BLACKBURN WITH DARWEN HEALTHY LIVING

England & Wales · Charity number 1122978

Details

Status	Registered
Legal form	Charitable company
Company number	06073648
Registered	2008-02-27
Register	View on the Charity Commission register

Contact

Address	Bangor Street Community Centre Norwich Street Blackburn BB1 6NZ
Phone	01254 292650
Email	info@bwdhl.org.uk
Website	www.bwdhl.org

Activities

Objects: THE OBJECTS OF THE COMPANY SHALL BE TO PROVIDE, OR IN CONJUNCTION WITH OTHER LIKE-MINDED ORGANISATIONS, TO ASSIST IN THE PROVISION OF FACILITIES, SERVICES, SUPPORT, TRAINING, EDUCATION AND INFORMATION IN ORDER TO PRESERVE AND PROTECT THE GOOD HEALTH OF THOSE INHABITANTS RESIDING IN, PRINCIPALLY, THE BOROUGH OF BLACKBURN AND DARWEN, AND THROUGHOUT ALL BOROUGHS IN ENGLAND AND WALES IN AN EFFORT TO ENCOURAGE SAID INHABITANTS TO DEVELOP A MORE POSITIVE ATTITUDE TO HEALTH, TO LEAD HEALTHY LIFESTYLES AND TO IMPROVE THEIR QUALITY OF LIFE

Activities: Provision of facilities, services, support, training, education and information in order to encourage the development of a more positive attitude to health, to lead healthy lifestyles and to improve the quality of life for residents principally in the borough of Blackburn with Darwen and throughout all boroughs in England and Wales.

Downloaded from opencharities.uk/ew/1122978

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Amateur Sport, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** BOROUGH OF BLACKBURN AND DARWEN
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£193,750	£206,647	-	-
2024-03-31	£238,616	£252,714	-	-
2023-03-31	£357,726	£332,140	-	-
2022-03-31	£399,543	£333,466	-	-
2021-03-31	£276,627	£299,234	-	-

Trustees

Name	Role	Appointed
Jeremy Garth Hodgkinson	Chair	
ANIKA LESLIE-WALKER		2019-12-10
ELIZABETH ANNE WILLIAMS		2019-12-10
EMMA LOUISE GARNER		2018-09-17
Iftekhar Ali		2023-09-18
Koser Khan		2022-10-19
Linda Jean Whalley		2020-06-15
PAULA LOUISE SPENCE		2017-12-01

Downloaded from opencharities.uk/ew/1122978

BLACKBURN WITH DARWEN HEALTHY LIVING

England & Wales - Charity number 1122978

Accounts

Registered number: 06073648
Charity number: 1122978

BLACKBURN WITH DARWEN HEALTHY LIVING

(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

TUESDAY

AEI1NY5M

A28 23/12/2025 #58

COMPANIES HOUSE

BLACKBURN WITH DARWEN HEALTHY LIVING
(A company limited by guarantee)

CONTENTS

	Page
Reference and administrative details of the Company, its Trustees and advisers	1
Trustees' report	2 - 15
Independent examiner's report	16
Statement of financial activities	17
Balance sheet	18
Notes to the financial statements	19 - 29

BLACKBURN WITH DARWEN HEALTHY LIVING
(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2025

Trustees	Koser Khan Jeremy G. Hodgkinson Anika Leslie-Walker Emma L. Garner Paula L. Spence Iftekhar Ali Elizabeth A. Williams Linda J. Whalley
Company registered number	06073648
Charity registered number	1122978
Registered office	Bangor St Community Centre Norwich Street Blackburn Lancashire BB1 6NZ
Chief executive officer	Dilwara Ali
Accountants	CW Accountants Limited 45 Railway Road Blackburn Lancashire BB1 1EZ
Bankers	The Royal Bank of Scotland PLC 58 - 62 King William Street Blackburn Lancashire BB1 7HU

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report together with the financial statements of the Blackburn with Darwen Healthy Living for the 1 April 2024 to 31 March 2025. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Company qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Policies and objectives

The purpose of the Charity is to provide, or in conjunction with other like-minded organisations, to assist in the provision of facilities, services, support, training, education and information in order to preserve and protect the good health of those inhabitants residing in, principally, the borough of Blackburn with Darwen, and throughout all boroughs in England and Wales in an effort to encourage said inhabitants to develop a more positive attitude to health, to lead healthy lifestyles and to improve their quality of life.

In carrying out its purpose, the Charity promotes equality of opportunity and opposes any form of discrimination on grounds of race, ethnic origin, gender, sexual orientation, age, disability, or religion.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Objectives and activities (continued)

b. Activities undertaken to achieve objectives

The key activities carried out by the Charity to achieve its objectives:

- To promote, through partnership, the work of Blackburn with Darwen Healthy Living, with reference to the promotion of Health Improvement and Social Inclusion.
- To promote an active citizenship approach to health and wellbeing through community development; supporting a stronger voice for people who use services and greater choice and control at all levels.
- To ensure effective policies and procedures are in effect in accordance with quality assured services, and those required when using volunteers to undertake activities.
- To measure and track the progress and outcomes of projects including measuring longer term changes in knowledge, attitudes, and behaviours.
- To monitor the financial outputs on a regular basis.
- To ensure the future sustainability of Blackburn with Darwen Healthy Living.

Our vision is

"To ensure that local people have access to and are involved in the design and delivery of services that improve their health and well-being."
A number of key assumptions are implicit in the success of the work that we do:

- Improving health inequalities requires more than medical intervention.
- For health promotion to be effective, communities and service users must be involved.
- People want to improve their health.
- Partnership working enhances impact and promotes sustainability.

Our trustees have reviewed and agreed three key strategic charitable objectives for Blackburn with Darwen Healthy Living:

- Promotion of Health and Wellbeing by providing innovative, community-based services based on local needs and priorities.
- Community Engagement and Development by ensuring that local people have access to and are involved in the design and delivery of services that improve their health and well-being.
- Youth Work enabling young people to develop holistically, working with them to facilitate their personal, social & educational development to enable them to develop their voice, influence and place in society and to reach their full potential.

c. Volunteers

Volunteers are an integral part of Healthy Livings work, without their support some of the work we deliver would have not been possible, their time, effort and dedication are appreciated and extremely valuable to our charity.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

Objectives and activities (continued)

d. Main activities undertaken to further the Company's purposes for the public benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing aims and objectives and in planning future activities. As a not-for-profit organisation, Blackburn with Darwen Healthy Living focuses on serving the local communities in which we work. All our charitable activities are aimed at addressing health inequalities, breaking down social isolation and bringing communities together primarily within socially and economically deprived areas of Blackburn with Darwen. We promote social inclusion by encouraging seldom heard people to engage in our services regardless of their ethnicity, gender, disability, or financial background.

Achievements and performance

Achievements and performance (continued)

a. Review of activities

Promotion of Health and Wellbeing

Bill Busters

Funded by The Big Lottery Fund for 3 years, the Bill Busters project program aimed to provide support to those in fuel debt. Helping individuals and households who owe money to energy companies and guiding them on how to manage their debts or apply for grants. Raise awareness of the dangers of fuel poverty and offer practical solutions, through community events, volunteers and forums for professionals.

We established the Affordable Warmth Forum (AWF). This forum brings together stakeholders such as the local authority, public health, charities, utility providers, and the community, discussing the issue of fuel poverty and finding solutions that could be rolled out across Blackburn with Darwen.

We recruited and trained 19 volunteers through the course of the project and now at the end of the project we have 4 who are committed and make referrals to us from community members from a community hub.

The project was a huge success and really made a difference. It helped reduce the debt of many people in the borough. Not only did we clear or reduce their energy debts, but for some residents, this also prevented them from accumulating other debts. Many individuals reported improvements in their mental health because of our support, even when we couldn't completely clear their debts. Negotiating payment plans with energy companies can be a stressful challenge on their own, and by handling this for them, we were able to secure more manageable agreements. Working with our organisation also opened other support avenues for many people, due to our holistic approach and the connections we have with partner services. Knowing about these services also helped reduce referral time.

Case studies:
Ms D was referred to Healthy Living by her Housing Support Officer. She has multiple long-term health conditions including long COVID, fibromyalgia, mental health and an abdominal problem which she was waiting for surgery to correct. She works part time and lives with her 10-year-old son. Ms D had been switched to British Gas through the 'supplier of last resort' procedure when her previous energy supplier went into administration at the end of August 2022. She had been paying via a prepayment meter however this was not continued when she had to switch supplier, and no alternative payment was set up or suggested. The meters did not display any information, so Ms D was unable to submit meter readings to British Gas. Healthy Living became involved in October 2023 and by April 2024 Ms D had new prepayment meters and was awarded £1204.80 through the British Gas Energy Trust which paid off her debt.

"I've been living with my British Gas debt over my head for a while, I was worried about how I'm going to pay this debt which was wasn't my fault to begin with. There were several occasions I made telephone calls to British Gas, I needed a card so that I can top my meter up, but they were not helpful, I didn't have any paper bills coming through my door, so I didn't have a clue how much I was going to owe. All I needed was help over the phone, at one point I called them 7 times in one day, but they kept putting the phone down and still I didn't get anywhere, I made 3 complaints over a few months but still heard nothing.

I suffer with my mental health and depression already, having to try and deal with them and get nowhere was not helping my health at all. Healthy Living helped me so much, I'm so grateful. They got British Gas to come out and put new meters in and put them onto prepayment so I can pay like I did before, I know where I am with prepayment meters, and I can't get into debt. They applied for a grant for me, and I just got my letter saying they are happy to grant it me and pay off my debt. I'm happy the weight has been lifted off, I don't have to worry about how I was going to pay it all back. Thank you"

Achievements and performance (continued)

Mrs H referred to Healthy Living via Household Support Fund in February 2024 for assistance with energy arrears with Scottish Power. Her husband suffered a major heart attack, and his business went into liquidation due to him being unable to work. Mrs H had also had to stop working due to caring for her son who is autistic and has severe learning disabilities. This put a huge strain on the family and the income into the family home was significantly reduced.

Healthy Living contacted Scottish Power on behalf of Mrs H and looked at financial help for the debt, a budget form via Step Change was completed and applied to Scottish Power Hardship Fund for assistance with her arrears of £6843.55.

The Scottish Power Hardship Fund was completed on 3rd April 2024, and we were informed that the application was successful on 19th April'24. Scottish Power awarded £5000.00 towards her arrears. We were able to negotiate the remain amount of debt with her monthly usage payment at a very reasonable and affordable amount.

Mrs H was incredibly grateful for the support Healthy Living provided and felt a huge weight had been lifted from her shoulders when we told her how much she had been awarded.

"Thank you for helping me. No one ever helps and really does it. They say they will and nothing ever happens. Thank you, I've never meant that more in my life ..."

Household Support Fund
The Household Support Fund (HSF), funded by Central Government via the Borough Council, continued into 2024 - 2025 to support residents with the rising cost of living. The scheme helped those struggling to make ends meet and supported them with help towards their gas, electric and water bills, household appliances and food parcels. It focused on low income, working households and those on income related benefits that met the criteria.

In this period we processed applications in the BB1 area of Blackburn. Our team made contact with the residents to support them with fuel and water payments. Many residents we spoke to had debts with their energy companies and in some cases these payments helped clear their debt or enabled them to simply heat their homes without the worry of having to sit in the cold. We noted an uptake in applications from the South Asian community where they spoke little to no-English, our team were able to communicate effectively with them in their spoken language to ensure they fully understood and benefited from the scheme.

There was huge uptake and demand in the Borough for HSF and through the year in the BB1 area we processed 1570 successful referrals with a total value of support of £433,010 (£384,570 gas and electricity support and £48,440 water support).

Through a pathway via the HSF, residents were also able to refer in to our Bill Busters project and we could also refer the most vulnerable residents of the borough for support from the Cadent Foundation for provision of fuel or supermarket vouchers.

The partnerships we have developed over previous years were strengthened through continued good communication and teamwork, this has resulted in a seamless service for clients helping to build dignity into the process.

Achievements and performance (continued)

PASTA Project

Play and Stay at Teatime Activities (PASTA) was funded by Public Health, Healthy Living worked in partnership with Accrington Road Community Centre to deliver one cohort. It ran for 6 weeks combining healthy cooking, discussion around healthy eating and physical activity. 8 adults and 14 children attended. The overarching aim of the PASTA programme is to support children and their families to develop healthier behaviours with regards to food and nutrition and physical activity. Sessions ran for 1 ½ hours, with time for cooking, active play and education included. Activities included cooking homemade pizza, beef and veggie burgers, exotic fruit tasting, make-your-own pot noodle, veggie wraps, food groups and learning about sugar in soft drinks.

Comments
"I want to do more cooking sessions, good doing it together"
"My child enjoyed engaging with the other children and learning how to make pizza"
"I enjoyed meeting with new people and friends"

Physical Activity

We delivered a variety of classes including circuit training, seated exercise, physical yoga, boxing and exercise to music in an indoor setting. Our highly experienced instructors meant that all activities were suitable for beginners as well as regular exercisers.

Exercise classes were promoted to existing Bangor Street gym members, on social media, and we spoke to beneficiaries from other projects and parents whose children access the Madrassah in the community centre. Three ladies only classes were delivered per week with 182 individuals attending at least one session. We continue to run 2 classes a week. Healthy Living continue to deliver gym inductions working in partnership with Bangor Community Centre – My Gym.

CASE STUDY:
Lady attended weekly Boot Camp exercise class
"Circuits is literally a mood changer for my week! The sessions are intense yet fun and you feel the difference it makes to your body and mind! So much more enjoyable than a run on a treadmill. I have had so many compliments of the change in my body and energy, I am able to be present and active for my children even after a full day at work"

COMMENTS
"Thank you so much"
"I look forward to the class on Monday/ Wednesday every week. I love both the classes"
"Boxing and bootcamp has benefitted me mentally and physically, trying to become active"
"I had no confidence, had lots of pains and aches, I suffer from anxiety"
"I feel good when I attend classes, mentally and physically"
"I feel I have more strength also I feel that my body has some shape and the class also motivates me to come"
"Mentally, it has given me reason to get out, meet like-minded people in turn benefitted my physical health"
"I didn't think I was so unfit until I started coming to the sessions, now I'm feeling so much more energised and stronger"

Trauma Informed Communities (TIC)

In Blackburn with Darwen, the approach to trauma informed practice is led via several managed networks. Networks are led directly by members of that sector, thus ensuring that meaningful actions can be identified and worked on collaboratively.

Trauma extends beyond the well-documented Adverse Childhood Experiences (ACEs) and the direct

Achievements and performance (continued)

experiences of a child within their family and close contacts. Trauma can be deeply embedded within the culture, social norms and macro-structures of our policies, organisations and communities (Lopez, et al, 2020). Poverty, racism, systemic oppression, micro-aggressions, exposure to community violence and/or exclusion as well as global pandemics can all be perceived as chronic traumatic events.

It is well evidenced that actions to prevent and mitigate trauma and its associated harms are essential to improve population health for present and future generations (Bethell et al., 2017; Pachter et al., 2017). It has therefore been proposed that public and third sector interventions require a shift in focus to include prevention, resiliency, and trauma-informed service provision (Hughes et al, 2017).

This approach would not necessarily require the development of new strategies or interventions, but rather consideration of how existing services can be fine-tuned, and how agencies can work together to utilise an improved understanding of the impact of adversity and how this can be prevented or ameliorated.

The TI Managed Networks are representative of all settings across our communities and workforces, and include:

- Early Years (Start Well)
- Education and SEND settings
- Communities
- Vulnerable groups

The Managed networks meet on a quarterly basis and are governed by shared Terms of Reference and an action-tracker which report directly into the Strategic Forum. The Strategic Forum then share core actions and recommendations with the appropriate Strategic Boards.

The steering group is accountable to the Health and Wellbeing Board
It reports directly to:

- Children and Young People Partnership Board (Start Well)

Other boards for sharing information include:

- Age Well Board
- Place Based Partnership Board
- SEND board

Oral Health – Madrassah

The research for the project was completed in the last financial year (23/24) with 10 Madrassah agreeing to facilitate the recruitment of parents and children from across the borough. Data collecting and analysing took place this year as well as dissemination and presenting at different Boards of the finding.
Objectives:

1. Identify dietary behaviours and oral health behaviours of children attending Madrassah in Blackburn
2. Gain insight into the reasons why these behaviours may occur
3. Identify the potential for oral health interventions that address the issues identified in objectives 1 & 2 and how these should be delivered
4. Synthesise the findings and produce recommendations for implementation

Method:
There were 4 methods to the research, below are the numbers of participants from each approach:
– Parent survey = 318 completed
– Child survey (Face to Face) = 83 completed
– Parent focus group 1 completed, 6 attendees

Achievements and performance (continued)

– Interviews with Madrassah staff = 0 completed
This method of approach gave more consistency. The parent and child surveys were not linked as it provided more depth. The focus group provided more depth and their perception. We were also able to look at oral health behaviours, knowledge and if there were any issues with dentist.
Demographics, of the participants from both parent and children survey:
Parent's survey
Mean: 8.80 yrs (SD: 3.27)
Range 3m-19yrs
Parents reported having between 1 and 6 children and reported ages for 390 children
Children's survey
Mean: 9.70 yrs (SD: 2.70)
Range 5yrs-17 yrs

Eating throughout the day: Summary
- Overall, diet in the home not indictive of highly cariogenic diet (cereal being possible exception)
- Sugar intake increases during school hours – 60% eat fruit or cakes/sweets
- Lack of parental control over sweets
- Aware of school snack policies (fruit)
- Considerable number drinking water throughout the day

Oral health behaviours and messages: Summary
Some areas for improvement
- brushing in evening
- not rinsing with water
- ensuring teeth brushed for 2 minutes
- Parents report some mixed messages (but small numbers)
- Short, audience-appropriate message required

The dentist: Summary
- Children registered and attending, but registration is late
- As maybe expected, liking the dentist is mixed. Rewards a motivator for some.

Summary, main lessons and recommendations
1. Reinforce public health messages around:
- the importance of brushing teeth before bed, brushing for two minutes (using a timer) and
- not rinsing with water after brushing and drinking water after eating fruit.
2. Tailor messages specifically to South Asian families, rather than a 'one-size-fits-all' approach. Consider co-creation of messages with children
and/or parents.
3. Research should be carried out to further explore the below; consider involvement from the community where possible:
- Rates of children being registered with a dentist between South Asian and other communities in Blackburn with Darwen and seek to explore why any differences may exist.
- Comparative analysis of eating and oral health behaviours between South Asian and White children in Blackburn with Darwen
- The potential for involving Schools and/or Madrassahs in reiteration of a small number of key oral health messages.
4. Continue to forge and maintain relationships between BwDHL and Madrassahs and extend to local schools

Roman Road Library

Situated in the heart of the Higher Croft area, has shown that it is more than just a place to borrow books—it's a

Achievements and performance (continued)

vibrant hub where everyone is welcome. Run by passionate volunteers, the library offers a warm, inclusive space for people of all ages to read, learn, and connect.

Beyond its shelves of books, the library supports local groups by providing meeting spaces for clubs, workshops, and creative gatherings. Regular events, from story time for children to essential safe spaces for community group to run from, as well as a base for the local community group, Highercroft Peoples Hub to run sessional events for all the residents, help foster a sense of belonging and lifelong learning. The library also provides a base for social landlords and councillors to run surgeries from and when necessary.

During the winter months the library is considered a warm space where people can just come in and keep warm and have a brew whilst being able to charge their phones.

The library also runs a small top up shop, ensuring that residents have the opportunity to buy a 'top up' as an extra to their main shop. With continuous donated goods from both Aldi and Lidl and with the help of volunteers, the larder offers essential items to those in need, reflecting the library's commitment to supporting every member of the community.

Together, these initiatives make the community-led library a cornerstone of kindness, learning, and support. At present we have 13 volunteers both male and female as well as people of ethnicity which is reflective of the change in the landscape of the area.

Community Engagement and Development

Peer Action Collective: Empowering Young People in Lancashire

The Peer Action Collective (PAC) is an innovative project currently running in Lancashire, dedicated to supporting young people who are at risk of being affected by violence. What sets PAC apart is its peer-led approach: young people themselves take on the role of researchers, working alongside their peers to gather insights, share experiences, and understand the real issues facing their communities. PAC is in the second year of the programme and has completed the initial phase of research.

Project Overview
PAC's core mission is to give young people a voice in shaping the solutions that affect their lives. By training and supporting peer researchers, the project ensures that research is grounded in lived experience and genuine understanding. These young researchers engage with others in their age group, conducting interviews, focus groups, and surveys to explore the causes and impacts of violence in their communities.
Peer-Led Research: Young people have been trained as researchers, equipping them with skills in communication, data collection, and analysis. They then have reached out to their peers to gather honest, open feedback about their experiences and perceptions of violence.

Turning Research into Action

The most powerful aspect of PAC is its commitment to action. with the research phase complete, the findings have been used as a foundation for developing social action ideas. These ideas have been designed by young people, for young people, ensuring they are relevant and impactful.

The findings are as follows
- Young people have lost trust in some of the teachers
- They feel that the mental health support is not sufficient within schools
- Youth Voice is not really heard or acted upon and is perceived 'tokenistic'
- Detentions and Isolations spaces need to be redesigned so that they can be used more productively.

Achievements and performance (continued)

Social Action in Schools
Throughout Lancashire, with the support of the other partners, Inclusive North and Child Action Northwest, we have successfully recruited and trained 45 young people as Changemakers and have developed 3 Social Action Ideas that will be used within school settings to work with young people at risk of being affected by violence. They have been designed to address the findings.
BwD Healthy Living have worked with the Changemakers to develop – 'Spill the Beans' – an interactive fun board game to help build trust back with teachers as well an having open dialogue around the most important issues young people are facing at school and at home.

Strategic Partnership
The 'Strategic Partnership' project, funded by the People Health Lottery, aimed to address respiratory health challenges within the Highercroft area of Blackburn. This innovative project utilised a citizens' jury model to engage local residents directly affected by respiratory diseases in shaping solutions and recommendations. The project sought to empower the community and improve health outcomes by fostering collaboration and knowledge sharing.

13 local people were recruited from the Highercroft area who have direct experience with respiratory diseases (either personally or through family members) to form the Citizens Jury where speakers from the Local Authority Enforcement Team, Health Watch, patients with lived in experience, Care Network, Public Protection & BwD Department of Work and Pension.

Presentations and discussions with the guest speakers provided valuable insights into the complexities of respiratory health, local health services, and potential intervention strategies as well as showing how this was major issue for the residents of Highercroft.

Throughout the sessions there were spaces for jury members who could discuss the information presented, share their personal experiences, and collectively develop recommendations for improving respiratory health within the community.

The main recommendations to come out of the Citizens Jury was the need to improve the understanding of the complex systems people encounter when managing their health. This involved accessibility, support and clear signposting to appropriate services. It also emphasised the vital role of collaboration between healthcare providers, community organisations, and local residents in addressing respiratory health challenges. It identified how the Jury members could continue to play a vital role in providing safe spaces for others to share their stories and struggles. A short video was also produced to show how the project was developed and delivered in Highercroft, outlining the key findings.

The 'Strategic Partnership' project in Highercroft, demonstrates the power of community engagement in addressing complex health issues. By using a citizens' jury model, the project has successfully empowered local residents, generated valuable recommendations, and fostered stronger collaboration to improve respiratory health outcomes. The lessons learned from this project can inform similar initiatives in other communities facing similar health challenges.

Trauma Informed Communities (TIC)

Funded by Public Health, Trauma Informed Communities (TIC), was a follow up to the work carried out around ACE's (Adverse Childhood Experiences).

This project focused on implementing trauma-informed practices at a community level in Blackburn. Recognising the widespread impact of trauma, the initiative aimed to raise awareness and build support networks within various communities. The core of the project involved training and supporting the local people who had

Achievements and performance (continued)

participated in a Citizens Jury around ACE's and then supported them to continue the work as 'Trauma-Informed Champions.'

The project recognised the profound impact of trauma on individuals and communities and sought to promote healing and resilience through a trauma-informed lens. A key strategy was to involve community members directly in the design and delivery of workshops, ensuring that the content and approach were culturally sensitive and relevant to the specific experiences of the target audiences. These individuals showed their passion for social change, and their willingness to learn about trauma-informed practices. They participated in intensive training sessions covering topics such as understanding trauma, facilitation skills, public speaking and evaluation.

The group worked collaboratively with project staff to co-produce a series of workshops. This co-production process involved: Needs Assessment: Identifying the specific needs and interests of different community groups, workshop design: Developing workshop content, activities, and materials that addressed the identified needs and incorporated trauma-informed principles, Cultural Adaptation: Adapting the workshops to be culturally relevant and accessible to diverse audiences, taking into account language, beliefs, and cultural norms and Pilot Testing: Conducting pilot workshops to gather feedback and refine the content and delivery methods.

The Trauma-Informed Champions played a crucial role in disseminating information and fostering understanding of trauma-informed approaches throughout Blackburn. The main outcome for this project was to develop spaces and to encourage dialogue around trauma informed approaches and to be mindful of surrounding and people and more importantly not to judge someone's actions or behaviour without firstly trying to understand what could be the underlying circumstances to their behaviour.

Applied Research Collaboration (ARC)

The current Applied Research Collaboration (ARC) was funded until March 2025. A new phase of ARC, if successfully funded, is expected to run from April 2026 to March 2031. In the interim, Healthy Living has continued to support ARC's research activities through its role within the Community Research Network (CoREN).

In its CoREN capacity, Healthy Living has actively contributed to the ARC programme with a focus on strengthening the relationship between local communities and applied health research. The key objectives of this work were to:

- Identify what matters to people in local communities, particularly where health research could contribute to improved outcomes.
- Ensure community involvement in the development, design, and delivery of research with the potential to make a difference at the local level.
- Create and support inclusive spaces for discussion, learning, and the co-production of research, where all participants—whether experts by experience, practice, or learning—have an equal voice.
- Facilitate knowledge exchange and build understanding around health research to encourage greater public involvement and accessibility.

Achievements and performance (continued)

Healthy Living's main role was to support these objectives, three primary workstreams were implemented:

Capacity Building and Knowledge Mobilisation
This workstream focused on building the capacity of both the public and local system partners to engage with applied health research. Activities included training, awareness-raising, and the development of resources to support wider participation.

Research Ready and Active
This stream aimed to harness the knowledge and insight of the voluntary, community, faith, and social enterprise (VCFSE) sectors. By doing so, it ensured that local systems were equipped with the necessary resources and perspectives to meaningfully engage in and influence applied research.

Community Ready Researchers
This workstream supported researchers in developing the skills, values, and behaviours required for effective and meaningful engagement with communities. It focused on ensuring that researchers are better prepared to work within local systems and to co-produce research in a way that reflects community priorities.
Through these targeted workstreams and with a strong commitment to inclusive and participatory research, Healthy Living has made a significant contribution to bridging the gap between communities and applied health research. The work undertaken has laid the foundation for continued collaboration and influence, both in the final stages of the current ARC and in the anticipated new phase beginning in April 2026.

Smart Energy GB

Funded by National Energy Action through their Smart Energy GB in Communities Fund, this project aimed to improve understanding of smart gas and electricity meters particularly in individuals without essential digital skills and increase the likelihood that they would seek or accept a smart meter. We engaged with 1,505 people face to face through attending events and existing social groups, setting up stands in public venues and discussions over the phone. This one to one or small group setting allowed us to answer specific questions relevant to the individual and discuss the benefits, concerns or barriers to having a smart meter installed. Many people already had smart meters but were unaware of the information available on the meter and the 'In Home Display' so we were able to explain this allowing them to benefit from the full range of functions available. Across our team we can speak the 3 most commonly spoken community languages as well as English meaning we could provide information and guidance to people who would have been excluded from visual prompts around smart meters.

Through a radio interview conducted in English and Urdu, with some points reiterated in Punjabi and Bengali, newspaper and magazine articles, posters and the electronic billboard in Blackburn town centre, we provided information about smart meters to around 767,300 people and delivered training for 60 frontline staff on the benefits, installation process and use of smart gas and electricity meters.

Your Support for Blackburn with Darwen Healthy Living
Blackburn with Darwen Healthy Living is always in need of funds.
Your support and donations will help us to continue and further develop our work promoting and facilitating community involvement to help tackle health, social and economic inequalities within our communities.

We would like to thank our partners, funders and supporters including:

Accrington Road Community Centre (UCO)
Age UK Blackburn with Darwen
Bangor St Community Centre
BIG Lottery Fund
Blackburn Foodbank

Achievements and performance (continued)

Blackburn with Darwen Borough Council
Blackburn with Darwen CVS
Blackburn with Darwen Public Health
Care Network
Carers Service
Child Action Northwest
Co-op Foundation
Creative Support
Inclusive North
Inspire Motivate Overcome (IMO)
Iqra Foundation (Blackburn)
Jubilee Tower Credit Union Ltd
Lancashire County Council
Lancashire and South Cumbria Integrated Care Board
Lancashire Wildlife Trust
Lancaster University
Minority Enterprise Development Trust
National Institute for Health and Care Research
One Voice
People's Health Trust
Shelter Lancashire (Blackburn)
Smart Energy GB
The Oaks Money Advice Centre
Together Housing
United Utilities
University of Central Lancashire (UCLan)
Youth Endowment Funds
All the individual Madrassah's in BwD that helped with our Oral Health research

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

Structure, governance and management

a. Constitution

Blackburn with Darwen Healthy Living is registered as a charitable company limited by guarantee and was set up by a Trust deed.

b. Methods of appointment or election of Trustees

The management of the Company is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management (continued)

c. Financial risk management

The Trustees have assessed the major risks to which the Company is exposed, in particular those related to the operations and finances of the Company, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Company for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial . Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the Company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees on and signed on their behalf by:

JEREMY GARTH HODGKINSON

15TH SEPTEMBER 2025

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2025

Independent examiner's report to the Trustees of Blackburn with Darwen Healthy Living ('the Company')

I report to the charity Trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the Trustees of the Company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

This report is made solely to the Company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Company's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Company and the Company's Trustees as a body, for my work or for this report.

Signed: C Wright Dated: 15th September 2025

Courtney Wright BA FCCA

The Boulevard Centre, 45 Railway Road, Blackburn, BB1 1EZ

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2025

	Note	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	*Total funds 2024 £*
Income from:					
Donations and legacies	3	**71,827**	**115,764**	**187,591**	*198,352*
Other trading activities	4	**-**	**3,319**	**3,319**	*35,671*
Investments	5	**-**	**2,840**	**2,840**	*3,235*
Total income		**71,827**	**121,923**	**193,750**	*237,258*
Expenditure on:					
Charitable activities		**130,843**	**75,804**	**206,647**	*251,356*
Total expenditure		**130,843**	**75,804**	**206,647**	*251,356*
Net (expenditure)/income		**(59,016)**	**46,119**	**(12,897)**	*(14,098)*
Transfers between funds	12	**(890)**	**890**	**-**	*-*
Net movement in funds		**(59,906)**	**47,009**	**(12,897)**	*(14,098)*
Reconciliation of funds:					
Total funds brought forward		**60,340**	**178,353**	**238,693**	*252,791*
Net movement in funds		**(59,906)**	**47,009**	**(12,897)**	*(14,098)*
Total funds carried forward		**434**	**225,362**	**225,796**	*238,693*

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 19 to 29 form part of these financial statements.

BLACKBURN WITH DARWEN HEALTHY LIVING
(A company limited by guarantee)
REGISTERED NUMBER: 06073648

BALANCE SHEET
AS AT 31 MARCH 2025

	Note		2025 £		*2024 £*
Fixed assets					
Tangible assets	9		**1,214**		*2,203*
			1,214		*2,203*
Current assets					
Debtors	10	**12,376**		*31,275*	
Cash at bank and in hand		**214,832**		*266,603*	
		227,208		*297,878*	
Creditors: amounts falling due within one year	11	**(2,626)**		*(61,388)*	
Net current assets			**224,582**		*236,490*
Total assets less current liabilities			**225,796**		*238,693*
Net assets excluding pension asset			**225,796**		*238,693*
Total net assets			**225,796**		*238,693*
Charity funds					
Restricted funds	12		**434**		*60,340*
Unrestricted funds	12		**225,362**		*178,353*
Total funds			**225,796**		*238,693*

The Company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees on 15th SEPTEMBER 2025 and signed on their behalf by:

The notes on pages 19 to 29 form part of these financial statements.

JEREMY GARETH HODGKINSON

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1. General information

Blackburn with Darwen Healthy Living is a limited company and registered charity in England and Wales.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Blackburn with Darwen Healthy Living meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Income

All income is recognised once the Company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Company's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2. Accounting policies (continued)

2.4 Tangible fixed assets and depreciation

Tangible fixed assets costing £NIL or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, .

Depreciation is provided on the following bases:

Office equipment	- 33% Straight Line
Gym equipment	- 20% - 33% Straight Line

2.5 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.6 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.7 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.8 Financial instruments

The Company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2. Accounting policies (continued)

2.9 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations and legacies

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £
Grants	71,827	110,561	**182,388**
Similar incoming resources	-	5,203	**5,203**
	71,827	115,764	**187,591**

	Restricted funds 2024 £	*Unrestricted funds 2024 £*	*Total funds 2024 £*
Donations	-	*42*	*42*
Grants	*170,135*	*13,118*	*183,253*
Similar incoming resources	-	*15,057*	*15,057*
	170,135	*28,217*	*198,352*

4. Income from other trading activities

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

4. Income from other trading activities (continued)

Income from non charitable trading activities

	Unrestricted funds 2025 £	Total funds 2025 £
Net income - all trading activities	3,319	**3,319**

	Unrestricted funds 2024 £	*Total funds 2024 £*
Net income - all trading activities	*35,671*	*35,671*

5. *Investment income*

	Unrestricted funds 2025 £	Total funds 2025 £
Investment income	2,840	**2,840**

	Unrestricted funds 2024 £	*Total funds 2024 £*
Investment income	*3,235*	*3,235*

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

6. Independent examiner's remuneration

	2025 £	2024 £
Fees payable to the Company's independent examiner for the independent examination of the Company's annual accounts	**450**	*450*

7. Staff costs

	2025 £	2024 £
Wages and salaries	**168,120**	*174,483*
	168,120	*174,483*

The average number of persons employed by the Company during the year was as follows:

	2025 No.	2024 No.
Project staff	**5**	*7*
Administration and support	**1**	*1*
	6	*8*

No employee received remuneration amounting to more than £60,000 in either year.

8. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits *(2024 - £NIL)*.

During the year ended 31 March 2025, no Trustee expenses have been incurred *(2024 - £NIL)*.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

9. Tangible fixed assets

	Office equipment £	Other fixed assets £	Total £
Cost or valuation			
At 1 April 2024	**25,132**	**41,025**	**66,157**
At 31 March 2025	**25,132**	**41,025**	**66,157**
Depreciation			
At 1 April 2024	**24,730**	**39,224**	**63,954**
Charge for the year	**389**	**600**	**989**
At 31 March 2025	**25,119**	**39,824**	**64,943**
Net book value			
At 31 March 2025	**13**	**1,201**	**1,214**
At 31 March 2024	*402*	*1,801*	*2,203*

10. Debtors

	2025 £	*2024 £*
Due within one year		
Trade debtors	**300**	*23,711*
Prepayments and accrued income	**12,076**	*7,564*
	12,376	*31,275*

11. Creditors: Amounts falling due within one year

	2025 £	*2024 £*
Trade creditors	**-**	*49*
Other taxation and social security	**2,126**	*2,245*
Accruals and deferred income	**500**	*59,094*

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

11. Creditors: Amounts falling due within one year (continued)

	2025	*2024*
	£	£
	2,626	*61,388*

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

12. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Unrestricted funds					
Designated funds					
Designated Funds - all funds	**49,950**	-	-	-	**49,950**
General funds					
General Funds - all funds	**128,403**	**121,923**	**(75,804)**	**890**	**175,412**
Total Unrestricted funds	**178,353**	**121,923**	**(75,804)**	**890**	**225,362**
Restricted funds					
PHT - Local Conversations delivery	**3,587**	-	**(3,587)**	-	-
PHT - Local Conversations community funds	**3,937**	**1,336**	**(4,213)**	-	**1,060**
Big Lottery - Bill Busters	**40,449**	**21,132**	**(60,691)**	**(890)**	-
Strategic Partnership Fund	**12,367**	**9,404**	**(22,397)**	-	**(626)**
Smart Meter GB	-	**13,735**	**(13,735)**	-	-
YEF - PAC	-	**26,220**	**(26,220)**	-	-
	60,340	**71,827**	**(130,843)**	**(890)**	**434**
Total of funds	**238,693**	**193,750**	**(206,647)**	-	**225,796**

12. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2023 £	*Income* £	*Expenditure* £	*Transfers in/out* £	*Balance at 31 March 2024* £
Unrestricted funds					
Designated funds					
Designated Funds - all funds	*46,841*	-	-	*3,109*	*49,950*
General funds					
General Funds - all funds	*108,747*	*67,123*	*(44,358)*	*(3,109)*	*128,403*
Total Unrestricted funds	*155,588*	*67,123*	*(44,358)*	-	*178,353*
Restricted funds					
PHT - Local Conversations delivery	*74,923*	*48,518*	*(115,917)*	-	*7,524*
PHT - Local Conversations community funds	-	*31,995*	*(31,995)*	-	-
Big Lottery - Bill Busters	*22,280*	*70,814*	*(52,644)*	-	*40,450*
Strategic Partnership Fund	-	*18,808*	*(6,442)*	-	*12,366*
	97,203	*170,135*	*(206,998)*	-	*60,340*
Total of funds	*252,791*	*237,258*	*(251,356)*	-	*238,693*

13. Summary of funds

13. Summary of funds (continued)

Summary of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Designated funds	**49,950**	-	-	-	**49,950**
General funds	**128,403**	**121,923**	**(75,804)**	**890**	**175,412**
Restricted funds	**60,340**	**71,827**	**(130,843)**	**(890)**	**434**
	238,693	**193,750**	**(206,647)**	-	**225,796**

Summary of funds - prior year

	Balance at 1 April 2023 £	*Income £*	*Expenditure £*	*Transfers in/out £*	*Balance at 31 March 2024 £*
Designated funds	*46,841*	-	-	*3,109*	*49,950*
General funds	*108,747*	*67,123*	*(44,358)*	*(3,109)*	*128,403*
Restricted funds	*97,203*	*170,135*	*(206,998)*	-	*60,340*
	252,791	*237,258*	*(251,356)*	-	*238,693*

14. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	-	1,214	**1,214**
Current assets	434	226,774	**227,208**
Creditors due within one year	-	(2,626)	**(2,626)**
Total	434	225,362	**225,796**

14. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Restricted funds 2024 £	*Unrestricted funds 2024* £	*Total funds 2024* £
Tangible fixed assets	-	*2,203*	*2,203*
Current assets	*110,970*	*186,908*	*297,878*
Creditors due within one year	*(50,630)*	*(10,758)*	*(61,388)*
Total	*60,340*	*178,353*	*238,693*

15. Members' liability

Each member of the charitable company undertakes to contribute to the assets of the company in the event of it being wound up while he/she is a member, or within one year after he/she ceases to be a member, such amount as may be required, not exceeding £NIL for the debts and liabilities contracted before he/she ceases to be a member.

16. Related party transactions

The Blackburn with Darwen Healthy Living has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Blackburn with Darwen Healthy Living at 31 March 2025.

17. Post balance sheet events

There have been no post balance sheet events.

BLACKBURN WITH DARWEN HEALTHY LIVING

England & Wales - Charity number 1122978

Accounts

Registered number: 06073648
Charity number: 1122978

BLACKBURN WITH DARWEN HEALTHY LIVING

(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023



BLACKBURN WITH DARWEN HEALTHY LIVING
(A company limited by guarantee)

CONTENTS

	Page
Reference and administrative details of the charity, its trustees and advisers	1
Trustees' report	2 - 15
Independent examiner's report	16 - 17
Statement of financial activities	18
Balance sheet	19
Statement of cash flows	20
Notes to the financial statements	21 - 34

BLACKBURN WITH DARWEN HEALTHY LIVING

(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2023

Trustees

Koser Khan (appointed 19 October 2022)
Jeremy G. Hodgkinson
Paula L. Spence
Emma L. Garner
Anika Leslie-Walker
Linda J. Whalley
Elizabeth A. Williams

Company registered number

06073648

Charity registered number

1122978

Registered office

Bangor St Community Centre, Norwich Street, Blackburn, Lancashire, BB1 6NZ

Chief executive officer

Dilwara Ali

Accountants

CW Accountants Limited, 45 Railway Road, Blackburn, Lancashire, BB1 1EZ

Bankers

The Royal Bank of Scotland PLC, 58 - 62 King William Street, Blackburn, Lancashire, BB1 7HU

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023

The Trustees (who are also Directors of the Charity for purposes of the Companies Act) present their Annual Report together with the financial statements of Blackburn with Darwen Healthy Living (the Charitable company) for the year ended 31st March 2023. The Trustees confirm that the Annual Report and financial statements of the Charitable company comply with the current statutory requirements of the Charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Since the company qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

Objectives and Activities

a. POLICIES AND OBJECTIVES

The purpose of the Charity is to provide, or in conjunction with other like-minded organisations, to assist in the provision of facilities, services, support, training, education and information in order to preserve and protect the good health of those inhabitants residing in, principally, the borough of Blackburn with Darwen, and throughout all boroughs in England and Wales in an effort to encourage said inhabitants to develop a more positive attitude to health, to lead healthy lifestyles and to improve their quality of life.

In carrying out its purpose, the Charity promotes equality of opportunity and opposes any form of discrimination on grounds of race, ethnic origin, gender, sexual orientation, age, disability, or religion.

b. ACTIVITIES FOR ACHIEVING OBJECTIVES

The key activities carried out by the Charity to achieve its objectives:

- To promote, through partnership, the work of Blackburn with Darwen Healthy Living, with reference to the promotion of Health Improvement and Social Inclusion;
- To promote an active citizenship approach to health and wellbeing through community development; supporting a stronger voice for people who use services and greater choice and control at all levels;
- To ensure effective policies and procedures are in effect in accordance with quality assured services, and those required when using volunteers to undertake activities;
- To measure and track the progress and outcomes of projects including measuring longer term changes in knowledge, attitudes, and behaviours;
- To monitor the financial outputs on a regular basis;
- To ensure the future sustainability of Blackburn with Darwen Healthy Living.

Our vision is
"To ensure that local people have access to and are involved in the design and delivery of services that improve their health and well-being."

A number of key assumptions are implicit in the success of the work that we do:

- Improving health inequalities requires more than medical intervention;
- For health promotion to be effective, communities and service users must be involved;
- People want to improve their health;
- Partnership working enhances impact and promotes sustainability.

Our trustees have reviewed and agreed three key strategic charitable objectives for Blackburn with Darwen

Healthy Living:

- Promotion of Health and Wellbeing by providing innovative, community-based services based on local needs and priorities.
- Community Engagement and Development by ensuring that local people have access to and are involved in the design and delivery of services that improve their health and well-being.
- Youth Work enabling young people to develop holistically, working with them to facilitate their personal, social & educational development to enable them to develop their voice, influence and place in society and to reach their full potential.

c. MAIN ACTIVITIES UNDERTAKEN TO FURTHER THE CHARITY'S PURPOSES FOR PUBLIC BENEFIT

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing aims and objectives and in planning future activities. As a not-for-profit organisation, Blackburn with Darwen Healthy Living focuses on serving the local communities in which we work. All our charitable activities are aimed at addressing health inequalities, breaking down social isolation and bringing communities together primarily within socially and economically deprived areas of Blackburn with Darwen. We promote social inclusion by encouraging "harder to reach" people to engage in our services regardless of their ethnicity, gender, disability, or financial background.

d. VOLUNTEERS

Volunteers are an integral part of Healthy Livings work, without their support some of the work we deliver would have not been possible. their time, effort and dedication are appreciated and extremely valuable to our charity.

Achievements and performance

a. REVIEW OF ACTIVITIES

Promotion of Health and Wellbeing

Community Gyms and fitness classes

At Roman Road Library we have a fully equipped community gym integrated into the building supporting people to access the gym whenever the building is open to the public. We continue to offer low-cost memberships. Our staff carry out the inductions and maintain the equipment to the highest standard.





Whilst we are no longer responsible for the day to day running of the gyms at Bangor Street Community Centre, we continue to work in partnership with Bangor Street Ltd to carry out gym inductions for both the male and female gyms.

Household Support Scheme

The Household Support Scheme, funded by central Government via the Borough Council, continued into 2022-2023 but with a change to the eligibility criteria, focussing on low income, working households. We continued to deliver the fuel support to residents in the East areas of Blackburn, including Shadsworth, Whitebirk, Higher Croft, Audley, and Little Harwood wards. In this financial year 5,172 households were referred for gas, electricity, and water support, of these 1,642 (31%) were dealt with by Healthy Living. The gas, electricity and water support offered across the borough totalled £627,160 with Healthy Living's referrals accounting for £197,245. The partnerships we have developed over previous years were strengthened through continued good communication and teamwork, this has resulted in a seamless service for clients helping to build dignity into the process at a time when some have feelings of shame and embarrassment.

"Thank you so much for the help, I've never had to ask for help before, I'm embarrassed it's come to this" – single lady living in Shadsworth.

"Money towards my gas and electric has really helped me keep the heating on for my kids" – working family living in Higher Croft.

T2 Weight Management

Following on from the two courses run in the previous year, the final three weight management courses were completed this year. Funded by Blackburn with Darwen Borough Council, our courses focused on the specific requirements of South Asian Women with the session content based on the group's needs, allowing us to tackle the topics most relevant to the participants.

Participants attended twice a week for 12 weeks (apart from the final group which completed 10 weeks due to the beginning of Ramadan overlapping with the final 2 weeks), with follow ups at 6 months and 12 months. In the first session personal health details were taken including height, weight, body fat and muscle, blood pressure and an ECG to detect atrial fibrillation. Using the individuals results a personal diet plan was given showing the number of portions of different food groups each person can consume in a day, this was done to encourage overall healthy eating rather than simple calorie counting. Additional sessions included hunger vs craving, takeaways, chocolate, fruit and nuts, advantages and types of exercise, blood sugar and meal planning. The sessions also included physical activity, usually circuit training, which was gradually increased in difficulty and intensity to continually challenge the women.

Participants were recruited by the council's Health and Wellbeing team; 38 people attended one of the three courses and lost a total of 66.3kg (10 stones 6 pounds).
Follow ups with groups from the previous year as well as the current groups were completed with 13 people continuing to lose a further 29kg (4 stones 8 pounds) between them.

Case study

S attended the weight loss program in July 2022. She had several health conditions including rheumatoid arthritis which significantly affected her day-to-day movement. Through small changes in her diet and small increases in her activity levels S achieved a small weight loss of 1.7kg over the 12 weeks, however at the final follow up which takes place a year after commencing the program S had continued to lose weight (a further 7.9kg) and now had a healthy BMI and was focusing on maintaining her weight. "I learned a lot about healthy eating and portion sizes, but it was the exercise that made such a difference. Because of my health conditions I was quite limited, but we were able to adapt the exercises, so I was able to take part in the full session with the rest of the group. By the end of the program, I could do so much more. I managed to carry on losing weight afterwards by being

more active in my day-to-day life and keeping my eye on the food. I'm happy to be able to keep my weight as it is now".

LOT 2 Physical Activity

Funded by Public Health, we delivered variety of classes including circuit training, seated exercise, physical yoga, boxing, and exercise to music in both indoor and outdoor settings. Our highly experienced instructors meant that all activities were suitable for beginners as well as regulars. We targeted women, people with long term conditions and older people. We promoted the exercise classes to existing Bangor Street gym members, on social media, spoke to beneficiaries from other projects and parents whose children access the Madrassah in the community centre, as well as distributing leaflets/flyers at community events.

This project took place between June 2022 – March 2023. We ran 3 ladies only classes per week for 36 weeks with 117 individuals attending at least one session. We also ran nine 6-week exercise courses including walking groups with a total of 105 individuals attending. In total 215 different individuals benefited from this project.

Case study

"Over the past few months, I have been attending fitness classes on a Wednesday. I have noticed so many positive changes that are now part of my life. I now feel fitter, healthier, happier, and stronger when it comes to my physical and mental well-being.
The strength I now feel in my body is incredible. Carrying heavy shopping bags? Not a problem! Lifting heavy things? Not an issue at all! Once at a tile shop, I carried a large box of heavy tiles despite the owner insisting that he would do it for me. I didn't let him! Not only has the instructor given me the confidence to know that my body can do this, but she has also educated me in the way the above should be carried out e.g., core engaged etc.
I feel a lot more clarity. As a woman with a very busy professional life, not to mention being a busy mum too, coming to the classes has enabled me to come to a crucial understanding. That is, to serve others well, I need to commit to looking after myself first.
Balance is also something I feel so much better about. I no longer feel 'guilt' when eating something as I know the instructor will push me to the max! And she has!
Overall, the confidence I have in my body is down to the classes that I've been coming to. I love the way how toned parts of my body are beginning to look, how strong I feel, and just knowing what I am capable of. Thank you so much."



Energy 360

We continued to deliver the Energy 360 project into 2022/23 working in partnership with Lancashire BME Network. We provided advice and guidance to the most disadvantaged residents aiming to increase their

awareness and understanding of their domestic energy usage and to help them improve the energy efficiency of their homes by introducing energy saving measures.

In this period, we attended a community event in the Shadsworth area and engaged with 29 beneficiaries, offering advice and support, and provided energy saving packs. The packs were a great hit on the day, here are just a few quotes we received -

"The packs are great, so much stuff inside that will be really useful."
"I love the solar charger; I won't need to use any electricity to charge my phone!"
"I'll use the temperature checker card in my kids' bedroom to make sure it's warm enough for them".

We also reached out and supported a further 103 local people in the borough. Through advice, energy vouchers and energy saving measures we have saved these residents a total of £6,978. We have also been able to make 34 onward referrals to partner organisations for additional support such as food parcels. The project came to an end on 30th September 2022.

Oral Health – Madrassah

To coincide with Blackburn with Darwen's Oral Health Strategy, Public Health commissioned BwD Healthy Living to work with a local Madrassah (Madrassah is a Muslim school, college, or university that is often part of a mosque) to pilot a program to engage with children and their families.

National data showed Blackburn with Darwen (BwD) had the highest proportion of its five-year-olds experiencing decay in the whole of England: 51 per cent of five-year-olds have at least one decayed missing or filled tooth. It also has the second highest rate for hospital admissions for tooth decay for nought to five-year-olds in the Northwest. Poor oral health can affect the ability of children to sleep, eat, speak, play and socialise with other children. Other impacts include pain, infections, poor diet, and impaired nutrition and growth which affect the ability of the child to learn, thrive and develop.

As North Primary Care Network have the highest rates of decay in the borough, Little Harwood ward was chosen as it falls in that area. We engaged with a Madrassah to help reach out to children and families to improve children's and parents' knowledge on oral health. We also consulted with parents to help us understand what the children's behaviour and routine around brushing, snacking, and eating was. We also delivered knowledge building workshops in partnership with AP Smilecare to each class which were tailored according to the class age; Oral health videos were produced in English, Urdu and Gujrati which are now on the Blackburn Council's website.

We worked with Iqra Foundation Madrassah (Blackburn) where 120 students were registered, aged from 4 years to 11 years plus. We sent out questionnaires to all parents through their children and had 73 returned.
One of the questions were – how many times does your child brush their teeth each day?



The chart shows the patterns of children brushing their teeth daily. It should be noted that the questionnaire was completed by the parents which could skew the results, questioning whether this a true reflection of their children's brushing habits. The message relating to the number of times a person should brush their teeth is apparent, but is this really being adhered to by people living in Blackburn and Darwen? Unfortunately, if you were to accept this analysis without further study, you would not understand why there is an issue with oral health within the borough.

This was a pilot project; more work needs to be done to understand the issues to provide the right guidance and information for the community.

Reflecting from the project, it is evident from the data that has been collated that much more refined work needs to be completed which has been put forward to Public Health and presented at the Oral Health Strategy Launch.





Personal Health Budget (PHB)

Blackburn with Darwen Personal Health Budget (PHB) Pilot was funded by Lancashire and South Cumbria Integrated Care Board. Mental ill-health is the largest single source of burden of disease in the UK. Almost 23% of the total burden of disease in the UK is attributable to mental disorders, compared to 16.2% for cardiovascular disease and 15.9% for cancer. 1 in 4 families worldwide is likely to have at least one member experiencing mental ill health or behavioural difficulties. People in marginalised groups are at greater risk of mental health problems, including people from Black, Asian and other minority ethnic (BAME) backgrounds, lesbian, gay, bisexual and transgender people, disabled people and people who have had contact with the criminal justice system, among others.

Evidence shows that prior to the COVID-19 pandemic Black and Ethnic Minority communities were disproportionately affected meaning they were at higher risk of exacerbating mental health inequalities and were unequally impacted by social determinants associated with mental ill health. Barriers to accessing mental health support and the role of cultural beliefs and attitudes have been cited as explanations for existing mental health inequalities that face BAME communities living in the UK.

Black and ethnic minority communities, especially Black and South Asian groups experience more adverse pathways to care, higher rates of compulsory admission and treatment, more contact with the police and criminal justice agencies and poorer longer-term outcomes compared with White British people.

"Good mental health is recognised as an integral part of a person's wellbeing, embedded in all aspects of their whole life, their beliefs, faith, culture, environment, spirituality, work, housing, education, family and community respect. Extract from Race Equalities Foundation, Mental Health and Wellbeing Briefing Paper – Race Equality Foundation

The COVID-19 experience strengthened an already strong body of evidence that showed some BAME communities experienced low levels of support from Mental Health services.

In 2020/21 The Race Equality Foundation partnered with National Health Service England to look at how PHB's could assist in helping improve access to Mental Health support. The project evaluation showed numerous positive outcomes and suggested areas for further development which led to the development of the Blackburn with Darwen PHB pilot.

The main aim of the project was to identify unmet mild to moderate mental health needs who could benefit from Personal Health Budget Support, to prevent unnecessary escalation to unplanned higher tier mental health services. We worked with individuals to identify what was important to them in a shared decision-making

process. A personalised care and support plan was identified which helped the person to access relevant support to meet their needs and self-manage their mental health.

We tracked improvement during intervention and captured stories as part of the evaluation process.

Case study

44-year-old B lives in Blackburn with her daughter and their 2 cats, her sister lives in the south of England and her other family are in Poland. She has struggled with her mental health for several years but still maintained a normal, everyday life. However, in October 2021 she was sexually assaulted which had a huge impact on her mental health which resulted in her being unable to work. Simply leaving the house is difficult for B and managing public transport is almost impossible due to anxiety, when she was referred for a PHB she was feeling increasingly lonely and isolated and was struggling financially.

"It's hard because I've never been in a situation where I can't provide for me and my daughter. I'm very embarrassed and ashamed of my situation. I don't share my problems. All my family call me for support, but I can't help myself. My anxiety is killing my day. It takes me ages to do basic things because of thousands of symptoms".

B bought herself a second-hand mattress a couple of years ago, but the springs started coming out, so she had to get rid of it in December 2022 and has been sleeping on the sofa since. She got her daughter a mattress but couldn't afford a base as well. "I wake up a lot in the night, so I get tired a lot in the day, it's hard to be motivated when you're so tired. I get headaches because I'm tired. I sleep on my daughter's mattress on Saturday's when she stays with her dad. I want to overcome anxiety, to be able to live without constant fear so I started CBT with Minds Matter as well as starting an online course for community interpreting and learning massage and reflexology, these will help me get closer to where I want to be, but my broken sleep is making it difficult for me to keep focussed and do everything to the best I can. I am going to do a counselling course in September so I can learn to help other people who are struggling".

The person-centred conversation enabled B to see just how much she was already able to do rather than focus on what she couldn't do, using her personal health budget to purchase a bed and mattress made sense as B's lack of quality sleep was impacting on the things she was already trying to do. We did try to get the bed through other funding however this was refused. A bed base for her daughter was also purchased as B felt that her having a beautiful bed but her daughter having just a mattress on the floor would negatively impact on her mental health. She already struggles with the idea that she's not able to provide for her daughter as well as she would like. "Getting sheets, duvet cover and pillowcases was such a great extra, made the whole thing complete".

As well as engaging with Minds Matter, B was referred into the Flourishing Minds project to help provide additional support around mental health and Bill Busters to support her with her debt for gas and electricity: her debt of over £1500 was cleared as a result, "Having my e on next debt cleared has been a huge surprise and I still can't believe in it. It is taking off a huge stress off my shoulders. I still have £1000 debt with places for people, however one debt less is a huge relief, and I am forever thankful". "Having mental support is amazing, but unfortunately it doesn't help me a lot. Maybe I need something different than that. But it was fantastic opportunity to try it and learn about different methods I can try to use".

"I can't thank you and charities enough for all the support. Having bed has made me feel like a human again. It's so nice to go to my room and just relax. It is like getting my personal space back. I sleep much better, still struggling with anxiety a lot, however it gives me huge comfort to have bed rather than sofa. My daughter is so delighted, it made me so happy. In the ocean of things, I need or have problems with, having those beds made me believe that things can get better".

"I'm forever grateful to Healthy Living and all who helped me. It made my day full of hell a bit less scary and gave me hope".

Trauma Informed Communities

This project supported Blackburn with Darwen Public Health's vision and commitment to a partnership approach to supporting Trauma Informed practice for the borough.

Data was drawn in 2012, where BwD was the first area in the UK to undertake a population-based Adverse Childhood Experience (ACE) survey, which identified the prevalence of ACEs across the Borough and identified poor health and social outcomes in adulthood. A study by Bellis et al in 2013 found that almost half (46%) of adults living in BwD had suffered at least one ACE, with 12% of adults in BwD having suffered four or more ACEs.

Research has shown that the more ACEs people experience, the greater the risk of a wide range of health-harming behaviours and diseases as an adult. The impact of ACEs and trauma is wide reaching; it crosses organisational boundaries, settings, population groups and impacts across the life-course.

Since then, various frameworks were developed, and Public Health have now set up a clear Governance Structure to feed into Strategic Boards. Healthy Living, in partnership with the council, sit on the Communities Managed Network to collaborate across different organisations to action common goals and to pool expertise, skills and to share good practice. The other three networks include vulnerable adults, schools and Early years.

Becoming a trauma informed borough and developing a Systems-Resilience Framework will reduce the incidence and impact of trauma amongst the population and workforce of Blackburn with Darwen.

Community Engagement and Development

Big Local

The Big Local initiative funded by the Lottery was predominately run by volunteers from the community it serves: Shadsworth with Whitebirk. The community is referred to as the 'Partnership.' Over the years it had delivered various projects by identifying the areas priorities. During the pandemic it started its food parcel through the Fare Share program, and they have evolved the project continue this. The Partnership also managed to receive funding from BwD Council to deliver the food program during this year.

The Partnership started the first Knife Bin program in the borough with support from JJ Effect and delivered workshops in local schools. The initiative was launched in October by the Mayor and Executive Councillor.
The 10-year Big Local programme moved into its final phase of the initiative in 2022/23. We, as the Locally Trusted Organisation (LTO) for the programme, started to taper down our support allowing the Partnership to transition independently.

A business plan was developed by another independent organisation so the Partnership could apply for charity status. They are currently a Company Limited by Guarantee and are now officially known as 'The Big Local Community Shop Ltd' still awaiting charity statues.

We transferred contracts such as utility and the property lease into their name and supported the governance for them to go forward.

Our last 3 months 'close out' period as LTO went into effect from the 30 March 2022, which allowed us to totally phase out our support for the Partnership. This slow approach of transition worked well for us as an LTO and for the Partnership as all elements of hand over allowed the Partnership grow in confidence knowing we as LTO were there throughout the process for support, advice and guidance. It also allowed the Big Local trust to see the progress and how a community could be empowered and given responsibility to achieve their passion and what they felt was priority in their community.

They continue to deliver the Fare Share program, addressing food insecurity as one of their priorities and carry

out events and trips for families who may not normally be able to afford trips. The Partnership are now running a charity shop from the site on Accrington Road and sell everything from new products to upcycled clothes.

Local Conversations

The Local Conversations Higher Croft programme was funded by the Peoples Health Trust and has been running for the last 6 years. The programme was run by local volunteers who formed a 'Steering Group' supported by staff from Healthy Living and local ward councillors; the Local Conversations programme is one of many being delivered throughout England, Scotland, and Wales.

The programme is due to be completed by December 2023 so the Steering Group have spent time this year self-evaluating the programme and discussing if and how they would continue delivering the work post December 2023. An extensive consultation was carried out throughout the area, which identified several priorities.

Over the last year the steering group members and Healthy Living staff have worked closely with the Local Authority. The steering group was supported by Healthy Living to identify possible venues to develop a community base for the project. Two options were shortlisted with costings for the steering group to decide on which resulted in Higher Croft Children's Centre being chosen.

We launched the Community Food Larder in February 2023 and was attended by Blackburn with Darwen Mayor Councillor Suleman Khonat, Executive and Ward Councillors alongside partners and stakeholders. It runs 3 times a week from Higher Croft Children's Centre and provides affordable food as a 'top up service' to people's regular shop. The food larder also provides added support where volunteers and staff can signpost and support service users with issues relating to health, housing, employment, or training. It also provides free period products as well as cleaning and personal hygiene products.



The project is developing space for groups to access such as youth and community groups.

Community CVS Blackburn have been commissioned to support the steering group to become a charity with a view to eventually taking over the lease from Healthy Living and a business plan will be written to enable the group to continue post December 2023.

During the Christmas period 2022 the project received funding from Blackburn CVS, Places for People and Together Housing via the Tenants and Residents Base at Manxman Road to hold a Christmas Party. Over 90 people attended the party who enjoyed games, food and received Christmas gifts.

Applied Research Collaboration Northwest Coast (ARC - NWC)

The research programme was funded by the National Institute for Health and Care Research (NIHR) working with Lancaster University. The programme evolved from the research that was conducted in the Wesley Fold area and 9 other areas in the Northwest (CLAHRC – Collaboration for Leadership in Applied Health Research

and Care) supporting local systems to tackle the social determinants of health inequalities.

This year ARC looked at working together with organisations to learn more about these health inequalities and overcome the barriers around translating these discoveries in health research into practice which improves lives. It further supported and evaluated the implementation of research findings that address health priorities, which increased the sustainability and resilience of health and social care systems, locally and nationally.

The partnership jointly chose three research themes reflecting local needs. These were: 'Person-Centred Complex Care', 'Improving Population Health' and 'Equitable Place-based Health and Care'. The ARC had a funding extension to March 2026 to address these research themes, details are still to be decided how Healthy Living will remain involved.

Blackburn with Darwen Strategic Youth Alliance

The Strategic Youth Alliance (SYA) was established in 2018, and Healthy Living has been a member from the beginning. The SYA's purpose was to work in partnership to enhance services to young people and to source and utilise additional funding.

Discussions took place over several months to consider the next steps for the Alliance to create a greater ability to align strategic 'place based' priorities that benefit the young people of the borough. It is intended that becoming a legal entity will increase resources both to strategic alignment as well as providing dedicated senior resources to respond to the needs of the borough and increase funds through grants, trust and foundations. This will also reduce competing with member organisations.

It was agreed that BwD SYA would be an independent charity/company and be accountable to its members only. The SYA has now affiliated with the Young Peoples Foundation (YPF).

A start up grant as well as all 8 core members of the SYA contributed for the first year set up cost. A CEO has been appointed to seek other funding and to ensure future investment to sustain the organisation.

Conversation Club

'Learning English Together' – Conversation Club is a national, Government funded initiative, which supports the development of literacy skills across the Borough using a variety of innovative approaches.

The intention of this programme was to improve the literacy skills of BwD residents.

1. Improve English proficiency in speaking and listening- giving ESOL learners an additional opportunity outside of the classroom to practise these essential skills.
2. Improve confidence in using functional English in a variety of day-to-day settings.
3. Increase learner confidence to use English and engage with people outside their immediate community.
4. Connect learners to sources of advice on a range of issues that may directly or indirectly affect them- most specifically health.
5. Improve learner's connection to the borough.
6. Recruit some learners who are not already engaging in formal ESOL classes and encourage them to into learning with one of the ESOL Hub partners.

Healthy Living completed 10 sessions over the months of January through to April. The Topics covered in the sessions were: Friends, Families, Food, Transport, Hobbies, Money Management, Bills and Gas and Electricity, Environment and Education. These topics were chosen with the learners so that we could cater to their needs making the topics relatable and useful. The delivery plan for the sessions allowed all the learners to share their stories whilst learning new things in a fun way. Feedback from the learners showed they enjoyed the sessions and learned fun and informative facts that helped them practice English conversations. A total of 8 participants attended the 10-week course.

Roman Road Library

Healthy Living renewed the lease for Roman Road Library for a further three years to continue to provide the day-to-day running by our group of 11 volunteers. The volunteers represent the diverse makeup of the community including people with disabilities, people from different ethnic backgrounds and asylum seekers. The library is open 6 days a week and has been used over the year to provide a safe warm space as well as a place to meet and raise concerns with the elected officials, social landlords and the local police. The community library also hosts some of the Local Conversations groups such as the Women's group, Youth clubs and Monday Makers.

Financial review

a. GOING CONCERN

After making appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

Structure, governance and management

a. CONSTITUTION

The company is registered as a charitable company limited by guarantee and was set up by a Trust deed on 27/02/2008 .

The company is constituted under a Trust deed dated 27/02/2008 and is a registered charity number 1122978.

The company was incorporated on 30 January 2007 and commenced trading on that date.

b. METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES

The Directors of the company are also Charity Trustees for the purpose of charity law. All those persons appointed to perform the duties of Directors of the Company are referred to as the Management Board and each member has undertaken to contribute the sum of £1 in the event of the company being insolvent on winding up.

The Board of Trustees is the body responsible for the government and management of the organisation. The current Board consists of original members appointed, members re-elected in line with the Governing Document and new members elected onto the Board. The Board seeks to appoint new Trustees to maintain a broad skill mix appropriate to the work of the Charity. One third of all trustees must retire at the Annual General Meeting; retiring members are eligible for re-appointment.

Method of Appointment or Election of Trustees

The management of the Charitable company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association. All those wishing to be a Trustee must support the aims of the Charity and applications to become a Trustee are in a form approved by the existing Trustees.

Induction and Training of Trustees

All new Trustees receive induction training which is tailored to the specific needs of the individual and includes meetings and discussions with the Chief Officer, a copy of the organisation's Business plan and any relevant past Board papers.

c. ORGANISATIONAL STRUCTURE AND DECISION MAKING

Blackburn with Darwen Healthy Living has a Management Board of up to twelve trustees who meet approximately every 8 weeks; they are responsible for the strategic direction and policy of the charity. The Trustees have delegated the day-to-day running of the charity to the Chief Officer.

d. RISK MANAGEMENT

The Board of Trustees have responsibility for implementing a managed approach to risk management. Measures have been put in place by the introduction and review of policies, procedures, and systems to mitigate the risks that the charity faces. Internal control risks are minimised by the implementation of procedures for the authorisation of all financial transactions. A key element in the management of financial risk is the setting of a reserves policy. The external risks to funding have led to development of strategic plans to address the need for diversification of funding and activities.

e. Annual General Meeting (AGM) 2022

We held our AGM on 19th October 2022 via Zoom. Our Chief Officer, Dilwara Ali, gave an overview of our key achievements and current projects. Our Chair Garth Hodgkinson thanked and acknowledged our staff,

volunteers, residents and partners for their continuing work and support.

Your Support

Blackburn with Darwen Healthy Living is always in need of funds.
Your support and donations will help us to continue and further develop our work promoting and facilitating community involvement to help tackle health, social and economic inequalities within our communities.

We would like to thank our partners, funders and supporters including:

Garfield Weston Foundation
Age UK Blackburn with Darwen
Blackburn with Darwen Public Health
BwD Mayor Suleman Khonat
Co-op Foundation
BIG Lottery Fund
People's Health Trust
Blackburn with Darwen Borough Council
Blackburn with Darwen CVS
Healthwatch Blackburn with Darwen
Jubilee Tower Credit Union
Lancaster University
Lancashire BME Network
Iqra Foundation Madrassah Blackburn
Care Network
Blackburn Foodbank
University of Central Lancashire (UCLan)
Blackburn Rovers Community Trust (BRFCT)
Accrington Road Community Centre (UCO)
Our Lady of Perpetual Succour
St James Church
Church of the Saviour
AP Smilecare
The Race Equality Foundation
Lancashire and South Cumbria Integrated Care Board
Lancashire Mind

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2023

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees (who are also directors of Blakburn with Darwen Healthy Living for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees, on and signed on their behalf by:

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BLACKBURN WITH DARWEN HEALTHY LIVING (the 'company')

I report to the charity Trustees on my examination of the accounts of the company for the year ended 31 March 2023.

This report is made solely to the company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the company's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the company and the company's Trustees as a body, for my work or for this report.

RESPONSIBILITIES AND BASIS OF REPORT

As the Trustees of the company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

INDEPENDENT EXAMINER'S STATEMENT

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies.

I have completed my examination. I can confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

Signed: C. Wright Dated:

INDEPENDENT EXAMINER'S REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2023

Courtney Wright BA FCCA

Office 5, The Boulevard Centre
45 Railway Road
Blackburn
Lancashire
BB1 1EZ

STATEMENT OF FINANCIAL ACTIVITIES INCORPORATING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2023

	Note	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	*Total funds 2022 £*
INCOME FROM:					
Charitable activities - Donations and Grants	2,4,5	**52,524**	**271,994**	**324,518**	*372,691*
Other trading activities:					
Trading activities		**32,197**	**-**	**32,197**	*26,837*
Investments	3	**1,011**	**-**	**1,011**	*15*
TOTAL INCOME		**85,732**	**271,994**	**357,726**	*399,543*
EXPENDITURE ON:					
Charitable activities	6,7	**73,604**	**258,536**	**332,140**	*333,466*
TOTAL EXPENDITURE		**73,604**	**258,536**	**332,140**	*333,466*
NET INCOME BEFORE OTHER RECOGNISED GAINS AND LOSSES		**12,128**	**13,458**	**25,586**	*66,077*
NET MOVEMENT IN FUNDS		**12,128**	**13,458**	**25,586**	*66,077*
RECONCILIATION OF FUNDS:					
Total funds brought forward		**143,460**	**83,745**	**227,205**	*161,128*
TOTAL FUNDS CARRIED FORWARD		**155,588**	**97,203**	**252,791**	*227,205*

The notes on pages 21 to 34 form part of these financial statements.

BLACKBURN WITH DARWEN HEALTHY LIVING
(A company limited by guarantee)
REGISTERED NUMBER: 06073648

BALANCE SHEET
AS AT 31 MARCH 2023

	Note	£	2023 £	£	2022 £
FIXED ASSETS					
Tangible assets	11		**3,192**		*4,181*
CURRENT ASSETS					
Debtors	12	**31,531**		*55,020*	
Cash at bank and in hand		**265,817**		*200,318*	
		297,348		*255,338*	
CREDITORS: amounts falling due within one year	13	**(47,749)**		*(32,314)*	
NET CURRENT ASSETS			**249,599**		*223,024*
NET ASSETS			**252,791**		*227,205*
CHARITY FUNDS					
Restricted funds	14		**97,203**		*83,745*
Unrestricted funds	14		**155,588**		*143,460*
TOTAL FUNDS			**252,791**		*227,205*

The company's financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The financial statements were approved and authorised for issue by the Trustees on and signed on their behalf, by:

The notes on pages 21 to 34 form part of these financial statements.

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2023

	Note	2023 £	2022 £
Cash flows from operating activities			
Net cash provided by operating activities	16	**65,499**	*46,375*
Cash flows from investing activities:			
Proceeds from the sale of tangible fixed assets		**-**	*564*
Purchase of tangible fixed assets		**-**	*(3,095)*
Net cash used in investing activities		**-**	*(2,531)*
Change in cash and cash equivalents in the year		**65,499**	*43,844*
Cash and cash equivalents brought forward		**200,318**	*156,474*
Cash and cash equivalents carried forward	17	**265,817**	*200,318*

The notes on pages 21 to 34 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Blackburn with Darwen Healthy Living meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Reconciliation with previous Generally Accepted Accounting Practice

In preparing these accounts, the Trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required.

No restatements were required.

1.3 Company status

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

1. ACCOUNTING POLICIES (continued)

1.4 Income

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the company is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the company has been notified of the executor's intention to make a distribution. Where legacies have been notified to the company, or the company is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Donated services or facilities are recognised when the company has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the company of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the Friends is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the company which is the amount the company would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

Charitable activities and Governance costs are costs incurred on the company's operations, including support costs and costs relating to the governance of the company apportioned to charitable activities.

1. ACCOUNTING POLICIES (continued)

1.6 Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of financial activities incorporating income and expenditure account.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Office equipment	-	33% Straight Line
Gym equipment	-	20% - 33% Straight Line

1.7 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the Bank.

1.8 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.9 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.10 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.11 Financial instruments

The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1. ACCOUNTING POLICIES (continued)

1.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

2. INCOME FROM DONATIONS AND GRANTS

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	*Total funds 2022 £*
Donations	**102**	**-**	**102**	*80*
Grants	**30,970**	**271,994**	**302,964**	*323,148*
Similar incoming resources	**21,452**	**-**	**21,452**	*49,463*
Total donations and legacies	**52,524**	**271,994**	**324,518**	*372,691*
Total 2022	*372,691*	*-*	*372,691*	

3. INVESTMENT INCOME

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	*Total funds 2022 £*
Investment income - other local investments	**1,011**	**-**	**1,011**	*15*
Total 2022	*15*	*-*	*15*	

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

4. GRANTS

	2023	2022
	£	£
Spring North	-	17,288
Lancashire BME Network	15,860	32,708
Newground	-	478
Big Local/ Local Conversations	174,428	212,050
WEA	6,039	5,807
Garfield Weston	-	10,000
Blackburn with Darwen Borough Council	44,713	27,529
Lancashire Police	-	17,288
Big Lottery Fund	42,264	-
Jubilee Tower Credit Union	19,660	-
	-	-
	302,964	323,148

5. SIMILAR INCOMING RESOURCES

	2023	2022
	£	£
SLA's	10,500	42,009
Other/ Sundry Income	10,952	7,534
	-	-
	21,452	49,543

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

6. DIRECT COSTS

	2023	2022
	£	£
Staff costs	188,087	186,577
Awards and grants	18,783	20,722
Volunteer expenses	417	85
Office expenses	6,854	8,094
Printing and stationery	387	915
Vehicle expenses	23,340	1,468
Equipment and furniture	19,228	29,217
Equipment lease/hire	2,576	8,256
Food	21,189	19,584
Insurance	5,485	6,079
Meals and entertainment	459	532
Rent, rates and utilities	16,825	15,522
Repairs and maintenance	1,091	6,393
Travel and meetings	1,350	638
Training	6,955	-
Bank charges	28	74
Legal and professional fees	-	-
Coaches and trips	-	1,450
Support costs	-	1,723
Venue Hire	2,834	2,203
	315,888	309,532

7. SUPPORT COSTS

	2023	2022
	£	£
Staff costs	4,035	4,012
Depreciation	989	1,111
Contracted services	-	7,580
Office expenses	542	3,087
Subscriptions	544	-
Equipment and furniture	412	431
Equipment lease and hire	55	88
Food	450	186
Insurance	2,000	2,876
Recruitment	515	161
Rent and rates	3,921	3,745
Travel and meetings	126	-
Venue hire	-	85
Training	773	-
Bank charges	431	503
Legal and professional fees	1,459	69
	16,252	23,934

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

8. NET INCOME/(EXPENDITURE)

This is stated after charging:

	2023	2022
	£	£
Depreciation of tangible fixed assets:		
- owned by the charity	**989**	*1,675*
Auditors' remuneration - audit	**450**	*385*

During the year, no Trustees received any remuneration (2022 - £NIL).
During the year, no Trustees received any benefits in kind (2022 - £NIL).
During the year, no Trustees received any reimbursement of expenses (2022 - £NIL).

9. AUDITORS' REMUNERATION

The Independent Examiner's remuneration amounts to an Independent Examination fee of £ 450 (2022 - £ 385).

10. STAFF COSTS

Staff costs were as follows:

	2023	2022
	£	£
Wages and salaries	192,122	190,589

The average number of persons employed by the company during the year was as follows:

	2023	2022
	No.	No.
Project staff	8	10
Administration and support	1	2
	9	12

No employee received remuneration amounting to more than £60,000 in either year.

11. TANGIBLE FIXED ASSETS

	Office equipment	Other fixed assets	Total
	£	£	£
Cost			
At 1 April 2022 and 31 March 2023	25,132	41,025	66,157
Depreciation			
At 1 April 2022	23,952	38,024	61,976
Charge for the year	389	600	989
At 31 March 2023	24,341	38,624	62,965
Net book value			
At 31 March 2023	791	2,401	3,192
At 31 March 2022	*1,180*	*3,001*	*4,181*

12. DEBTORS

	2023	2022
	£	£
Trade debtors	31,325	49,097
Prepayments and accrued income	206	5,923
	31,531	55,020

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

13. CREDITORS: Amounts falling due within one year

	2023	2022
	£	£
Trade creditors	4,375	19,453
Other taxation and social security (see below)	2,500	2,963
Accruals and deferred income	40,874	9,898
	47,749	32,314

Other taxation and social security

	2023	2022
	£	£
PAYE/NI control	2,500	2,963

Deferred income

	£
Deferred income at 1 April 2022	7,619
Resources deferred during the year	38,710
Amounts released from previous years	(7,619)
Deferred income at 31 March 2023	38,710

14. STATEMENT OF FUNDS

STATEMENT OF FUNDS - CURRENT YEAR

	Balance at 1 April 2022	Income	Expenditure	Transfers in/out	Balance at 31 March 2023
	£	£	£	£	£
Designated funds					
Designated Funds - all funds	67,152	-	-	(20,311)	46,841
General funds					
General Funds - all funds	76,308	85,732	(73,604)	20,311	108,747
Total Unrestricted funds	143,460	85,732	(73,604)	-	155,588

14. STATEMENT OF FUNDS (continued)

Restricted funds

Big Lottery BIG Local / Local Conversations	**78,869**	**186,699**	**(190,645)**	**-**	**74,923**
Energy 360	**-**	**15,860**	**(15,860)**	**-**	**-**
WEA Food Friends	**1,595**	**6,039**	**(7,634)**	**-**	**-**
Co-op Expand	**3,281**	**-**	**(3,281)**	**-**	**-**
Big Lottery Fuel Debt	**-**	**63,396**	**(41,116)**	**-**	**22,280**
	83,745	**271,994**	**(258,536)**	**-**	**97,203**
Total of funds	**227,205**	**357,726**	**(332,140)**	**-**	**252,791**

STATEMENT OF FUNDS - PRIOR YEAR

	Balance at 1 April 2021 £	*Income* £	*Expenditure* £	*Transfers in/out* £	*Balance at 31 March 2022* £
Designated Funds - all funds	*68,359*	*-*	*-*	*(1,207)*	*67,152*
General Funds - all funds	*19,386*	*147,456*	*(91,741)*	*1,207*	*76,308*
Restricted funds					
Big Lottery BIG Local / Local Conversations	*55,789*	*212,050*	*(188,970)*	*-*	*78,869*
Energy 360	*415*	*32,707*	*(33,122)*	*-*	*-*
WEA Food Friends	*2,329*	*5,807*	*(6,541)*	*-*	*1,595*
Knife Crime Mentor Programme	*4,870*	*-*	*(4,870)*	*-*	*-*
Co-op Expand	*9,980*	*1,045*	*(7,744)*	*-*	*3,281*
Newground Together	*-*	*478*	*(478)*	*-*	*-*
	73,383	*252,087*	*(241,725)*	*-*	*83,745*

DESIGNATED FUNDS

Business Continuity - To cover 3 months statutory and contractual obligations totaling £10,000

Redundancy Costs - To cover redundancy costs in the event the company is wound up totaling £36,841

RESTRICTED FUNDS

Big Local/ Local Conversations - Working in the Shadsworth & Whitebirk area, community lead initiative concentrating on the priorities they have identified in their area/ Working in the Highercroft ward. Community lead initiative concentrating on the priorities they have identified in their area.

Energy 360 – Fuel Poverty project, supporting the ethnic minority community with energy issues I.e., fuel debts and poverty.

WEA Food Friends – Upskilling 50+ residents of the borough around employability. Helping them set up social groups, providing training and supporting them to set up small social enterprises.

Newground Together, taking steps to Independence – Befriending project for the 50+ to address social isolation, predominantly in the Shadsworth and Whitebirk area.

Co-op Expand – Working with residents of Wensley Fold ward to look at assets within the ward and how they can be most utilised e.g., green space, community spaces.

Knife Crime – working with young people who attended a variety of sessions and discuss various topics, I.e., knife crime, bullying, to help develop a toolkit and they received training to help them deliver the toolkit to their peers.

Big Lottery Fuel Debt - addressing fuel debt in the Borough and re-establish The Affordable Warmth Forum to help create a sustainable offer of support for residents in fuel debt and poverty.

SUMMARY OF FUNDS - CURRENT YEAR

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2023 £
Designated funds	67,152	-	-	(20,311)	46,841
General funds	76,308	85,732	(73,604)	20,311	108,747
	143,460	85,732	(73,604)	-	155,588
Restricted funds	83,745	271,994	(258,536)	-	97,203
	227,205	357,726	(332,140)	-	252,791

14. STATEMENT OF FUNDS (continued)

SUMMARY OF FUNDS - PRIOR YEAR

	Balance at 1 April 2021 £	*Income* £	*Expenditure* £	*Transfers in/out* £	*Balance at 31 March 2022* £
Designated funds	*68,359*	-	-	*(1,207)*	*67,152*
General funds	*19,386*	*147,456*	*(91,741)*	*1,207*	*76,308*
	87,745	*147,456*	*(91,741)*	-	*143,460*
Restricted funds	*73,383*	*252,087*	*(241,725)*	-	*83,745*
	161,128	*399,543*	*(333,466)*	-	*227,205*

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

ANALYSIS OF NET ASSETS BETWEEN FUNDS - CURRENT YEAR

	Unrestricted funds 2023 £	**Restricted funds 2023** £	**Total funds 2023** £
Tangible fixed assets	**3,192**	-	**3,192**
Current assets	**200,145**	**97,203**	**297,348**
Creditors due within one year	**(47,749)**	-	**(47,749)**
	155,588	**97,203**	**252,791**

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR

	Unrestricted funds 2022 £	*Restricted funds 2022* £	*Total funds 2022* £
Tangible fixed assets	*4,181*	-	*4,181*
Current assets	*171,593*	*83,745*	*255,338*
Creditors due within one year	*(32,314)*	-	*(32,314)*
	143,460	*83,745*	*227,205*

16. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2023 £	2022 £
Net income for the year (as per Statement of Financial Activities)	**25,586**	*66,077*
Adjustment for:		
Depreciation charges	**989**	*1,111*
Decrease/(increase) in debtors	**23,489**	*(17,324)*
Increase/(decrease) in creditors	**15,435**	*(3,489)*
Net cash provided by operating activities	**65,499**	*46,375*

17. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2023 £	2022 £
Cash in hand	**265,817**	*200,318*
Total	**265,817**	*200,318*

18. OPERATING LEASE COMMITMENTS

At 31 March 2023 the total of the Charity's future minimum lease payments under non-cancellable operating leases was:

	2023 £	2022 £
Amounts payable:		
Within 1 year	**2,337**	*4,467*
Between 1 and 5 years	**-**	*1,044*
Total	**2,337**	*5,511*

19. RELATED PARTY TRANSACTIONS

Community CVS/Garth (Chair)

The steering group for Local Conversations at Highercroft sourced several proposals to help them develop their business plan. It was their decision to commission Community CVS and BWDHL and BWDHL board of Trustees had no influence in this decision.

20. POST BALANCE SHEET EVENTS

There have been no significant events affecting the company since the year end.

21. CONTROLLING PARTY

Those directors/ trustees listed in the company administrative section control the company.

BLACKBURN WITH DARWEN HEALTHY LIVING

England & Wales - Charity number 1122978

Accounts

Registered number: 06073648
Charity number: 1122978

BLACKBURN WITH DARWEN HEALTHY LIVING

(A company limited by guarantee)



TRUSTEES' REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED

31 MARCH 2022

BLACKBURN WITH DARWEN HEALTHY LIVING
(A company limited by guarantee)

CONTENTS

	Page
Reference and administrative details of the charity, its trustees and advisers	1
Trustees' report	2 - 13
Independent examiner's report	14 - 15
Statement of financial activities	16
Balance sheet	17
Statement of cash flows	18
Notes to the financial statements	19 - 31

BLACKBURN WITH DARWEN HEALTHY LIVING

(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2022

Trustees

Pauline A.Walsh (resigned 11 October 2021)
Jeremy G. Hodgkinson (Chair)
Paul R. Mason (resigned 3 November 2021)
Paula L. Spence
Emma L. Garner
Anika Leslie-Walker
Linda J. Whalley
Elizabeth A. Williams

Company registered number

06073648

Charity registered number

1122978

Registered office

Bangor St Community Centre, Norwich Street, Blackburn, Lancashire, BB1 6NZ

Chief Officer

Dilwara K. Ali

Accountants

CW Accountants Limited, 45 Railway Road, Blackburn, Lancashire, BB1 1EZ

Bankers

The Royal Bank of Scotland PLC, 58 - 62 King William Street, Blackburn, Lancashire, BB1 7HU

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

The Trustees present their annual report together with the financial statements of the company for the year 1 April 2021 to 31 March 2022. The Trustees confirm that the Annual Report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) as amended by Update Bulletin 1 (effective 1 January 2015).

Since the company qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

Objectives and Activities

a. POLICIES AND OBJECTIVES

The purpose of the Charity is to provide, or in conjunction with other like-minded organisations, to assist in the provision of facilities, services, support, training, education and information in order to preserve and protect the good health of those inhabitants residing in, principally, the borough of Blackburn with Darwen, and throughout all boroughs in England and Wales in an effort to encourage said inhabitants to develop a more positive attitude to health, to lead healthy lifestyles and to improve their quality of life.

In carrying out its purpose, the Charity promotes equality of opportunity and opposes any form of discrimination on grounds of race, ethnic origin, gender, sexual orientation, age, disability, or religion.

b. ACTIVITIES FOR ACHIEVING OBJECTIVES

The key activities carried out by the Charity to achieve its objectives:

- To promote, through partnership, the work of Blackburn with Darwen Healthy Living (BwDHL), with reference to the promotion of Health Improvement and Social Inclusion;
- To promote an active citizenship approach to health and wellbeing through community development; supporting a stronger voice for people who use services and greater choice and control at all levels;
- To ensure effective policies and procedures are in effect in accordance with quality assured services, and those required when using volunteers to undertake activities;
- To measure and track the progress and outcomes of projects including measuring longer term changes in knowledge, attitudes, and behaviours;
- To monitor the financial outputs on a regular basis;
- To ensure the future sustainability of BwDHL.

Our vision is
"To ensure that local people have access to and are involved in the design and delivery of services that improve their health and well-being."

A number of key assumptions are implicit in the success of the work that we do:

- Improving health inequalities requires more than medical intervention;
- For health promotion to be effective, communities and service users must be involved;
- People want to improve their health;
- Partnership working enhances impact and promotes sustainability.

Our trustees have reviewed and agreed three key strategic charitable objectives for BwDHL:

- Promotion of Health and Wellbeing by providing innovative, community-based services based on local needs and priorities;

- Community Engagement and Development by ensuring that local people have access to and are involved in the design and delivery of services that improve their health and well-being;
- Youth Work by enabling young people to develop holistically, working with them to facilitate their personal, social & educational development to enable them to develop their voice, influence and place in society and to reach their full potential.

c. MAIN ACTIVITIES UNDERTAKEN TO FURTHER THE CHARITY'S PURPOSES FOR PUBLIC BENEFIT

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing aims and objectives and in planning future activities. As a not-for-profit organisation, Blackburn with Darwen Healthy Living focuses on serving the local communities in which we work. All our charitable activities are aimed at addressing health inequalities, breaking down social isolation and bringing communities together primarily within socially and economically deprived areas of Blackburn with Darwen. We promote social inclusion by encouraging "harder to reach" people to engage in our services regardless of their ethnicity, gender, disability, or financial background.

d. VOLUNTEERS

Volunteers are an integral part of Healthy Livings work, without their support some of the work we deliver would have not been possible. their time, effort and dedication are appreciated and extremely valuable to our charity.

Achievements and performance

a. REVIEW OF ACTIVITIES

Promotion of Health and Wellbeing
Health Inequalities

- **Community Gyms and Fitness Classes**

We re- opened our community gyms at Roman Rd Library and Bangor St Community Centre on 12th April 2021 in line with COVID 19 government guidance.
We continued to offer low cost, friendly, exercise and fitness facilities in our local community venues. Our gyms are fully equipped with high quality cardiovascular and resistance equipment and Bangor St Community Gym has separate facilities for men and women.
During the year 257 local people benefited from our low-cost exercise classes at Bangor St Community Centre and we maintained 328 members across our community gyms.
On the 1st April 2022 we transferred Bangor Street Community Gym management to Bangor Street Ltd.

- **COVID 19 Local Support Scheme - Household Support Scheme**

Blackburn with Darwen Borough Council was allocated funding from the Government to support those most in need in the Borough. The grant was used to help vulnerable families and adults with utility bills, food packs, white goods, warm clothing, sanitary products, and other essential items. We worked closely with partner organisations focusing on the fuel element.
Through a joint referral process we reached out to the most vulnerable families in need, and they benefited from 3 monthly payments towards their gas and electricity usage.
We saw a huge rise in referrals from October 2021 as the £20 a week uplift in Universal Credit and Working Tax Credit ended which impacted so many families and individuals financially. The uplift had been a lifeline for many people as they struggled to get through COVID 19.
Quotes –
"Thank you so much, what a difference this will make!" British white female aged 33 years old.
"I really appreciate this support, with the £80 benefit reduction this month, this will make such a difference"

Family of 4, receiving benefits.
"I'm so happy I can now put my heating on and keep warm, I have been spending most of the evenings with my neighbour as I could not afford to heat my home, I can't thank you enough!" South Asian female aged 42 years old.

- **COVID 19 - Vaccination Programme**

BwDHL delivered information and education sessions in community settings, starting with an intensive daily programme of outdoor pop-up stalls in areas where the vaccine uptake has been low /where infection has been high. We targeted areas and groups identified by BwD Council.
We believed that key messages around the Coronavirus (COVID 19) vaccine was best delivered face to face within the community. This approach has been particularly effective in engaging behaviour change in residents to stay safe during the height of the COVID 19 pandemic.

This work was commissioned as many residents in the borough were still reluctant to have their vaccines due to possible side effects. We had conversations with the local community about myths and misconceptions of the vaccine and booked them in for their vaccine if appropriate. With the new Omicron variant, it was paramount that misunderstandings/misinformation were heard and addressed giving reassurance where necessary. We also used this opportunity to distribute information around respiratory infections and keeping warm in winter.

- **T2 Weight Management**

Working in partnership with the Borough Council, Blackburn Rovers Community Trust and Be Strong, we ran two 12week weight management courses focusing on the specific needs of South Asian women. Each course is based on the groups needs which allows us to tackle the most relevant topics to each person. Participants attend twice a week for 12 weeks, with follow up at 6 months and 12 months. In the first session personal health details are taken including height, weight, body fat and muscle, blood pressure and an ECG to detect atrial fibrillation. Using the individuals results, a personal diet plan is given showing the number of portions of different food groups each person can consume in a day, this is done to encourage overall healthy eating rather than simple calorie counting. Other sessions have included hunger vs craving, takeaways, chocolate, fruit and nuts, benefits and types of exercise, blood sugar and meal planning. The sessions also include physical activity, for example circuit training, gym, physical yoga and walking and each participant is given a complementary 6-month gym membership to Bangor Street Community Gym. So far, two groups (20 people) have completed the 12-week program and lost a total of 10 stones 9 pounds.
"Every time I come here I feel empowered"
"Sophie and Samim can educate us but it's our responsibility to take action and change our diet and health"

- **Energy 360**

We worked in partnership with Lancashire BME Network to provide targeted, personalised information, advice and guidance to the most disadvantaged residents increasing their awareness and understanding of their domestic energy usage and helping them to improve the energy efficiency of their homes by introducing energy saving measures.

This year we have supported 311 beneficiaries and attended 2 local events where we reached out to 135 local people. Through advice, successful grant applications, energy vouchers and energy saving measures we have saved these residents a total of £28,984.

Case study - Client A contacted us in despair, there had been miscommunication with the landlord when moving into the property which resulted in a huge gas debt of £1,972. Client A had been trying their best to contribute what they could towards the debt but due to low income from benefits, they really began to struggle. They could see no way out, the large debt was constantly playing on their minds and having an impact on their mental health.
Due to the circumstances, we were able to apply to British Gas Energy Trust Fund and successfully cleared the debt.

Quote - "I am just so grateful and can't thank you enough, without your help I really don't know what position I would be in. I can now focus on budgeting and paying for my usage without the added worry of the debt.

Community Engagement and Development

Community development is a process where people come together to act on what's important to them. At its heart, it is rooted in the belief that all people should have access to health, wellbeing, wealth, justice, and opportunity. Community ownership and involvement lies at the heart of all our services recognising that they are best delivered with, and not to people. Asset-based community development (ABCD) is one of the most well-known frameworks used to steer processes for community building. It starts by making visible and explicitly valuing, the skills, knowledge, connections, and potential in a community. Once identified, the process seeks to connect the assets: residents, local organisations, and informal community groups to build strong relationships between people and reciprocal social networks. The aim is to mobilise local people to act on the things they care about and want to change. There is also some evidence that health outcomes are affected by the amount of control that residents have over decisions that affect them collectively. Initiatives that aim to promote collective control, for example through co-production and community engagement, have been shown to increase a sense of control, self-esteem, and self-confidence among individuals, and to increase social capital, social cohesion, and social connectedness in communities. All these outcomes have been shown to have a positive influence on health.

- **Big Local**

In July 2010, the Big Lottery Fund launched the £200 million Big Local Programme pinpointing areas that have previously been overlooked for funding and investment. Shadsworth with Whitebirk was awarded £1 million to be spent over 10 years to make sustainable improvements to life within the ward.
The project journey so far has involved:

- Getting People Involved Phase 1: Raising Awareness and Listening to Residents Views (January 2011 to September 2011)
- Getting People Involved Phase 2: Formation of BIG Local Partnership & creating a Resident led Board (November 2011 to November 2012)
- Community Planning: December 2012 to August 2013.
- Delivery of Community Plan: October 2013 onwards

The Community Plan Vision for the area is:
" A safe and clean place with a strong sense of community where residents can aspire and achieve for a better future for everyone."
BwD Healthy Living as Local Trusted Organisation (LTO) supported the Big Local Partnership, contract management for commissioned services, community engagement, establishment and management of themed task groups, financial management and the development of partnership working.
Current key priorities:

- Big Local Community Shop and food projects
- Community Activities and Events
- Young People and Family Support

Added to the food parcel provision that Big Local provided on a weekly basis, the project also continued promoting the service with partners (Housing Officers, Community Connectors, Councillors, Social Landlords, New Ground, Police, Independent Living Homes and Schools), who identified referrals for vulnerable families.
The Big Local Community Shop had its official Launch in November 2021 and partners, volunteers were invited. BwD Mayor attended and officially opened the shop to the public.

Big Local worked on the Fighting Holiday Hunger campaign and gave out 1412 free meals. They also started an affordable school uniform initiative from the shop for local people to access and use. Many of the families they support have members who are suffering from long term illness, or they are isolated and vulnerable, but one thing they all share is that they have been financially impacted throughout COVID 19.

- **Local Conversations Highercroft (LC)**

The Highercroft LC delivery plan focused on the topics local people feel were their priorities. Since COVID 19 the steering group have moved forward and carried out several consultation exercises with the community to ascertain what their priorities are after coming out of the COVID 19. The staff and the steering group reviewed the data and produced a report and action plan for the work to be carried out in the area.
The priorities highlighted by the community were:

- Financial Aid – debt, benefit support, employment opportunities, providing affordable and sustainable food for the community
- Stronger Communities – Developing a stronger community hub as a platform for residents to influence change within the community and develop campaigns to better the lifestyles of the residents, improve the environment through growing projects which would support the food larder and continue and develop youth work with the youth forum.

The steering group are also looking at developing a business model to look at continuing the work of Local Conversations after the funding comes to an end to ensure sustainability. There has been a tremendous amount of work carried out to embed the work that is being carried out by the project within Highercroft with the other partner organisations supporting residents.

- **Co-op Expand**

The Co-op Expand project built on previous work funded via the Co-op Explore fund in the Wensley Fold area of Blackburn. The emergence of COVID 19 meant that the original project plan was not possible, however we started again by recruiting a group of local people to establish their priorities for the area:
To improve green spaces enjoyed by them and their family. A mapping activity was done to identify potential locations, with St Barnabas Street Park being eventually chosen as well as revamping the garden space off Nab Lane which had suffered vandalism and was getting overgrown.

Initially the volunteers wanted to repaint the park equipment on St Barnabas Street, however a council risk assessment showed that it was beyond repair and was to be replaced by a children's cycle track. Even though the activities the community initially planned weren't possible they all felt that if they hadn't been involved in the park the play equipment would have quietly been dismantled and the space left empty; they would not have known why the equipment was dismantled or known how to get something to replace it.

Residents understood the power of being interested in their community and standing up and asking for things or making decision makers aware that they are not content to sit back and allow things to be taken away piece by piece. They saw that the values of ownership, community responsibility and influencing change can help people have a better experience of their area. A sign board for the new space was designed by children from a local school. The younger volunteers enjoyed being part of the transformation of the Nab Lane community garden, feeling pride in their area was a new experience for them and they valued having choice over the plants and decorative elements.

- **Experts by Experience**

The Experts by Experience project built on previous work done across the borough, including the 'Darwen Gets Hangry' campaign. Due to COVID 19 the project activities changed substantially, however the aim remained the same: to add greater cultural diversity to the existing conversation around food insecurity in Blackburn with Darwen.
The project worked with asylum seekers and refugees, related organisations, and other ethnic minority young people to collect individual stories and small group conversations to highlight their experiences and views. 'Conversation starter' tools, designed in collaboration with Imagination Lancaster, were used to start and guide the conversations. The tools were customisable to reflect the specific words used by participants and allowed their priorities and experiences to be discussed in an order that naturally flowed, allowing autonomy over the stories shared.

Case study 'Being an asylum seeker I have to travel a lot for the food. We cannot afford taxis or transport fares for food. Sometimes it's very difficult for us to bring food. I would like to share one incident about travelling for food. So, one day my mom was not feeling well, she asked me to bring some stuff from the shop. I went to the

shop and got carrots, apples, oranges, mangoes, milk etc. While buying all these items I didn't realise that the weight of the items will be too much. So, there were 3 kg of carrots, 4 kg of apples, 4kg of oranges, 2kg of mangoes and 2 litres of milk, so in total 15kg of stuff. When I was coming back to my house, I literally stopped more than 10 times on the way because it was so heavy. Just to save a couple of pounds I walked with 15kg back to my house. On the way I was thinking how stressful my life is. I was crying and I was missing my dad. I don't cry much because I'm a very inexpressive person but that day I was feeling hopeless. I know for some people it's just 15kg, but no one can understand the pain I was going through that day. I will never forget that day.'

- **Food Friends**

Due to start in early 2020 the 'Food Friends' project was postponed, and the timeframe extended to account for COVID 19 lockdowns and restrictions. Initially the aim was to work with women wanting to get into the hospitality and catering industry, this was then widened to include anyone wanting to get back into work.

We worked with people in small groups or one-to-one to identify their strengths, weaknesses, skills, qualifications and needs from work; these individual needs assessments allowed us to tailor the sessions to the person and give them time and space to really consider what they needed to get the job they wanted.

The project ran for 18 months and in this time, we helped a community group register their food box scheme with the authorities and provided training to help them expand the activities they offer; provided training to enable another community group to confidently run fundraising activities; helped 3 women decide on a career in the care sector and organised the level 2 qualification needed for this; and also helped a lady explore options for becoming self-employed including designing a website. Training was organised for one man to obtain his door supervisor licence to enable him to get back into work in the security industry. Advice and guidance were provided to all 21 participants, moving them closer to work or volunteering.

- **Probation Service Citizens' Jury (CJ)**

This Citizens' Jury's aim was to look at why there is an over representation of the Muslim population within prisons and how can we address implementing potential support mechanisms to reduce the number of Muslim men released from prison and their families and aid their rehabilitation and reduce reoffending rates.
Working in partnership with Lancashire BME Network, we recruited, developed and delivered 2 Citizens' Juries, one in Blackburn and one in Burnley. BwD Healthy Living recruited 16 people from Blackburn with Darwen to form the Citizens Jury aged from 19 through to 68. The Citizens Jury ran from April 2021 through to June 2021. We had guest speakers from the Police, the Mosques and even an ex-offender who discussed this topic from their perspective.

The CJ was designed to include residents from each area who would actively participate in conversations around the difficulty of supporting Black Asian Minority Ethnic (BAME) and South Asian young Muslim men who have left prison. It is well known amongst those working in or with an interest in the Criminal Justice System (CJS) that people from BAME communities are over-represented at almost all stages of the criminal justice process. However, despite their over-representation within the CJS, BAME and Muslim Offenders/Ex-offenders are in fact, under-represented in the uptake of most services that provide help and support to address behaviour that leads to or reduces offending.

Due to restrictions around COVID 19 the sessions were carried out via Zoom. The Jury members felt that there is definitely a role that communities can play in supporting ex-offenders coming back into society. They feel that there is space for a group like them that can help people to transition from prison back into society. They understand that there is support out there but more could be done and understanding that support within prison does not always relate to actual support once they are released. Support needs to be in place to make sure the following is completed before release or added support needs to be implemented with a support package that includes benefits, bank account, housing, support for families, developing 'real' life skills, volunteering opportunities and employment.

- **Self-Isolation Young People #NoFOMO 'No Fear of Missing Out'**

Working in partnership with Youth zone the #NoFOMO project delivered peer-to-peer support for Young People (YP) online. This provided a new social network and developed their emotional growth whilst isolating with other YP. This safe space was used to share their experiences, fears and coping mechanisms with each other. It also identified their understanding of self-isolation and their interpretation of COVID 19.
The young people completed a 5-day programme via Zoom whilst feeling safe in the comfort of their home. The delivery consisted of a series of discussions of the importance of isolation, how they feel and their views on COVID 19 whilst supporting mental wellness. These sessions gave the YP coping mechanisms and boosted their mental health.
Each person received a goody bag with activities to do whilst isolating. Optional physical activity sessions were also offered for the YP to take part in to provide health and wellbeing.

Some quotes from YP and parents about COVID 19 and our sessions:
YP: *"We did word searches together via Zoom which we all enjoyed together, I wanted to do this on every session."*
YP: *"Covid felt like just having a cold, but with strict instructions, having to isolate was horrible, when life was just about getting normal not being able to see family and friends again was annoying. I missed out school trips which is one thing we really look forward to."*
YP: *"Missing school was good but still had to do work online which wasn't fair, I wasn't well but still had to participate, and online learning was more difficult than face to face in school.'*
Parents: 'My kids loved the sessions with Healthy Living, and they had something to look forward to in isolation."

- **Trauma Informed Communities (TIC)**

Commissioned by Lancashire Violence Reduction Network (LVRN) to deliver 2 Citizens' Juries (CJ) with residents from East Blackburn and from the Ethnic Minority Community.

The aim of the project was to:
- Increase awareness and understanding of adverse experiences and trauma and the impact on communities
- Propose clear recommendations to inform a borough wide approach
- Produce a report and share findings with stakeholders, in appropriate formats
- Support participants to attempt to put recommendations into action

What is Trauma?
'Trauma results from an event, series of events, or set of circumstances that is experienced by an individual as physically or emotionally harmful or life threatening and that has lasting adverse effects on the individual's functioning and mental, physical, social, emotional, or spiritual well-being'. (Substance Abuse and Mental Health Services Administration – SAMHSA)

What is Trauma Informed Approach and Practice?
Trauma Informed (TI) Approach and Practice means recognising how common traumatic stress is, its potential impacts and acting to avoid the possibility that people are 'retraumatised' or unnecessarily stressed by interacting with you or your service.

The CJ process gave the space to community members to discuss, in depth, the issue leading to the production of a set of recommendations. The jury sessions were delivered on line via zoom and face to face. The participants were put into two groups according to the requirements of the funder and 9 sessions were held on a weekly basis.

Certain organisation such as the police and school were specifically chosen to represent different stages of an individual's journey where they could possibly come into contact with one or more of these services. Trauma or Adverse Childhood Experience's ACE's can contribute to increased health inequality, morbidity and poor social outcomes for individuals. Therefore, it was important to see where these services were in their journey to becoming Trauma Informed and take those learnings to be improved or implemented across the system.
A number of recommendations were put together from both the Citizens' Juries. Common themes emerged from

the discussions and reflections from both groups. The recommendations were separated into 3 specific themes focusing on - Children and Young People, Adults (communities) and Professionals (workforce).
The juries highlighted that central to all the recommendations was the need for everyone to work together to achieve the common goal of a Trauma Informed Approached
Quote from a juror "Everyone reacts differently, we need to develop skills to be forward thinking."

- **Youth Ambassadors**

BwD Healthy Living were successful in delivering a cohort for the Boroughs Youth Ambassador project. We recruited 10 young people from Shadsworth, Whitebirk, Higher Croft and Mill Hill. All the different organisations focused on different aspects regarding youth. BwD HL's cohort focused on the principles of Social Action and more importantly how young people felt living in Blackburn and where they felt was their place within today's society. The young people participated in different sessions that were delivered around image and perception and also tackled prejudice and stereotypes of young people living in the borough. They discussed their place within today's society and how people they could become a more integral part of society.
The young people were introduced to the Social Action aspect of the project and looked at the 6 principles of it. There was emphasis on how it should be youth led and that they should have ownership on the direction of the project. We commented on how socially impactful the idea should be with a clear intended benefit to a community, or cause or social problem. How it should be progressive with a look at how an idea can be sustainable and providing links to other opportunities. We also talked about how an idea should be imbedded into a community and how it should be accessible and integrated into existing pathways. There were also discussions regarding how challenging and reflective the idea should be.

The young people developed and delivered a social action project in Mill Hill with a church group and tackled some of the church grounds that had been damaged through anti-social behaviour in the community. They also helped some of the elderly community with maintaining the over growth of their gardens.
"*Before the Youth Ambassadors project, there wasn't many reasons to go out. I found myself spending all my time at home and playing video games. I don't think I made it easy for my mum. During the summer holidays I continued the same behaviour, but one of my mums' friends mentioned the Youth Ambassador project. I have really enjoyed my time during the Youth Ambassadors project and am going to be involved in becoming a youth forum once the project has finished.*" - Male aged 17 years

- **Takeaway Takeover**

The 'Takeaway Takeover' project worked with a group of young people and a local takeaway, Bano's, to develop healthier menu options. Initially the sessions centred around mapping the fast-food outlets within walking distance of the young people's homes and taste testing different items while considering how items could be made healthier by changing ingredients, cooking methods and portion size.
The young people chose to focus their work on pizzas and milkshakes and spent a few weeks designing and cooking healthier options from scratch using supermarket ingredients and ones available from the chosen takeaway. Once they had decided on their ideal product, they went to the takeaway to teach the owner how to make it; based on their idea the owner suggested adaptions to make it more practical and then cooked it for the young people. The final products were mini pizza bites served with a small portion of fries and green salad and strawberry and banana milkshakes. The pizza bites are now available in Bano's takeaway with the milkshakes to follow.

- **Roman Rd Library**

In November 2015, we entered into an innovative partnership with the Council to provide the day-to-day operation of Roman Road Library with a team of our volunteers. The volunteers completed a structured programme of training to equip them to help in the library ranging from health and safety sessions to specific library work including assisting customers to choose and borrow books.
Since then, the Library has become an integral part of the community in Highercroft and has become a Hub for the work being carried out in the community. As well as being a library it provides a base to support residents to interact with Local Authority, ward councillors, police, social landlord housing officers and much more. Since COVID 19 the volunteers have been working hard to provide sessions for the community to access the library as well as deliver opportunities for the community to access the gym.

- **Adverse Childhood Experiences (ACE's) – Citizens' Jury**

This programme was funded by Public Health and delivered in partnership with Healthwatch BwD, it was initially commissioned in January 2020, but due to the COVID 19 pandemic it was delivered from June 2021.
The Citizens' Jury (CJ) model was selected based on the community development theory that people within the community are best placed to know what will and will not work within their own neighbourhoods and this is likely to have a much greater impact on making change happen rather than from initiatives developed by services parachuting into those neighbourhoods.

This model of engagement also offered the opportunity to track changes in views over the period of engagement because the Citizens' Jury approach creates the space for ongoing dialogue with the Jury; it provides a useful sounding board on which 'Experts' can test out their ideas and plans and allows for quick feedback and recommendations directly from residents for achieving an ACE's informed community.
An 8-week programme was developed explaining and introducing ACE's to the jurors, and with each session focusing on development of the recommendations.

The recommendations were categorised into 5 groups, framed around the different stages of the life course.

- Early Years Engagement of New Parents
- Primary School
- Secondary school
- Adulthood
- Engagement of the Whole Community

There were many recommendations put forward, but one of the key recommendations from the Jury was that for this approach to be embedded fully in the borough, the buy-in of leaders from all sectors was required – only with this can there be a cultural shift across the whole borough. The recommendations from this CJ is now helping the BwD Systems Resilience Framework.

- **Applied Research Collaboration Northwest Coast (ARC - NWC)**

BwD Healthy Living are part of the Community Research and Engagement Network (CoREN) Action Plan for Lancaster University who are looking at the health inequalities in the region.
The CoREN is a collaborative of community organisations, academics, public advisors, and representatives of statutory organisations.

The purpose of the CoREN is to provide a generative and facilitative space for applied health and social care research that is responsive to community need. More specifically, the CoREN has the following three aims:

- Collaboration through connection of system partners in health and social care research
- Strengthening of collective community voice within health and social care research
- Elevation of the profile of research for health and social care in practice

Financial review

a. GOING CONCERN

After making appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

Structure, governance and management

a. CONSTITUTION

The company is registered as a charitable company limited by guarantee and was set up by a Trust deed on 27/02/2008 .

The company is constituted under a Trust deed dated 27/02/2008 and is a registered charity number 1122978.

The company was incorporated on 30 January 2007 and commenced trading on that date.

b. METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES

The Directors of the company are also Charity Trustees for the purpose of charity law. All those persons appointed to perform the duties of Directors of the Company are referred to as the Management Board and each member has undertaken to contribute the sum of £1 in the event of the company being insolvent on winding up.

The Board of Trustees is the body responsible for the government and management of the organisation. The current Board consists of original members appointed, members re-elected in line with the Governing Document and new members elected onto the Board. The Board seeks to appoint new Trustees to maintain a broad skill mix appropriate to the work of the Charity. One third of all trustees must retire at the Annual General Meeting; retiring members are eligible for re-appointment.

Method of Appointment or Election of Trustees
The management of the Charitable company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association. All those wishing to be a Trustee must support the aims of the Charity and applications to become a Trustee are in a form approved by the existing Trustees.

Induction and Training of Trustees
All new Trustees receive induction training which is tailored to the specific needs of the individual and includes meetings and discussions with the Chief Officer, a copy of the organisation's Business Plan and any relevant past Board papers.

c. ORGANISATIONAL STRUCTURE AND DECISION MAKING

Blackburn with Darwen Healthy Living has a Management Board of up to twelve trustees who meet approximately every 8 weeks; they are responsible for the strategic direction and policy of the charity. The Trustees have delegated the day-to-day running of the charity to the Chief Officer.

d. RISK MANAGEMENT

The Board of Trustees have responsibility for implementing a managed approach to risk management. Measures have been put in place by the introduction and review of policies, procedures, and systems to mitigate the risks that the charity faces. Internal control risks are minimised by the implementation of procedures for the authorisation of all financial transactions. A key element in the management of financial risk is the setting of a reserves policy. The external risks to funding have led to development of strategic plans to address the need for diversification of funding and activities.

e. Annual General Meeting (AGM) 2021

We held our AGM on 3rd November 2021 via Zoom. Our Chief Officer, Dilwara Ali, gave an overview of our key achievements and current projects. Our Chair Garth Hodgkinson thanked and acknowledged our staff,volunteers, residents and partners for their continuing work and support.

Your Support

Blackburn with Darwen Healthy Living is always in need of funds.

Your support and donations will help us to continue and further develop our work promoting and facilitating community involvement to help tackle health, social and economic inequalities within our communities.

We thank our partners, funders and supporters including:

Garfield Weston Foundation
Age UK Blackburn with Darwen
Blackburn with Darwen Public Health
Blackburn Youth Zone
One Voice Blackburn
Co-op Foundation
BIG Lottery Fund
People's Health Trust
Blackburn with Darwen Borough Council
Blackburn with Darwen CVS
Healthwatch Blackburn with Darwen
Jubilee Tower Credit Union
Lancaster University
Lancashire BME Network
Police and Crime Commissioner Lancashire
Food Active
Workers Education Association
Spring North
Iqra Foundation
Care Network
Blackburn Foodbank
University of Central Lancashire (UCLan)
Be Strong
Blackburn Rovers Community Trust (BRFCT)
Bano's Takeaway
Accrington Road Community Centre (UCO)
Recycling Lives

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2022

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees (who are also directors of Blakburn with Darwen Healthy Living for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees, on 6th October 2022

and signed on their behalf by:

Jeremy G. Hodgkinson, Chair

Emma L. Garner, Trustee

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BLACKBURN WITH DARWEN HEALTHY LIVING (the 'company')

I report to the charity Trustees on my examination of the accounts of the company for the year ended 31 March 2022.

This report is made solely to the company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the company's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the company and the company's Trustees as a body, for my work or for this report.

RESPONSIBILITIES AND BASIS OF REPORT

As the Trustees of the company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

INDEPENDENT EXAMINER'S STATEMENT

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies.

I have completed my examination. I can confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

Signed: C Wright Dated: 13/10/2022.

INDEPENDENT EXAMINER'S REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2022

Courtney Wright BA FCCA

Office 5, The Boulevard Centre
45 Railway Road
Blackburn
Lancashire
BB1 1EZ

STATEMENT OF FINANCIAL ACTIVITIES INCORPORATING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2022

	Note	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	*Total funds 2021 £*
INCOME FROM:					
Charitable activities - Donations and Grants	2,4,5	**120,604**	**252,087**	**372,691**	*271,035*
Other trading activities:					
Trading activities		**26,837**	**-**	**26,837**	*5,543*
Investments	3	**15**	**-**	**15**	*49*
TOTAL INCOME		**147,456**	**252,087**	**399,543**	*276,627*
EXPENDITURE ON:					
Charitable activities	6,7	**91,741**	**241,725**	**333,466**	*299,234*
TOTAL EXPENDITURE		**91,741**	**241,725**	**333,466**	*299,234*
NET INCOME / (EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		**55,715**	**10,362**	**66,077**	*(22,607)*
NET MOVEMENT IN FUNDS		**55,715**	**10,362**	**66,077**	*(22,607)*
RECONCILIATION OF FUNDS:					
Total funds brought forward		**87,745**	**73,383**	**161,128**	*183,735*
TOTAL FUNDS CARRIED FORWARD		**143,460**	**83,745**	**227,205**	*161,128*

The notes on pages 19 to 31 form part of these financial statements.

BLACKBURN WITH DARWEN HEALTHY LIVING
(A company limited by guarantee)
REGISTERED NUMBER: 06073648

BALANCE SHEET
AS AT 31 MARCH 2022

	Note	£	2022 £	£	2021 £
FIXED ASSETS					
Tangible assets	11		**4,181**		*2,761*
CURRENT ASSETS					
Debtors	12	**55,020**		*37,696*	
Cash at bank and in hand		**200,318**		*156,474*	
		255,338		*194,170*	
CREDITORS: amounts falling due within one year	13	**(32,314)**		*(35,803)*	
NET CURRENT ASSETS			**223,024**		*158,367*
NET ASSETS			**227,205**		*161,128*
CHARITY FUNDS					
Restricted funds	14		**83,745**		*73,383*
Unrestricted funds	14		**143,460**		*87,745*
TOTAL FUNDS			**227,205**		*161,128*

The company's financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The financial statements were approved and authorised for issue by the Trustees on 6th October 2022 and signed on their behalf, by:

Jeremy G. Hodgkinson, Chair

Emma L. Garner, Trustee

The notes on pages 19 to 31 form part of these financial statements.

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2022

	Note	2022 £	2021 £
Cash flows from operating activities			
Net cash provided by/(used in) operating activities	16	**46,375**	*(35,430)*
Cash flows from investing activities:			
Proceeds from the sale of tangible fixed assets		**564**	-
Purchase of tangible fixed assets		**(3,095)**	*(1,197)*
Net cash used in investing activities		**(2,531)**	*(1,197)*
Change in cash and cash equivalents in the year		**43,844**	*(36,627)*
Cash and cash equivalents brought forward		**156,474**	*193,101*
Cash and cash equivalents carried forward	17	**200,318**	*156,474*

The notes on pages 19 to 31 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Blackburn with Darwen Healthy Living meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Reconciliation with previous Generally Accepted Accounting Practice

In preparing these accounts, the Trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required.

No restatements were required.

1.3 Company status

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

1. ACCOUNTING POLICIES (continued)

1.4 Income

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the company is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the company has been notified of the executor's intention to make a distribution. Where legacies have been notified to the company, or the company is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Donated services or facilities are recognised when the company has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the company of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the Friends is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the company which is the amount the company would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

Charitable activities and Governance costs are costs incurred on the company's operations, including support costs and costs relating to the governance of the company apportioned to charitable activities.

1. ACCOUNTING POLICIES (continued)

1.6 Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of financial activities incorporating income and expenditure account.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Office equipment	-	33% Straight Line
Gym equipment	-	20% - 33% Straight Line

1.7 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the Bank.

1.8 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.9 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.10 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.11 Financial instruments

The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1. ACCOUNTING POLICIES (continued)

1.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

2. INCOME FROM DONATIONS AND GRANTS

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	*Total funds 2021 £*
Donations	**80**	**-**	**80**	*1,130*
Grants	**71,061**	**252,087**	**323,148**	*224,597*
Similar incoming resources	**49,463**	**-**	**49,463**	*45,308*
Total donations and legacies	**120,604**	**252,087**	**372,691**	*271,035*
Total 2021	*120,467*	*150,568*	*271,035*	

3. INVESTMENT INCOME

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	*Total funds 2021 £*
Investment income - other local investments	**15**	**-**	**15**	*49*
Total 2021	*49*	*-*	*49*	

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

4. GRANTS

	2022	2021
	£	£
Spring North	**17,288**	*2,295*
Lancashire BME Network	**32,708**	*16,602*
Newground	**478**	*3,105*
Big Local/ Local Conversations	**212,050**	*121,467*
WEA	**5,807**	*4,418*
Garfield Weston	**10,000**	*20,000*
Blackburn with Darwen Borough Council	**27,529**	*21,838*
Lancashire Police	**17,288**	-
Food Power	**-**	*13,564*
Health Equalities Group	**-**	*4,500*
Co-Op Foundation	**-**	*9,980*
Lancashire Foundation	**-**	*3,744*
Future Directions	**-**	*3,084*
	-	-
	323,148	*224,597*

5. SIMILAR INCOMING RESOURCES

	2022	2021
	£	£
SLA's	**42,009**	*42,431*
Other/ Sundry Income	**7,534**	*2,877*
	-	-
	49,543	*45,308*

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

6. DIRECT COSTS

	2022 £	2021 £
Staff costs	**186,577**	*188,308*
Awards and grants	**20,722**	*1,600*
Volunteer expenses	**85**	*224*
Office expenses	**8,094**	*12,855*
Printing and stationery	**915**	*1,259*
Vehicle expenses	**1,468**	*1,323*
Equipment and furniture	**29,217**	*26,782*
Equipment lease/hire	**8,256**	*7,991*
Food	**19,584**	*9,036*
Insurance	**6,079**	*6,317*
Meals and entertainment	**532**	*300*
Rent and rates	**15,522**	*8,078*
Repairs and maintenance	**6,393**	*1,227*
Travel and meetings	**638**	*5*
Sundry expenses	**-**	*2,208*
Bank charges	**74**	*80*
Legal and professional fees	**-**	*640*
Coaches and trips	**1,450**	*75*
Support costs	**1,723**	*3,336*
Venue Hire	**2,203**	*2,288*
	309,532	*273,932*

7. SUPPORT COSTS

	2022 £	2021 £
Staff costs	**4,012**	*3,763*
Depreciation	**1,111**	*452*
Contracted services	**7,580**	*2,589*
Office expenses	**3,087**	*5,475*
Subscriptions	**-**	*144*
Equipment and furniture	**431**	*187*
Equipment lease and hire	**88**	*413*
Food	**186**	*21*
Insurance	**2,876**	*3,523*
Recruitment	**161**	*47*
Rent and rates	**3,745**	*5,133*
Travel and meetings	**-**	*2*
Venue hire	**85**	*35*
Sundry expenses	**-**	*333*
Bank charges	**503**	*467*
Legal and professional fees	**69**	*3,346*
	23,934	*25,930*

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

8. NET INCOME/(EXPENDITURE)

This is stated after charging:

	2022	*2021*
	£	£
Depreciation of tangible fixed assets:		
- owned by the charity	**1,675**	*1,306*
Auditors' remuneration - audit	**385**	*3,346*

During the year, no Trustees received any remuneration (2021 - £NIL).
During the year, no Trustees received any benefits in kind (2021 - £NIL).
During the year, no Trustees received any reimbursement of expenses (2021 - £NIL).

9. AUDITORS' REMUNERATION

The Independent Examiner's remuneration amounts to an Independent Examination fee of £ 385 (2021 - £3,960).

10. STAFF COSTS

Staff costs were as follows:

	2022	2021
	£	£
Wages and salaries	**190,589**	*192,071*

The average number of persons employed by the company during the year was as follows:

	2022	2021
	No.	No.
Project staff	**10**	*11*
Administration and support	**2**	*2*
	12	*13*

No employee received remuneration amounting to more than £60,000 in either year.

11. TANGIBLE FIXED ASSETS

	Office equipment	Other fixed assets	Total
	£	£	£
Cost			
At 1 April 2021	**25,103**	**38,523**	**63,626**
Additions	**593**	**2,502**	**3,095**
Disposals	**(564)**	**-**	**(564)**
At 31 March 2022	**25,132**	**41,025**	**66,157**
Depreciation			
At 1 April 2021	**23,988**	**36,877**	**60,865**
Charge for the year	**528**	**1,147**	**1,675**
On disposals	**(564)**	**-**	**(564)**
At 31 March 2022	**23,952**	**38,024**	**61,976**
Net book value			
At 31 March 2022	**1,180**	**3,001**	**4,181**
At 31 March 2021	*1,115*	*1,646*	*2,761*

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

12. DEBTORS

	2022 £	2021 £
Trade debtors	49,097	29,878
Prepayments and accrued income	5,923	7,818
	55,020	37,696

13. CREDITORS: Amounts falling due within one year

	2022 £	2021 £
Trade creditors	19,453	8,854
Other taxation and social security	2,963	2,097
Accruals and deferred income	9,898	24,852
	32,314	35,803

14. STATEMENT OF FUNDS

STATEMENT OF FUNDS - CURRENT YEAR

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2022 £
Designated funds					
Designated Funds - all funds	68,359	-	-	(1,207)	67,152
General funds					
General Funds - all funds	19,386	147,456	(91,741)	1,207	76,308
Total Unrestricted funds	87,745	147,456	(91,741)	-	143,460
Restricted funds					
Big Lottery BIG Local / Local Conversations	55,789	212,050	(188,970)	-	78,869
Energy 360	415	32,707	(33,122)	-	-
WEA Food Friends	2,329	5,807	(6,541)	-	1,595
Knife Crime Mentor Programme	4,870	-	(4,870)	-	-
Co-op Expand	9,980	1,045	(7,744)	-	3,281
Newground Together	-	478	(478)	-	-
	73,383	252,087	(241,725)	-	83,745

14. STATEMENT OF FUNDS (continued)

Total of funds	**161,128**	**399,543**	**(333,466)**	**-**	**227,205**

STATEMENT OF FUNDS - PRIOR YEAR

	Balance at 1 April 2020 £	*Income* £	*Expenditure* £	*Transfers in/out* £	*Balance at 31 March 2021* £
Designated Funds	*32,776*	*-*	*(1,306)*	*36,889*	*68,359*
General funds					
General Unrestricted Funds	*4,449*	*123,382*	*(71,556)*	*(36,889)*	*19,386*
Restricted funds					
Restricted Funds	*146,511*	*153,244*	*(226,372)*	*-*	*73,383*

DESIGNATED FUNDS

Business Continuity - To cover 3 months statutory and contractual obligations totaling £29,906

Redundancy Costs - To cover redundancy costs in the event the company is wound up totaling £37,246.

RESTRICTED FUNDS

Big Local/ Local Conversations - Working in the Shadsworth & Whitebirk area, community lead initiative concentrating on the priorities they have identified in their area/ Working in the Highercroft ward. Community lead initiative concentrating on the priorities they have identified in their area.

Energy 360 – Fuel Poverty project, supporting the ethnic minority community with energy issues i.e., fuel debts and poverty.

WEA Food Friends – Upskilling 50+ residents of the borough around employability. Helping them set up social groups, providing training and supporting them to set up small social enterprises.

Newground Together, taking steps to Independence – Befriending project for the 50+ to address social isolation, predominantly in the Shadsworth and Whitebirk area.

Co-op Expand – Working with residents of Wensley Fold ward to look at assets within the ward and how they can be most utilised e.g., green space, community spaces.

Knife Crime – working with young people who attended a variety of sessions and discuss various topics, i.e., knife crime, bullying, to help develop a toolkit and they received training to help them deliver the toolkit to their peers.

SUMMARY OF FUNDS - CURRENT YEAR

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2022 £
Designated funds	68,359	-	-	(1,207)	67,152
General funds	19,386	147,456	(91,741)	1,207	76,308
	87,745	147,456	(91,741)	-	143,460
Restricted funds	73,383	252,087	(241,725)	-	83,745
	161,128	399,543	(333,466)	-	227,205

SUMMARY OF FUNDS - PRIOR YEAR

	Balance at 1 April 2020 £	*Income* £	*Expenditure* £	*Transfers in/out* £	*Balance at 31 March 2021* £
Designated funds	*32,776*	-	*(1,306)*	*36,889*	*68,359*
General funds	*4,449*	*123,382*	*(71,556)*	*(36,889)*	*19,386*
	37,225	*123,382*	*(72,862)*	-	*87,745*
Restricted funds	*146,511*	*153,244*	*(226,372)*	-	*73,383*
	183,736	*276,626*	*(299,234)*	-	*161,128*

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

ANALYSIS OF NET ASSETS BETWEEN FUNDS - CURRENT YEAR

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	4,181	-	4,181
Current assets	171,593	83,745	255,338
Creditors due within one year	(32,314)	-	(32,314)
	143,460	83,745	227,205

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS (continued)

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR

	Unrestricted funds 2021 £	*Restricted funds 2021* £	*Total funds 2021* £
Tangible fixed assets	*2,761*	-	*2,761*
Current assets	*120,787*	*73,383*	*194,170*
Creditors due within one year	*(35,803)*	-	*(35,803)*
	87,745	*73,383*	*161,128*

16. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022 £	*2021* £
Net income/(expenditure) for the year (as per Statement of Financial Activities)	**66,077**	*(22,607)*
Adjustment for:		
Depreciation charges	**1,111**	*1,306*
Increase in debtors	**(17,324)**	*(2,425)*
Decrease in creditors	**(3,489)**	*(11,704)*
Net cash provided by/(used in) operating activities	**46,375**	*(35,430)*

17. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2022 £	*2021* £
Cash in hand	**200,318**	*156,474*
Total	**200,318**	*156,474*

18. OPERATING LEASE COMMITMENTS

At 31 March 2022 the total of the Charity's future minimum lease payments under non-cancellable operating leases was:

	2022 £	*2021* *£*
Amounts payable:		
Within 1 year	**4,467**	*8,080*
Between 1 and 5 years	**1,044**	*23,660*
Total	**5,511**	*31,740*

19. RELATED PARTY TRANSACTIONS

There have been no related party transactions throughout the financial year.

20. POST BALANCE SHEET EVENTS

There have been no significant events affecting the company since the year end.

21. CONTROLLING PARTY

Those directors/ trustees listed in the company administrative section control the company.

BLACKBURN WITH DARWEN HEALTHY LIVING

England & Wales - Charity number 1122978

Accounts

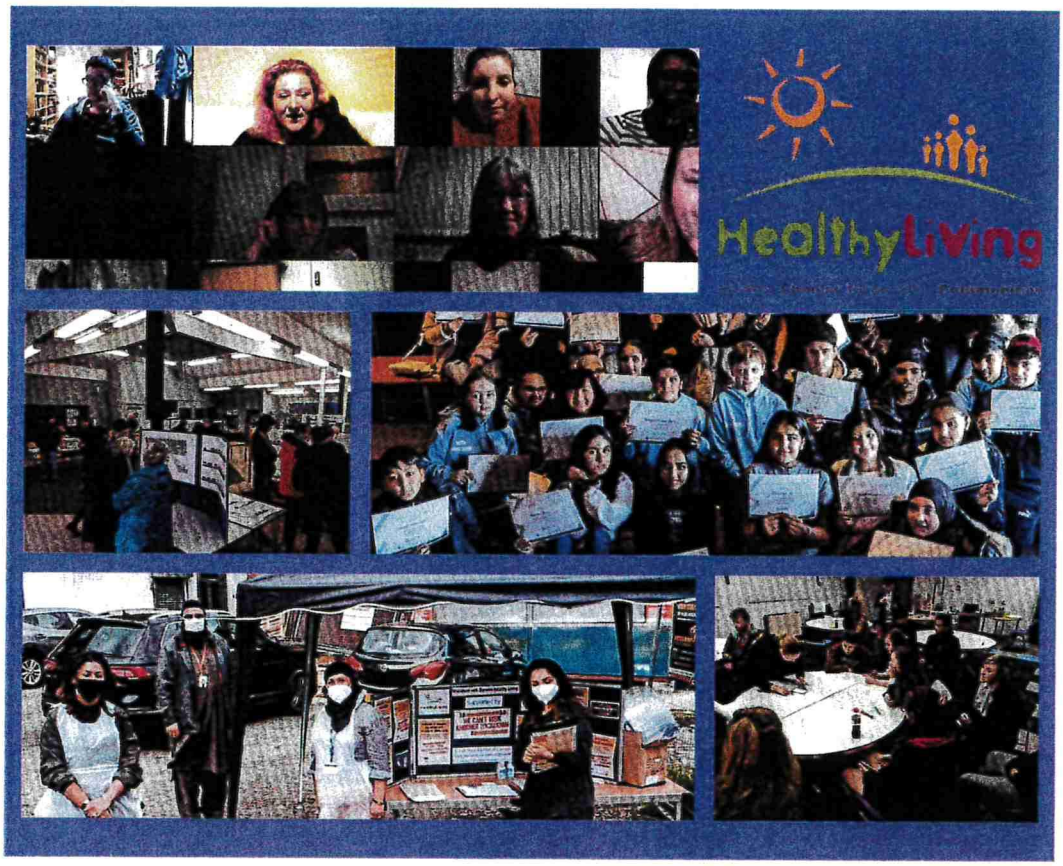
Charity Registration No. 1122978

Company Registration No. 06073648 (England and Wales)

BLACKBURN WITH DARWEN HEALTHY LIVING

ANNUAL REPORT AND INDEPENDENTLY EXAMINED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021



PM+M Solutions for Business LLP
Chartered Accountants
New Century House
Greenbank Technology Park
Blackburn
Lancashire
BB1 5QB

BLACKBURN WITH DARWEN HEALTHY LIVING

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Pauline A. Walsh Jeremy G. Hodgkinson Paul R. Mason Paula L. Spence Emma L. Garner Anika Leslie-Walker Linda J. Whalley (Appointed 15 June 2020) Elizabeth A. Williams
Charity number	1122978
Company number	06073648
Registered office	Bangor St Community Centre Norwich St Blackburn BB1 6NZ
Independent examiner	PM+M Solutions for Business LLP New Century House Greenbank Technology Park Challenge Way Blackburn Lancashire BB1 5QB
Bankers	The Royal Bank of Scotland plc 58-62 King William Street Blackburn BB1 7HU
Senior management team (senior staff to whom day-to-day management of the charity is delegated)	Dilwara Ali (Chief officer) Shelagh Westbrook (Finance & administration manager)

BLACKBURN WITH DARWEN HEALTHY LIVING

CONTENTS

	Page
Trustees' report	1 - 13
Independent examiner's report	14
Statement of financial activities	15
Balance sheet	16
Notes to the financial statements	17 - 29

BLACKBURN WITH DARWEN HEALTHY LIVING

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report and financial statements for the year ended 31 March 2021.

The Trustees (who are also directors of the Charity for purposes of the Companies Act) present their Annual Report together with the financial statements of Blackburn with Darwen Healthy Living (the Charitable company) for the year ended 31st March 2021. The Trustees confirm that the Annual Report and financial statements of the Charitable company comply with the current statutory requirements of the Charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015). Since the Charitable company qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

Structure, Governance and Management

Constitution

The organisation is a Charitable company limited by guarantee, incorporated on 30th January 2007 and registered as a charity on 27th February 2008. The Company was established under a Memorandum of Association which established the objects and powers of the Company and is governed under its Articles of Association. The Directors of the company are also Charity Trustees for the purpose of charity law. All those persons appointed to perform the duties of Directors of the Company are referred to as the Management Board and each member has undertaken to contribute the sum of £1 in the event of the company being insolvent on winding up.

The Board of Trustees is the body responsible for the government and management of the organisation. The current Board consists of original members appointed, members re-elected in line with the Governing Document and new members elected onto the Board. The Board seeks to appoint new Trustees to maintain a broad skill mix appropriate to the work of the Charity. One third of all trustees must retire at the Annual General Meeting; retiring members are eligible for re-appointment.

Method of Appointment or Election of Trustees

The management of the Charitable company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association. All those wishing to be a Trustee must support the aims of the Charity and applications to become a Trustee are in a form approved by the existing Trustees.

Induction and Training of Trustees

All new Trustees receive induction training which is tailored to the specific needs of the individual and includes meetings and discussions with the Chief Officer, a copy of the organisation's Business plan and any relevant past Board papers.

Organisational Structure

Blackburn with Darwen Healthy Living has a Management Board of up to twelve trustees who meet approximately every 8 weeks; they are responsible for the strategic direction and policy of the charity. The Trustees have delegated the day-to-day running of the charity to the Chief Officer and Senior Management Team.

Objectives and Activities

Policies and Objectives

The purpose of the Charity is to provide, or in conjunction with other like-minded organisations, to assist in the provision of facilities, services, support, training, education and information in order to preserve and protect the good health of those inhabitants residing in, principally, the borough of Blackburn with Darwen, and throughout all boroughs in England and Wales in an effort to encourage said inhabitants to develop a more positive attitude to health, to lead healthy lifestyles and to improve their quality of life.

In carrying out its purpose, the Charity promotes equality of opportunity and opposes any form of discrimination on grounds of race, ethnic origin, gender, sexual orientation, age, disability or religion.

Activities for Achieving Objectives

These are the key activities carried out by the Charity to achieve its objectives:

- To promote, through partnership, the work of Blackburn with Darwen Healthy Living, with particular reference to the promotion of Health Improvement and Social Inclusion;
- To promote an active citizenship approach to health and wellbeing through community development; supporting a stronger voice for people who use services and greater choice and control at all levels;
- To ensure effective policies and procedures are in effect in accordance with quality assured services, and those required when using volunteers to undertake activities;
- To measure and track the progress and outcomes of projects including measuring longer term changes in knowledge, attitudes and behaviours;
- To monitor the financial outputs on a regular basis;
- To ensure the future sustainability of Blackburn with Darwen Healthy Living.

Our vision is

"To ensure that local people have access to and are involved in the design and delivery of services that improve their health and well-being."

A number of key assumptions are implicit in the success of the work that we do:

- Improving health inequalities requires more than medical intervention;
- For health promotion to be effective, communities and service users must be involved;
- People want to improve their health;
- Partnership working enhances impact and promotes sustainability.

Our trustees have reviewed and agreed three key strategic charitable objectives for Blackburn with Darwen Healthy Living:

- Promotion of Health and Well-being by providing innovative, community-based services based on local needs and priorities.

- Community Engagement and Development by ensuring that local people have access to and are involved in the design and delivery of services that improve their health and well-being.

- Youth Work enabling young people to develop holistically, working with them to facilitate their personal, social & educational development to enable them to develop their voice, influence and place in society and to reach their full potential.

Risk Management

The Board of Trustees have responsibility for implementing a managed approach to risk management. Measures have been put in place by the introduction and review of policies, procedures and systems to mitigate the risks that the charity faces. Internal control risks are minimised by the implementation of procedures for the authorisation of all financial transactions. A key element in the management of financial risk is the setting of a reserves policy. The external risks to funding have led to development of strategic plans to address the need for diversification of funding and activities.

Annual General Meeting (AGM) 2020

We held our AGM on 17th December 2020 via Zoom. Our Acting Chief Officer, Dilwara Ali, gave an overview of all our current projects including the impact of Covid-19 restrictions and the need to close our Community Gyms in March 2020 in line with government guidelines. Many of our projects were placed on hold with the agreement from our funders but we continued to work with Blackburn with Darwen Borough Council and other partner agencies delivering food parcels and helping those in our community suffering the most during the Covid-19 pandemic.

Activities undertaken to further the Charity's purpose for Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing aims and objectives and in planning future activities. As a not-for-profit organisation, Blackburn with Darwen Healthy Living focuses on serving the local communities in which we work. All our charitable activities are aimed at addressing health inequalities, breaking down social isolation and bringing communities together primarily within socially and economically deprived areas of Blackburn with Darwen. We promote social inclusion by encouraging "harder to reach" people to engage in our services regardless of their ethnicity, gender, disability or financial background.

Achievements and Performance

The Covid-19 pandemic has driven an increase in the number of people who need support from local charities whilst also making it harder to deliver services and raise much needed funds.

During this crisis, our Trustees reviewed the Charity's main aims in the short to medium term whilst ensuring that they continue to carry out the Charity's purposes for the public benefit and agreed 3 main aims:

- To continue, wherever possible, to deliver our community projects as permitted under Covid-19

- To offer volunteer training programmes and opportunities aimed at addressing issues such as confidence building and unemployment;

- To financially survive the coronavirus crisis.

Strategic Charitable Objectives	**Number of Participants/beneficiaries**
Promotion of Health & Wellbeing	216
Community Engagement & Development	58

Award Winning Charity

GlaxoSmithKline (GSK) IMPACT Award Winner 2012

We are extremely proud that we were chosen as one of eight winners of a GSK Impact Award in 2012. We are a member of the GlaxoSmithKline (GSK) IMPACT Awards Development Network which is a unique learning network that supports health and wellbeing charities to develop their leaders, share experiences and expertise, and build the recognition of their significant and vital contribution to the health and social care system. To become a Network member, a charity must have won a GSK IMPACT Award, for which they will have competed with more than 400 charities and have been through the rigorous assessment and judging process. The Network started in 2012 as a small pilot project, but now has almost 160 members representing over 95 past award winners from across the UK. The whole programme is firmly driven by participants' ideas and experience, with the facilitation led by a dedicated team of experts at the King's Fund. The Network explores many issues faced by charities working to improve health. With regular updates on policy from The King's Fund, coaching and information exchange, the GSK IMPACT Awards network is an important source of support for members. to offer and receive help.

Promotion of Health and Wellbeing

Health Inequalities

"Build Back Better has become the mantra. Important, but we need to Build Back Fairer. The levels of social, environmental and economic inequality in society are damaging health and well-being. As the UK emerges from the pandemic it would be a tragic mistake to attempt to re-establish the status quo that existed before the pandemic – a status quo marked in England, over the past decade, by stagnation of health improvement that was the second worst in Europe and widening health inequalities." (Build Back Fairer, The Covid-19 Marmot Review)

The Covid-19 Marmot Review highlighted that across England, mortality rates from all causes are higher in more deprived areas, one of the clearest indicators of health inequalities. It also highlighted that mortality risks from Covid-19 are much higher among many BAME groups who are disproportionately represented in more deprived areas and high-risk occupations; these risk factors are the result of longstanding inequalities.

Levels of deprivation prior to Covid-19 have consistently been above the national average and Blackburn with Darwen is within the 10% most deprived local authorities in England. It has a low wage/low skill economy with many front-line workers. Life expectancy remains below the regional and national averages. It has a high proportion of terraced homes, many housing large multi-generational families, which undoubtedly increases the risk of household transmission. These pre-existing characteristics perhaps provide some context as to the high Covid-19 rates per 100,000 population across the Borough.

Community Gyms & Fitness Classes

In March 2020, we closed our gyms at Bangor St Community Centre and Roman Road Library in line with Central Government Covid-19 guidelines. We reopened Bangor St Gym in September 2020 complying with local government guidelines but closed again on 5th November 2020 and re-opened again on 12th April 2021.

COVID-19 Winter Support Grants

The COVID-19 Winter Grant Scheme (CWGS) was made available in early December 2020 to March 31st 2021 to support those most in need across England with the cost of food, energy (heating, cooking, lighting), water bills (including sewerage) and other essentials. It was funded by Central Government and managed by Local Authorities. We worked in partnership with Blackburn with Darwen Borough Council's (BwDBC) Help Hub delivering support in Blackburn East.

Mr & Mrs M's Story:

Due to Covid-19, Mr and Mrs M were shielding as both are clinically vulnerable. Due to this and the extreme cold weather over the winter months, they had to keep the heating on much longer to keep warm. As a result of this they found themselves in the unfortunate position of being unable to top up their gas and electric until they were in receipt of their next benefit payment. We contacted Mrs M, initially she was very teary and stated how embarrassed she was at having to ask for help as they had never found themselves in this position before. With the help of the Covid-19 Winter Support Scheme, we were able to top up both gas and electric meters with enough credit to last them until they were in receipt of their next payment. Mrs M stated "I can't thank you enough, my husband has worked all his life until he fell ill. We have never been in the position of having to ask for help like this before. It's such a huge relief knowing we can keep warm."

Energy 360 Project

We are working in partnership with Lancashire BME Network to provide targeted, personalised information, advice and guidance to the most disadvantaged residents increasing their awareness and understanding of their domestic energy usage and helping them to improve the energy efficiency of their homes by introducing energy saving measures.

"Buddies in Need"

Our "Buddies in Need" Project was funded through the National Lottery, Awards for All programme and provided support to individuals and families experiencing food poverty, fuel poverty and social isolation. Due to job losses and reduced working hours, many of our beneficiaries were first time Universal Credit claimants who had never asked for support before and did not know where to go for help: they reported struggling to navigate systems to access support and lacked the confidence to ask. Also, many beneficiaries fell outside the criteria for assistance from other agencies; for example, they were too young for Age UK's befriending and food delivery offer. By providing food parcels, befriending support, and advice on managing their utility bills, we gave residents the chance to get back on their feet again and feel less socially isolated. We supported 114 households; 93 with food & fuel support and 21 experiencing social isolation.

R's Story

For the past 2 years R has been employed full time working with adults with mental health and additional learning needs, a job which she enjoys. In February 2021 she was added to the clinically vulnerable list and asked to shield as she has diabetes, high blood pressure and asthma as well as a previous history of pneumonia. She asked to be put onto the government's job retention scheme where she'd receive 80% of her normal pay, however uptake of the scheme is at the employer's discretion and her employer refused her request leaving her only option as statutory sick pay. Her usual salary is around £1,200 per month, statutory sick pay is only £383.40 per month meaning she had to make some quick decisions to limit the financial damage this would inflict. "I managed to get a temporary reduction in my rent, but this is still £300 a month and my other bills are around £350 per month without any food shopping so the sick pay doesn't cover anywhere near what my outgoings are". She has never had a problem with debt before and has found her sudden change in circumstances difficult. "It's really hard having to ask for help with the basics like food, heating and lighting when I'm used to paying for it all myself, it's horrible!".
She applied for universal credit but there is at least 4 weeks before any payments can be made so to help her through, she contacted Blackburn with Darwen Borough Council Help Hub to see what else was available and was referred to us, we arranged a COVID winter grant scheme payment to help with her gas and electricity costs. "The payment of £30 was a big help, I'm grateful for any support out there, but it barely covered a week's usage. I'm trying to use less but the weather's been so cold and I'm at home all the time rather than spending half my time at work so I'm actually having to use more gas to keep the house warm enough". The maximum frequency this grant can be applied for is once a month but our 'Buddies in Need' scheme, funded by the National Lottery's Awards for All programme, helped her further. "They did a £70 top up straight to my prepayment meters which was such a worry off my head, by being careful with my usage, it kept me going until I could reapply for the other support". Both the COVID Winter Support Grant and Buddies in Need schemes came to an end in March 2021 so she still faces an uphill struggle to manage her bills after then, though hopefully her benefits payments will improve things. "I can't wait for everyone to get vaccinated and shielding to finish so I can get back to normal life and get myself back on track, I've just got to do what I can and try to keep my head above water until then".

Digital Pioneers – Buzzin Bees Project

Initially the Buzzin Bees project aimed to get residents of Blackburn with Darwen active and enthused about getting and staying healthy by providing health wearables (Fitbits), running group sessions relating to health and physical activity and providing personalised support from the project facilitator. It was intended that 2 cohorts of 30 participants would be recruited (phase 1), however the emergence of Covid-19 necessitated a change in focus. Repeating the initial measurements was not possible, nor was recruiting and completing a second cohort due to the lockdown restrictions in place, therefore the project focus changed to understanding the impact of the virus on the existing participants (phase 2).
The project engaged 30 residents across the Blackburn with Darwen area: 16 from Bastwell ward which is a predominantly South Asian area and 14 from Higher Croft ward, a predominantly White area. Both areas experience high levels of deprivation and poor health outcomes. Each participant was given a Fitbit device to track their activity levels. These devices allowed them to track their own activity and also compare it against that of their peers, building an element of competition and group camaraderie into the project. Comments from participants provide evidence that wearing the Fitbit was highly motivating, at least in the first few months, and for many, self-reported activity levels were higher than pre-Fitbit levels, which again if maintained would likely have a positive influence over minimising the development of long-term health conditions. For one participant in particular the project had a profound impact, not only on herself but also on her family and resulted in changes that are likely to continue after the close of the project. Several participants have since bought their own Fitbits (which were better models than the ones allocated by the project) demonstrating their intention to continue monitoring their activity levels into the future. One participant even bought a Fitbit for her daughter so they could work together.

S's Story

"At the beginning everything stopped so quickly and I felt like I was stuck at home, but very quickly I realised me, and my family needed to start being more active. I've got 4 children aged between 3 and 11, one of them is overweight. The government guidance about exercise at the beginning of lockdown was helpful, only having an hour made me utilise the time well, it's good that we can do more than an hour now though. I'm a lot more active now compared to before lockdown in March, I'm more active with having the kids at home because I try to use physical activity and active play to keep them occupied as well as doing cooking and baking together to minimise time spent sitting watching TV. I was less active in Ramadan, but this would have happened without coronavirus. I feel like it's more important to be more active now as I can't rely on the kids being active at school, also if I'm fitter I can fight off coronavirus better. We go for walks along the canal 2 or 3 days a week, the kids and my husband cycle but I walk as I can't ride a bike.

The FitBit has really helped motivate me, I make sure I get to 10,000 steps each day and if it looks like I won't meet my target I try to go for a walk. At the beginning of the project, it was hard to get to 6,000 steps but now my lifestyle is more active it's not too hard to get to 10,000. For me, 2 hours of walking is about 10,000 steps. It's good when the FitBit buzzes if I've been too still, it reminds me to get up and move and motivates me to be active throughout the day. I feel more confident in exercise so I might try an exercise class once they are back on. I like the accountability of the [Buzzin Bees] group, I find it motivating. I miss doing the gym, I had only just started getting into it using the free membership with the FitBit project when it had to close.

The measurements taken at the start (of the Buzzin Bees programme) showed that my blood pressure was too high, I have a family history of it so I went to my GP. I didn't want to take medication, so I have made a lot of changes to bring it down. I've lost about 10kg (though I don't think this has had much impact on my blood pressure) and I changed my diet a lot. I think changing my diet has been the most important thing to reducing my blood pressure. I like savoury snacks, so I have ones with less salt, and I bake foods rather than frying them. I only have occasional desserts now and I tried a new recipe using oats in a soup with veg and chicken. I have a garden where I started to grow herbs and vegetables during lockdown, I use them with lemon juice instead of salt and have changed from canned veg to frozen to reduce my salt too. We talked about some of these ideas in the (Buzzin Bees) group while we were allowed to meet up. My husband and kids are happy with the change of food now. At first the kids didn't like it, they didn't want to eat veg, but they love it now. I found that after the 10th time of trying something they eventually liked it! We used to have plain rice but now I mix veg into it. I use cous cous instead of rice sometimes and have smaller portions of rice, in our cooking we would have a whole plate of rice. I fill up on salad which helps me have a smaller portion of carbs.

I didn't realise healthy eating and exercise would make this much difference. Now I understand that to get toned I actually have to do something. My blood pressure is lower, I used to get headaches, but I don't get them anymore now it's gone down. I feel like I've got more energy even though I'm more active, my family have noticed as well.

If the project was given to others I'd make it longer, maybe 1 year, 6 months is too short as it takes 3-4 months to get used to it".

Community Engagement and Development

Community development is a process where people come together to act on what's important to them. At its heart, it is rooted in the belief that all people should have access to health, well-being, wealth, justice and opportunity. Community ownership and involvement lies at the heart of all our services recognising that they are best delivered with and not to people. Asset-based community development (ABCD) is one of the most well-known frameworks used to steer processes for community building. It starts by making visible and explicitly valuing, the skills, knowledge, connections and potential in a community. Once identified, the process seeks to connect the assets: residents, local organisations and informal community groups to build strong relationships between people and reciprocal social networks. The aim is to mobilise local people to act on the things they care about and want to change. There is also some evidence that health outcomes are affected by the amount of control that residents have over decisions that affect them collectively. Initiatives that aim to promote collective control, for example through co-production and community engagement, have been shown to increase sense of control, self-esteem and self-confidence among individuals, and to increase social capital, social cohesion and social connectedness in communities. All these outcomes have been shown to have a positive influence on health. We retained 14 volunteers during this Covid-19 crisis, who were unable to help us deliver our projects during this period but are keen to continue with their commitment and dedication in the future and we sincerely thank them for this.

"Stop Loan Sharks" Citizens' Jury

We recruited 16 residents from Shadsworth & Whitebirk and Higher Croft wards (areas identified by Jubilee Credit Union as being targeted by loan sharks) and included a representative from Together Housing to speak to the group about why their tenants are targeted by loan sharks and how they support tenants financially. There were also discussions on mental health and the impact on people's decision making regarding taking out a loan, struggling with debt and the impact on both individuals and families. Recommendations from the Jury included:

- There is a definite need to co-ordinate support from the housing officers to tenants to highlight support out there;
- There also needs to be greater communication from police to wider communities when prosecuting illegal money lenders. People need to have confidence in the system that anyone committing this type of offence will be prosecuted;
- Another aspect discussed was that many people were suffering from long term illnesses and the more problems they have to deal the easier with target they are for loan sharks.

9 members of the Jury are interested in continuing and applying for future funding to support the issue.

Supporting Behaviour Change – COVID 19

This Communications Campaign, "Supporting Behaviour Change – Covid 19" was aimed at delivering key messages around staying safe and protecting one another during the Covid-19 pandemic. We strongly believe that important health information is best delivered face to face within the community and we have previously used this approach effectively in engaging behaviour change in residents e.g., uptake of cervical screening amongst women in Bastwell and Audley increased significantly as a result of our face-to-face intervention. We worked in partnership with Lancashire BME Network, Brookhouse Development Group, IMO, Lancashire Council of Mosques, Youth Action and One Voice, different approaches were taken to reach out to the community. We also ran 54 "pop up" community stands across the borough, reaching out to 6,991 households focusing on making government messages relevant to local people's everyday lives and in a language that they understood. We worked with Lancashire BME and also worked closely with the Council's Communication team to produce a leaflet with key Covid-19 messages, and these were distributed to families via Junior schools as part of the campaign.

BIG Local

In July 2010, the Big Lottery Fund launched the £200 million Big Local Programme pinpointing areas that have previously been overlooked for funding and investment, that face a range of different issues from the decline of industry to high levels of unemployment and crime, or a pressing need for new support services or activities. Shadsworth with Whitebirk was awarded £1 million to be spent over 10 years to make sustainable improvements to life within the ward. In October 2017, an additional £100,000 was awarded to Shadsworth with Whitebirk which came from the investment return on the Big Local endowment, which is managed by Local Trust to provide funding for the programme, and which runs until 2026-27.

Shadsworth with Whitebirk ward has a population of 8,410 in 3,299 households. The ward has a larger number of young people (29.4%) than the rest of the North West (19.1%) and is more diverse than the region; 56.2% of the population are Christian (67.3% North West) and 14.9% are Muslim compared to the region figure of 5.1%. This backs up the locally identified need to focus on younger people in the community whilst still considering diversity in delivering activities. Unemployment is almost twice as high when compared to the region at 12.2% and 34% of children are classed as living in poverty compared to 19% in the North West. The ward has 1,571 households with no adult in work and compared with the borough, it has a much lower proportion of workers in managerial, professional, or technical occupations. The ward has 1,151 households in which somebody lives with a long-term activity-limiting illness and 906 residents provide unpaid care for someone with an illness or disability.
(Local Insight Data Report, February 2021).

The project journey so far has involved:

- Getting People Involved Phase 1: Raising Awareness and Listening to Residents Views (January 2011 to September 2011);
- Getting People Involved Phase 2: Formation of BIG Local Partnership & creating a Resident led Board (November 2011 to November 2012);
- Community Planning: December 2012 to August 2013.
- Delivery of Community Plan: October 2013 onwards

We were involved in both Phase 1 working with BEACH Partnership, a local community organisation and Community Planning working with Blackburn with Darwen Community & Voluntary Services providing assistance in developing a community plan for the ward.

The Community Plan Vision for the area is:
" A safe and clean place with a strong sense of community where residents can aspire and achieve for a better future for everyone."

Big Local is resident led and we were delighted to be chosen to be as the main Local Trusted Organisation (LTO) in March 2013. Our role as LTO includes supporting the Big Local Partnership, contract management for commissioned services, community engagement, establishment and management of themed task groups, financial management and the development of partnership working. We had to stop delivery of some of our community activities due to COVID – 19 but continued to deliver youth sessions covering the following:

- "Empower" (targeting well-being through social action) with girl's group using WhatsApp and video calls;
- Outreach work in parks, on the streets and Zoom sessions on cyber bullying;
- Zoom sessions providing homework and internet safety education;
- Making Christmas parcels for families and cards for care homes.

Prior to the Covid-19 lockdown local volunteers helped in the opening of a community shop and planned to run a FareShare food scheme and develop other community initiatives in the shop. These proposals had to be put on hold, but residents quickly adapted to community needs and set up a food scheme offering help to those residents most in need. During the period March 2020 – March 2021, they delivered 1,882 food parcels and provided 262 "grab bags" for children during half term.

Recent feedback from beneficiaries of our food parcels:

"Thank you so much for all the lovely food we received today."
"Really appreciate it and keep up the good work."
"Thank you so much for your help at this difficult time. You are Angels xx"
"Thank you so much for your amazing food parcel. God bless all of you."

Future Plans

The BIG Local Community Board and residents are considering and compiling a final two-year plan including a Legacy statement setting out what they hope to leave behind after Big Local funding has been spent. At the end of March 2021, the partnership had a facilitated legacy session, where all partners discussed where they were in the programme and what they wanted to leave behind or sustain post Big Local. They agreed that the following principles would form the basis of their BIG Local Legacy:

- Ensure that our community pulls together to meet the needs of its residents;
- Continue to be a strong and skilled community organisation that works well together and with local
- Provide opportunities for volunteering;
- Maximise community use of local community centres and facilities;
- Community hub/shop that supports our most vulnerable people to deliver food projects and other services and opportunities;
- Young people will feel valued and their place in, and contribution to, the community will be recognised.

Roman Road Library and Gym

In November 2015, we entered into an innovative partnership with the Council to provide the day-to-day operation of Roman Road Library with a team of our volunteers. The volunteers completed a structured programme of training to equip them to help in the library ranging from health and safety sessions to specific library work including assisting customers to choose and borrow books. In March 2020, the Library was closed in line with Government Covid-19 instructions.

Local Conversations

The Higher Croft ward has 3,127 households and a population of 7,840. The ward is made up of predominately white British people with approximately 3% coming from an Asian (Indian and Pakistani) heritage. 46% of the housing in the ward is rented of which 45% is social housing the majority of which is managed by Together Housing, the borough's largest Social Landlord. Higher Croft has 1,127 households with no adult in work, 972 households in which somebody lives with a long-term activity-limiting illness and 905 residents provide unpaid care for someone with an illness or disability (2011 Census data).
Many activities had to be put on hold due to Covid-19 restrictions and volunteers focussed on delivering food parcels and offering befriending and fuel poverty support during lockdown.

Mrs D's Story

Mrs D is in her early 60's and has lived in Higher Croft with her husband for more than 20 years. She has 4 grown children who all live out of the area, and they have no other family nearby therefore only rely on each other for support. She has been involved with Local Conversations Higher Croft for the last three years and she got involved after deciding to go to the Women's Group with a close friend who is a current Steering Group member. Since attending her first session, she made new friends who she stayed in touch with and met up with them outside of the Local Conversation groups. Mrs D has grown in confidence and before lockdown even started volunteering in the Library/Local Conversations Hub. She became an active member of the environment group and joined in with organising large events to bring the community together.
During Covid-19, she and her husband had to shield so her daily routine walk to the local shop stopped and she was unable to meet up with her friends. They both were left without any means of getting shopping due to the lack of family in the area and she struggled emotionally and mentally.
They both suffer from various health conditions and during the lockdown were unable to get any treatment and diagnosis due to the limited doctors' appointments and this had a detrimental effect on both of them. We supported them for six months with weekly food parcels and Mrs D was always delighted to see a friendly face at her door, which was a lifeline for her. She enjoyed trying some of the more unusual products which FareShare had donated and experimented with different recipes. Since finishing shielding, she started volunteering for the library again once it reopened however shortly after she suffered a mini heart attack from the stress of re-entering life post Covid-19 so she is taking things a bit easy for a while. We look forward to welcoming her back in the near future.

Financial Review

Analysis of Charity Commission figures by leading sports charity Greenhouse Sports found that in the year to June 2020, three months into lockdown, 5,843 charities were forced to close (19% increase on the previous year). We have faced significant financial challenges during this period and have quickly adapted to survive whilst still carrying on supporting our beneficiaries. We are extremely grateful to all of our funders who have worked with us to reshape project delivery in a Covid safe environment or put projects on hold if this was not possible. Raising funds for our core running costs (including insurances, rent, ICT, Finance and Audit) was a significant challenge and support from the Garfield Weston Foundation (£20,000) was really appreciated in this difficult, current environment.
Income for the year amounted to £276,627 compared to £533,557 in 2019/20; an overall decrease of 48.2%. Grant Income decreased by £161,259 mainly due to significantly reduced activities in large community projects (BIG Local and Local Conversations), funding for Service Level Agreements decreased by £34,039 reflecting the end of our SLA with Healthwatch Blackburn with Darwen. Activities for generating funds (Community Gyms and Fitness Classes) decreased by £37,705 reflecting closure during the Covid-19 lockdown.
Sundry Income amounted to £40,296 compared to £69,685 in 2019/20; income from bank interest decreased; £49 compared to £255 in 2019/20; interest rates remain low, and the Charity has insufficient reserves to tie up monies for longer periods to enable greater returns. Due to funding uncertainties, the organisation maintained a prudent approach to investment, investing in a "no risk" short term deposit account.

Expenditure decreased by £232,827 compared to 2019/20 reflecting the phasing of large community projects (BIG Local & Local Conversations). Savings continued to be achieved wherever possible including £120,314 reduction on salary costs due to staff moving on to other opportunities, this allowed the Charity to react to the Income reduction and restructure staffing to focus on Covid-19 support for beneficiaries whilst also aiming to ensure the future financial stability of the Charity.
The value of funds carried forward at 31st March 2021 was £161,128 made up of £73,383 Restricted Funds, £68,359 of Unrestricted Designated Funds and £19,386 of Unrestricted General Funds. There is a detailed breakdown of these Funds in Notes 19/20 of the Financial Statements. In the Statement of Financial Activities, our services have been grouped together under the heading of Charitable Activities and then under sub-headings to reflect our charitable objectives. A full list of incoming resources from Charitable Activities can be found in the notes to the accounts (note 3). Note 8 shows corresponding resources expended. Resources expended on charitable activities represent 92% of the Charity's total resources expended. Details of commitments and operating leases are shown within the accounts and include leased gym equipment.

Reserves Policy

When determining the appropriate level of reserves each year, the trustees monitor the economic background aiming to ensure resilience in these uncertain times.
In accordance with our Reserves Policy, we aim to maintain unrestricted reserves equivalent to a minimum of three months unrestricted expenditure to cover any statutory and contractual obligations and to ensure that in the event of a significant drop in funding the Charity can continue its activities and secure additional funding. A designated Business Continuity Fund of £29,906 has been set aside representing 3 months statutory and contractual obligations; the level of unrestricted, undesignated reserves held at 31st March 2021 was £16,710 which represents less than one month's unrestricted expenditure. The Trustees consider that this level of reserves is prudent in the current economic climate.
Unrestricted Designated Funds include £18,062 provision for projects deferred due to Covid-19 and £17,630 Development Fund to assist the Charity in recovering and adapting to the new normal in the aftermath of the pandemic.

Going Concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Plans for the future

We have re-visited our strategic plans in the medium term to ensure they are still "fit for purpose" and achievable in light of the impact of the current uncertainties of the financial impact due to the Covid-19 pandemic. Our overall objective is to ensure we respond effectively to the current crisis in every aspect of our work, to ensure the wellbeing of staff and volunteers, and to ensure we manage the financial implications of this crisis effectively so that we continue to help those residents most in need. This need and demand for our services has never been greater underlining the unequal impact of the pandemic on local communities; in areas such as Blackburn with Darwen and Burnley, estimated cumulative Covid-19 infection rates per 100,000 of population were 13,691 and 12,901. This compared to just 1,502 and 1,548 in places such as Torridge and South Hams. (Office for National Statistics Data, June – December 2020).

Plans for 2021 – 22 dependent on the Covid-19 situation include:

- Continuing to establish closer links with GPs, Health & Well-being Boards and Clinical Commissioning Groups to develop targeted engagement and health interventions to address health inequalities;
- Continuing the development and delivery of a wide range of programmes aimed at preventing ill health including targeted programmes to help people affected by food and fuel poverty;
- Developing and delivering a range of programmes focusing on improving emotional and mental well-being and reducing social isolation;
- Further increasing the number of volunteer opportunities so increasing the confidence and capacity of individuals and small groups to get involved in activities and build mutually supportive networks that hold their communities together;
- Further development of our youth work delivery strand.

Statement of Trustees' Responsibilities

The trustees (who are also directors of Blackburn with Darwen Healthy Living for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the Charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on 13th September 2021 and signed on their behalf by:



Pauline A. Walsh

BLACKBURN WITH DARWEN HEALTHY LIVING

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF BLACKBURN WITH DARWEN HEALTHY LIVING

I report to the trustees on my examination of the financial statements of Blackburn with Darwen Healthy Living (the charity) for the year ended 31 March 2021.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination: or

4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

Helen Clayton

Helen Clayton BSc FCA
PM+M Solutions for Business LLP

New Century House
Greenbank Technology Park
Challenge Way
Blackburn
Lancashire
BB1 5QB

Dated: 13 September 2021

BLACKBURN WITH DARWEN HEALTHY LIVING

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
Income and endowments from:					
Donations and legacies	2	580	550	1,130	4,460
Charitable activities	3	107,509	150,018	257,527	482,214
Other trading activities	4	5,543	-	5,543	43,248
Investments	5	49	-	49	255
Other income	6	9,702	2,676	12,378	3,380
Total income		123,383	153,244	276,627	533,557
Expenditure on:					
Raising funds	7	23,792	-	23,792	91,979
Charitable activities	8	49,070	226,372	275,442	440,092
Total resources expended		72,862	226,372	299,234	532,071
Net income/(expenditure) for the year/ Net movement in funds		50,521	(73,128)	(22,607)	1,486
Fund balances at 1 April 2020		37,224	146,511	183,735	182,249
Fund balances at 31 March 2021		87,745	73,383	161,128	183,735

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

BLACKBURN WITH DARWEN HEALTHY LIVING

BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible assets	14		**2,761**		2,870
Current assets					
Debtors	15	**37,696**		35,271	
Cash at bank and in hand		**156,474**		193,101	
		194,170		228,372	
Creditors: amounts falling due within one year	16	**(35,803)**		(47,507)	
Net current assets			**158,367**		180,865
Total assets less current liabilities			**161,128**		183,735
Income funds					
Restricted funds	19		**73,383**		146,511
Unrestricted funds					
Designated funds	20	**68,359**		32,776	
General unrestricted funds		**19,386**		4,448	
			87,745		37,224
			161,128		183,735

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021.

The directors acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 13th September 2021

Pauline A. Walsh
Trustee

Company Registration No. 06073648

1 Accounting policies

Charity information

Blackburn with Darwen Healthy Living is a private company limited by guarantee incorporated in England and Wales. The registered office is Bangor St Community Centre, Norwich St, Blackburn, BB1 6NZ.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies

1.5 Resources expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

Charitable activities and Governance costs are costs incurred on the Charitable company's educational operations, including support costs and costs relating to the governance of the Charitable company apportioned to charitable activities.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Gym equipment	20% - 33% straight line
Office equipment	33% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in net income/(expenditure) for the year.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.11 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight-line basis over the term of the relevant lease.

2 Donations and legacies

	Unrestricted funds	**Restricted funds**	**Total**	Unrestricted funds	Restricted funds	Total
	2021	**2021**	**2021**	2020	2020	2020
	£	**£**	**£**	£	£	£
Donations and gifts	**580**	**-**	**580**	**3,960**	**-**	3,960
Other	**-**	**550**	**550**	**-**	**500**	500
	580	**550**	**1,130**	**3,960**	**500**	4,460

3 Charitable activities

	Promotion of Health & Wellbeing	Community Engagement & Development	Total 2021	Total 2020
	£	£	£	£
Grants	**40,816**	**133,984**	**174,800**	336,059
Service level agreements	**-**	**42,431**	**42,431**	76,470
Sundry income	**8,244**	**32,052**	**40,296**	69,685
	49,060	**208,467**	**257,527**	482,214
Analysis by fund				
Unrestricted funds	**41,807**	**65,702**	**107,509**	
Restricted funds	**7,253**	**142,765**	**150,018**	
	49,060	**208,467**	**257,527**	
For the year ended 31 March 2020				
Unrestricted funds	4,400	135,427		139,827
Restricted funds	14,215	328,172		342,387
	18,615	463,599		482,214

4 Other trading activities

	Unrestricted 2021	Unrestricted 2020
	£	£
Community gym fees	**4,784**	37,803
Physical activity fees	**759**	5,445
Other trading activities	**5,543**	43,248

5 Investments

	Unrestricted 2021	Unrestricted 2020
	£	£
Interest receivable	**49**	255

6 Other income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds
	2021	2021	2021	2020
	£	£	£	£
Core costs grant	**9,702**	**2,676**	**12,378**	-
Core costs sundry income	-	-	-	3,380
	9,702	**2,676**	**12,378**	3,380
For the year ended 31 March 2020	3,380	-		3,380

7 Raising funds

	Unrestricted funds 2021	Unrestricted funds 2020
	£	£
Gym/other operating costs		
Staff costs	**8,089**	30,672
Depreciation and impairment	**854**	854
Contracted services	**-**	3,300
Office expenses	**810**	1,501
Equipment and furniture	**30**	703
Food	**-**	809
Insurance	**202**	369
Recruitment	**-**	10
Rent and rates	**7,903**	12,025
Repairs and maintenance	**-**	5,104
Travels & meetings	**-**	11
Venue hire	**2,288**	5,194
Sundry expenses	**280**	(2,361)
Coaches & trips	**-**	3,988
Support costs	**3,336**	29,746
	23,792	91,979

8 Charitable activities

	Promotion of Health & Wellbeing	Community Engagement & Development	Total 2021	Total 2020
	£	£	£	£
Staff costs	**19,576**	**168,732**	**188,308**	240,988
Awards & grants	**-**	**1,600**	**1,600**	60,982
Contracted services	**-**	**-**	**-**	7,426
Volunteer expenses	**-**	**224**	**224**	2,322
Office expenses	**1**	**5,297**	**5,298**	3,256
Printing and reproduction	**-**	**1,259**	**1,259**	-
Vehicle expenses	**-**	**1,323**	**1,323**	10
Equipment and furniture	**-**	**26,782**	**26,782**	40,621
Equipment lease/ hire	**-**	**7,991**	**7,991**	-
Food	**578**	**8,458**	**9,036**	4,682
Insurance	**-**	**6,317**	**6,317**	1,816
Marketing	**-**	**-**	**-**	204
Meals and entertainment	**-**	**300**	**300**	1,596
Recruitment	**-**	**-**	**-**	187
Rent and rates	**-**	**175**	**175**	3,271
Repairs and maintenance	**-**	**1,227**	**1,227**	45
Travel and meetings	**-**	**5**	**5**	547
Venue hire	**-**	**-**	**-**	6,187
Sundry expenses	**31**	**2,177**	**2,208**	2,977
Bank charges	**-**	**80**	**80**	120
Legal and professional fees	**13**	**627**	**640**	655
Coaches and trips	**50**	**25**	**75**	13,625
	20,249	**232,599**	**252,848**	391,517
Share of support costs (see note 9)	**8,786**	**13,808**	**22,594**	48,575
	29,035	**246,407**	**275,442**	440,092
Analysis by fund				
Unrestricted funds	**11,799**	**37,271**	**49,070**	
Restricted funds	**17,236**	**209,136**	**226,372**	
	29,035	**246,407**	**275,442**	

8 Charitable activities

For the year ended 31 March 2020			
Unrestricted funds	3,825	125,281	129,106
Restricted funds	31,662	279,324	310,986
	35,487	404,605	440,092

9 Support costs

	2021	2020
	£	£
Staff costs	**3,763**	48,814
Depreciation	**452**	782
Contracted services	**2,589**	2,557
Volunteer expenses	**-**	37
Office expenses	**5,475**	7,803
Printing and reproduction	**-**	960
Dues and subscriptions	**144**	179
Equipment and furniture	**187**	252
Equipment lease/ hire	**413**	593
Food	**21**	157
Insurance	**3,523**	3,660
Meals and entertainment	**-**	294
Recruitment	**47**	47
Rent & rates	**5,133**	4,975
Travel and meetings	**2**	1,865
Venue hire	**35**	45
Sundry expenses	**333**	742
Bank charges	**467**	718
Legal and professional fees	**3,346**	3,841
	25,930	78,321
Analysed between		
Gym/other operating costs	**3,336**	29,746
Charitable activities	**22,594**	48,575
	25,930	78,321

10 Net movement in funds

	2021	2020
	£	£
Net movement in funds is stated after charging/(crediting)		
Depreciation of owned tangible fixed assets	**1,306**	1,636

11 Independent Examiner's remuneration

The Independent Examiner's remuneration amounts to an Independent Examination fee of £3,960 (2020 - £4,500).

12 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

13 Employees

Number of employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Promotion of Health & Wellbeing	**4**	5
Community Engagement & Development	**7**	9
Administration & support	**2**	2
	13	16

Employment costs	2021 £	2020 £
Wages and salaries	**200,160**	320,474
	200,160	320,474

The key management personnel of the Charity comprise the Chief Officer, the Finance and Administration Manager and two Community Development Managers. Their employee benefits totalled £69,018 (2020: £155,969). There have been some major changes with the key management positions within the year. Firstly, the Operations Manager and Business Development Manager left in the year, and these roles have not been replaced as of yet. The Chief Officer was replaced during the year, and the Finance & Administration manager is now working part-time.

The number of employees whose annual remuneration was £60,000 or more were:

	2021 Number	2020 Number
£60,001 to £70,000	-	1

14 Tangible fixed assets

	Gym equipment	Office equipment	Total
	£	£	£
Cost			
At 1 April 2020	**38,523**	**23,906**	**62,429**
Additions	**-**	**1,197**	**1,197**
At 31 March 2021	**38,523**	**25,103**	**63,626**
Depreciation and impairment			
At 1 April 2020	**36,023**	**23,536**	**59,559**
Depreciation charged in the year	**854**	**452**	**1,306**
At 31 March 2021	**36,877**	**23,988**	**60,865**
Carrying amount			
At 31 March 2021	**1,646**	**1,115**	**2,761**
At 31 March 2020	2,500	370	2,870

15 Debtors

	2021	2020
Amounts falling due within one year:	£	£
Trade debtors	**29,878**	26,061
Prepayments and accrued income	**7,818**	9,210
	37,696	35,271

16 Creditors: amounts falling due within one year

	2021	2020
	£	£
Other taxation and social security	**2,097**	5,445
Trade creditors	**8,854**	14,841
Other creditors	**-**	2,745
Accruals and deferred income	**24,852**	24,476
	35,803	**47,507**

17 Deferred income

	2021 £
As at 1 April 2020	17,047
Membership deferred during the year	784
As at 31 March 2021	17,831

18 Retirement benefit schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes amounted to £14,726 (2020 - £23,517). Contributions totalling £Nil (2020 - £2,745) were payable to the fund at the balance sheet date and are included in creditors.

19 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

		Movement in funds		
	Balance at 1 April 2020	Income	Expenditure	Balance at 31 March 2021
	£	£	£	£
Restricted funds	146,511	153,244	(226,372)	73,383

20 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2020	Expenditure	Transfers	Balance at 31 March 2021
	£	£	£	£
Designated funds	**32,776**	**(1,306)**	**36,889**	**68,359**
	32,776	**(1,306)**	**36,889**	**68,359**

Designated Funds

Fixed Assets
Established to represent the Charity's resources which are tied up in fixed assets at the year end. In accordance with accounting legislation for Charities, the fixed assets of a Charity cannot usually be realised easily and therefore should not be represented by general funds. The balance carried forward at 31 March 2021 was £2,761.

Development
Established to invest in organisational development and growth initiatives. The balance carried forward at 31 March 2021 was £17,630.

Business Continuity
To cover 3 months statutory and contractual obligations. The balance carried forward at 31 March 2021 was £29,906.

Deferred Projects
This relates to payments for Deferred Projects to be delivered in 2021-22. The balance carried forward at 31 March 2021 was £18,062.

21 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total	Total
	2021	2021	2021	2020
	£	£	£	£
Fund balances at 31 March 2021 are represented by:				
Tangible assets	**2,761**	**-**	**2,761**	**2,870**
Current assets/(liabilities)	**84,984**	**73,383**	**158,367**	**180,865**
	87,745	**73,383**	**161,128**	**183,735**

22 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2021	2020
	£	£
Within one year	**8,080**	580
Between two and five years	**23,660**	-
	31,740	580

23 Related party transactions

Mr A. Mulla, Chief Officer, of Blackburn with Darwen Healthy Living for part of this accounting period was also Chief Officer of Healthwatch Blackburn with Darwen (through a Service Level Agreement), which provided £27,431 of funding (2020: £80,287) to the charity during the year. Mr A. Mulla resigned as Chief Officer of the charity on 30th June 2020. At 31 March 2021, there were no balances due from or to these related parties.

24 Your Support for Blackburn with Darwen Healthy Living

Blackburn with Darwen Healthy Living is always in need of funds.

Your support and donations will help us to continue and further develop our work promoting and facilitating community involvement to help tackle health, social and economic inequalities within our communities.

We thank our partners, funders and supporters including:
Garfield Weston Foundation
Age UK Blackburn with Darwen
Blackburn with Darwen Public Health
One Voice Blackburn
Co-op Foundation
Newground Together
BIG Lottery Fund
People's Health Trust
Blackburn with Darwen Borough Council
Blackburn with Darwen CVS
Healthwatch Blackburn with Darwen
University of Bolton
Jubilee Tower Credit Union
Lancaster University
Purple Patch
Lancashire BME Network
Lancashire Mind
Lancaster University
Police and Crime Commissioner Lancashire

Blackburn with Darwen Healthy Living
Bangor Street Community Centre
Norwich Street, Blackburn
Lancashire BB1 6NZ

Telephone: 01254 292650
Email: info@bwdhl.org.uk
Website: www.healthylivingbwd.org.uk