

Enfield Borough Over 50s Forum

Annual Report

For the year ending 31st March 2022

This report was presented at the Forum's annual general meeting in the Chamber at Enfield's Civic Centre on Tuesday 28 June 2022. The Annual Accounts under Appendix 2 are still to be independently examined.

Enfield Over 50s

"Helping our members keep active, involved and healthy"



Executive Committee/Trustees 2021/22

Chair	Jan Oliver	Social Events Team
Secretary	John Ball	Roy Barrows
Assistant Secretary	Tony Watts	Cheryl Byamukama
Vice Chair	Peter Smith	Heather Cole
Treasurer	Champaklal Mistry	Olivia Goodfellow
Assistant Treasurer	George Rufai	Jean Mittins
Health Team Lead	Vivien Giladi	Jan Oliver
Newsletter Editor	Yvonne Mulder	Jacky Pearce
Members:	Walter Bowry	Sue Scott
	Chris Chinnery	Graham Thomas
	Niki Nicolaou	
	Vicki Pite	
	Talat Shaikh	
	Paul Everitt	
Meetings arranger	Helen Ball	Finance Committee
		John Ball
		Champaklal Mistry
		George Rufai
Fund Raiser	Jim Cante	Tony Watts
Office Staff	Ruth Fathaddine, Development & Office Manager	
	Diane Barron, Administrative Assistant	

Representation on external organisations

John Ball:

Chair, Outer North London Companions Friendship centre
Vice-Chair, Greater London Forum for Older People

Walter Bowry:

Trustee, Enfield Voluntary Action

Paul Everett:

Love Your Doorstep

Vivien Giladi:

Enfield council's Health & Well-Being Board
Enfield Partnership Board
CCG Access to Services group
CCG Equalities group
North Central London ICP/Enfield Clinical Commissioning Group's Voluntary Community & Stakeholder Reference Group (VCSRG) group
Working meetings on orthopaedics (Knees on the High Street)

Champaklal Mistry:

Trustee Director and Treasurer of North London Asian Care

Vicki Pite:

Enfield Climate Action Forum
North London Zero Waste
The Enfield Society
Member Victoria and Albert Museum

Talat Shaikh:

MCEC Trustee
Committee member Faith Forum for London
Member Enfield Faith Forum
Muslim Faith rep London Resilience Group.
Member LBE Strategic Partnership.
Member Brunswich Park Medical centre PPG
Trustee and Chair of North London Asian Care

Peter Smith:

Enfield Transport Users Group.
ASLEF representative and Executive Member on the NPC London Region.
Patient Representative Forum (PRF) and Public Led Assessment of Care Environment (PLACE) at the North Middlesex University Hospital. Heathwatch
Public Involvement Association

Tony Watts:

Enfield Older Peoples Board
Enfield Voluntary Sector Steering Group
AgeUK National Policy Sounding Board

Chair's Report



Sometimes older people dislike change but, in order to survive and thrive, everything on the planet must evolve. And the Forum is no exception. At the beginning of this year, the Forum and, I suspect most of our members, were in an insular place, licking our wounds after

the loss of Monty Meth, our wonderful President and the subsequent loss of our equally wonderful quietly capable, ex chair, Christine Whetstone. The dedication and wisdom of both were, and are still, much missed.

Because of the pandemic, Forum groups were either closed or mainly online and Forum activities revolved around helping those people who were feeling lonely and isolated. And so, early in the year, we ran a mobile phone peer- to- peer support/ befriending service, encouraging those at home to keep in touch with others, whilst at the same time asking them to engage in creative activities in preparation for an exhibition of arts and crafts. The Exhibition took place in July of this year and was a great success. Our thanks to all who participated in it. We also ran successful outdoor tea and cake mornings at Millfield House – a way for all to safely socialize in the warm weather.

Sometimes change is a good thing, and so with new government advice and vaccinations, in the middle of this year, more services began – some initiated by our fundraising team (a huge thank you to Jim Cante who has raised substantial amounts for the Forum by running the very popular quiz, bingo and drop in sessions) and other groups and social activities resumed in person. Our job club, run in Edmonton Library, giving advice on universal credit and job seeking to Enfield residents over 50, re-opened in August, thanks to the hard work of the project manager, Williamz Omope and Forum members who provided invaluable support to the many clients faced with the IT demands in meeting universal credit data requirements.

Our excellent new member on the Executive Committee – Vicki Pite, reminded us to look outward still further and some of you may have noticed a change in emphasis in our newsletter expanding our concerns about individual health, raising awareness of the links between our health

and threats to our local environment, specifically the potential loss of some of our green belt land and the threat to the lungs of Edmonton residents by the potential expansion of the Edmonton incinerator.

Health remains high on our agenda and thanks to Vivien Giladi for all of her work keeping us abreast of developments during the COVID pandemic and also to our new Exec member, Niki Nicolaou, for initiating our Health Champions Project which started this year with the promotion of an All Ability Cycling hub and regular advice sessions which will continue into June, with a Health Day at Southbury Leisure Centre.

At our Executive Away Day in December 2021, we identified priorities for the Forum: health, the climate, poverty and loneliness. We are committed to working inclusively on these issues with other groups. The rise in the cost of living and utility bills and, the potentially devastating consequences this could have on our members, is our next big challenge. And so, whilst we work on gaining concessions at local businesses for our members, we are also discussing ways in which the Forum could help those surviving on a low income, possibly by finding spaces for people to escape cold homes and save on their energy bill

With the lifting of COVID restrictions our social committee volunteers have helped us, not only to survive but also to thrive, by offering opportunities to explore our local culture and countryside and by taking us further afield on holiday to other cultures. Many thanks to all of the social committee volunteers.

One thing that hasn't changed over the year, is our need for volunteers and finally, our gratitude goes to everyone who has volunteered for the Forum this year, including our newsletter editor, Yvonne Mulder. Imagine the Forum without a newsletter! We are also deeply grateful to our office staff and volunteers who keep the Forum going by processing and keeping up to date our membership base

Let's hope that the challenges we face, and the changes we make in 2022/2023 are positive ones.

Jan Oliver

Meetings Programme

Throughout this period of April 2021 – March 2022, we continued to host our Speakers Programme on Zoom, which was in line with Government Covid Guidelines. We were sad that this was not inclusive for everyone, especially those not online, and how much our regular meeting attendees missed out not only the topic of the meeting but also the social interaction. Going forward we have face to face meetings planned for this coming year. We are a socially orientated, community based group and will endeavour to continue with our meetings and events within that remit.

We hosted a diverse and interesting meetings programme throughout the year as listed below:

Geraldine Gavin – Chair of Enfield Safeguarding Adults

Vanessa and Beverley Higgins – London Fire Brigade

Michael Stennett – Estate Planning in a Changing World

Peter Padwick – Forum member – All things Banned and Censored

George Ttoui – Burlington Finance Management – How to Mitigate Inheritance Tax and Financial Planning for Long Term Care Fees

Richard Eason – Programme Director Healthy Streets, Enfield Council

Andrew Galligan- Project Communications Specialist - ULEZ Low Emission Zone

Rebekah Polding – Head Of Cultural Development, Enfield Council

PC Neil Rogers – OWL watch Officer for Enfield

Sharon Strachan – Staying Safe and Connected in Enfield

Josh Freestone – Outreach and Engagement Officer- North London Waste Authority – Not a Waste of Time

Jasbir Singh – Greenpeace – Climate Change and How it Affects us all.

We would like to thank Ann Zinkin and Helen Ball and all those involved in identifying suitable speakers and Diane Barron for co-ordinating the date, time, reminders and Chris Chinnery for setting up the Zoom Link.

Health Issues 2021

It has been another very difficult year for the Forum, the North Midd, GPs, our members who have lost friends and family, those facing long covid and 6m patients nationwide facing historically long waits for elective surgery, some of them our members. At time of writing all restrictions have been lifted but covid is still very much with us and older age groups, albeit vaccinated, are vulnerable with their numbers dominating among the locally hospitalised. The loss of usual patterns of thinking about safety, ingrained habits, lack of social contact and an atmosphere of caution and even fear have made it hard for us all. The Forum has battled on often, it felt, against the odds.

Lack of access to GPs has been a serious bugbear. Problems with e consult, dysfunctional telephone systems, lack of face to face diagnosis, among other things, have undermined the provision that has always been the front door of the NHS, and one or two national newspapers attacking the GP services hasn't helped to maintain staff morale. Enfield historically has been short of GPs and has had too many in sub-standard premises which makes the two state of the art new GP practices, one in Ponders End and the other on Chase Side in Enfield, doubly welcome. The Forum has visited both and hopes they'll be our models for future improvements.

The 111 service has become a significant adjunct to NHS services during the pandemic and, though it has worked well for some, it hasn't been an unqualified success, especially in times of crisis, and for a number of our older members has been an obstacle course. Your Forum is currently very concerned about plans to extend the current 111 arrangements, which cover the 5 North Central



There is more focus than ever on the health service

London boroughs, to a single platform for the whole of the capital. Eventually an England-wide service is envisaged. Existing business platforms like this are not encouraging examples so we support a public service specification. The Forum strongly supports locally delivered services with national standards and will continue to press for more recruitment and training of GPs.

Enfield has done well on vaccinations among older age groups and the Forum is urging its members and anyone they can influence to follow suit and have the boosters. At the North Midd the unvaccinated have been the majority of those needing covid care, and too many people have still not understood the dangers of aerosol transmission and so the value of mask-wearing. Forum policy and advice has been risk averse. Currently Enfield is second bottom of the 32 London boroughs for vaccine take up in the 12 to 34 age group and we are urging our members to bear this in mind.

Under cover of covid privatisation has been increasing apace. GP practices in central and parts of North Central London have been bought by an American company and there are 250 non-NHS independent providers delivering NHS funded healthcare in Greater London, all under the NHS logo, but for private profit. This is happening so quickly that it is testing for us to keep up. As a result we are wary of a proposal for “Knees on the High Street” currently being proposed for trial in Enfield as drop-in shop fronts. Knees are a potentially massive private market as knee problems are so common. Pain has driven unprecedentedly very high numbers of sufferers to resort to private provision during the pandemic so the Forum has expressed strong reservations about the plans we have seen as they would undermine existing NHS provision, which would work well if better resourced, and introduce units ripe for privatisation. Fortunately, the Forum is being listened to on this as it has been on other issues referred to in this report.

Enfield has several seriously deprived wards and shares this challenge with Haringey wards which abut them and also use the over-burdened North Midd as a first port of call. The North Central London Integrated Care Partnership of which Enfield is now part, has recognised the importance of raising the levels of health in this area and provided some money to explore ways and means. Residents at risk have lower life

expectancy, higher rates of illness for longer, and less easy access to GPs. The Forum supports this work and seeks to bring the mooted expansion of the Edmonton incinerator into the discussions since weak respiratory health is common in poor districts and among older people generally.

Our care system is over 80% privatised with the big 4 dominating companies making huge profits. Care home residents in Enfield took a major covid hit in the early stages of the pandemic as a result of early discharge from hospital of covid sufferers spreading the virus. There is now much better oversight and protection. It isn't clear to the Forum that the Health & Care reforms being brought in by the government will solve the problems of what is apparently a broken system and we are keeping a watching brief. This is all the more important in this borough which has 82 care homes.

So, the Forum continues to fight on all fronts to defend the integrity of the NHS, the accessibility of services, our North Midd, and the health of its members with constructive advice about achievable exercise and diet, tobacco avoidance and staying socially connected.

We hope for a better year ahead and wish all our members and supporters good health.

Forum in Focus

The Forum's newsletter continues to be produced every two months, with a wide range of topics covered. We are very grateful to our small group of volunteers who stuff the magazines into envelopes, so ensuring a smooth delivery to members' homes. We also expect to have the newsletter back in libraries, leisure centres and other public spaces as things open up again after Covid.

Articles in Forum Focus have explained how the Forum is working closely with other local community groups to fight for a fairer, friendlier and greener Enfield. Other topics include the threat to the triple lock on pensions, our concerns about the new Edmonton incinerator, our support for face to face visits with GPs and ways to combat loneliness. We have always covered health issues and tried to help our members improve both their physical and mental health.



Look on the Bright Side of Life continues to be very popular as always, and we value our regular columns from the Police and Glenn Stewart at Public Health Enfield. We also use the newsletter to keep readers up to date with the activities at Fusion Leisure Centres – and the discounts that we offer there.

The newsletter also advertises the Forum’s wide range of social activities and the Forum Groups (all organised /run by volunteers) and keeps people up to date with our fund-raising activities.

Thanks to the advertisers and sponsors who help to fund the printing and postage of Forum Focus and to our volunteer editor Yvonne Mulder for ensuring it is produced on schedule.



Campaigning with the National Pensioners Convention

Social Events and Holidays

The Forum has seen some welcome changes in the last 12 months on the social scene, as social and travel opportunities get back into gear after a very disturbing time for many.

However, the confidence of our members having had their vaccinations and their desperation to get back to normal again, means that we have lots of new planning opportunities ahead of us and that will no doubt be reflected in both this and next year’s report for sure!!

Here are some of the offerings made by our small team of volunteers, who work tirelessly to keep the range and cost of our events in mind.

We did all of this:

- Crossing Temple granary barns and Jimmy’s Farm in Essex*
- Leamington Spa and the Guide dog’s puppy breeding and training centre*
- Walton on the Naze coastal walk*
- Van Gogh immersive experience*
- Mike Leigh films session*
- Cotswolds and Oxford*
- 10 pin bowling afternoon*
- Winchester and Bombay Gin Distillery*
- Christmas lunch and party*
- Lunch and Dinner in Marcus Enfield*
- Sri Lanka tour*



These events are not arranged specifically to fund raise for the Forum but we try to add a small donation as “every little helps” as they say. We raised £618 from these events.



Theobalds Farmhouse Gardens

The social events are never a closed shop and all members are welcome, particularly those joining in for the first time and those coming on their own. The Social Events Team is a small dedicated group and we are always looking for new and challenging destinations to keep the membership happy. We are already planning for the coming year and beyond, so please keep supporting our efforts as it gives us feedback that we are getting it right!

The forum is so lucky to have people to make all these events happen and we would welcome some more support from any members who can offer a little help so we can continue to increase our offerings, Come and join us, we meet informally every couple of months for a couple of hours. Even if you just arrange one small event per year, just think how much more we could offer our members. Particularly welcome would be offers to arrange theatre outings and evening meals.

Olivia Goodfellow

Book, Coffee & Lunch Clubs

This is good news - bad news report. In the Book Club for first 4 months of 2020 there were no meetings, but then at the suggestion of Gillie, one of our members, we started using zoom in May. Then Anne took over until January this year when we were invited to use the Forum’s zoom account which has made it much easier.

From February the meetings thrived.



From a previous average of 12 members attending numbers grew resulting in 19 in February and then to an amazing 22 in March. We have had 6 new members join too which is wonderful and we hope more will join. Our monthly book choice has been very varied, as befits the personalities

of our membership - there is something here for everyone. The meetings are lively and interesting.

With the Coffee Club and unfortunately closure of Pearsons restaurant in Enfield Town, we had to cease meeting and it was decided that we should await for it to re-open. It has always been well attended and will start as soon as it is viable.

The Lunch Club was on the brink of starting, but was put on hold because of Covid. Everyone who has shown interest and again would be contacted as soon as it becomes practical.

Any members interested in any of these clubs should contact our enthusiastic organiser, Sue Scott and ask to be added to her list.

PS. Sue is delighted to report that the coffee and lunch clubs are thriving since the end of the 21/22 year. Her contact details are 020 8368 0861 / scotsf48@hotmail.com

Environment

We can call it “global warming” or “climate change” or “climate emergency”; a climate crisis or an environmental tragedy. But, whatever the name, the undeniable reality we face, worldwide, is that the average temperature of the earth is increasing and this is a disaster in waiting for many millions of people and the ecological infrastructure on which we depend.

Global heating is caused by an increase in carbon dioxide (CO₂) gas in the air because CO₂ (and other so called “greenhouse” gases) trap heat, acting like a greenhouse over the Earth.

At 0.04% the amount of CO₂ in the air seems vanishingly small but not when you realise that, in the adult lifetime of we over 50s, the amount has gone up by 30%. The cause is burning fossil fuels for energy.

The impact is already evident in extreme weather events, largely in distant places; hurricanes, floods, forest fires, drought, with consequent loss of life. At home we’ve experienced more frequent heatwaves, heavy rain and floods.

The highest temperature ever reached in the UK was 38.7°C (101.66°F) in Cambridge. And on the 19th July 2021, the Met Office issued its first ‘Extreme Heat Warning’ as a sustained spell of hot weather affected the majority of the UK. Such spells of hot weather are becoming more prolonged, more frequent and hotter.

In 2020, Public Health England published a “Heatwave mortality monitoring report” estimating that there were 2556 excess deaths related to the

three heatwaves that year (adjusted for the impact of Covid), 2,244 of which were observed in the 65+ age group.

So, as far as your Over 50s Forum is concerned, the climate emergency is a health emergency; not just because of the greenhouse effect of carbon dioxide emissions from burning fossil fuels but also because when fossil fuel products (such as petrol and diesel in vehicles and plastics in the Edmonton incinerator) are burnt, they emit toxic gases and particulates.

Enfield Over 50s Forum will continue our efforts to reduce carbon emissions and communicate advice about how to adapt to rising temperatures.

We’ll focus on eliminating the need for a replacement incinerator in Edmonton by providing advice on cutting waste, improving recycling and reducing consumption.

Wherever possible we’ll raise awareness of, and encourage members to join in with, campaigns to make public transport more accessible and support walking and cycling to improve health and wellbeing, hence reducing our dependence on motor vehicles.

We’ll provide advice on keeping cool in Summer.

Similarly, we’ll use the means at our disposal to encourage initiatives that improve air quality and address the lack of woodland and appropriate green space in the East of Enfield where it is sorely needed for shade and the cooling effect of woodlands on urban areas.

Because it’s not all bad news, we can make a difference.

The Chair of the Intergovernmental Panel on Climate Change (IPCC), the United Nations body for assessing the science related to climate change, reported earlier this year that “*We are at a crossroads. The decisions we make now can secure a liveable future. We have the tools and know-how required to limit warming*”

Your Over 50s forum will do its best to ensure that, together, we make the right decisions.

Membership and Small Projects

We are very pleased to report that we are in a much better position with our Forum Membership compared to last year and heading back to pre-covid levels. We would like to thank all those who responded to our renewal notices in the last few newsletters and welcome new members and those who had lapsed some years ago. Your support does not go unnoticed and is really appreciated.

Our membership fees remain the same and represent good value for money for the year with 6 Newsletters, access to social events, trips, meetings, involvement with relevant campaigns and concessions with Fusion.

It was good to have people coming back to the office, appointments preferred, and happy to be finally off furlough and back to our usual, although part time hours.

Funding was secured for a Health Champions Project which has been ongoing since January 2022 and has kept us very busy in addressing health inequalities and promoting health and well being.



Come cycling on Mondays at Bush Hill Park

This will continue until December 2022 and by the time you reading this, we would have held a Health Day in partnership with Fusion in the middle of June 2022.



Post Covid =Tea and cakes drop-in at Millfield House

The Isolation and Loneliness project involved 20 members contacting each other via phone on a regular basis and then culminated in July 2021 with an Arts and Crafts Exhibition showcasing what members had created during lockdown. The event was organised by Ruth Fathaddine with Jan Oliver managing day on at very short notice, when Ruth became Covid positive day before.

Fusion

The Forum welcomed back the full opening of Fusion Leisure Centres at the back end of 2021. These are at Edmonton Green, Southbury, Albany and Southgate. We enjoyed a joint venture in October 2021 at Southbury Leisure Centre. This was the opportunity to have a Memorial Event for Monty Meth who was instrumental in establishing Fusion discounts for our Forum members and the ongoing relationship. A thank you speech was delivered by Dominic Hall, who is the Sport and Community Development officer for North London Fusion along with a wall plaque commemorating Monty, presented to his wife Betty, to be hung at Fusion Southgate Centre.

Tribute to Monty

Day of activities in honour of our late President

More than 120 people attended a tribute day to Monty Meth at Southbury Leisure Centre. Monty's widow Betty was presented with a commemorative plaque by Dominic Hall, Sport and Community Development Officer for Fusion Lifestyle, which manages the leisure centres in Enfield on behalf of Enfield Council. The plaque will be displayed permanently at Southgate Leisure Centre, where Monty was a regular early morning swimmer.

Attendees on the day took part in activities including an outdoor health walk, walking football, Zumba Gold, Badminton and table tennis, swimming, Pilates and yoga.

Nigel Court, regional business manager for Fusion Lifestyle, said: "Monty was a true local champion and we really wanted to honour his memory and his achievements with a day that celebrated the work he did so tirelessly to help older members of the community keep active and well."

To find out more about 50+ days in Enfield contact: enfieldfitness@fusion-lifestyle.com or visit your local Fusion centre. Also see p 7.



Dominic presents the plaque to Betty Meth

Over 120 Forum members attending the event were able to participate in taster sessions at Southbury. The Zumba session was a particularly welcome return for members following the isolation over the previous 18 months and the reduced companionship and regular exercise.

Following on the financial losses Fusion experienced during the Covid pandemic there was an increase in attendance charges. Nevertheless, we welcomed the return of the Over 50's Days, which at £6.50 for Forum members remains good value in meeting the social, health and wellbeing the centres provide. We thank our Ambassadors from each Fusion site, who look after members' interests and keep the executive committee apprised of issues and changes at the centres.

The Forum's office continues to support our members with accessing online bookings and payment and in resolving any issues in relating to the centres are promptly dealt with.

Finance

As stated elsewhere in this report Covid forced restrictions on the normal range of Forum meetings and activities we were able to hold during the year. However, there has been increase in members joining and renewing which resulted in a twenty percent increase in subscription income over the previous year. The amount we were able to claim through gift-aid was down significantly as it is based on the subscription income received in the year 2020/21.

Grant income was down due to projects having been completed in the previous year. the total oncome for the year at some £71K was the same as the previous year. During the year our offices were closed for several weeks, so we were able to claim £7K from the government staff furlough scheme. Also we were fortunate and thankful to

receive a legacy bequest from the estate of one of our longstanding members, Eva Salische.

It is also pleasing to note that Income from advertising in the newsletter was up by thirty percent which covers a significant proportion of the cost of printing and postage of the newsletter.

Our Fund Raiser, Jim Cante and his his wife Lynn ran regular bingo sessions, quiz events and a 200 club. The additional revenue from those activities was most welcome and helped to compensate for reduction in subscription income. Our thanks to both of them for their sterling support.

Lastly we must thank Champak Mistry, and George Rufia who manage our finances, for ensuring that we have remained solvent and sound throughout the worst period of the Covid pandemic.



A Forum Bingo session and one of the monthly lottery winners

APPENDIX I

Organisations Affiliated to the Forum

Age UK Enfield	Heart Throbs Cardiac Support Group
Arnos Bowling Club	Keep Fit - Dance Fit
Association of Ingleborough Residents	Macular Society Enfield Support Group
BHP Bowls, Tennis and Social Club	Mayfield Athletic Table Tennis Club
Cockfosters Probus Club	Meet a Need with Christian Care
Deep Indian 50 Plus Assoc - Enfield	North London Humanist Group
Enfield & District Veteran Vehicle Society	North London Morning Orchestra
Enfield & Southgate Workers Educational Association	Oakwood Horticultural Society
Enfield Asian Welfare Association	Palmers Green & Southgate U3A
Enfield Choral Society	Probus Club of Enfield
Enfield COPD Support Group	Selborne Bowling Club
Enfield Croquet Club	Southgate Opera Group
Enfield Light Operatic & Dramatic Society	Stroke Social Club Park Avenue
Enfield NHS Retirement Fellowship	The Arts Society of Enfield
Enfield Over 50s Fun Group	The Enfield Arts Circle
Enfield Soroptimists	The Walkabouts Rambling Group
Enfield U3A	The Winchmore Singers
Gardening Friends	Weir Hall Ratepayers
Grovelands Bowling Club	Winchmore Folk Dance Club
	Winchmore Hill Bowling Club

The Forum thanks our affiliates for their continuing support throughout the year. In return the Forum promotes their activities and programmes in our newsletters, eNews and website. Affiliates can also insert their leaflets in our mail-outs for a nominal cost.

APPENDIX 2

ENFIELD BOROUGH OVER 50S FORUM (Registered Charity number 1122859)

RECEIPTS AND PAYMENTS ACCOUNT for the year ended 31st March 2022.

RECEIPTS		2021/22	2020/21
	Note	£	£
Subscriptions	1	26,665	21,744
Grants and donations	2	4,061	26,355
Newsletter advertising	3	13,410	9,619
Gift Aid Tax refund	7	4,840	8,836
200 Club Lottery contribution		2,780	3,655
Bank interest		98	720
Legacy		10,000	0
Job Protection and Retention Grant		7,179	0
Overhead recovery		2,405	485
		£ 71,438	71,414
PAYMENTS			
Staff salaries and NIC		38,625	39,329
Newsletter Printing		4,397	5,441
Postage and delivery		6,081	9,592
Stationery		2,587	2,130
Telephone		94	188
Office equipments		808	40
Office rent and hall hire		1,426	700
Miscellaneous expenses		1,223	1,330
Insurance		553	549
Public Events	5	264	160
		56,058	59,459
Surplus		15,380	11,955
Activities for members:			
Net receipts from trips		376	-498
Net receipts from events		-450	0
		15,306	11,457

FUNDS

GENERAL FUND			
Balance 1st April 2021		51,937	40,479
Surpl for the year - Unrestricted		15,306	3,615
- Restricted		0	7,843
		67,243	51,937
Balance 30 March 2022			
Represented by Bank balances and cash			
Bank Balances - Barclays		52,416	37,022
CAF		12,748	12,836
Interest at Shawbrook		2,029	2,029
Cash in hand		50	50
		67,243	51,937
CONTINGENCY RESERVE FUND			
Balance 1st April 2021 and 31st March 2022		50,000	50,000
		50,000	50,000

Notes to the Accounts

- 1 Subscriptions - Includes advance payments received for 2022/23 and onwards and from life members.
- 2 Grants and donations have been received from Big Lottery - Awards for All- Loneliness and Isolation HMRC - Job Protection and retention scheme
- 3 Newsletter advertising includes support by Stennett & Stennett
George Ttoui - Burlington Wealth Management
- 4 **Restricted Fund - Loneliness and Isolation Project**
This project was completed by July 2021
Grant 9,632
Expenditure 9,600
- 5 The Forum organised the following events for public benefit:
Geneology Group
Free Public Advice Sessions
- 6 **Reserve Policy**

In accordance with recommendation from the Charity Commission we have created a Contingency Reserve Fund to provide for 6 months salaries, rents, redundancy, refund part subscription from life members and fees received in advance from members and other expenditure in the event of the Forum closing down.
- 7 Gift Aid claims upto 31st March 2022 have been received. other expenditure in the event of the Forum closing down.

Please Note
These accounts are still subject
to independent examination

This statement of Receipts and Payments and Notes to the accounts for the year ended 31st March 2022 was prepared by:

Champak Mistry, FCCA.
June 2022



This statement of Receipts and Payments and Notes to the accounts for the year ended 31st March 2022 was Independently Examined by:

June 2022

Enfield Over 50s



The Value of Forum Volunteers

Retired people provide significant voluntary support for many of the charities and clubs across Enfield and the Forum is fortunate in having a committee and many members who regularly give up their time to ensure the smooth running of all our activities and to support our office staff.

Forum Activities include:

Meetings, Conferences, Special events and projects, Drop-ins, Advice sessions, working with Fusion

Social programmes: Holidays: Trips; Theatre Visits, Lunches, Dinners, Walks.

Groups: Writing; Readers; Poetry; Choral; Coffee Club.