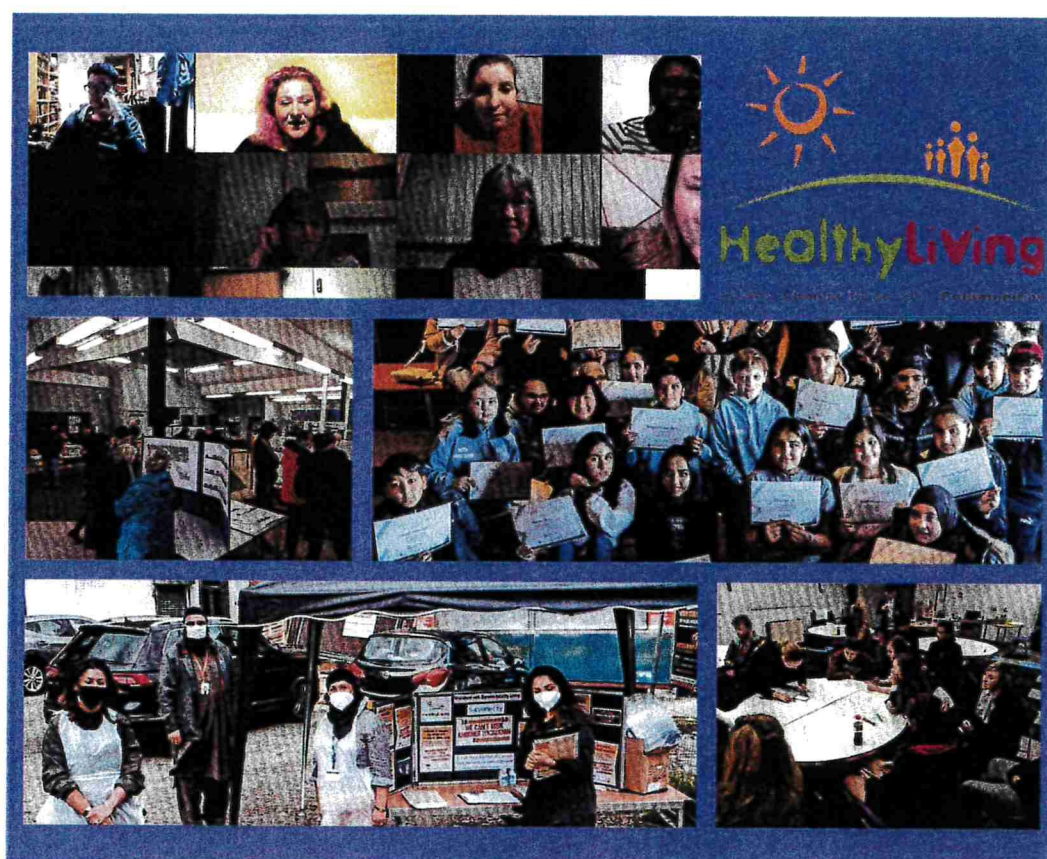


Charity Registration No. 1122978

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

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

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# BLACKBURN WITH DARWEN HEALTHY LIVING

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# **BLACKBURN WITH DARWEN HEALTHY LIVING**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)**

### **FOR THE YEAR ENDED 31 MARCH 2021**

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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.



# **BLACKBURN WITH DARWEN HEALTHY LIVING**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2021**

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### **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.

# BLACKBURN WITH DARWEN HEALTHY LIVING

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

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- 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  
Community Engagement & Development

216  
58

# BLACKBURN WITH DARWEN HEALTHY LIVING

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

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#### 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.

# BLACKBURN WITH DARWEN HEALTHY LIVING

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

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#### 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.



## BLACKBURN WITH DARWEN HEALTHY LIVING

### TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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#### 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.



# BLACKBURN WITH DARWEN HEALTHY LIVING

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

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#### 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.

# **BLACKBURN WITH DARWEN HEALTHY LIVING**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

### **FOR THE YEAR ENDED 31 MARCH 2021**

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#### **"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.

# BLACKBURN WITH DARWEN HEALTHY LIVING

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

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#### 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.



# BLACKBURN WITH DARWEN HEALTHY LIVING

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

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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.

# BLACKBURN WITH DARWEN HEALTHY LIVING

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

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#### 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.



# **BLACKBURN WITH DARWEN HEALTHY LIVING**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

### **FOR THE YEAR ENDED 31 MARCH 2021**

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#### **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.

# BLACKBURN WITH DARWEN HEALTHY LIVING

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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### 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 13<sup>th</sup> 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

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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.

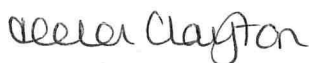
#### Independent examiner's statement

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 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 £
<b><u>Income and endowments from:</u></b>					
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
<b>Total income</b>		<b>123,383</b>	<b>153,244</b>	<b>276,627</b>	<b>533,557</b>
<b><u>Expenditure on:</u></b>					
Raising funds	7	23,792	-	23,792	91,979
Charitable activities	8	49,070	226,372	275,442	440,092
<b>Total resources expended</b>		<b>72,862</b>	<b>226,372</b>	<b>299,234</b>	<b>532,071</b>
<b>Net income/(expenditure) for the year/ Net movement in funds</b>		<b>50,521</b>	<b>(73,128)</b>	<b>(22,607)</b>	<b>1,486</b>
Fund balances at 1 April 2020		37,224	146,511	183,735	182,249
<b>Fund balances at 31 March 2021</b>		<b>87,745</b>	<b>73,383</b>	<b>161,128</b>	<b>183,735</b>

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 £	£	2020 £	£
<b>Fixed assets</b>					
Tangible assets	14		2,761		2,870
<b>Current assets</b>					
Debtors	15	37,696		35,271	
Cash at bank and in hand		156,474		193,101	
		194,170		228,372	
<b>Creditors: amounts falling due within one year</b>	16	(35,803)		(47,507)	
Net current assets			158,367		180,865
<b>Total assets less current liabilities</b>			161,128		183,735
<b>Income funds</b>					
Restricted funds	19		73,383		146,511
<u>Unrestricted funds</u>					
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 13<sup>th</sup> September 2021



Pauline A. Walsh  
Trustee

Company Registration No. 06073648



# BLACKBURN WITH DARWEN HEALTHY LIVING

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2021

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#### 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.

# BLACKBURN WITH DARWEN HEALTHY LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

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#### 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.

# BLACKBURN WITH DARWEN HEALTHY LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

#### 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
	<u>580</u>	<u>550</u>	<u>1,130</u>	<u>3,960</u>	<u>500</u>	<u>4,460</u>

**BLACKBURN WITH DARWEN HEALTHY LIVING**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**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
	<u>49,060</u>	<u>208,467</u>	<u>257,527</u>	<u>482,214</u>
Analysis by fund				
Unrestricted funds	41,807	65,702	107,509	
Restricted funds	7,253	142,765	150,018	
	<u>49,060</u>	<u>208,467</u>	<u>257,527</u>	
<b>For the year ended 31 March 2020</b>				
Unrestricted funds	4,400	135,427		139,827
Restricted funds	14,215	328,172		342,387
	<u>18,615</u>	<u>463,599</u>		<u>482,214</u>

**4 Other trading activities**

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

**5 Investments**

	Unrestricted 2021 £	Unrestricted 2020 £
Interest receivable	49	255

**BLACKBURN WITH DARWEN HEALTHY LIVING**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**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
	<u>9,702</u>	<u>2,676</u>	<u>12,378</u>	<u>3,380</u>
<b>For the year ended 31 March 2020</b>	<u>3,380</u>	<u>-</u>		<u>3,380</u>

**7 Raising funds**

	Unrestricted funds 2021 £	Unrestricted funds 2020 £
<b>Gym/other operating costs</b>		
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
	<u>23,792</u>	<u>91,979</u>



**BLACKBURN WITH DARWEN HEALTHY LIVING**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**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
	<u>20,249</u>	<u>232,599</u>	<u>252,848</u>	<u>391,517</u>
Share of support costs (see note 9)	8,786	13,808	22,594	48,575
	<u>29,035</u>	<u>246,407</u>	<u>275,442</u>	<u>440,092</u>
<b>Analysis by fund</b>				
Unrestricted funds	11,799	37,271	49,070	
Restricted funds	17,236	209,136	226,372	
	<u>29,035</u>	<u>246,407</u>	<u>275,442</u>	

**BLACKBURN WITH DARWEN HEALTHY LIVING**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**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
	<u>35,487</u>	<u>404,605</u>	<u>440,092</u>

**9 Support costs**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
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
	<u>25,930</u>	<u>78,321</u>
Analysed between		
Gym/other operating costs	3,336	29,746
Charitable activities	22,594	48,575
	<u>25,930</u>	<u>78,321</u>

**BLACKBURN WITH DARWEN HEALTHY LIVING**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

<b>10</b>	<b>Net movement in funds</b>	<b>2021</b>	<b>2020</b>
		<b>£</b>	<b>£</b>
	Net movement in funds is stated after charging/(crediting)		
	Depreciation of owned tangible fixed assets	<b>1,306</b>	<b>1,636</b>

**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:

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

**Employment costs**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Wages and salaries	<b>200,160</b>	<b>320,474</b>
	<b>200,160</b>	<b>320,474</b>

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:

	<b>2021</b>	<b>2020</b>
	<b>Number</b>	<b>Number</b>
£60,001 to £70,000	<b>-</b>	<b>1</b>



**BLACKBURN WITH DARWEN HEALTHY LIVING**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**14 Tangible fixed assets**

	Gym equipment £	Office equipment £	Total £
<b>Cost</b>			
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
<b>Depreciation and impairment</b>			
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
<b>Carrying amount</b>			
At 31 March 2021	1,646	1,115	2,761
At 31 March 2020	2,500	370	2,870

**15 Debtors**

	2021 £	2020 £
<b>Amounts falling due within one year:</b>		
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

**BLACKBURN WITH DARWEN HEALTHY LIVING**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**17 Deferred income**

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

**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	<u>146,511</u>	<u>153,244</u>	<u>(226,372)</u>	<u>73,383</u>

**BLACKBURN WITH DARWEN HEALTHY LIVING**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**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
	<u>32,776</u>	<u>(1,306)</u>	<u>36,889</u>	<u>68,359</u>

**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 2021 £	Restricted funds 2021 £	Total 2021 £	Total 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
	<u>87,745</u>	<u>73,383</u>	<u>161,128</u>	<u>183,735</u>

**BLACKBURN WITH DARWEN HEALTHY LIVING**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**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	-
	<u>31,740</u>	<u>580</u>

**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.



**BLACKBURN WITH DARWEN HEALTHY LIVING**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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**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](mailto:info@bwdhl.org.uk)  
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