

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. Gamer Paula L. Spence Iftekhhar 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

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

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)'.

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

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

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 Living's 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.

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

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

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

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

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"

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

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

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.

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

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

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

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

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

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

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

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

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 indicative 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

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

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

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.

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

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

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 as 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

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

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

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.

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

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

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

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

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

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.

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

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

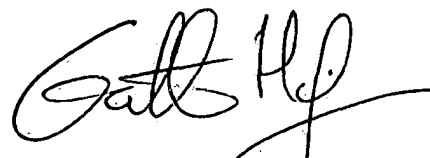
The Trustees (who are also the directors of the Company for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 SARAH HODGKINSON
15th SEPTEMBER 2025

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

**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:



Dated:

15th September 2025

Courtney Wright BA FCCA

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

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

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

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

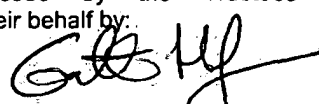
The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

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 GIRTH

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

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.

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

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

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.

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

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

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
	<u>71,827</u>	<u>115,764</u>	<u>187,591</u>

	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
	<u>170,135</u>	<u>28,217</u>	<u>198,352</u>

4. Income from other trading activities

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

**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

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

**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).

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

**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

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

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

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

**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

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

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

12. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 April 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2024 £</i>
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

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

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

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
	<u>238,693</u>	<u>193,750</u>	<u>(206,647)</u>	<u>-</u>	<u>225,796</u>

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
	<u>252,791</u>	<u>237,258</u>	<u>(251,356)</u>	<u>-</u>	<u>238,693</u>

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	<u>434</u>	<u>225,362</u>	<u>225,796</u>

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

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

14. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	<i>Restricted funds 2024 £</i>	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
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.