

# Enfield Borough Over 50s Forum

## Annual Report

**For the year ending 31st March 2025**

This report to be presented at the Forum's Annual General Meeting in the Chamber at Enfield's Civic Centre on Tuesday 24 June 2025.

# Enfield Over 50s

*"Helping our members keep active, involved and healthy"*



## Executive Committee 2024/25

**Acting Chair**  
**Secretary**  
**Vice Chair**  
**Treasurer**  
**Health Team Lead**  
**Newsletter Editor**  
**Members:**

**Vivien Giladi**  
**Tony Watts**  
**Peter Smith**  
**George Rufai**  
**Vivien Giladi**  
**Yvonne Mulder**  
**Clifford Appadoo**  
**Juliet Edwards**  
**Vicki Pite**  
**Talat Shaikh**  
**Peter Smith**

**Social Events Team**  
**Roy Barrows**  
**Heather Cole**  
**Liz Fox**  
**Olivia Goodfellow**  
**Jan Oliver**  
**Jacky Pearce**  
**Sue Scott**  
**Graham Thomas**

**Fund Raisers**

**Jim Cattle**  
**Lynn Cattle**

**Finance Committee**  
**John Ball**  
**George Rufai**  
**Tony Watts**

**Office Staff**

**Development & Office Manager** **Ruth Fathaddine**  
**Administration Assistant** **Diane Barron**

## Representation on external organisations

### **John Ball:**

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

### **Vivien Giladi:**

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

### **Vicki Pite:**

Enfield Climate Action Forum  
Enfield in Bloom

### **Talat Shaikh:**

MCEC Trustee & V.Chair NLCoM  
Committee member Faith Forum for London  
Member Enfield Faith Forum  
Member Brunswich Park Medical centre PPG  
Chair & Director of North London Adult 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

## Forum Club and Group Organisers

**Book Club**  
**Bingo Club**  
**Coffee Club**  
**Film Making Group**

**Sue Scott**  
**Jim & Lynn Cattle**  
**Sue Scott**  
**Jan Oliver**

**Lunch Club**  
**Lottery**  
**Poetry Group**  
**Writers Group**

**Sue Scott**  
**Peter Smith**  
**Brian Darby**  
**Hazel Kinsler**

## REVIEW OF YEAR

The year 2024-2025 has been difficult for our Forum. Health, longevity and personal circumstances within our board of trustees resulted in uncertainty as to whether the Forum could continue to serve the older society in Enfield. However, a drive to get fresh blood has resulted in a number of talented and enthusiastic members with excellent skills coming forward to fill key positions and who will be nominated at our forthcoming Annual General Meeting,

Among those who have resigned as trustees are Vivien Giladi – our health guru, Yvonne Mulder – the newsletter editor, George Rufai – the treasurer, We have been extraordinarily fortunate to have benefited from their enthusiasm and the

skills they have used to great advantage over the many years they have been working for you - our members. For this support we must thank them. We must also thank our two staff – Ruth Fathaddine and Diane Barron for their patience and support during this uncertain and stressful period.

Throughout this time of uncertainty, the good news is that our social events team has continued to manage an imaginative programme of trips, holidays and gatherings. Equally, our clubs and interest groups have all prospered and met regularly throughout the year. With the talented group of members who we expect to be elected at the forthcoming AGM the future looks good.

## MEETINGS PROGRAMME

During the year we arranged regular talks on topics of specific interest to older people in Enfield. We thank these speakers wholeheartedly for imparting their knowledge and Enfield Council for use of the Civic Chamber each month.

- April 2024 - Sabrina Forde and Dominic Hall, Community Sports Managers from Better, the new franchise holders now managing Enfield's Leisure Centres, talked about the new arrangements being introduced for over 50s using the centres.
- May 2024 - Louisa Bourlet, Community Health Development Officer from Public Health Enfield discussed Everyday Nutrition.
- June 2024 – Forum AGM – John McGeachey – Campaigns Manager from Age UK London – spoke about campaigning on the issues of importance to older people.
- July 2024 - Ken Waterhouse, Managing Director from Homecare Preferred, discussed Dementia and Care Provision in the Community.
- September 2024 - Dr Sam Billoo - from the London Ambulance Service – spoke about the Service and its operations after the COVID pandemic.
- October 2024 – an Extraordinary General Meeting to discuss the future of the Forum followed by a presentation by Rebecca Pandolfino, Community Outreach Worker from the British Liver Disease Trust.
- November 2024 - Kay Hanney talked about the Felix Group and how the group distributes food within the Borough.
- December 2024 and January 2025 – No meetings
- February 2025 - Sabrina Forde and Dominic Hall, Community Sports Managers gave an update on Better's provision of leisure services in Enfield.
- March 2025 - Peter Kessler and Ian Langridge gave a presentation on the work of the Rotary clubs in Enfield and how they support the local community.

*Last years Annual General Meeting with our keynote speaker, John McGeachey, talking about campaigning on older peoples issues.*



## Health Issues 2024/25

The Forum's mission statement is to help keep older people healthy, active and informed. Health issues have been a major focus throughout the year from articles within the Forum's newsletter, many of our meetings and presentations from speakers.

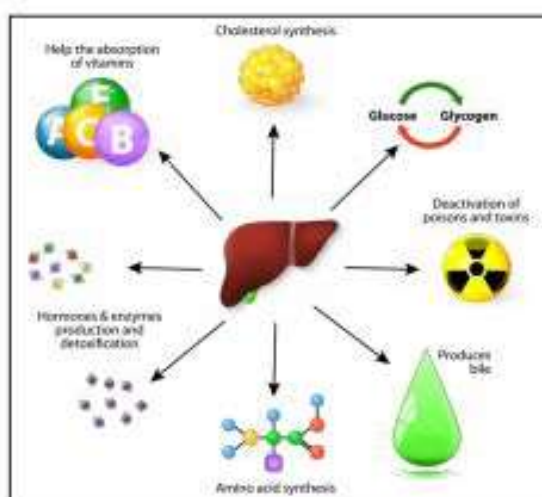
For many years Vivien Giladi has been the lead trustee for the Forum on health matters and represented us on a variety of local and national bodies. She ensured that our collective views were listened to by the health services and that their priorities were brought to the attention of older people. Sadly, Vivien stood down as a trustee during the year and on behalf of all members, we thank her for the real contribution she has made on our behalf.

One of our key contributors on health matters has been Glenn Stewart, Assistant Director of Public Health for Enfield. His key messages in our newsletters have included:

- Good nutrition is vital to keep our brains healthy and particularly our diet
- That the community hubs in Enfield are there to help us deal with health, wellbeing and other issues
- The importance of taking vaccinations against respiratory, flu and Covid viruses

Besides these important messages we have had presentations from speakers on other health issues:

- Nutrition for older people;
- Surplus food distribution in Enfield;
- the London Ambulance Service;
- Dementia and Care provision.
- British Liver Disease Trust



## Environment and Climate

Through the year we have kept members up to date with local developments related to climate change and the environment, such as Energetik's controversial District Heat Network using hot water from the Edmonton incinerator. However, the most significant feature of the Forum's work related to the environment during the past year has been to ensure members are aware of Enfield Council's Local Plan.

The Local Plan is for 25 years and will change the physical, environmental, economic and social landscapes for generations to come. Members will be aware of the national housing crisis, created by a decade or more of government inaction, and the blighted lives of homeless families living in temporary accommodation at huge cost to the public purse.

The Local Plan provides for tens of thousands of homes to be built in Enfield, many of them "affordable" and our Forum applauds this. However, to achieve this the Council intends to build two very large developments on the Green Belt which our figures show is unnecessary. We support the "brownfield first" policy of both the Mayor of London and the Government and consider that there is sufficient brownfield land in Enfield to meet the need for homes.

We are concerned too that provision for older people's accommodation does not comply with national regulations or the London Plan.

The Local Plan must be examined independently by a national Planning Inspector to determine whether it is "sound". The lead up to this judgement consisted of several rounds of complex assessments, policy creation and consultation over almost a decade at a cost of £7 million so far, followed by public hearings that began this Spring and will continue into the Summer.

The Forum has played an active part at each stage, responding to consultations, preparing Hearing Statements in response to the Inspector's questions and attending the hearings in public. There is more to come and we await the Inspector's final judgements and his



*Left Firs Farm Wetland*



The Forum's newsletters have been posted out to all members and affiliate organisations every other month throughout the year. Our April 2024 issue focused on important issues such as:

- the need for a commissioner for older people;
- a National Care Service;
- a pension fit for purpose;
- providing support for the digitally excluded
- combating ageism.

All such issues are of real concern to our members and the older community. Other important campaign issues dealt with include:

- the triple lock.
- the Freedom pass and travel before 9.30am,
- pavements and parking.

A number of lead stories in the newsletters dealt with the need to find a tranche of new trustees to deliver our mission statement of keeping older people active and informed in order to meet the challenges of our changing society,

The newsletter also promotes the extensive range of social and group activities (all organised /run by volunteers) and keeps people up to date with our fund-raising activities.

Publishing the newsletter is costly and we thank the advertisers and sponsors who help to fund the printing and postage. Lastly we thank the volunteers who write for, edit and proofread the newsletter and those who work to send it out.

ENFIELD BOROUGH OVER 50s FORUM NEWSLETTER

## What older people need

There are many ways in which the lives of older people could be improved and the Forum has identified some of them

**A National Care Service**

The service flows in our care services have recently highlighted how poor they are. We need a national service funded through general taxation and free at the point of need. It should be publicly run, publicly accountable and locally delivered.

**An end to digital exclusion**

The push for digital first activities means that many older people (as well as others) who are not online are excluded. This results in them being charged more and, in some cases, experiencing problems in accessing basic services.

There can be difficulties in accessing transport, GP services and other health facilities, as well as the DVSS among other things. Locally some Councils have tried to set up clubs which exclude those who would like to continue to have a more active role in their communities.

Agencies from over a dozen different professions will become involved by virtue of a wide range of available local health services, activities in the hands or no longer being able to afford the necessary equipment.

**To deliver again**

A recent UN survey has found that one in two people hold moderately or higher aged attitudes. This is worrying as we have to hope to live to 100, but how, though we may not want to pay money on it.

There are almost 11 million aged 65 and over in our population, 9% of the population, the overwhelming majority of whom have never been represented in the country in any way or another. Around one in five live in poverty - that's over 2.1 million and rising. The needs pressing right.

We need someone who can champion and safeguard the rights of older people

Fighting for equal rights online and offline, p.5

Forum Groups, social events, meetings and more, p.13-16

[www.enfieldover50sforum.org.uk](http://www.enfieldover50sforum.org.uk)

ENFIELD BOROUGH OVER 50s FORUM NEWSLETTER

## Save the Forum

We need new people to run the Forum - otherwise our future is in doubt. If you value the Forum, it's time to step up and commit your time and talent

**Why was the Forum set up?**

We were set up about 25 years ago with two aims - to promote the interests of older people in the Borough of Enfield and to provide information and advice that help older people live better lives.

The main founders, Phyllis Webb and Tony Webb, along with a few other Forum members, have been working hard to achieve these aims, with the help of one or two part-time paid staff.

The commitment and dedication shown by these people has been amazing and as a result of improvements we have achieved in the borough and in the range of activities we offer, with the help of our members and Social Events longer than ever. We have been a very successful organisation for very many years.

**The challenges**

However, times are changing and we face three major challenges:

- Finding people to join the Executive Committee and run the Forum
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**Executive Committee**

The number of people on the committee (who are also Trustees of the charity) has been falling steadily as we find it more and more difficult to replace those who have left. We also have some long-standing members no longer allowing to dedicate the time and resources they once did. Without a fully functioning Executive Committee, the Forum cannot exist - practically or legally.

**Influencing policy**

Over the years, we have been successful in shaping the provision of all age and we were influential in shaping the provision of health services in Enfield.

The political class has now changed, especially with the rise of social media. Many of the issues we have raised in the past have been ignored or dismissed. The Enfield CCG (Clinical Commissioning Group) has been set up and we are now being asked to provide more services than we can provide. The Enfield CCG has been set up and we are now being asked to provide more services than we can provide.

As an independent charity, we have always relied on Membership fees (paid by up to 11) and occasional funding grants to enable us to continue the work we do.

But membership numbers are falling and external funding is increasingly hard to come by. As the time goes on, the pressure on the Executive Committee to raise the money to run the Forum is increasing. We are now being asked to provide more services than we can provide.

**The questions**

What is the role of the Forum? What is it doing to do the Executive Committee? What is it doing to do the Executive Committee? What is it doing to do the Executive Committee?

This is your Forum and we need your ideas and energy to take us forward into a successful future.

Come to the AGM on 24 June to discuss the future of the Forum (see back page) if you cannot attend but would like to contribute to the debate, call or email the office.

Tel: 01835 8807 576  
Email: [info@enfieldover50sforum.org.uk](mailto:info@enfieldover50sforum.org.uk)

Prioritising pedestrians p.3

Social activities p.13-16

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ENFIELD BOROUGH OVER 50s FORUM NEWSLETTER

## Make London age-friendly

Age UK London is campaigning to make our capital city a friendlier place for older Londoners

Age UK London campaigns on many issues, including saving the 80+ Oyster Card and fighting the cut to pre-9.30am travel with the Freedom Pass, as well as more support for older Londoners living in private land.

John McCarthy Campaigns Manager Age UK London, told Forum members attending the AGM that Age UK London has several public facing campaigns where it mobilises significant numbers of older Londoners' support, and occasionally lead, in efforts to achieve change.

Examples of our current campaigns include 'Mind the Gap' (fighting for access to public services for those without external access), London Lane (improving public space provision to help older people use the bus), and 'Don't Mow' (preventing T&V cuts to public services).

He explained that Age UK London is very different from local branches, such as Age UK Enfield, that provide direct services. 'The focus for our small team is campaigning to make London a better place for the older Londoners of today and the older Londoners of tomorrow.'

The group behind the campaign includes work including shaping the agenda, to ensure that decision-makers across London meaningfully include the contributions and needs of older Londoners in their plans.

'This includes our work with London Assembly Members, working with them to hold the Mayor to account regarding work on the London Assembly Committee on public policy briefing and holding meetings to bring stakeholders together to share what is what and working well.'

Don Taylor Campaigns Support Officer Age UK London, spoke in more detail about the different activities which make up Age UK London's campaigns.

'One example is our London Lane campaign, which began with a report based on the views of over 600 older Londoners in the capital.'

The campaign has been using a combination of public support and local campaigning to make the T&V cuts more visible and the development of local campaigns to help to resolve them.

Age UK's current national campaign includes 'No Cash' (No Cash for Care) (social care) and 'No Cash' (No Cash for Care) (social care).

'Offices and Overlooked' (access to services)

'Without a companion (and not) and - the campaign for an Older People's Commissioner for England Age UK General Election activities providing a 'Shoutout' for improving the lives of older people, which has three core demands.

'These demands include income security from the T&V cuts and action to reduce pension cuts in the pension scheme of the UK's rapidly ageing population, with older people's voices to be heard when decisions affecting them are taken.'

Age UK is also calling for the new Government to create a long-term plan for older people and to take into account the needs of the UK's rapidly ageing population, with older people's voices to be heard when decisions affecting them are taken.

Healthy eating pp.4-5

Social activities p.13-16

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ENFIELD BOROUGH OVER 50s FORUM NEWSLETTER

## Vital Forum vote

Unless we get people volunteering to manage and run the Forum, we will be forced to close as a Trust and charity

We need new people to run the Forum - otherwise we will not be able to continue. We are holding an Extraordinary General Meeting on 29 October (see details on p.15) where we will vote on the motion that this Forum will close on 31 March 2025 as a Trust as designated by the Charities Commission.

Happily we will get enough members willing to join the Executive Committee and become Trustees so that this does not need to happen. We know that being a Trustee and taking on the management and responsibility of running the Forum is a real commitment - but it is incredibly rewarding to be making such a contribution to your community.

**Last chance to save the Forum**

The existing committee will be available to help newcomers settle into their roles, but some are retiring in March due to being health and other commitments. We need new people to come forward who have the time, skills, and commitment to take over running the Forum.

There is the possibility that even if we close as a Trust (which has many potential risks and implications), some people could take on the task of running the Forum (or something similar) as a different organisation. The Social Events Team already has a contingency plan in place to continue offering events, trips and holidays (see p.15) and it is in fact what the Forum Groups and larger cannot continue, whatever happens.

However, without a fully functioning Executive Committee the Forum cannot exist - practically or legally - as we do now. We need the following posts filled at the very latest:

Chair, Secretary, Treasurer and also need a Fundraising Secretary, a Membership Secretary and a Newsletter Editor.

If you are interested in any of these positions, please contact the office (020 8807 3076) and we can send you some information about what taking on a particular role will involve. And one of the members of the Executive Committee will give you a call to discuss.

**Funding challenge**

The Forum is an independent charity funded mainly by membership fees (which will rise to £13.95 if we continue as a charity). It is an increasingly tough environment to win other funding. At the same time costs are rising. So the issue of continued funding is very important and will be a vital part of the Executive Committee's future role.

In the past, we have received many members through our partnership with Fusion Lifestyle which used to run the Social Events Team. But the discounts that used to be available only to Forum members no longer exist. The 50% offers from Fusion, which have made the Social Events Team a very successful part of the Forum, are no longer available.

We do still get a better concession card for £2.50 instead of £2.00, but the time people pay for Fusion membership has increased. The £2.50 concession is a bit of a loss for the Social Events Team.

The Social Events Team will be looking to ensure there is a real focus on fundraising, with new members and finding new sources of funding if the Forum is to continue in its current form.

Forum fights proposed library closures, p.3

Groups, social events, meetings, p.13-16

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ENFIELD BOROUGH OVER 50s FORUM NEWSLETTER

## Next step for Forum

It looks like the Forum may be able to continue after four new people have volunteered to join the Executive Committee - but there is still much work to do

We have delighted to see the good service at the AGM in October when the possibility of closing the Forum was discussed. The good news is that we have four potential recruits to the Executive Committee who are willing to help run the Forum.

This is all good news as we go to press, so there will be more information in the February 1 March newsletter. If the new four do join the committee, they would bring the total number from January to seven. Our current members are leaving at the end of the year.

This is encouraging but does not mean that the Forum's longer term future is secured. We are still looking for more people to join the Executive Committee and to become Trustees. We can have up to 16 members and the more who join the more the work can be shared - and the more we can do.

It is a lot of work running an organisation with 3,000 members. We are looking for more people to join the Executive Committee and to become Trustees. We can have up to 16 members and the more who join the more the work can be shared - and the more we can do.

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## Clubs and Groups

Members are fortunate to have so many opportunities to socialize, make new friends and expand our knowledge and fun factor? We also have a wide range of clubs that members are welcome to join and these are as listed follows: Coffee club; Poetry group; Book Club; Crafts Club; Lunch Club; Garden Group; Love dogs group; WhatsApp cinema group; Writing group; Bingo club; Film making group; Candlelit concerts group.

### Film Making Group (EBOFF).

EBOFF has had a great year making 5 films (2 short comedies and 3 longer dramas). We fund ourselves by organising occasional film and quiz events. Our films are fun to make and often have some kind of social meaning – so this year we made one about loneliness, one about a missing woman and one about the consequences of searching out old flames. The latter film (The Last Date) won a 4 star award and was shown at the British International Amateur Film Festival in Birmingham. We were competing with international films often made by aspiring film directors and actors. So pretty good for an amateur group with little experience and no funding!! We are looking forward to next year and are planning a ghost film, films about hoarding, dementia and work problems. We welcome new aspiring actors or actresses as well as those who like to come in as extras.



*My Perfect Valentine*



*Quiz runners up*

### WhatsApp Cinema Group

This is a new type of group allowing members to make arrangements to see local films together at short notice. It has been very successful with around 40 members. As well as viewing local films, we also review them for the benefit of the rest of the group. We anticipate this may be the forerunner for other ways of organising groups. New members are always welcome, all that is needed is a smartphone and the willingness to participate in WhatsApp groups.

### Book Club

During the past year, the Book Club has been going from strength to strength. We have had a wide range of books from A Town Like Alice to Songbirds, from Remembering Babylon to Crossing the Line. Members give a voluntary donation of £1 towards room hire and a donation to the Forum. We welcome new members and tend to get between 14 and 20 attendees at each meeting.

### Coffee Club

The club met regularly every month at the Skylight Restaurant in Pearsons, where a space is reserved for us. We get an average 14 people attending depending on the weather.

## Clubs and Groups

### Lunch Club

The club now meets four times a year at venues carefully selected with regard to prices, parking and ease of travel.

### Poetry Group

Enfield Over 50's Forum Poetry Group meets every 4th Thursday of the month between 10:30am and noon in the Community Meeting Room of the Enfield Town Library to share, discuss and enjoy poetry and lyrical prose on a wide range of themes suggested in advance by our group members. Membership has seen a 30% increase over the past twelve months



and all are welcome. Poetic contributions, these may be either self-penned or the work of poets we personally admire. We're happy to lend an ear to all forms of poetry; be it haiku, limerick, sonnet or epic saga, classic or contemporary, blank verse or rhyme. Even the occasional song lyric gets a hearing. To quote Cole Porter, anything goes! We simply share what we personally like and learn from each other in convivial fellowship. Lively conversation in a friendly atmosphere is the norm and though we may not be big on literary criticism; we're always enjoy each other's work. As ever, we guarantee a warm welcome to all newcomers and as you can see, we're not a dull lot.

The clubs and groups social events are open to all. Members are welcome, particularly those joining in for the first time and those coming on their own.

The Social Team is a small dedicated group and 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!

If you can come and join us, we meet informally over lunch at Enfield Golf Club.. Particularly welcome would be offers to arrange theatre outings and evening meals, walks or day trips and ideas for freedom pass trips into London which don't cost anything!!!

## Social Committee Programme

The Forum has seen yet another year of varied and wonderful social opportunities from our small but very dedicated team. Below are some of the offerings made by the small team of volunteers, who work tirelessly to keep the range and cost of our events in mind.

### **The Team arranged the following events during the year:**

- Hunters Meet day trip with 103 guests £309 Forum donation (JP)
- Mississippi Riverboat cruise 8 participants (JO)
- Christmas party with 112 guests £547.50 Forum donation (JP) (JP)
- Lunch party-Jacky -76 guests £223.00 Forum donation (JP)
- Visit to the Museum of Brands with 14 participants (HC)
- Suffolk Punch Trust Day trip with 37 participants -£37 forum donation (OG)
- 2 Wildlife Boat Trips to Walton on the Naze 8 participants (JO)
- Bletchley Park day trip 27 participants
- Vintage Essex day trip-City and village Tours trip 28 participants and £28 forum donation (OG)
- Liverpool city break - Just for Groups OG trip-28 participants (OG)
- Canterbury guided walking tour and shopping-Jan-10 participants (JO)
- Turkey cultural discovery and retreat visits with 38 participants (OG)
- London Loop Walk from Enfield to Chingford-10 participants (JO)
- Yorkshire Historic Houses with Airedale Travel with 31 participants (OG)
- Danube river cruise-amazing Riviera holiday-OG - 15 participants (OG)
- Malaysia and Borneo Riviera Travel tour with 9 participants (OG)
- Simmer Down jazz and reggae at the Royal Festival Hall 8 participants (JO)
- Argentina holiday with Wendy Wu Tours 9 participants (OG)

### **Note**

(XX) = Initials of the Social Committee member listed in the inside cover of this report



*Liverpool city break*



*Turkey trip*



*Argentina trip*



*Fountains Hall visit*



*Forum members socialising together*



### Bingo Club

The Bingo Club started on 14th February 2019 with about 20 members in Malones cafe in Enfield Town. Many of the original members still participate and we now meet at Jubilee Hall, Parsonage Lane. This is as much a social club as a bingo club and we meet every Monday including Bank Holidays. Doors open at 1pm and start with announcements at 2pm, play five games, do the raffle, have a break and resume for the last five games.

June's jokes are also a regular feature of the afternoon. For the sessions we have plenty of helpers. It costs £1 to get in to cover hall costs, John sells the bingo books for £2 a book for five games and £4 a book for 10 games. We sell raffle tickets with three cash prizes and these are usually drawn by our caller, Georgia.

The kitchen is well organised by Monica who provides tea and coffee for members who do need to bring their own mugs. A lottery based bonus ball game is run by Mary who also helps in the kitchen, with John and Yvonne set out the tables with Harry filling in when needed.

At our Jubilee Hall December meeting we have a festive party with all the trimmings including music, dancing etc to which everyone is welcome. Attendance averages at over 40 and the record was 55 players. We are proud of this achievement of having raised almost £20,000 for the Forum's finances.



### 200 club

The 200 club lottery began in August 2015 and since that time have paid out £8700 in prizes. One lucky member has won £700 after his number was drawn on four occasions. During this time we have raised over £4,500 for the Forum. This amount was used to update our public address system equipment and helps towards the cost of producing our newsletter. Your committee thanks all the participants for their support.

The lottery is open to members, relatives, friends and neighbours over 18 years of age. At the moment the prize has reached £250 per month and when we have 200 members the prize will be £500 per month. Each number costs £5.00 per month which can be paid monthly by standing order, quarterly, six monthly, or annually by cash, cheque or card. Members can have as many numbers as they want.

The draw each month is made at the Civic Centre meeting and if the winner is not at the meeting they will be contacted for the cheque to be presented.

The lottery is now run by Peter Smith and Ruth Fathaddine.

For further information or to discuss any aspect of the lottery please ring the Forum Office.



*Forum Fundraisers Jim & Lynne Cantle*

For more details contact Jim & Lynne Cantle on 0208 363 4969.



*Bingo helpers with Jim Cantle*



## Membership and the Office

The year 2024/5 has been turbulent with the Forum needing to question its future continuance.

However, at the extraordinary meeting in October a number of members came forward to take on trustee roles it was agreed that the Forum was needed by the older generation in Enfield.

Trustees will need to be endorsed at the AGM to meet with the Charity Commission's requirements and we can look towards the new committee to regenerate our Forum. As noted elsewhere in the report although our income and total membership has declined our clubs, groups and social programmes continue to thrive. With a drive on membership and good house keeping look forward to achieving our successes of previous years.

Ruth Fathaddine, our office and development manager, and Diane Barron, our administration assistant, have held the Forum together in this difficult period and we appreciate and thank them for their forbearance.

We must also thank our IT computer team - Clifford Appadoo, Jean-Claude Rassabi, Chris Chinnery and Aaron Charles for their efforts in upgrading our systems and working towards a more user friendly database. All of this should reduce our annual processing costs. Chris Chinnery maintains our website and supports our network provider, Ruth Fathaddine manages our eNews and Diane Barron our Facebook page.

Georg Rufai acts as our accountant is handing over as Treasurer at the AGM. We thank them all for their efforts and stewardship over this financial year,

Following the retirement of our newsletter editor, Yvonne Mulder we are gradually sorting out the editorial and the costs of maintaining a regular newsletter - the bedrock of our communications with members. Here we thank our other volunteers, both new and longstanding, who write the articles for the newsletters and those who manage the distribution. We are also thankful for those who advertise with us.

Our staff also from time to time arrange dance classes, Zumba sessions, coffee and cake mornings and board games at the Millfield centre. More activities for our members are at the planning stage.

We are proud of the Forum's role in promoting social inclusion and applaud the work of all our volunteers who run regular social events, outings and help in the office.

There are plenty of opportunities for members to use their skills and efforts for the benefit of our older community, be it as a committee member, helping at events, stuffing envelopes for the newsletter, etc. Such involvement gets you out of the home, you meet other people and make friends - all very rewarding.

**. All members are welcome to participate in any of the Forum's groups, clubs and activities. Please look in the latest Newsletter for up to date information or contact the Forum Office for details.**

## Finance

Our annual accounts in Appendix 2 shows that the expenditure exceeded income by £20,000 similar to the deficit in the previous year 2024. However, our income from membership subscription fell by £15,000. These deficits are partly caused by the reduced nature of the membership in part explained by the impact Covid had on membership numbers. To boost the increase in membership income, the executive agreed to increase the membership fees to £13 and £20 for a single and a couple respectively. However, it is too early to see this increase manifest to higher membership fees income.

The accounts also show that our total reserves now stand at £68,000 of which £50,000 is an historical amount set aside should the Forum be forced to close.

The new trustee board has the task of revitalising our strategic objectives to reduce costs and increase income to the levels achieved prior to the Covid pandemic. Our current members can help this objective by encouraging friends and other over 50s to join the Forum and supporting our fundraising activities.

We thank Pisa Das and George Rufai for their diligence in managing our finances and producing the end of year accounts and couple this with a vote of thanks to Kathy Hall who was the independent examiner for the year ending March 2025.

## **APPENDIX I**

### **Organisations Affiliated to the Forum**

<b>Age UK Enfield</b>	<b>Oakwood Art Circle</b>
<b>BHP Bowls, Tennis and Social Club</b>	<b>Oakwood Horticultural Society</b>
<b>Enfield &amp; Southgate Workers Educational Association</b>	<b>Palmers Green &amp; Southgate U3A</b>
<b>Enfield Asian Welfare Association</b>	<b>Probus Club of Enfield</b>
<b>Enfield Croquet Club</b>	<b>Selborne Bowling Club</b>
<b>Enfield Light Operatic &amp; Dramatic Society</b>	<b>Southgate Opera Group</b>
<b>Enfield Over 50s Fun Group</b>	<b>The Arts Society of Enfield</b>
<b>Enfield U3A</b>	<b>The Enfield Arts Circle</b>
<b>Gardening Friends</b>	<b>The Historical Association -North London Branch</b>
<b>Grovelands Bowling Club</b>	<b>The Rotary Club of Edmonton</b>
<b>Knit and Natter</b>	<b>The Walkabouts Rambling Group</b>
<b>Mayfield Athletic Table Tennis Club</b>	<b>Weir Hall Ratepayers</b>
<b>North London Adult Care</b>	<b>Winchmore Folk Dance Club</b>
<b>North London Morning Orchestra</b>	<b>Winchmore Hill Bowling Club</b>

**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.**



***The Walkabouts Rambling Group***

## APPENDIX 2

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

#### RECEIPTS AND PAYMENTS ACCOUNT for the year ended 31st March 2025.

#### Notes to the Accounts

RECEIPTS		2024/25	2023/24	
	Note	£	£	£
		<b>Unrestricted</b>	<b>Restricted</b>	<b>Unrestricted</b>
Subscriptions	1	20,988.00		34,866.00
Grants and/or donations	2	6,788.00		4,811.00
Newsletter advertising	3	12,520.00		10,966.00
Gift Aid Tax refund	4	4,837.00		4,855.00
200 Club Lottery contribution	2	6,000.00		0.00
Bank interest	6	1,778.00		71.00
Legacy		0.00		0.00
Social Events		890.00		0.00
Overhead recovery Staff salaries		0.00		0.00
		<b>53,801.00</b>		<b>55,569.00</b>
PAYMENTS				
Staff salaries, NIC, Pen		45,134.00		42,782.00
Newsletter Design and Printing		7,326.00		7,662.00
Newsletter postage and delivery		11,533.00		10,966.00
Stationery		1,929.00		2,686.00
Office postage and telephone		83.00		218.00
Office equipments		1,818.00		2,637.34
Office rent and hall hire		4,753.00		6,956.00
Miscellaneous expenses		0.00		0.00
Insurance		584.00		557.00
Falls and Flu Day		0.00		859.00
Heat & Eat		0.00		0.00
Governance		135.00		165.00
		<b>73,295.00</b>	<b>0.00</b>	<b>75,488.34</b>
<b>Surplus/Overspend</b>		<b>-19,494.00</b>	<b>0.00</b>	<b>-19,919.34</b>
<b>Activities for members:</b>				
Net receipts from trips	5	0.00		583.47
Net receipts from events	5	-385.00		771.26
<b>Total net receipts for the year</b>		<b>-19,879.00</b>	<b>0.00</b>	<b>-18,564.61</b>

- 1 Subscriptions** - Includes advance payments received for 2024/25 and onwards and from life members.
- 2 Fund raising and Donations**  
This includes surpluses from the 200 Club, Bingo session and raffles during the year
- 3 Newsletter advertising** includes support by Stennet & Stennet, George Ttoui - Burlington Wealth Management, Home Instead and Winchmore Hill Bowls Club.
- 4 Gift Aid** claims up to 31st March 2025 have been received
- 5 Trips and Events** -  
As shown on page 6 of this report, the Forum organised numerous events and trips for public benefit. Local Events were organised which included Any deficit in the year is due to advance supplier
- 6 Interest Accrued** -  
Amount received as interest from saving the reserved fund in Shawbrook Bank
- 7 Reserve Policy**  
In accordance with the 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.

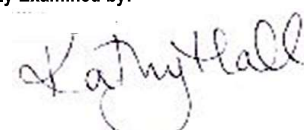
FUNDS		
<b>GENERAL FUND</b>		
Balance 1st April 2024	38,285.00	58,016.55
Surplus for the year - Unrestricted	-19,879.55	-19,731.55
- Restricted	0.00	0.00
<b>Balance 31st March 2025</b>	<b>18,405.45</b>	<b>38,285.00</b>
<b>Represented by Bank balances and cash</b>		
Bank Balances - Barclays Accounts	16,121.00	23,403.00
CAF Bank	0.00	12,653.00
Interest at Shawbrook Bank	2,241.00	2,179.00
Cash in hand	50.00	50.00
	<b>18,412.00</b>	<b>38,285.00</b>
<b>CONTINGENCY RESERVE FUND</b>		
Balance 1st April 2024 and 31st March 2025	50,000.00	50,000.00

This statement of Receipts and Payments and Notes to the accounts for the year ended 31st March 2025 was prepared by George Rufai and approved by the Finance Sub-committee.

This statement of Receipts and Payments and Notes to the accounts for the year ended 31st March 2025 was Independently Examined by:

Kathleen M Hall

31st May 2025





# Enfield Over 50s



## **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; Whats App Cine Club; Film Making; Coffee Club.**