep Fit - Dance Fit

Macular Society Enfield Support Group

Mayfield Athletic Table Tennis Club

Meet a Need with Christian Care

North London Humanist Group

North London Morning Orchestra

Oakwood Horticultural Society

Palmers Green & Southgate U3A

Probus Club of Enfield

Stroke Social Club Park Avenue

The Arts Society of Enfield

The Walkabouts Rambling Group

The Winchmore Singers

Weir Hall Ratepayers

Winchmore Folk Dance Club

Winchmore Hill Bowling Club

The Forum thanks our affiliates for their continuing support throughout the year. In return the Forum promotes their activities and programmes in our newsletters, eNews and website. Affiliates can also insert their leaflets in our mail-outs for a nominal cost.

APPENDIX 2

ENFIELD BOROUGH OVER 50S FORUM
(Registered Charity number 1122859)

RECEIPTS AND PAYMENTS ACCOUNT for the year ended 31st March 2021.

RECEIPTS

Notes to the Accounts

		2020/21		2019/20
	Note	£	£	£
		Restricted	Unrestricted	
Subscriptions	1		21,743.68	47,469
Grants and donations	2	9,632.00	16,722.60	17,802
Newsletter advertising	3		9,618.95	12,653
Gift Aid Tax refund	10		8,836.69	6,085
200 Club Lottery contribution			3,655.00	2,855
Bank interest			720.29	658
Overhead recovery Staff salaries			485.00	
	£	9,632.00	61,782.21	87,522

1 Subscriptions - Includes advance payments received for 2020/21 and onwards and from life members.

2 Grants and donations have been received from Big Lottery - Awards for All- Loneliness and Isolation HMRC - Job retention scheme

3 Newsletter advertising includes support by Stennett & Stennett George Ttoui - Burlington Wealth Management

4 **Restricted Fund - Loneliness and Isolation Project**
This project will be completed by July 2021

5 Only one trip was undertaken during the year.

6 Income received during the year for trips and events for 2020/21 1413.40.

Gross	Receipts	Payments	Net
Trips	2,418	2,490	-72
Events	0	0	0
	2,418	2,490	-72

7 The Forum organised the following events for public benefit:
Genealogy Group
Free Public Advice Sessions
Winter Fair

8 Reserve Policy

In accordance with recommendation from the Charity Commission we have created a Contingency Reserve Fund to provide for 6 months salaries, rents, redundancy, refund part subscription from life members and fees received in advance from members and other expenditure in the event of the Forum closing down.

9 Gift Aid claims upto 31st March 2020 have been received.

This statement of Receipts and Payments and Notes to the accounts for the year ended 31st March 2021 was prepared by:

Champak Mistry, FCCA.
30 April 2021

This statement of Receipts and Payments and Notes to the accounts for the year ended 31st March 2021 was Independently Examined by: Heloni Vipani, BSc

May 2021.

PAYMENTS

Staff salaries and NIC	485.00	38,843.58	43,254
Newsletter Printing	400.00	5,041.49	8,882
Postage and delivery	699.25	8,891.85	13,292
Stationery	204.50	1,925.54	3,164
Telephone		188.00	589
Office equipments		39.99	0
Office rent and hall hire		700.00	6,367
Miscellaneous expenses		1,330.37	1,989
Insurance		549.01	549
Public Events	8	159.99	8,706
		1,788.75	57,669.82
		86,792	

Surplus 7,843.25 4,112.39 730

Activities for members:

Net receipts from trips	7	-497.50	2,120
Net receipts from events	7	0.00	1,809

Total net receipts for the year 7,843.25 3,614.89 4,659

FUNDS

GENERAL FUND

Balance 1st April 2020	40,479.25	35,508
Surpl for the year - Unrestricted	3,614.89	944
- Restricted	7,843.25	0

Balance 30 March 2021 51,937.39 36,452

Represented by Bank balances and cash

Bank Balances - Barclays	37,022.34	22,792
CAF	12,836.31	12,965
Interest at Shawbrook	2,028.74	645
Cash in hand	50.00	50

51,937.39 36,452

CONTINGENCY RESERVE FUND

Balance 1st April 2020 and 31st March 2021	50,000.00	50,000
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Reprented by Fixed deposit at Shawbrook 50,000.00 50,000

Enfield Over 50s



The Value of Forum Volunteers

Retired people provide significant voluntary support for many of the charities and clubs across Enfield and the Forum is fortunate in having a hundred plus members who regularly give up their time to ensure the smooth running of all our activities and to support our office staff.

Forum Activities include:

Meetings, Conferences, Special events and projects, Drop-ins, Advice sessions, working with Fusion

Social programmes: Holidays: Trips; Theatre Visits, Lunches, Dinners, Walks.

Groups: Writing; Readers; Poetry; Knit & Natter Group; Choral; Coffee Club.