



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Trustees' Annual Report for the period

From April 2020 To March 2021

Charity name: Lewisham Pensioners' Forum

Charity registration number: 1158175

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document.	Para 1.17	<p>Lewisham Pensioners' Forum was established to benefit the older people who work, live within, or visit the London Borough of Lewisham:</p> <p>(a) Preventing or relieving poverty experienced by older people, by disseminating information on financial matters and seeking support for campaigns in the interests of older people;</p> <p>(b) Advancing education and life-long learning for older people to acquire information;</p> <p>(c) Promoting the good health and well-being of older people by providing information, thereby enabling and empowering those who may be encountering ill-health, disability, financial hardship, isolation or any other disadvantage;</p> <p>(d) Promoting social inclusion among older people and combating negative perceptions of age and the elderly in the media and elsewhere.</p>

<p>Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.</p>	<p>Para 1.17 and 1.19</p>	<p>Certain activities of LPF are open to all irrespective of whether they are members of the Charity or not. In pre-pandemic times these have included:</p> <ul style="list-style-type: none"> • The bi-monthly speaker meetings held in January, March, May and July. • "Pensioners Day" – an afternoon of packed lunch, Speakers and entertainment held in the 800-seater Broadway Theatre, Catford with an average of 450 people attending. • The November AGM – speaker meeting with Christmas sales (although only members may vote on the formal business). • Ad hoc hustings and other public events, Fayres and meetings. <p>During the months of COVID-related restrictions and with an awareness that the demographic the Charity serves were likely to be shielding or vulnerable these activities had been largely replaced by Zoom meetings, widely publicised and open to an even larger audience.</p> <p>The bi-monthly Newsletter is sent or delivered to all members, and throughout this year of extra restrictions and the importance of disseminating trustworthy information, especially to those without easy access to the internet we procured additional funding for double-size "COVID Special" editions of the Newsletter and extra issues. We also increased the print-run and had copies given out to the isolating and vulnerable through local food-banks and similar organisations. We maintained our deliveries to the 18 sheltered schemes managed by the Local Authority, partnering with Lewisham Homes to post individual copies to all 480 residents.</p> <p>The annual membership fee to join the Charity, which brings other benefits like access to the monthly social outings and delivery of a hard copy of the Newsletter to an individual's address, is deliberately kept at a low level to be open to as many people as possible (£5 for new members and £10pa thereafter). Free to join in the last quarter of the membership year.</p>
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Statement confirming whether the trustees have had regard to the guidance issued by the CC on public benefit.	Para 1.18	The Trustees have had regard to the guidance issued by the Charity Commission in respect of public benefit.
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Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making.	Para 1.38	n/a
Policy on social investment including program related investment.	Para 1.38	n/a
Contribution made by volunteers.	Para 1.38	LPF is a volunteer and community led organisation. Its Trustees are elected from the general membership, although Trustees may also be co-opted to provide specialist skills or strengthen the Board. LPF's strength is the good-will and enthusiasm of its Trustees and other volunteers who undertake a number of roles to promote the aims of the Charity and with the staff reduced in January are increasingly involved in day-to-day administration.
Other		

Achievements and Performance

	SORP reference	
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<p>Summary of the main achievements of the Charity, identifying the difference the Charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p>Our normal activities, events and outreach were severely affected by COVID restrictions throughout the year under review but, where we could, we enhanced other provision to compensate.</p> <p>Newsletters and disseminating hard-copy information</p> <p>With the Newsletter being our principal means of contacting members we procured LCR funding to pay for double size colour "COVID-19 special editions" and extra issues. We also increased the print run and, in collaboration with Lewisham Homes (Managers of the Local Authority owned social housing), posted an issue to each of their sheltered scheme residents. We also distributed hundreds more through foodbanks, social supermarkets and similar outreach to the isolated and digitally excluded throughout the Borough. This continued through to the February Newsletter when, the LCR funding having been exhausted, the Charity drew on its own reserves to fund a final "COVID-19 Special Edition" in March 2021.</p> <p>Feedback was received from these new outlets to the effect that the LPF Newsletter was a valued enhancement to the services they provided for their vulnerable clients, severely affected by the pandemic and its consequences.</p> <p>As an alternative to the pre-COVID "Diary Dates" column, the increased frequency and increased outreach "COVID-19 Special Edition" Newsletters featured useful phone numbers for assistance and support prominently on the back page.</p> <p>Contact with members</p> <p>In anticipation of having no face to face contact with our members through the Monday Project (a weekly open-house for socialising and activities), the Riverdale Table (fortnightly outreach in a shopping centre) or the bi-monthly meetings, we set in place a scheme recruiting about twenty of our members as volunteers to make calls to others on a list provided (names and phone numbers only) so that all LPF members for whom we had telephone numbers would be telephoned by someone on behalf of the Forum early in the crisis to check whether they were managing, to offer sign-posting and to offer further regular calls if requested.</p> <p>Staff were present in the office during the latter half of the year under review and also monitoring and responding to messages throughout.</p> <p>Meetings</p> <p>We were unable to hold our usual bi-monthly face-to-face meetings but coordinated a three day Zoom Conference in October which was very well received. 22 varied sessions each attended virtually by up to 120 people. A successful all day "Health Fayre" virtual event organised at the usual time in January with 14 sessions attended by up to 50 people. We took advantage of the flexibility of using Zoom to invite a yoga teacher who used to deliver seated yoga sessions face to face to contribute to this event even though she now lives in Germany.</p> <p>We also delivered a postal/virtual AGM postponed from November to February.</p> <p>We organised two virtual events in March 2021 with Speakers from all over the country: Campaigning for Affordable Broadband for older woman, during international woman month Championing the Need for Affordable Broadband for Older Women #CHOOSETOCHALLENGE and Health Inequalities and Bridging the Digital divide.</p>
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		<p>Campaigning Issues and Surveys</p> <p>Hard copy National Pensioners Convention (NPC)/Royal College of Psychiatrists (RCP) survey sent out to Forum members with July newsletter, with enhancements to help people complete and return it with minimum effort.</p> <p>Details of how to write to members of the House of Lords on the Trade Bill was included with all copies of the August newsletter and encouragement given to everyone to do so.</p> <p>We collaborated with the PR firm conducting the Lewisham Centre development survey sending a hard copy to 450 LPF members.</p> <p>In collaboration with the Local Authority a hard copy of their urgent Public Health Survey was included with February newsletter, together with stamped envelopes for return.</p> <p>On the lighter side a reminiscence questionnaire produced by the Clapham Film Unit was also sent out with this issue of the newsletter to which many members responded, some being inspired to write quite lengthy letters.</p> <p>Throughout the year under review we maintained a campaign presence by forwarding on-line surveys and campaign information to those of our members who have emails.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set.	Para 1.41	
Performance of fundraising activities against objectives set.	Para 1.41	
Investment performance against objectives.	Para 1.41	
Other		

Financial Review

Review of the Charity's financial position at the end of the period.	Para 1.21	At the end of this unprecedented year the charity position was secure with a further year of main grant funding and restricted funds held against developmental work. Plan were in hand to pursuit further fund raising for core cost expenditure
Statement explaining the policy for holding reserves stating why they are held.	Para 1.22	The Trustees maintain sufficient reserves to cover the costs of winding up the Charity, including staff redundancy and outstanding contractual arrangements. As a matter of prudence, despite the redundancy liability being reduced by one member of staff leaving in January and not being replaced, the Trustees have decided to maintain this fund at or slightly above the previous level. The only long-term contractual liability is the five-year hire purchase agreement which at March 2020 had about two and a half years still to run.
Amount of reserves held.	Para 1.22	£27,606
Reasons for holding zero reserves.	Para 1.22	n/a
Details of fund materially in deficit.	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern.	Para 1.23	The LB of Lewisham will not be grant funding the charity from April 2022 but trustees are seeking funds from elsewhere and, if necessary, plan to use more volunteers to help deliver services.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising).	Para 1.47	<p>LPF's principal source of funding throughout the year under review has been the Local Authority "Main Grant" of £35,000 per annum.</p> <p>This was supplemented during the year by a grant of £6,400 from the City Bridge Trust as part of the London COVID Response initiative. This paid for enhancements to and wider dissemination of the Newsletter, adoptions to home-working and the creation of IT based events. Prudent management meant that it could also be extended to cover the additional costs of a postal AGM.</p> <p>A further grant of £5,000 was received from Bright Ideas/Groundworks, unspent at the end of the year in question, for further improvements and adoptions of IT.</p>
Investment policy and objectives including any social investment policy adopted.	Para 1.48	n/a
A description of the principal risks facing the Charity	Para 1.46	Failure to raise adequate funding to cover the charity's expenditure and /or failure to recruit more voluntary helpers with the required skills.
Other		

Structure, Governance and Management

Description of Charity's trusts:		n/a (we don't have any)
Type of governing document	Para 1.25	Constitution
How is the charity constituted? e.g. incorporated association, Co-Op	Para 1.25	Unincorporated Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees.	Para 1.25	Either elected by members at a general meeting (usually the AGM) or co-opted by Trustees. The Constitution makes provision for one or two trustees or special advisors, being Councillors nominated by Local Authority

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees.	Para 1.51	(None this year due to pandemic?) A "New Trustees" pack has been assembled and existing trustees also benefitted from a Zoom Induction Session.
The charity's organisational structure and any wider network with which the charity works.	Para 1.51	We have one paid officer who works closely with the Honorary Officers and volunteers to administer the Charity and deliver our services. We pay for some commissioned work/services. We are monitored by the London Borough of Lewisham. We belong to the NPC and the Greater London Pensioners Forum. Kings College University, Catbytes, Age UK London, Greater London Forum for Older People are among the other organisations with which we cooperate.
Relationship with any related parties.	Para 1.51	Informal links have been established and maintained with other local Charities for older people. Some of our trustees are also trustees of other charities with similar objectives.
Other		

Reference and Administrative details

Charity name	Lewisham Pensioners' Forum
Other name the charity uses	LPF
Registered charity number	1158175
Charity's principal address	The Old Town Hall, Catford Road, London. SE6 4RU <i>changed in February 2021 to</i> Fifth Floor, Laurence House, Catford Road, London. SE6 4RU

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Bridgit Sam-Bailey	Chairman		LPF members in AGM
2	Stella Amagbokpa-Nortey			LPF members in AGM
3	Anthony Atherton	Vice Chairman / Secretary		LPF members in AGM
4	Paul Brownlow			LPF members in AGM
5	Jean Goodison		From 24/02/21	LPF members in AGM
6	Joyce Jacca		Until 2020	LPF members in AGM
7	Barbara Moore	Treasurer	Until 01/11/20	LPF members in AGM
8	Leonie Nwawudu		Until 24/02/21	LPF members in AGM
9	Elizabeth Nwawudu			LPF members in AGM
10	Bridget Unegbu			LPF members in AGM
11	Kiran Patel	Treasurer	From 24/02/21	LPF members in AGM
12	Peter Redfarn		From 24/02/21	LPF members in AGM
13	Anne Schuman	Secretary	Until 09/09/21	LPF members in AGM
14	Kelvin Wheelan			LPF members in AGM

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
n/a		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	n/a
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

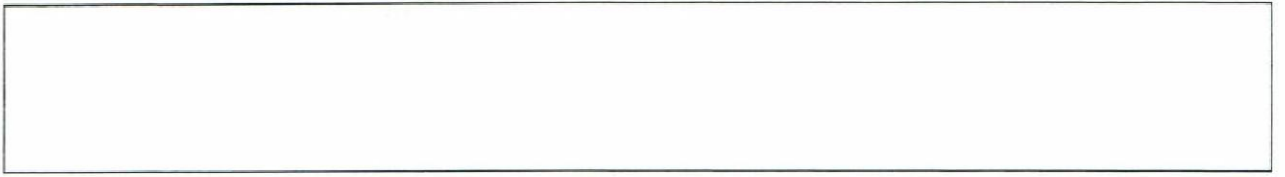
Tracey Jarrett

Exemptions from disclosure

Reason for non-disclosure of key personnel details

n/a

Other optional information



Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

B. Samraile	Henry Anthony Hackett
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Full name(s)

BRIDGET A SAMRAILE	HENRY ANTHONY HACKETT
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Position (eg
Secretary, Chair, etc)

CHAIRMAN	Vice Chair Internal Secretary
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Date

14 April 2022


CHARITY COMMISSION
FOR ENGLAND AND WALES

 No. (if any)
 1153175

Accounts accounts
CC16a

 For the period
 from

01-04-2020

To

31-03-2021

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
LB Lewisham main grant	26,250	-	-	26,250	43,413
HMRC HRS (Furlough) Grant	-	10,090	-	10,090	-
Hyde Housing	-	2,611	-	2,611	-
NCDP Lewisham grant	-	2,400	-	2,400	-
Bank interest & BT refund	-0	97	-	97	117
City of London	-	6,400	-	6,400	-
Groundwork UK	-	5,000	-	5,000	-
Membership subscriptions and Donations	2,715	-	-	2,715	3,007
External Donations & fundraising	201	-	-	201	1,001
SELCE	417	-	-	417	417
Postage and printing contributions	-	-	-	-	-
Contributions	-	-	-	-	7,954
Deposit	-	-	-	-	20
Sales of publications & copying	-	-	-	-	417
Pensioners Day sales & raffle	-	-	-	-	2,112
Sub total (Gross income for AR)	29,582	26,598	-	56,180	58,458
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	29,582	26,598	-	56,180	58,458
A3 Payments					
Salaries, Pensions, training & travel	26,412	10,090	-	36,502	41,016
Activities & events	742	-	-	742	12,209
Printing, postage, stationery	1,310	-	-	1,310	3,730
Premises	1,745	-	-	1,745	2,058
Telephone and internet	753	907	-	1,660	842
Newsletter	898	3,480	-	4,377	1,273
IT development	-	-	-	-	-
Accountancy, bookkeeping, payroll	996	-	-	996	1,034
Insurance & DBS checks	527	-	-	527	481
Office, admin, subs & publicity	75	-	-	75	164
Pensioners Day	-	230	-	230	1,863
Photocopier contract	-	-	-	-	-
Consultancy fees	220	-	-	220	-
Sub total	33,678	14,707	-	48,385	64,670
A4 Asset and investment purchases, (see table)					
Computer	-	1,069	-	1,069	-
	-	-	-	-	-
Sub total	-	1,069	-	1,069	-
Total payments	33,678	15,776	-	49,454	64,670
Net of receipts/(payments)	-4,096	10,822	-	6,726	-6,212
A5 Transfers between funds	10,473	-10,473	-	-	-
A6 Cash funds last year end	431	37,306	-	37,737	43,949
Cash funds this year end	6,808	37,656	-	44,463	37,737

Section B Statement of assets and liabilities at the end of the period

Categories

Details

Unrestricted funds
to nearest £Restricted funds
to nearest £Endowment funds
to nearest £

B1 Cash funds

Co-operative Bank 14 days a/c
Co-operative Bank current a/c
Cash

6,788
20
6,808

27,606
10,050
37,656

-
-
-
-

Total cash funds

payments account(s))

Unrestricted funds
to nearest £Restricted funds
to nearest £Endowment funds
to nearest £

B2 Other monetary assets

Details

-
-
-
-
-
-

-
-
-
-
-
-

-
-
-
-
-
-

B3 Investment assets

Details

Fund to which asset belongs

Cost (optional)

Current value (optional)

-
-
-
-
-
-

-
-
-
-
-
-

B4 Assets retained for the charity's own use

Details

Office furniture & equipment
Photocopier

Fund to which asset belongs

Cost (optional)

Current value (optional)

Unrestricted
Unrestricted

-
-
-
-
-
-
-
-
-
-

-
1,944
-
-
-
-
-
-
-
-

B5 Liabilities

Details

HP - long term
HP - short term
Sundry creditors

Fund to which liability

Amount due (optional)

When due (optional)

Unrestricted
Unrestricted
Unrestricted

1,080
864
2,599
-
-

Signed by one or two trustees on behalf of all the trustees

Signature

Bridget Sam-Bailey
Anthony Atherton

Print Name

BRIDGET SAM-BAILEY
ANTHONY ATHERTON

Date of approval

14 April 2022
14 April 22



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Lewisham Pensioners' Forum

On accounts for the year
ended

31st March 2021

Charity no
(if any)

1158175

Set out on pages

1 & 2 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2021**.

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

M. Gayfer

Date:

14th April 2022

Name:

Mark S.A. Gayfer

Relevant professional
qualification(s) or body:

FCA

Address:

37 Penerley Road. London, SE6 2LH

Section B

Disclosure

Give here brief details of any items that the examiner wishes to disclose. Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).