

Enfield Borough Over 50s Forum

Annual Report

For the year ending 31st March 2024

This report to be presented at the Forum's annual general meeting in the Chamber at Enfield's Civic Centre on Tuesday 25 June 2024.

Enfield Over 50s

"Helping our members keep active, involved and healthy"



Executive Committee 2023/24

Acting Chair
Secretary
Assistant Secretary
Vice Chair
Treasurer
Health Team Lead
Newsletter Editor

Vivien Giladi
John Ball
Tony Watts
Peter Smith
George Rufai
Vivien Giladi
Yvonne Mulder

Social Events Team
Roy Barrows
Heather Cole
Olivia Goodfellow
Jean Mittins
Jan Oliver
Jacky Pearce
Sue Scott
Graham Thomas

Members:

Clifford Appadoo
Vicki Pite
Talat Shaikh
Peter Smith

Meetings arranger

Helen Ball

Fund Raiser

Jim Cattle

Finance Committee

John Ball
George Rufai
Tony Watts

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

Vivien Giladi:

Enfield council's Health & Well-Being Board
Enfield Partnership Board
CCG Access to Services group
North Central London ICP/Enfield Clinical Commissioning Group's Voluntary Community & Stakeholder Reference Group (VCSRG) group
Working meetings on Isolation

Vicki Pite:

Enfield Climate Action Forum
Enfield in Bloom

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 Brunswick 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 Older Peoples Board
Enfield Voluntary Sector Steering Group
AgeUK National Policy Sounding Board

Forum Club and Group Organisers

Book Club
Bingo Club
Coffee Club
Film Making Group

Sue Scott
Jim & Lynn Cattle
Sue Scott
Jan Oliver

Lunch Club
Lottery
Poetry Group
Writers Group

Sue Scott
Peter Smith
Brian Darby
Ruth Serner

REVIEW OF YEAR

The Forum's 2023-2024 year has been a period of mixed fortunes.

Membership numbers after the impact of Covid are again slow in climbing back to pre-covid numbers. A number of our committed trustees have had health problems that have put strains on our management capabilities. The reduced financial support from government coffers for local authorities has forced Enfield to change its priorities. Millfield Arts Centre, which includes Millfield House, has been leased to Platinum Dance Academy, while the contract to manage Enfield's leisure centres has been transferred to Greenwich Leisure Limited.

On the positive side, thanks to our many volunteers and organisers, there has been a busy programme of meetings, social events and holidays, club activities - the Writers, Readers, Poetry, Film-making, Lunches, Coffee mornings, Bingo and Fundraising sessions, Christmas Parties and more - something for all to join in and enjoy.

Our executive committee and members representing the Forum on external organisations ensure that our collective views are listened to and considered. The project that the Forum initiated some five years ago to help over 50s cope with the Department of Works and Pensions (DWP) universal credit system has continued with a number of Forum members using their computer skills to support DWP clients. Throughout this period Williamz Omope, the programme director, has provided outstanding leadership in helping many individuals back in to work.

The Forum is acutely aware of the difficulties many have with the increasing digitalisation within our society and has been lobbying for support in ways to help those who are excluded through financial, disability and other circumstances.

Enfield has ended its agreement for Fusion to run the Leisure Centres and these are now managed by Better (Greenwich Leisure Ltd). We have managed to retain the Forum discount for the concession card with the new management. Unfortunately Edmonton Leisure Centre remains closed until the Council undertakes vital health and safety remedial work.

MEETINGS PROGRAMME

Throughout the year, on the last Tuesday morning of each month apart from December, the Forum hosts meetings with interesting and diverse speakers on relevant topics, especially pertinent for older people.

April 2023 – Williamz Omope – Consultant and long term advocate for Forum members talked about the Job club and Digital Inclusion

May 2023 – Michael Stennett – Solicitor - Ways to avoid a contentious will

June 2023 – Forum AGM – Bambos Charalambous MP – Health and Social care. Bambos talked about these with particular emphasis on Enfield Borough and residents thereof.

July 2023 – George Ttoui – Burlington Wealth Management, long term supporter of the Forum gave advice on Finance and Trusts

August 2023 – Rafe Bertram – Enfield Council -The Haselbury Retrofit Houses Project

September 2023 – Matt Burn – Better Homes for Enfield

October 2023 – Anna Eager – Energetik , District Heat Network in Enfield

November 2023 -Joanne McCartney – London Assembly member for Enfield – London as an Age Friendly City

January 2024 – George Ttoui – Burlington Wealth Management – Savings and Investments

February 2024- Inspector Richard Lee, Metropolitan Police – Neighbourhood Policing in Enfield and Haringey

March 2024 – Jan Oliver – Forum Film Club – Focus on Loneliness film screening

All meetings were held in the Council Chamber at Enfield Civic Centre apart from the February meeting at Barchester's Southgate Beaumont Care Home. We are grateful to the Council and Barchester for the use of these facilities. We would also like to thank those who researched and sourced the speakers and the speakers themselves.



The Mayor has committed to an Age Friendly London

Health Issues 2023/24

This AGM will be critical for the continuance of the good work of the Forum in supporting the wellbeing of Enfield's older population through its clubs, trips, events, meetings and social gatherings.

It is very rewarding to give your time and skills for the benefit of others and be part of the group running the Forum; but, the committee needs revitalising; it needs newly retired volunteers to come forward and carry on the good work for which the Forum is recognised. The Forum has had its work cut out to maintain effective pressure to improve local health provision and, indeed, to protect what there is. We have always been short of GPs in modern premises and an outlier in North Central London (NCL) in terms of both need and facilities but have had the ear of the local Clinical Commissioning Group and its forbears. Pressure for integration of services for the five boroughs of Camden, Islington, Haringay, Barnet & Enfield resulted in an Integrated Care system and we have lost a significant number of staff with whom we have worked for twenty years or more as they have taken redundancy or been made redundant or moved to other positions in NCL to work for the whole of that entity or perhaps just left. Vital continuity has been lost and with it the suspicion that opportunities for listening to the public and co-production of planning have been weakened along with knowledge and understanding of Enfield and its needs. The Forum also fears that Camden and Islington will dominate, and hopes to be proved wrong.

Forum members still have difficulties in accessing GPs, with dysfunctional telephone systems, digital exclusion and lack of face to face diagnosis, but some progress is being made in recognising and trying to offset the problems by re-configuring GP services. It's up-hill work for our remaining GPs who do recognise the challenges but are not being helped by the shortages of GPs being trained and the numbers leaving under pressure of work and better conditions elsewhere.

One solution has been to extend some work to pharmacies but this has been undermined by lack of active central government support for them and by not necessarily reliable on-line pharmaceutical

prescriptions. At present record numbers of small pharmacies are closing down or struggling as their profitability is eroded and even the bigger chains are affected but, so far, Enfield has not been hit. The Forum urges its members to support local pharmacies.

Our age group has done well on flu and covid booster vaccinations and our members have become increasingly aware of the value of keeping active, eating well, avoiding tobacco and too much of the hard stuff, and the Forum was the first to

recognise and sound warnings to the CCG, Public Health and the Health & Well-Being Board of the resurgence of measles. As a country, we had measles-free status until 2018 and the Forum considers it deplorable that this was allowed to slip, as measles, which so many readers will have had, can be very serious and is easily preventable.

We were able to run a very

successful and well-attended Falls, Flu, Loneliness and Isolation Day in the Autumn with excellent speakers giving sound and easily followed age-friendly advice on nutrition, suitable movement and exercise and immunisations. We were given strong support from Enfield Council and the North Middlesex hospital for which we are very grateful.

In the Autumn we became aware that the borough was experiencing admission to in-patient treatment for malnutrition among older people living alone. The North Midd. and the NCL ICB each gave Public Health money to work on this and the Forum was pleased to play its part. We have published a list of a great variety of activities, some free, others at minimal cost, available in all parts of the borough, to try to get ordinarily mobile residents out of the house and out of habits of avoidance formed under Covid restrictions. The high cost of food may be a contributory factor but malnutrition, where there is no underlying causal factor, should not be a problem in a rich country and we know that loneliness and isolation can have negative consequences.

Fortunately, most of our members stay fit and well. They mainly grew up with a fully functioning NHS, free at the point of need and adequately staffed and resourced. We urgently need a return to that provision and a complete re-think of our care system.



Community health services enable people to stay in their homes for longer

Forum in Focus

The Forum's newsletter continues to be produced every two months, with a wide range of topics covered. The newsletter is sent to all members and is available in libraries, leisure centres and other public spaces in the Borough.

Articles in Forum Focus have explained how the Forum is working with other local community groups to facilitate digital inclusion and to combat loneliness. We also raised concerns about environmental, transport and housing issues, as we carry on our work of fighting for a fairer, friendlier and greener Enfield. We continued to cover health issues and tried to help our members improve both their physical and mental health.

Hard times ahead

The Government has promised to restore the pensions triple lock, but household income is predicted to fall for most.

When the pension triple lock was suspended last year, many pensioners found that their income was not keeping pace with inflation. The Government has promised to restore the triple lock from April 2023, but this will only help those on state pensions. Private pensioners will have to rely on their own savings and investments to keep up with inflation.

Chancellor Jeremy Hunt giving the Autumn Statement.

Wishing you all a very Happy Christmas and New Year

www.enfieldover50sforum.org.uk

Your Forum needs you

The Forum needs many more members to get involved in running the Forum and helping us improve the lives of older people in Enfield.

Also, please note that the Forum is not a charity and does not have a charitable status. It is a community organisation and its members are not volunteers. The Forum is a not-for-profit organisation and its members are not volunteers. The Forum is a not-for-profit organisation and its members are not volunteers.

Join the Forum today and help us improve the lives of older people in Enfield.

www.enfieldover50sforum.org.uk

The Look on the Bright Side of Life column continued to be very popular as always, and we value our regular columns from Glenn Stewart at Public Health Enfield. We also use the newsletter to keep readers up to date with the activities at Better Leisure Centres – especially

the ever popular Over 50s Days.

The newsletter also advertises the Forum's wide range of social activities and the Forum Groups (all organised /run by volunteers) and keeps people up to date with our fund-raising activities.

Thanks to the advertisers and sponsors who help to fund the printing and postage of Forum Focus and to the volunteers who write for, edit and proofread the newsletter and those who work to send it out.

Fit in mind and body

More than 120 people attended our recent event to learn about keeping healthy, to take part in exercise classes and gym/fitness sessions and to enjoy lunch with others.

The event was held at the Enfield Leisure Centre and was a great success. We had a lot of fun and enjoyed the day. The event was held at the Enfield Leisure Centre and was a great success. We had a lot of fun and enjoyed the day.

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Membership and the Office

Our office staff Ruth Fathaddine and Diane Barron have the task of managing our membership records which are held on a Zoho cloud based system. Our IT specialists, Clifford Appadoo and Jean-Claude Rassaby, are currently reviewing all of our requirements with a view to improving and reducing inhouse costs and have already upgraded some of our computer equipment.

Paid up membership numbers are similar to last year with some old members still to renew. We encourage all members to renew promptly as this simplifies the load on the office. Our office arranges the posting and distribution of the newsletter. This includes printing labels, stuffing the newsletter into envelopes and liaison with the Royal Mail. Here we are dependent on a team of volunteers to prepare everything for posting.

Members subscription can be paid by cheque, postal order, cash, card payments in the office or by bank transfer.

The office is also responsible for organising major events such as the Flu and Falls day in October 2023 which was very well attended. Feryal Clark MP, Enfield North, opened proceedings and we had excellent expert speakers on Nutrition, Vaccinations, Exercise and Orthopaedics. Our members enjoyed lunch and participated in activities within the Centre, including Zumba and chair based Yoga. Some of our affiliates and partners in Enfield attended and provided advice and information on relevant topics.

Coffee and Cake mornings and Board Games



afternoons were organised by our office staff and held at Millfield House were resumed but

attendance was poor mainly due to inclement weather. We are hopeful of attendance picking up during the warmer summer months.

A new initiative introduced by the office in partnership with Platinum Dance Academy was "A Chance to Dance" where members enjoyed learning dance routines such as Abba, the Cha Cha Cha and Dancing in the street. This has proved popular with our members and is now being held monthly.

During the year the office layout was reorganised to improve the use of the available space.

Social Committee Programme

The Forum has seen a wide variety of social events to satisfy our members ever-increasing appetite to get out there and have fun - whether near or far!

Below are some of the offerings made by our Social Events Team (SET) - a small team of volunteers who work tirelessly to keep the range and cost of our events in mind. This team of volunteers arranged all these trips and holidays, with the numbers of members who took part shown in brackets. The team is led by Olivia Goodfellow.

Audley End Day trip (34)

Hever Castle day trip (35)

Romney marsh and Rye Day trip (35)

Namibia-explore and safari holiday (4)

Turkey cultural discovery and retreat (24)

Train visit to local wildlife gardens with tea (6)

Train trip to old fashioned summer garden with tea (8)

Peak District Historic Houses (30)

South Africa Holiday (4)



Heever Castle visit



Peak District visit

Liverpool explorer (32)

Whitewebbs Museum of Transport

Middle Temple lunch – (14)

Southwold and Aldeburgh day trip

Leighton House museum half day trip (10)

Nice-Carnival and Menton Lemon Festival (6)

Rochester Dickensian day trip (8)

Tate Modern Infinity Mirrored Room (6)

Michael Bubl  Sunday Roast

Lincolns Inn and Middle Temple lunch (12)

Mississippi Riverboat Cruise to Norfolk Broads (11)

St Albans day trip by bus (8)

Bletchley Park day trip (30)

Annual Christmas buffet lunch (90+)

New Year buffet lunch (104)

Kenwood House visit by train and bus (10)

Events are not arranged to raise funds for the Forum but a small donation for each activity produced over £600 towards Forum finances.

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.

The SET (Social Events Team) are always looking for new and challenging destinations to keep the membership happy. It is already planning for the coming year and beyond, so please keep supporting our efforts as it gives us feedback that we are getting it right!

The Forum is so lucky to have volunteers to make all these events happen and would welcome additional support from members for help so we could continue to increase our offerings. You would be welcome to join the SET when it meets informally over lunch, every couple of months for a couple of hours. Even if you just arrange one small event per year, just think how much more we could offer our members.

Particularly welcome would be offers to arrange theatre outings and evening meals, walks or day trips and trips into London using the freedom pass.

Clubs and Groups

In addition to our extensive social programme the Forum has a number of interest groups: the Book Club (16), Lunch Club(25), Coffee Club (10) - led by Sue Scott; the Film Making Group (20)and Whats App Cinema Group (23) - lead by Jan Oliver; the Poetry Group - lead by Brian Darby; the Writers Group - lead by Ruth Serner.

The normal attendance figures for these groups are shown above in brackets while the regular meeting dates, programmes and lead details are publicised in our newsletter. Any member interested in joining these thriving groups should contact the appropriate lead person.

The ever popular Christmas and New Year lunches were again meticulously organised by Jacky Pearce.

Leisure Centres

From the early 2000s Fusion held the franchise to manage Enfield Council's various leisure centres. For the benefit of our membership the Forum committee negotiated discounted rates which encouraged older people to maintain fitness and good health.

During our financial year the Council took the decision to transfer the contract with Fusion and award it to Better (the trading name for Greenwich Leisure Limited). The transfer of management to Better took place in December 2023.

Such a change was not achieved without hiccups and some uncertainty. However, we were able to ensure that our members continued to receive a discount on the concession card used at the Better centres in Enfield.

Initial feedback from members using the centres is that under the new management there have been improvements in customer service, with cleanliness and hygiene, short notice cancellations of classes and maintenance of the pool temperature at an acceptable level.

Currently Edmonton Green Leisure Centre remains closed due to health and safety concerns and a decision on the future is the responsibility of Enfield Council.

On 25th October 2023 prior to the management change, the Forum ran a "Falls and Flu" event at Southbury Leisure Centre, and we thank Fusion, the centre's staff, the Forum Ambassadors and Volunteers who made the day a success.



We always need people to help at Forum events

Environment and Climate Issues

Insofar as the Environment and the Climate and Ecological Emergency is concerned, the year has been dominated by Enfield Council's Local Plan which was published a few weeks before Christmas. It's hard to underplay the importance of a plan that could shape Enfield's built, and green, landscape for decades and set the tone for its economic and social future.

The Local Plan runs to about 600 pages, with a further 7,000 pages of evidence which justifies the policies included in the Plan so our Forum's representatives were pleased, and relieved, to work alongside Better Homes for Enfield, The Enfield Society, Enfield Climate Action Forum and Enfield Roadwatch in the preparation of our representations on behalf of your Forum. It's a mammoth task for volunteers.

Our representations covered housing: we questioned whether provision in the plan for an ageing population was aligned with the Mayor of London's positive policies. And we expressed concerns about the impact of housing development on the availability of green space for health, well being and cooling effects, when very little additional open space is being planned for, and some 13% of the Green Belt is scheduled for development.

The speakers at our monthly forums from both the Council and local campaign groups helped to prepare the ground for members with presentations on housing, the Edmonton incinerator and Energetik's Decentralised Energy Network. Regular articles in our bimonthly newsletter kept all members informed about the key issues.

We now await the response from the National Planning Inspectors who will examine the plan. It will be many, many months, possibly more than a year, before they publish their report which will indicate the modifications they feel are necessary, on the basis of the evidence presented, to make Enfield's Local Plan sound.

All members are welcome to participate in any of the Forum's groups, clubs and activities. Please look in the latest Newsletter for up to date information or contact the Forum Office for details.

Fundraising - Bingo and the Lottery

The Forum's bingo club was started by Jim and Lynn Cante and held in Malones cafe in Enfield. Kwaks, the cafe owner, gave it his blessing and the first session began on 14/10/2019 with Danielle, the waitress, as our caller. The first weeks profit for the Forum and also for prizes was £26. 50, The sessions were held at Malones until covid intervened and the cafe was sold. Fortunately Jubilee Hall in Parsonage Lane became available and the club now meets there every Monday.

Numbers attending have grown and our record is 48 people. Many of our original players from Malones are still regular players and many good friendships have been made including the two ladies who recognised each other from school 60 years ago.

At Jubilee Hall Jim Cante has been helped by a number of volunteers as his sight deteriorated. Dave Cope who collects £1 per person towards the hall hire, John Yiannacou who sells bingo books at £4.00 for ten games or £2.00 for five games. Our regular caller is Georgia Violari with John as an able stand-in as caller when needed if she cannot make it. The tickets are now sold by Mary Michael, Georgia or Lynne Cante and pay out the cash prizes.

We provide free tea and coffee for everyone. Monica runs the kitchen and also helps to organise our Christmas parties in 2023 with sustenance and music was provided by John Prior.

We are so grateful to all our volunteers without whom we couldn't run and presented them with a small commemorative gift in 2023.

To the year end over £6000 has been raised. Since starting the sessions in 2019 over £12,500 has been raised to support the forum.

If you know of anyone interested in joining our bingo club please ring Jim Cante on 0208 363 4969 to register your interest. Besides running the Bingo sessions Jim and Lynn Cante have been doing a magnificent job in running our monthly lottery. This is now being run by the Forum Office and overseen by Peter Smith, a long standing Trustee of the Forum.



Jim and Lynn Cante our Bingo organisers



Bingo players in Session

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 committee and many members who regularly give up their time to ensure the smooth running of all our activities and to support our office staff. However, there comes a time when an organisation or a charity needs new blood to take over management and support roles.

Within our Forum there are opportunities a plenty to use your skills and efforts to benefit others be it as a committee member, helping at event, stuffing envelopes for the newsletter. All such involvement can be very rewarding - it gets you out of the home; you meet other people and make friends; you find out all the gossip and what's going on in Enfield. As illustrated in the previous pages if you get involved it keeps you young at heart and helps you remain fit and active - so contact Ruth or Diane at our office and join in - You can use the Forum to keep you active and involved and the Forum NEEDS YOU.



Star volunteer Joan Stephenson (standing) helping Diane Barron who works in our office at Millfield House

Finance

Looking at our annual accounts' statement shows that expenditure exceeded income by almost £20,000 compared to the deficit of £10,000 in the previous year. These deficits are in part explained by the impact covid had on membership numbers. Additionally it has been a deliberate policy by trustees not to increase subscriptions in line with higher operating costs as our reserves makes it more difficult when applying for funding for projects to improve the lot of disadvantaged in our society.

These accounts show that our total reserves stand at a healthy £88,285 of which £50,000 is the historical amount put by should the Forum be forced to close.

Over the year the main items of expenditure are staff salaries, the newsletter and office rent. For the new financial year we will work towards a balanced budget to ensure the good work of the Forum in supporting older people can continue into the future.

Our accounts have been scrupulously kept by our treasurer, Dr George Rufai, whom we thank for his diligence throughout the year. We also thank Ms Heloni Vipani, BSc, who has once again has agreed to examine these accounts later in June.



Socially-distanced stuffing of the newsletter. The pandemic did not stop these volunteers

APPENDIX I

Organisations Affiliated to the Forum

Age UK Enfield	North London Morning Orchestra
Association of Ingleborough Residents	Oakwood Art Circle
BHP Bowls, Tennis and Social Club	Oakwood Horticultural Society
Enfield & Southgate Workers Educational Association	Palmers Green & Southgate U3A
Enfield Asian Welfare Association	Probus Club of Enfield
Enfield Choral Society	Selborne Bowling Club
Enfield COPD Support Group	Southgate Opera Group
Enfield Croquet Club	The Arts Society of Enfield
Enfield Light Operatic & Dramatic Society	The Enfield Arts Circle
Enfield Over 50s Fun Group	The Historical Association -North London Branch
Enfield U3A	The Rotary Club of Edmonton
Gardening Friends	The Walkabouts Rambling Group
Grovelands Bowling Club	Weir Hall Ratepayers
Knit and Natter	Winchmore Folk Dance Club
Mayfield Athletic Table Tennis Club	Winchmore Hill Bowling Club
North London Adult Care	

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 2024.

Notes to the Accounts

RECEIPTS		2023/24	2022/23	
	Note	£	£	£
		Unrestricted	Restricted	Unrestricted
Subscriptions	1	34,866.00		37,603.00
Grants and/or donations	2	4,811.00	10,968.00	5,068.00
Newsletter advertising	3	10,966.00		12,416.00
Gift Aid Tax refund	4	4,855.00		4,749.00
200 Club Lottery contribution		0.00		750.00
Bank interest		71.00		0.28
Legacy		0.00		0.00
Job Protection and Retention Grant		0.00		0.00
Overhead recovery Staff salaries		0.00		0.00
		55,569.00	10,968.00	60,586.28
PAYMENTS				
Staff salaries, NIC, Pen		42,782.00		39,132.40
Newsletter Printing		7,662.00		9,909.55
Newsletter postage and delivery		10,966.00		8,493.79
Stationery		2,686.00		2,182.61
Office postage and telephone		218.00		71.76
Office equipments		2,637.34		2,201.83
Office rent and hall hire		6,956.00		7,816.80
Miscellaneous expenses		0.00		0.00
Insurance		557.00		552.25
Falls and Flu Day		859.00		0.00
Heat & Eat		0.00	9,260.52	
Governance		165.00		299.19
		75,488.34	9,260.52	70,660.18
Surplus/Overspend		-19,919.34	1,707.48	-10,073.90
Activities for members:				
Net receipts from trips	5	-583.47		-879.46
Net receipts from events	5	771.26		-78.44
Total net receipts for the year		-19,731.55	1,707.48	-11,031.80

- Subscriptions** - Includes advance payments received for 2023/24 and onwards and from life members.
- Fund raising and Donations**
This includes surpluses from the 200 Club, Bingo session, raffles and trips were undertaken during the year
- Newsletter advertising** includes support by Stennet & Stennet, George Ttoui - Burlington Wealth Management, Home Instead and Winchmore Hill Bowls Club.
- Gift Aid** claims up to 31st March 2024 have been received
- Trips and Events** -
As shown on page ? of this report, the Forum organised numerous events and trips for public benefit. Local Events were organised which included Falls and Flu day. Any deficit in the year is due to advance supplier
- Reserve Policy**
In accordance with the 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.

FUNDS		
GENERAL FUND		
Balance 1st April 2023	58,016.55	67,340.87
Surpl for the year - Unrestricted	-19,731.55	-11,031.80
- Restricted	0.00	1,707.48
Balance 31st March 2024	38,285.00	58,016.55
Represented by Bank balances and cash		
Bank Balances - Barclays Accounts	23,403.00	43,153.58
CAF Bank	12,653.00	12,686.59
Interest at Shawbrook Bank	2,179.00	2,127.04
Cash in hand	50.00	50.00
	38,285.00	58,017.21

This statement of Receipts and Payments and Notes to the accounts for the year ended 31st March 2024 was prepared by:
Dr. George Rufai (Treasurer) and Checked by

Champak Mistry, FCCA.
31st May 2024



The accounts for the year ending 31 March 2024 were independently examined by:
Ms. Heloni Vipani, BSc.

Enfield Over 50s



Forum

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; Whats App Cine Club; Film Making; Coffee Club.

Activities include:



Members enjoyed the Zumba class



Enfield Council staff offered advice



The audience were encouraged to exercise from their seats

Falls and Flu Day at Southbury Leisure Centre