
THE HEALTH FORUM

(Private Company Limited by Guarantee)

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

COMPANY REG NO. 08013774

CHARITY NO. 1151980

	<u>Page</u>
Legal and administration information	1
Report of the trustees	2-4
Independent examiners' report	5
Statement of Financial Activities	6
Balance Sheet	7
Accounting policies	8
Notes forming part of the financial statements	9-10
Detailed income & expenditure account	11

Pages 5 and 11 do not form part of the statutory accounts.

Board of Trustees	Edward Kay Kiu Chan Brian Stuart Colman (resigned 15 January 2020) Judith Mary Blakeman Filsan Hassan Ali Gladys Marion Jusu-Sheriff Meerat Kaur Mary Tameze Kaveh Kalantari David Truswell Alison Devlin Abdul Aziz Toki Halaleh Taheri
--------------------------	---

*** Trustees are also for the purpose of the Companies Act 2006 company directors.**

Company Secretary	Nafsika Thalassis
--------------------------	-------------------

Administration and registered office	Churchstreet Neighbourhood Centre Cherwell House Penfold Street London NW8 8PT
---	---

Charity registration no.:	1151980
----------------------------------	---------

Company registration no.:	08013774 (England & Wales)
----------------------------------	----------------------------

Reporting accountants	TKG Partnership Ltd Chartered Accountants Unit 3, Gateway Mews Ringway London N11 2UT
------------------------------	--

Bankers:	The Co-operative Bank
-----------------	-----------------------

Funding authorities:	Central London CCG West London CCG Hammersmith & Fulham CCG Kensington & Chelsea Social Council Paddington Development Trust
-----------------------------	--

The trustees, who are also directors of the charity for the purposes of the Companies Act, present their annual report together with the audited financial statements of the charity for the year ended 31 March 2021.

Structure, Governance and Management

Governing Document

The Health Forum operating under 'BME Health Forum' is a company limited by guarantee and obtained charitable status from the Charity Commission on 10 May 2013. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

The Board delegates the day-to-day operation of the organisation to the Executive Director. The Trustees meet formally once every 3 months.

Recruitment & Appointment of Trustees

The Trustees and Directors who have served throughout the year are shown on page 1. Appointment of directors/trustees is governed by the Memorandum & Articles of Association.

Trustee Induction and Training

All new Board Members are introduced to current Board Members, and Receive an Induction pack which includes a Board Handbook. All Board Members participate in training on good governance.

Charitable Objectives

The preservation and protection of health and promotion of good health with a particular focus on, but not limited to, people from the black and minority ethnic communities, principally in, but not limited to, the London Boroughs of Kensington and Chelsea, Westminster and Hammersmith & Fulham. The aim of the forum is to inform policy, locally and nationally and assist in promulgating effective policies and good practice in order to contribute to reducing health inequalities and improved health outcomes for people from the black and minority ethnic communities.

Risk Management

The trustees review the major risks that the charity faces on a regular basis and are satisfied that systems are in place to mitigate exposure to the major risks. Internal risks are minimised by the implementation of policies and procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Public Benefit

All our activities aim to reduce health inequalities and improve health and wellbeing outcomes for people from deprived communities and ensure that health and social policies and service development are informed by the views of local communities.

Section 4 of the Charities Act 2011

The trustees actively review guidance issued by the Charity Commission as required by section 4 of the Charities Act 2011, to ensure compliance with such guidance.

Activities and achievements

The trustees consider that the charity's activities in meeting its objectives have been most satisfactory during the year under review.

Future developments

Some funding has now been secured for the Charity's core activities until April 2023. This is a good position but we need to continue to build on it to ensure we continue to deliver services for BME communities.

Summary

Despite the pandemic the BME Health Forum had a very productive year in 2020/21. Our funding increased substantially, and we recruited a new member of staff to manage some of our partnership projects. During the year, we led 7 partnerships and 69% of our expenditure went to BMEC organisations to support their delivery of projects to support BME communities. We hope to be able to sustain this proportion of expenditure in 2021/22.

THE HEALTH FORUM
(Private Company Limited by Guarantee)
Directors' & Trustees' Report for the Year Ended 31 March 2020
(Continued)

Summary

Organisations funded by the BME Health Forum in 2019-20	
Abbey Community Association	16,850
Al-Hasaniya Moroccan Women's Centre	11,400
Central London Youth Development	1,750
French African Welfare Association	31,154
Fifty Plus Aged Eritrean Welfare Association	2,398
Eritrean Parents and Children's Association	4,910
Ethiopian Women's Empowerment Group (EWEG)	1,010
Henna Asian Women	400
Iranian Association	38,910
Kulan Somali Organisation	500
Marylebone Bangladesh Society	7,785
Midaye Somali Development Network	13,425
Middle Eastern Women's Society	3,460
Mosaic Community Trust	1425
People Arise Now	400
Queens Park Bangladesh Association	10,883
Sudanese Nubian Association	4,750
WAND UK	3,400
Total	154,810

Covid-emergency Response Projects

We led two projects, the first in partnership with 3 organisations and the second in partnership with 5 organisations to support people from BME communities during the lockdown periods. This included supporting people with accessing food and medicine, providing emotional support, signposting to other services and providing advice and support on accessing benefits and other support. The first project reached 250 households and the second reached 350 households.

Test and Trace Project

In partnership with 11 organisations, we reached 950 BME households to talk to residents in their first language about Covid rules, the test and trace services and local authority support.

Dementia Awareness Project

We delivered dementia awareness workshops to 10 BME organisations who used the materials to deliver awareness sessions to over 300 in community languages.

Community Research Project on Loneliness and Isolation in BME Communities

We trained 16 volunteers from 10 community organisations to interview 400 BME community members who recently experienced loneliness and isolation about their situation, needs and experiences. The report will be published shortly.

Engagement About Covid-19 and Covid-19 Vaccinations

We held 4 on-line meetings with staff from community organisations and NHS clinicians to ensure that BME organisations had reliable information about Covid-19 and about vaccinations. We also supported 7 BME organisations with funds and contacts to hold on-line events with medical professionals and where possible in their mother tongue. We also held a special meeting for Black residents in English.

Community Living Well Project

In partnership with 4 community organisations we supported 100 residents experiencing common mental problems.

Neighbourhood Keepers Project

In partnership with 3 community organisations we are supporting 76 clients living in Church Street Ward, one of the poorest and most diverse wards in the UK. This project will be completed next year. On average, clients reported 20% improvement in their emotional wellbeing as measured by the Short Warwick Edinburgh Mental Wellbeing 5-point scale and 33% improvement in their general health.

Multilingual Emotional Wellbeing project

In partnership with 5 BME organisations we supported 189 people with emotional support and practical help. The clients' average improvement as measured by the Short Warwick Edinburgh Mental Wellbeing 5-point scale was 0.97 while 81% of the clients rated their general health as having improved by more than 10% at the end of the project.

Financial review

Total income for the year amounted to £239,176 with total expenditure amounting to £223,988 leaving a surplus in the year of £15,188.

Accumulated reserves at the balance sheet date amounted to £89,908, of which £89,908 represent income reserves.

Reserves Policy

The trustees have established a policy where unrestricted reserves should be at equivalent to 6 months of annual expenditure by setting up a designated reserve, namely 'Staff & Running Cost Reserve'. At the year end the reserves held in this fund amounted to £53,376. The amount required under this policy based on current expenditure is in the region of £65,000. The trustees will endeavour to achieve the level of reserves in accordance with the agreed policy in future. Overall the trustees consider the financial position of the charity to be satisfactory.

Responsibilities of Trustees

The trustees are required by company law to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- prepare financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records which 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.

Trustee Members

The trustees who are directors for the purpose of company law who have served during the year and up to the date of this report are set out on page 1.

Reporting Accountants

A resolution proposing their re appointment of TKG Partnership Ltd as Reporting Accountants will be put to the members at the next AGM.

Approval

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (revised in May 2008) and in accordance with the Provisions of Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

Approved by the trustees and signed on its behalf:

Name: K Kalantari
Trustee & Company Director

12 November 2021

I report on the accounts of the charitable company for the year ended 31 March 2020 which are set out on pages 6 to 9.

Respective responsibilities of trustees and examiner

The trustees, who are also directors of the company for the purposes of company law, are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an independent examination is needed. The charity is required by law to prepare accrued accounts and I am qualified to undertake such an examination by being a qualified member of the Institute of Chartered Accountants in England & Wales.

Having been satisfied that the charity is not subject to audit under company law and is eligible for independent examination it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5) of the 2011 Act;
- to state whether particular matters have come to my attention.

Basis of independent examiners' report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Basis of independent examiners' report

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with s386 of the Companies Act 2006; and
 - prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (revised 2005) have not been met; or
- (2) to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Chrysostomos Kyprianou,
for and on behalf of TKG Partnership Ltd, Chartered Accountants
3 Gateway Mews, Ringway, London N11 2UT

12 November 2021

THE HEALTH FORUM
(Private Company Limited by Guarantee)
Statement of financial activities
for the year ended 31 March 2021

	<u>Notes</u>	<u>Restricted Funds</u> £	<u>Unrestricted Funds</u> £	<u>Total 2020/21</u> £	<u>Total 2019/20</u> £
Incoming Resources					
Grants receivable	1	227,161	11,330	238,491	138,970
Other income & donations		-	685	685	700
Total incoming resources		<u>227,161</u>	<u>12,015</u>	<u>239,176</u>	<u>139,670</u>
Resources Expended					
Direct charitable expenditure	2	214,052	8,054	222,106	124,985
Management and administration	3	1,882	-	1,882	2,116
Total resources expended		<u>215,934</u>	<u>8,054</u>	<u>223,988</u>	<u>127,101</u>
NET SURPLUS/(DEFICIT)		<u>11,227</u>	<u>3,961</u>	<u>15,188</u>	<u>12,569</u>
		<u>Restricted Funds</u> £	<u>Unrestricted/ designated Funds</u> £	<u>Total 2020/21</u> £	<u>Total 2019/20</u> £
Net movement in funds for the year		11,227	3,961	15,188	12,569
Total funds brought forward		12,375	62,345	74,720	62,151
Transfer (to)/from in the year		-	-	-	-
Total funds carried forward		<u>23,602</u>	<u>66,306</u>	<u>89,908</u>	<u>74,720</u>

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

THE HEALTH FORUM
(Private Company Limited by Guarantee)
BALANCE SHEET
AS AT 31 MARCH 2021

	<u>Notes</u>	<u>2020/21</u>		<u>2019/20</u>	
		£	£	£	£
Current Assets					
Debtors	4	21,085		17,083	
Cash at bank and in hand		346,177		67,909	
		367,262		84,992	
Creditors: amounts falling due within one year	5	(277,354)		(10,272)	
Net current assets			89,908		74,720
Total assets less current liabilities			89,908		74,720
Funds					
Restricted funds					
- Grants fund	6	23,602		12,375	
Designated funds					
- staff & running costs fund	6	55,500		53,376	
Unrestricted income funds:					
- general funds	6	10,806		8,969	
			89,908		74,720

The Company is a private company limited by guarantee and incorporated in England. Its registered office is at Churchstreet Neighbourhood Centre, Chartwell House, Penfold Street. London NW8 8PT.

The company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

The directors acknowledge their responsibility for complying the requirements of the Companies Act 2006 with respect to accounting records and for the preparation of the accounts.

The accounts have been prepared in accordance with the micro entity provisions of the Companies Act 2006 and FRS 105, The Financial Reporting Standard applicable to the Micro-entities Regime. The accounts have been delivered in accordance with the provisions applicable to companies subject to the small companies regime. The income and expenditure account has not been delivered to the Registrar of Companies.

Approved by the Trustees /Directors and signed on their behalf

.....

12 November 2021

Name: D Truswell

Trustee & Company Director

Accounting policies

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of financial statements are as follows

Basis of Preparation

The accounts have been prepared in accordance with the micro entity provisions of the Companies Act 2006 and FRS105, The Financial Reporting Standard applicable to Micro-Entities Regime. The accounts have been delivered in accordance with the provisions applicable to companies subject to the small companies regime.

Incoming resources

Income (including income from government and other grants) is recognised when the charity has entitlement to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Interest and investment income receivable

Interest on funds held on deposit and income from investments held is included when receivable and the amount can be measured reliably by the charity.

Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside for a specific purpose. Restricted funds are donations or grants which the donor has specified are to be solely used for a particular purpose or area of the Trust's work or projects being undertaken by the Trust.

Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following headings:

- cost of raising funds comprise the cost of commercial trading
- expenditure on charitable activities includes the cost of operating the nursery and outreach services
- management and administration includes support costs for those functions that assist the work of the charity

Irrecoverable VAT is charged as a cost against the activity for which the expenditure has been incurred.

Taxation

As a grant aided charity with charitable status the charity's activities do not create a charge to corporation tax.

Operating leases

Rentals paid under operating leases are charged to income on a straight line basis over the lease term.

Debtors

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

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

Financial instruments

The trust has only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. The charity does not acquire put options, derivatives or other complex financial instruments. The main form of financial risk faced by the charity is that of volatility in equity and investment markets due to wider economic conditions, the attitude of investors to risk. and changes in sentiment concerning equities.

Pensions

The Trust operates a defined contribution pension scheme.

THE HEALTH FORUM
(Private Company Limited by Guarantee)
Notes to the financial statements
for the year ended 31 March 2021

	2020/21	2019/20
	£	£
1 Grants receivable & other income		
West London CCG	46,000	63,000
Westminster Council	17,000	-
Kensington & Chelsea Social Council	21,000	25,970
Royal Borough of Kensington & Chelsea	62,450	45,000
City of London	84,211	-
Race Equality	11,330	-
Comic Relief	260,000	-
Healthwatch Central	-	5,000
Other income	685	700
	502,676	139,670
Less: Amounts deferred:		
Comic Relief	(260,000)	-
Westminster Council	(2,000)	-
Royal Borough of Kensington & Chelsea	(1,500)	-
	239,176	139,670
2 Direct charitable expenditure		
Staff costs	53,167	51,944
Staff pension costs	3,259	2,881
Commissioning expenses	154,809	67,650
Other running costs	10,871	2,510
	222,106	124,985
3 Management & administration costs		
Accountancy	1,402	1,416
Consultancy fees	480	700
	1,882	2,116
4 Debtors		
Accrued income	21,085	17,083
5 Creditors		
Amounts falling due within one year:		
Other taxation & social security	1,544	892
Deferred income	263,500	-
Other creditors & accruals	12,310	9,380
	277,354	10,272
6 Reserve Funds		
Restricted reserves - Grant fund		
Balance brought forward	12,375	4,000
Inter fund transfers	-	-
Surplus/(deficit) in year	11,227	8,375
	23,602	12,375
Analysis of funds:		
Core Funding (funded by West London CCG)	7,757	-
Neighbourhood keepers Project (funded by Westminster City Council)	2,200	-
Community Research Project (Funded by City Bridge Trust)	1,519	-
Community Living Well Project (Funded by KCSC & West London CCG)	7,250	8,500
Focus Group Engagement (Funded by West London CCG)	500	1,500
Voluntary Sector-Support Community Research (Funded by West London CCG)	4,376	-
BME Innovation Project (Funded by KSC & West London CCG)	-	2,375
	23,602	12,375

Details of projects undertaken during the year under review are included in the Directors'/Trustees Report on pages 3 & 4.

	2020/21	2019/20
6 Unrestricted reserves (continued)- General fund		
Balance brought forward	8,969	14,775
Inter fund transfers	(2,124)	(10,000)
Surplus in year	3,961	4,194
	<u>10,806</u>	<u>8,969</u>

Designated reserves - Staff & running cost fund

Balance brought forward	53,376	43,376
Inter fund transfers	2,124	10,000
	<u>55,500</u>	<u>53,376</u>

7 Analysis between fund balances

	2020/21 Unrestricted/ designated Funds	Total
Net current assets	<u>23,602</u>	<u>89,908</u>

	2019/20 Unrestricted/ designated Funds	Total
Net current assets	<u>12,375</u>	<u>74,720</u>

8 Transactions with Board of Trustees

No remuneration is payable to the Trustees. Any transactions involving the Trustees were carried out in the normal course of activities undertaken by the Charity.