



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From **April 2021** Period start date To **March 2022** Period end date

Charity name: **Lewisham Pensioners Forum LPF**

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 by:</p> <ul style="list-style-type: none"><li>(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;</li><li>(b) Advancing education and life-long learning for older people to acquire information;</li><li>(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;</li><li>(d) Promoting social inclusion among older people and combating negative perceptions of age and the elderly in the media and elsewhere.</li></ul>
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.	Para 1.17 and 1.19	<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: The bi-monthly Speaker meetings held in January, March, May and July.</p> <ul style="list-style-type: none"><li>● "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.</li><li>● The November AGM — Speaker meeting with Christmas sales (although only members may vote on the formal business).</li><li>● Ad hoc hustings and other public events, Fayres and meetings.</li></ul> <p>With the end of funding sourced to increase the distribution and size of the newsletter, the bi-monthly Newsletter was returned to its normal size, and changes in the way many food banks operated,</p>

		<p>meant there was a reduced need and so a reduction in the number printed. Nevertheless, the bi-monthly Newsletter during this period was sent or delivered to all members, despite many being unable to pay their dues as a result of lock-down rules. (The importance of disseminating trustworthy information, especially to those without easy access to the internet is our priority). We therefore maintained our deliveries to a fair proportion of the organisations we made contact with during the first pandemic year and also delivering copies to the 18 sheltered schemes managed by the Local Authority, partnering with Lewisham Homes.</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 £10 per annum thereafter). Free to join in the last quarter of the membership year.</p>
Statement confirming whether the Trustees have had regard to the guidance issued by the Charity Commission on public benefit.	Para 1.18	The Trustees have had regard to the guidance issued by the Charity Commission in respect of public benefit.

#### **Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making.	Para 1.38	
Policy on social investment including program related investment.	Para 1.38	
Contribution made by volunteers.	Para 1.38	<p>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 the previous year are increasingly involved in day-to-day administration.</p>
Other.		

## Achievements and Performance

	SORP reference	
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.	Para 1.20	<p>Our normal former activities, events and outreach were severely affected by a continuation COVID restrictions and fears throughout the year under review but, where we could, we enhanced other provision to compensate.</p> <p><b>Newsletters and disseminating hard-copy information</b>            With the Newsletter being our principal means of contacting members, and the LCR funding having been exhausted, we returned to pre-pandemic size while maintaining an increase in our distribution levels. We continued to deliver to the 18 sheltered schemes managed by Lewisham Homes (Managers of the Local Authority owned social housing) and other foodbanks and groups we had linked to in the first year of the pandemic, outreaching to the isolated and digitally excluded throughout the Borough.</p> <p>We continued to receive positive feedback to the effect that the LPF Newsletter was a valued enhancement to services provided for vulnerable clients; this is also echoed amongst our own membership and reflected in our survey issued to our member s 'seeking their views on the impact of C-19 and priorities for going forward', asking them to give feedback on how useful they found our services, for example, Monthly C-19 special edition newsletters, the telephone outreach, interim email updates. Etc.</p> <p>We were pleased to return the "Diary Dates" column, promoting places and activities that were now reopened, and sharing information about essential key events/meetings going on throughout the Borough.</p> <p><b>Contact with members/networks</b>            After a few stop-start moments, the Monday Project (a weekly open-house for socialising and activities), was reopened.</p> <p>We continued to experience the increase in phone enquiries by our members and non-members about services and support available in the Borough; both staff and volunteers responded signposting and offering following up calls if requested. Staff were present in the office throughout the year under review and monitoring and responding to messages throughout.</p> <p>We held a 'two-month membership drive' giving those unable to pay their membership during the lockdown, time and space to update their membership and physically connect with others.</p> <p><b>Campaigning Issues and Surveys</b>            We issued three surveys to measure the digital confidence of our members; to get their views on the</p>

		<p>'impact of C-19 and the priorities of the organisation moving forward'.</p> <p>Members were also invited to participate in 'Do Not Attempt Cardio-Pulmonary Resuscitation survey.</p> <p>In the previous year we collaborated with the PR firm conducting the Lewisham Centre development survey sending a hard copy to 450 LPF members in the questionnaire that explored the needs of Pensioners in Lewisham, this year this was followed up by us rolling out at four focus group meetings held at the Monday Project, for our members to tell us about Town Centre: what is good about it, what needs to change and what the opportunities there are.</p> <p>We held focus groups discussions on 'experiences of living at home during the pandemic', and the availability of housing support services in Lewisham, to ensure that all older people are able to live in decent homes of their own choosing for as long as they wish.</p> <p>Our members participated in a survey reviewing on the way people access their General Practice, 'Time for a National review of GP access' Survey.</p> <p>We sent information from 'Keep our NHS Public' and the experienced campaigners of the 'Save Lewisham Hospital' movement, whose meetings were greatly attended by our members online.</p> <p>Our members joined and participated in campaign activities alongside Age UK to remind the Prime Minister of promises regarding the Government's Health and Social Care commitment.</p> <p><b>Meetings</b></p> <p>We were unable to resume our usual bi-monthly face-to-face meetings at the start of the year, and focused on delivering the first few online only.</p> <p>Thereafter our meetings were hybrid. A successful all day "Health Fayre" virtual event organised at the usual time in January attended by up to 45 people. Once again 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>Likewise, we also delivered a postal/virtual AGM in March, with the theme of the day focusing on launching the 'Warm Homes' champions initiative, and hearing from experts on financial planning of the Health &amp; Care Bill, the cost of care and why it's changing.</p> <p>In June we held an online meeting focusing on Scams 'Don't be Fooled' hosted by experts from Scotland Yard, exploring different scams and what the key signs are to look out for, and how not to be scammed, National Take Five Campaign.</p> <p>Additionally, we held our Care &amp; Repair forum meeting in July, and delivered a talk and workshop on this national Charity's work on improving homes and living</p>
--	--	--

		<p>conditions for older people who are all entitled to living in decent homes of their own choosing.</p> <p>We organised a face-to face Pensioners Day, on the theme of 'Leaving the Pandemic Behind and finding your feet again!', which was attended by between 250-300 people, restricted as result of the social distancing rule in indoor spaces. People thoroughly enjoyed themselves as this was the first time many had been out amongst so many others.</p> <p>We held four social outing events, Broadstairs (attended by 26 members) and Kentwell Hall, (attended by 21 members) which was fully attended. Our Christmas lunch was attended by 40 members. Volunteers attended and facilitated our presence at three festivals in the Borough.</p>
--	--	---

### **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	<b>Applied for funding from NICL funds.</b>
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 the year the charity position was relatively secure with restricted funds held against developmental work and plans in hand to pursue further fundraising 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 2021 and not being replaced, the Trustees have decided to continue to maintain this fund at or slightly above the previous level.
Amount of reserves held.	Para 1.22	£56,321 (i.e. £57,420 reported cash reserves plus £1,080 assets less £2,179 liabilities).
Reasons for holding zero reserves..	Para 1.22	
Details of fund materially in deficit.	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern.	Para 1.23	Local Authority funding for the Charity ended March 2022. The 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	During 2021-2022 we continued to receive Local Authority funding which was more than adequate to cover the Charity's costs with only one staff member and further fundraising was actively pursued resulting in us getting NICL funding.
Investment policy and objectives including any social investment policy adopted.	Para 1.46	
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 (trust deed, royal charter).	Para 1.25	Constitution
How is the Charity is constituted? (e.g unincorporated association, CIO).	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	<p>Either elected by members at a general meeting (usually the AGM) or co-opted by Trustees.</p> <p>The Constitution also makes provision for one or two trustees or special advisers, being Councillors nominated by the Local Authority, but since the pandemic and its associated pressures the Local Authority has not exercised that option.</p> <p>All new EC members attend induction and Strategic planning Away Days.</p>

### 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	
The Charity's organisational structure and any wider network with which the Charity works.	Para 1.51	<p>We have one aid officer who works closely with the Honorary Officers and volunteers to administer the Charity and delivery our services.</p> <p>We are monitored by the London Borough of Lewisham.</p> <p>We are affiliated with the National Pensioners Convention and the Greater London Pensioners Association..</p> <p>We work closely with Age UK London, Lewisham and Southwark and other local groups and Charities serving the same beneficiary cohort.</p> <p>We work with a wide range of groups which include, WHO (world Health Organization), Westminster Health Forum, the Fuel Poverty Action Group, the NHS Support Group, The International Longevity Centre UK, The International Federation on Ageing and the Public Sector Executive (PSE365), NPC, The Greater London Forum for Older People; Seniors, Ageing Well etc.</p>
Relationship with any related parties.	Para 1.51	<p>Informal links have been established and maintained with other local charities for older people.</p> <p>Some of our Trustees are also Trustees of other Charities with similar objectives.</p>
Other.		

## Reference and Administrative details

Charity name	Lewisham Pensioners Forum
Other name the charity uses	LPF
Registered charity number	1158175
Charity's principal address	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 Amogbokpa-Nortey			LPF members in AGM
3	Anthony Atherton	Secretary		LPF members in AGM
4	Paul Brownlow			LPF members in AGM
5	Jean Goodison			LPF members in AGM
6	Elizabeth Nwawudu	Treasurer		LPF members in AGM
7	Bridget Unegbu			LPF members in AGM
8	Kiran Patel	Treasurer	June 2021	LPF members in AGM
9	Peter Refarn		March 2021	LPF members in AGM
10	Kevin Wheelan			LPF members in AGM
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### 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	

## 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)

--

## Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

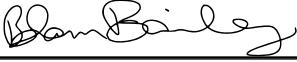

## Other optional information

--

## Declarations

The Trustees met on 27 January by zoom when it was agreed that the TAR was a true reflection of the Forum.

Signed on behalf of the Charity's Trustees:

Signature(s)		
Full name(s)	Bridgit A Sam-Bailey	Elizabeth Nwawudu
Position (eg Secretary, Chair, etc)	Chairman	Trustee
Date	30 January 2023	

Lewisham Pensioner's Forum		Charity Number 1158175	
<b>Receipts and payments accounts</b>			
For the period from	1st April 2021	To	31st March 2022

CC16a

### Section A Receipts and payments

	Unrestrict ed funds to the nearest £	Restrict ed funds to the nearest £	Endowm ent funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
LB Lewisham main grant	37,000			37,000	26,250
HMRC HRS (Furlough) Grant	-			-	10,090
Hyde Housing	-			-	2,611
NCDP Lewisham grant	-			-	2,400
Bank interest & BT refund	-	9		9	97
City of London	-			-	6,400
Groundwork UK	-			-	5,000
Membership subscriptions and Donations	2,763			2,763	2,716
External Donations & fundraising	227			227	201
SELCE	-			-	417
Postage and printing contributions	438			438	
Pensioners Day sales & raffle	1,205			1,205	
Lewisham Shopping Centre Engagement	-	2,000		2,000	
Kentwell & Broadstairs day trips	616			616	
Xmas dinner - 2021	1,015			1,015	
Jeffrey Perkins SM FB Group	335			335	
<b>Sub total (Gross income for AR)</b>	<b>43,598</b>	<b>2,009</b>	<b>-</b>	<b>45,607</b>	<b>56,180</b>
<b>A2 Asset and investment sales, (see table).</b>					
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>43,598</b>	<b>2,009</b>	<b>-</b>	<b>45,607</b>	<b>56,180</b>
<b>A3 Payments</b>					
Salaries, Pensions, training & travel	21,759			21,759	36,502
Activities & events	1,273			1,273	742
Printing, postage, stationery	2,148			2,148	1,310
Premises	-			-	1,745
Telephone and internet	1,186			1,186	1,660
Newsletter	1,715			1,715	4,377
Franking	775			775	
IT development	-			-	-
Accountancy, bookkeeping, payroll	876			876	996
Insurance & DBS checks	541			541	527
Office, admin, subs & publicity	50			50	75
Pensioners Day	850			850	230
Photocopier contract	894			894	-
Consultancy fees	-			-	220
Depreciation Expense	-			-	
Lewisham Community Transport	583			583	
<b>Sub total</b>	<b>32,650</b>	<b>-</b>	<b>-</b>	<b>32,650</b>	<b>48,385</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Computer					1,069
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,069</b>
<b>Total payments</b>	<b>32,650</b>	<b>-</b>	<b>-</b>	<b>32,650</b>	<b>49,454</b>
<b>Net of receipts/(payments)</b>	<b>10,949</b>	<b>2,009</b>	<b>-</b>	<b>12,957</b>	<b>6,726</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>6,808</b>	<b>37,656</b>	<b>-</b>	<b>44,463</b>	<b>37,737</b>
<b>Cash funds this year end</b>	<b>17,756</b>	<b>39,664</b>	<b>-</b>	<b>57,420</b>	<b>44,464</b>

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

Categories	Details	Unrestrict ed funds to nearest £	Restrict ed funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Co-Operative Bank 14 days a/c	-	27,614	-
	Co-Operative Bank current a/c	17,735	12,050	-
	Petty cash	21	-	-
	<b>Total cash funds</b>	<b>17,756</b>	<b>39,664</b>	<b>-</b>
in line with receipts and payments account(s)				
<b>B2 Other monetary assets</b>		Unrestrict ed funds to nearest £	Restrict ed funds to nearest £	Endowment funds to nearest £
		-	-	-


-
-
-
-
-

-
-
-
-
-

-
-
-
-
-

### 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

Unrestricted
Unrestricted

Cost (optional)

-
-
-
-
-
-
-
-
-
-

Current value (optional)

-
1,080
-
-
-
-
-
-
-
-

### B5 Liabilities

Details

HP - long term
HP - short term
Sundry creditors
TOTAL LIABILITIES

Fund to which liability relates

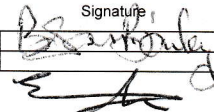
Unrestricted
Unrestricted
Unrestricted

Amount due (optional)


216
864
1,099
-
2,179

When due (optional)

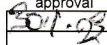

Signed by one or two trustees on behalf of all the trustees

Signature  


Print Name

  
 ELIZABETH  
 NWAWUDU

Date of approval

  
 30.1.23



Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
Lewisham Pensioners Forum

On accounts for the year  
ended

31<sup>st</sup> March 2022

Charity no  
(if any)

1158175

Set out on pages

1 - 13

(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 **31/03/22**.

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").

Independent  
examiner's statement

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.

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:

Date:

31/1/23

Name:

Mark S.A. Gayfer BSc FCA

Relevant professional  
qualification(s) or body):

ICAEW

Address:

37 Penderley 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).