



# Trustees' Annual Report for the period

Period start date

Period end date

From **1st April 2018** To **31st March 2019**

## Section A

### Reference and administration details

Charity name	<b>Lewisham Pensioners Forum</b>	
Other names charity is known by	<b>LPF</b>	
Registered charity number (if any)	<b>1158175</b>	
Charity's principal address	<b>The Old Town Hall</b>	
	<b>Catford Road</b>	
	<b>London</b>	
	Postcode	<b>SE6 4RU</b>

#### 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	Paul Brownlow	Vice chairman	to 21 February 2019	LPF members in AGM
4	Joyce Jacca			LPF members in AGM
5	Lurliene Miller	Vice Chairman		LPF members in AGM
6	Barbara Moore	Treasurer	from 21 February 2019	LPF members in AGM
7	Leonie Nwawudu			LPF members in AGM
8	Elizabeth Nwawudu	Treasurer	to 21 February 2019	LPF members in AGM
9	Anne Schuman	Secretary		LPF members in AGM
10	Kelvin Wheelan			LPF members in AGM
11	Cllr Jacq Paschoud			Lewisham Council

#### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
As above	

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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## Section B

## Structure, governance and management

### Description of the charity's trusts

Type of governing document	Constitution
How the charity is constituted	Association
Trustee selection methods	Either elected by members at a general meeting (usually the AGM) or co-opted by Trustees.  One trustee or special advisor is a Councillor nominated by Local Authority

### Additional governance issues (Optional information)

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

New trustees, by the constitution, have to have been members of the Forum for at least six months. Before their first meeting they receive an induction pack of recent minutes, an outline of trustees' roles, charity commission guidance, etc. The councillor appointee is given the above, plus past newsletters.

Lewisham Pensioners Forum continues to work closely with many other local organisations, it also receives regular communications from London age related charities and bodies (e.g. Age UK London and the International Longevity Centre) and is affiliated with the National Pensioners Convention.

Lewisham Pensioners Forum has no contractual or other business relationships with any 'related parties'.

The Trustees periodically appraise risks as part of strategy and sustainability planning.

## Section C

## Objectives and activities

### Summary of the objects of the charity set out in its governing document

Lewisham Pensioners Forum is established to benefit the older people who work or live within or visit the London Borough of Lewisham:

- (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;
- (b) Advancing education and life-long learning for older people to acquire information;
- (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;
- (d) Promoting social inclusion among older people and combating negative perceptions of age and the elderly in the media and elsewhere.

**Summary of the main activities undertaken for the public benefit in relation to these objects (Include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

Certain activities of LPF are open to all irrespective of whether they are members of the charity or not. These include:

- 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, fairs and meetings.

The bi-monthly newsletter is sent or delivered to all members, but further copies are made available to the general public in over 110 outlets (groups, community centres and public libraries) throughout Lewisham. Copies are also sent to the 18 sheltered schemes managed by the Local Authority.

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).

The Trustees have had regard to the guidance issued by the Charity Commission in respect of public benefit.

#### **Additional details of objectives and activities (Optional information)**

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

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 is heavily reliant on the good-will and enthusiasm of its Trustees and other volunteers who undertake a number of roles to promote the aims of the charity.

## **Section D**

### **Achievements and performance**

**Summary of the main achievements of the charity during the year**

In 2018-19, the period under review, LPF held a number of public meetings to which there was general and free access. These were advertised throughout the borough via a number of regular channels, including public libraries, sheltered housing schemes and various websites.

These public meetings included:

- 12<sup>th</sup> April – Hustings
- 30<sup>th</sup> May – Forum meeting Campaigning with the Council
- 19<sup>th</sup> June – Joint Public Meeting with KoNP and SLH on current health issues

## Section D

## Achievements and performance

- 25<sup>th</sup> July – Retirement Fair
- 3<sup>rd</sup> October – Pensioners Day in the Broadway Theatre
- 23<sup>rd</sup> November – “Let’s Work Together” collaborative event with VAL and Lewisham community groups
- 28<sup>th</sup> November – AGM
- 30<sup>th</sup> January – Health Fair
- 20<sup>th</sup> March – Forum meeting “Health Inequalities”

In 2018-2019 the LPF retained a regular public presence in St Mauritius House (a sheltered housing scheme in central Lewisham) which included continuance of the regular weekly meetings (except public holidays) of the Monday Project, providing educational and social activities including 1-2-1 support for IT use such as smart-phones, tablets and other digital devices; knitting and crochet; ukulele practice; cards, games and puzzles. LPF also established a link with the GDPA, hosting a starting point in this venue for one of their series of weekly “healthy walks”

Funding was maintained for the continued provision of free “Seated Yoga” sessions on a weekly basis, also in St Mauritius House.

During the year, LPF arranged a dozen social outings across London and the Home Counties.

- April – Butterfly House – Horniman Museum
- May – Polhill Garden Centre, Badgers Mount
- June – Emirates Cable Car and Millbank
- July – Painted Hall, Greenwich
- August – Broadstairs, Kent
- September – Kenwood House, Hampstead
- October – Chislehurst Caves, Orpington
- November – Rochester Christmas Market
- December – Christmas lunch
- January – Leighton House, London
- February – Brockley Brewery and Mid-Winter Warmer
- March – Fan Museum, Greenwich

Throughout the year, LPF continued to produce bi-monthly editions of the LPF Newsletter, which are circulated freely to sheltered housing units, libraries and partner agencies across Lewisham.

To enhance outreach and to raise public awareness, LPF members staffed an information stall in the Lewisham Shopping Centre on alternate Fridays throughout the year.

LPF representatives attended meetings of the local hospital trust and CCG, also as observers at various council meetings throughout the year.

## Section E

## Financial review

### Brief statement of the charity’s policy on reserves

The Trustees maintain sufficient reserves to cover the costs of winding up the charity, including staff redundancy and outstanding contractual arrangements. There were no long-term contractual liabilities entered into during this period other than a standard five year hire purchase agreement for a printer/copier commencing August 2018.

Details of any funds materially in deficit

We used up £14,683 of reserves this year to cover a deficit on unrestricted spending.

Further financial review details (Optional Information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The Charity's principal source of funding, "Main Grant" from the Local Authority, continued at the existing level (through to July 2019). The apparent drop in Main Grant income from £33,896 (2018) to £25,794 (2019) was because this year was the final of a three year programme and an anomaly arose with payment in advance being formerly treated as payment in arrears.

Application was made for further Main Grant funding from August 2019 and the sum of £35,000 per annum was confirmed, a small increase in the level of present Main Grant funding but significantly less than the amount requested.

Funding applications were submitted for alternative core funding, but unsuccessfully. However small grants were secured for various projects and membership income also increased slightly.

The deficit for this year has increased but not beyond the present capacity of the charity's reserves to absorb it and the charity trustees continue working on strategies to seek significant grant funding for its core work as well as slowly but steadily building membership income.

The LPF continues to achieve its core objectives as set out in Section D.

**Section F**

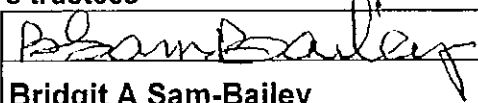
**Other optional information**

**Section G**

**Declaration**

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	<b>Bridgit A Sam-Bailey</b>	
Position (eg Secretary, Chair, etc)	<b>Chairman</b>	
Date	<b>29 October 2019</b>	



Charity Name <b>Lewisham Pensioners Forum</b>		No (if any) <b>1158175</b>		<b>CC16a</b>
<b>Receipts and payments accounts</b>				
For the period from	Period start date <b>1 April 2018</b>	To	Period end date <b>31 March 2019</b>	

### 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 £
<b>A1 Receipts</b>					
LB Lewisham main grant		25,794	-	25,794	33,896
Membership subscriptions	2,619		-	2,619	3,377
Contributions	2,278		-	2,278	1,764
Lewisham Central Assembly grant		2,000	-	2,000	
Hyde Housing		1,417	-	1,417	2,732
Pensioners Day sales & raffle	1,320		-	1,320	1,364
Bank interest and BT refund	1,044		-	1,044	13
Donations & fundraising	900		-	900	196
LB Lewisham small grant		700	-	700	
Sales of publications & copying	84		-	84	109
Bright Ideas grant			-	-	7,316
<b>Sub total (Gross income for AR)</b>	<b>8,246</b>	<b>29,911</b>	<b>-</b>	<b>38,156</b>	<b>50,767</b>
<b>A2 Asset and investment sales</b>					
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>8,245</b>	<b>29,911</b>	<b>-</b>	<b>38,156</b>	<b>50,767</b>
<b>A3 Payments</b>					
Salaries, training & travel	9,358	26,194	-	36,552	40,895
Activities and events	2,667	2,466	-	5,133	2,819
Printing, postage, stationery	3,499	157	-	3,656	2,443
Premises	2,000		-	2,000	1,416
Telephone & internet	1,417		-	1,417	1,925
Bright Ideas project		1,235	-	1,235	4,640
Pensioners Day tickets, sales, raffle	1,147		-	1,147	933
Newsletter	970		-	970	973
Governance & legal costs	750		-	750	879
Accountancy, bookkeeping, payroll	494		-	494	575
Insurance & DBS checks	481		-	481	474
Office, admin, subs & publicity	130		-	130	763
Publications for re-sale	14		-	14	192
<b>Sub total</b>	<b>22,928</b>	<b>30,052</b>	<b>-</b>	<b>52,980</b>	<b>58,927</b>
<b>A4 Asset and investment purchases</b>					
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>22,928</b>	<b>30,052</b>	<b>-</b>	<b>52,980</b>	<b>58,927</b>
<b>Net of receipts/(payments)</b>	<b>(14,683)</b>	<b>(141)</b>	<b>0</b>	<b>(14,824)</b>	<b>(6,160)</b>
<b>A5 Transfers between funds</b>	<b>432</b>	<b>(432)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>54,725</b>	<b>4,048</b>	<b>-</b>	<b>58,773</b>	<b>66,933</b>
<b>Cash funds this year end</b>	<b>40,474</b>	<b>3,475</b>	<b>-</b>	<b>43,949</b>	<b>58,773</b>

## 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 £
<b>B1 Cash funds</b>	Co-operative Bank 14 day a/c	27,392		-
	Co-operative Bank current a/c	13,017	3,475	-
	Nationwide Memorial Fund	45		
	Cash	20		
	<b>Total cash funds</b>		<b>40,474</b>	<b>3,475</b>
	(agree balances with receipts and payments account(s))			

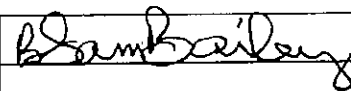
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	Blackpool trip deposit	100	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>	Office furniture and equipment	Unrestricted	-	-
	Stock of publications	Unrestricted	-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>	HMRC	Unrestricted	2,000	
	Blackpool outing contributions	Unrestricted	440	
	Accountancy	Unrestricted	350	

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

Signature	Print Name	Date of approval
	B A SAM-BAILEY	29.10.19



# Independent examiner's report on the accounts

## Section A Independent Examiner's Report

<b>Report to the trustees/ members of</b>	Lewisham Pensioners Forum		
<b>On accounts for the year ended</b>	31 <sup>st</sup> March 2019	<b>Charity no (if any)</b>	1158175
	<b>Set out on pages</b> 1 - 7		

**Respective responsibilities of trustees and examiner**

The charity's trustees 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 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

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

**Basis of independent examiner's statement**

My examination was carried out in accordance with 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 seeking explanations from the 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.

**Independent examiner's statement**

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 section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 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.

**Signed:** *Christine Wykes Driver*      **Date:** 31/10/19

**Name:** Christine Wykes Driver

**Address:** Voluntary Action Lewisham  
The Mulberry Centre, 15 Amersham Vale, London SE14 6LE