



LAMB HEALTH

Bangladesh

Annual Report 18 for the year to 31 December 2021

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Registered charity no. 1101217
www.lambhealth.org.uk
56a St. Peter's Road, Reading, RG6 1PH.

LAMB Health

CHAIR'S STATEMENT for the year to 31 December 2021

2021 has been another challenging year. Covid-19 has continued to be an issue, and as a result of the Bangladesh government declaring a country-wide 'shut down' for 2 months, very few patients found their way to the hospital during that period. However, since it was still necessary to pay staff, there was a real fear that the hospital would have to close. Amazingly, an appeal to our supporters raised £37,622 (\$50,000) – the books have balanced! – and patients have again returned in large numbers to receive help from LAMB hospital.

Once again, the poor fund has made possible treatment for many people:

2486 in-patients at an average cost of £38 (31% of the total number of in-patients)

3800 outpatients at an average cost of £4 (8% of all out-patients)

230 disabled children (12%) received financial help

This is the first complete year that the very poorest pregnant women known to the community health workers have been given a card entitling them to free antenatal care, free delivery and free care until their baby is two years old. 146 women have been admitted with complications during delivery and 518 outpatient visits have been paid for using the poor fund accessed by their card. We really hope that this will reverse the recent statistics collected by LAMB which showed the pregnancy outcomes for the very poor remained much worse than that of the general population.

We are exceedingly grateful for the continued help of our loyal supporters making all this possible and I encourage you to read this Annual Report so that you can feel pride in the work you have enabled.

The work of the ACT project made possible by an anonymous donation, continues and has been significant as the pressure to marry off daughters has increased with the schools being closed for most of this year. The 'Listening Aunties', trained to provide an understanding ear to the problems brought to them by troubled adolescents, have been much appreciated and there is a plan to roll out the training to other areas. We would love to be able to show that the number of teenage suicides decreases because of their work.

In October, 28 of us met in Reading for our annual 'LAMB day'. It was lovely to have this opportunity to meet together and to be able to increase our understanding of LAMB's work. Some of the talks are still available on the website www.LAMBhealth.org.uk/video.

With my thanks and very best wishes,

Rosemary Croft – Chair of Trustees

24 April 2022

LAMB Health

The Activities of LAMB (Lutheran Aid to Medicine in Bangladesh)

LAMB is based in Parbatipur in North-West Bangladesh. It offers affordable and appropriate health care to a catchment area of around 2 million people and promotes community development for about 6 million people, with emphasis on the rights of women and children. LAMB works toward physical as well as social, emotional, and spiritual wellbeing.

What are LAMB's priorities?

The broad aim for LAMB is to see people in Bangladesh transformed by the love of God, experiencing abundant life and living in healthy, just communities.

Their focus is on:

1. **Wholistic Health ie physical, social, emotional and spiritual**

The health services offered cover:

- reproductive health, maternal, newborn and child health
- mental and emotional health
- fistula care
- disability rehabilitation
- non-communicable diseases

A Poor Fund operates to ensure that the poorest in the communities can access care. LAMB Health contributed 62% of the funds required for the poor fund over the year.

2. **Responsible Leaders**

Developed through leadership programmes which are run within LAMB itself, in local communities, and for healthcare professionals.

3. **Community ownership**

Encouraged through social transformation programs which aim to address socio-economic and environmental factors eg in education, child marriage, livelihoods and community resilience to disasters. Community ownership leads to sustainability.

4. **Pro-poor policies and advocacy work**

Networking with local health providers and community leaders eg workshop for local medics on safe surgery and fistula screening

The impact of Covid 19

The pandemic continued to dominate all LAMB's work which was affected significantly. Fortunately, there has not been overwhelming suffering in this area of Bangladesh. The preparations put in place the previous year provided a firm foundation for the ongoing work in 2021. A range of good practices were maintained for the treatment of potential covid cases in a ten bed unit, with more serious cases being referred to government hospitals. There has been a sustained effort in health teaching, preventative work, provision of vaccinations, while also maintaining the usual range of health services. Some staff contracted covid and a very few actually died.

Relief has been provided to the most vulnerable people. This category also included people with mental health issues, to whom counselling support was provided.

LAMB's training activities remained curtailed due to the pandemic.

Through the year patients numbers in the hospital increased and by the end of the year were more than 2020.

LAMB Health

The Activities of LAMB (continued)

What services does LAMB provide?

An integrated household-to-hospital continuum of care through

- training of village health volunteers to work in their own communities
- support to communities to set up and manage health care centres
- a 120-bed hospital, specialising in obstetrics and gynaecology, paediatrics, surgery and medicine. In 2021 the hospital admitted almost 8,000 in-patients and saw over 45,000 out-patients.

A disability programme reaches out through community clinics for initial contact, training, therapy and support for families. A residential unit provides therapy and assistive devices, while also strengthening parental understanding of their child's capabilities.

Nursing and midwifery training are run under a government-approved scheme, providing classroom and hands-on instruction.

International research addressing key rural health problems in Bangladesh.

An English-medium school provides education for the children of staff and others.



Recent arrival



Nursing student



Physio in Rehab

How does LAMB benefit the people of Bangladesh?

LAMB aims to be self-sustaining and so charges for its health services. It also obtains income from training, technical assistance and consultancy work. However, LAMB is committed to serving the poor who cannot afford to pay, in an area where a labourer's wage is less than £2.50 a day, many patients need help with fees, and so benefit from subsidies, funded to a significant extent by LAMB Health.

LAMB community health work among adolescents

The work among adolescents continues, and LAMB Health is very excited to have been involved in the development of a new project, ACT. This started at the beginning of 2020 aiming to decrease child marriage and improve adolescent mental health. Suicide is a noticeable killer of adolescents and women under age 35. The pandemic has resulted in significantly more early marriages and attempted suicides. ACT has developed a network of aunties who provide listening ears and informal support to adolescents.

For more information on LAMB please refer to www.LAMBproject.org

LAMB Health

TRUSTEES' REPORT for the year to 31 December 2021

The Trustees of LAMB Health (the Charity), registered charity no. 1101217, present the seventeenth annual report and financial statements which are for the year to 31 December 2021.

Objectives and activities

The objects of the Charity are:-

- (i) the relief of poverty, sickness and disability;
- (ii) the advancement of education;
- (iii) the preservation and protection of good health;
- (iv) to promote such other charitable purposes according to the laws of England and Wales as the Trustees in their absolute discretion think fit.

The area of benefit is Bangladesh and South Asia.

Activities

The Trustees have decided that for the time being they will achieve the objectives of the Charity by supporting LAMB through raising funds to provide financial support, and to make known its model of integrated health care and community development.

The activities of LAMB are summarised on pages 3 and 4.

The Trustees authorise grants to LAMB for purposes which LAMB has requested and which are within the Charity's objectives.

The Charity is a Christian organisation and the Trustees believe that God both guides and helps them in management decisions and fund raising. We thank God for all the supporters, their generosity and for their prayers for the work of the Charity and of LAMB.

Achievements for the year

Donations for the Poor Fund were £114,540 an increase of 12% from the previous year.

Donations to support LAMB during the covid pandemic totalled £37,622.

Total donations were £157,865 a 17% decrease from the previous year, which included one off designated giving of £87,400.

The Trustees are very grateful for the commitment of long term regular donors and those who have started regular giving in the year. Regular income by standing order meets over half the grants for the Poor Fund.

Grants to LAMB for its activities, primarily the Poor Fund, were £141,864 compared with £213,900 the year before. Grants for the ACT project were £77,646 compared with £75,000 the previous year. The Trustees have satisfied themselves that the grants are used for the purposes intended, in particular to benefit poor people in rural Bangladesh. During the year one trustee visited LAMB to see the activities for themselves.

Funds held by the Charity have decreased by £64,258 to £33,245. Most of this decrease is due to using £77,000 from reserves for the grant to the ACT project.

LAMB Health

TRUSTEES' REPORT for the year to 31 December 2021 (continued)

Grant for Adolescent & Community Transformation Project (ACT)

Receipt of a grant in 2019 of £250,000 is being used over three years. The project builds on the previous Ashirbad project, which improved adolescent reproductive health as a major step towards reducing early marriage and difficult pregnancies and births.

The ACT project, works with adolescent groups and aims to decrease child marriage, but also has the goal of improved mental health and psycho-social well-being.

The purposes are:

1. Adolescents are empowered with decision making skills, coping strategies and awareness on sexual reproductive health and mental health issues
2. Parents, leaders and community people are mobilized and express new norms, attitude and behaviour regarding adolescent sexual reproductive health and mental health
3. Adolescents with sexual reproductive, mental health and psychosocial problems have access to and use appropriate sexual reproductive health and mental health care

Due to Covid 19 there were delays in getting activities started, and a catch up plan has been effective in the second year. The final grant this year was £77,646 and will be used by the end of 2022.

Impact of Covid 19

We have already commented on the impact of Covid 19 in the section on LAMB's activities. For the Charity itself, we are thankful that uncertainties due to the pandemic have not affected the generosity of supporters, who have been extra generous this year.

Fundraising

Donations from third parties are used solely for grants in furtherance of the objectives of the Charity. There was an excellent response to meeting the needs of LAMB to survive during the pandemic.

The Trustees raise funds by seeking donations from individuals and churches in the UK who wish to support LAMB. In conjunction with LAMB, the trustees look for sources of funding from institutional and government donors.

Donations by trustees contribute the unrestricted income, from which the costs of running the Charity are paid.

Achievements since Inception

The Charity's total income during eighteen years of operation was £3,146, 000, from which grants made to LAMB amount to £3,064,000. Other support for LAMB, and amounts retained in reserves account for the difference.

LAMB Health

TRUSTEES' REPORT for the year to 31 December 2021 (continued)

Looking Ahead

The Trustees will continue supporting LAMB, with a target for recurring income of £120,000 for this purpose in 2022, an increase of 20% over 2021. In 2021 LAMB increased its budget for the Poor Fund significantly. This is due to an increased targeting of the poorest people and higher costs of running the hospital. The budget of almost £150,000 is 12% higher than the costs in 2021. The proposed grant by LAMB Health for 2022 will cover 82% of the Poor Fund budget, compared with 68% in 2021. The lower percentage in 2021 is a result of LAMB receiving additional grants towards the Poor Fund, which may not recur.

The trustees have already recognised the need to increase income by a further 15% in 2023, when the needs of the Poor Fund are expected to rise further.

It is not in current plans to widen support to other healthcare work in South Asia.

Structure, Governance and Management

Trust Deed

LAMB Health is a Trust established by a Trust Deed dated 10 January 2003, and amended by a revised Trust Deed dated 31 January 2008.

Trustees

The Trustees met on four occasions (once face to face and three times virtually), in 2021 to deal with the business of the Charity. The trustees worked in conjunction with LAMB to monitor the operation of the Poor Fund and the work of the ACT project.

The Trustees from 1 January 2021 to March 2022 were:-

Dr Rosemary Croft (Chair)	Nominated by LAMB	(Re-appointed January 2019)
Mr John Ayrton	Elected by Trustees	(Appointed 1 February 2018)
Dr Christine Edwards	Nominated by LAMB	(Re-appointed March 2021)
Mrs Vikki Ford-Powell	Elected by Trustees	(Appointed 1 February 2018)
Dr Judith Hansford	Elected by Trustees	(Re-appointed May 2019)
Mr Mike Mitchell	Elected by Trustees	(Re-appointed January 2020)
Mr Richard Todd	Nominated by LAMB	(Re-appointed March 2021)

Selection of Trustees

The Deed states that the body of Trustees shall consist, when complete, of seven persons, being four co-opted (elected by the Trustees) and three nominated by the Board of LAMB. Trustees serve for terms of four years, after which they can be re-appointed.

Trustees are selected on the basis of their relevant experience and qualifications. It is important that some Trustees have experience of life in Bangladesh and that all are in sympathy with the spiritual dimension to LAMB's work. Experience in healthcare, managing institutional grants or management of a Charity are also valuable.

The responsibilities of charity trustees are explained to them before appointment and they are required formally to accept them. The Trustees ensure that collectively they have the expertise necessary to determine the policy of the Charity and to manage its activities.

LAMB Health

TRUSTEES' REPORT for the year to 31 December 2021 (continued)

Public Benefit

In continuing to support LAMB the Trustees have regard to the Charity Commission's guidance on public benefit. Grants by the Charity enable LAMB to extend the benefits of health care and community development to the population of a poor rural area of Bangladesh; available to all members of the community regardless of their faith, race or education. The treatment of those who cannot afford to pay the fees charged by LAMB is subsidised in part or whole through the Poor Fund. A Trustee who visited in the year confirmed that Poor Fund grants are made for the benefit of the poorest people.

Financial Responsibilities

The Trustees are responsible for keeping proper books of account with respect to the affairs of the Charity. They are also responsible for safeguarding the financial assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. Grants are made only to one non-government organization, registered in Bangladesh, and subject to regulatory authorisation. Reporting procedures are in place to ensure that grants to LAMB, the Charity's main beneficiary, are spent in accordance with grant conditions.

Risk management

The Trustees keep the risks faced by the Charity under review. To guard against risk to the financial security of the Charity, it is the Trustees' policy not to incur any liabilities which are not covered by funds already raised. The risk of fraud is kept to a minimum with most income received directly to the bank accounts, and by the requirement that any expenditure from the Charity's funds must be authorised by the Trustees collectively. All payments, including grants, must be signed by two authorised signatories.

A primary risk continues to be the need to ensure in the future that Trustees with the necessary expertise and commitment are available to carry on the work.

Safeguarding

We give regular attention to our Safeguarding policies and have updated both our Child & Vulnerable Beneficiary Safeguarding Policy and our Whistleblowing policy. We have discussed at length with LAMB, our requirements and the standards that we expect to be followed and are aware that LAMB has robust procedures in place.

Safeguarding no longer only refers to children, but also includes vulnerable adults, beneficiaries, and employees. We have a duty of care to all these groups and expect all LAMB staff to receive training, and know to whom they need to report any concerns. We, as trustees of LAMB Health, have a responsibility to make sure that no harm is perpetrated by officers and workers of our downstream partner organisation. We require LAMB to report any such issues to us without delay and, in the absence of any reports, ask them annually to sign a declaration that nothing needs reporting.

LAMB Health

TRUSTEES' REPORT for the year to 31 December 2021 (continued)

We are aware of what needs to be reported to the Charity Commission in the UK via a serious incident report and are assured that no such incidents have taken place.

Reserves Policy

The principal activity of the Charity is to use income to make grants, without undue delay. It is the policy of the Trustees not to maintain reserves other than sums held to meet anticipated grant requirements and a modest contingency against an unexpected decline in income.

Administration

The Trustees carry on the administrative work of the Charity themselves and do not employ staff. It is the policy of the Trustees to meet all administrative expenses either out of their own pockets or out of donations which have been made to the Charity as unrestricted in their use.

Bankers

The Charity's banker is The Cooperative Bank plc.

Independent Examiner

The Independent Examiner appointed in the year to examine the Charity's financial statements is Stewardship, of 1 Lamb's Passage, London EC1Y 8AB.

On behalf of the Trustees

Rosemary Croft
Chair

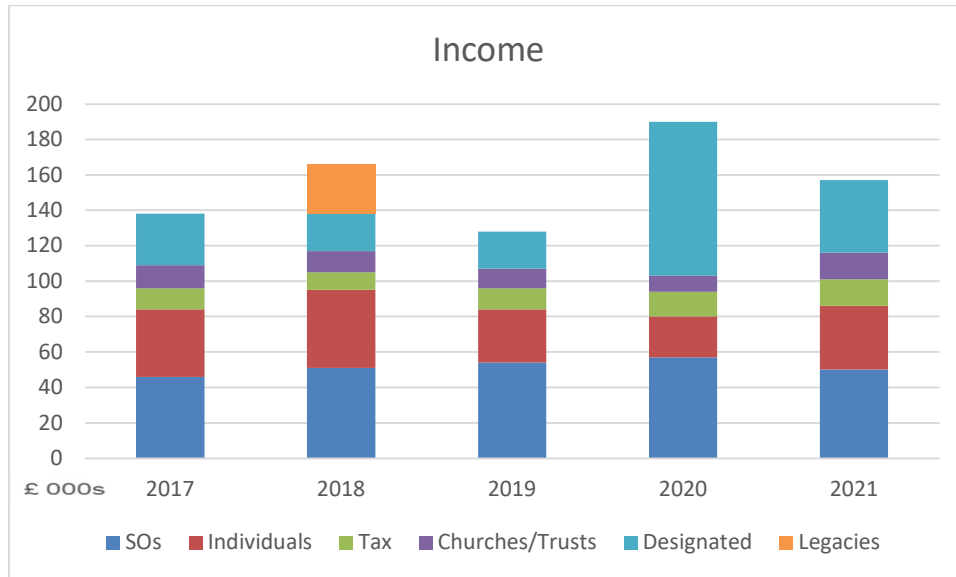
Richard Todd
Trustee

Date 19 March 2022

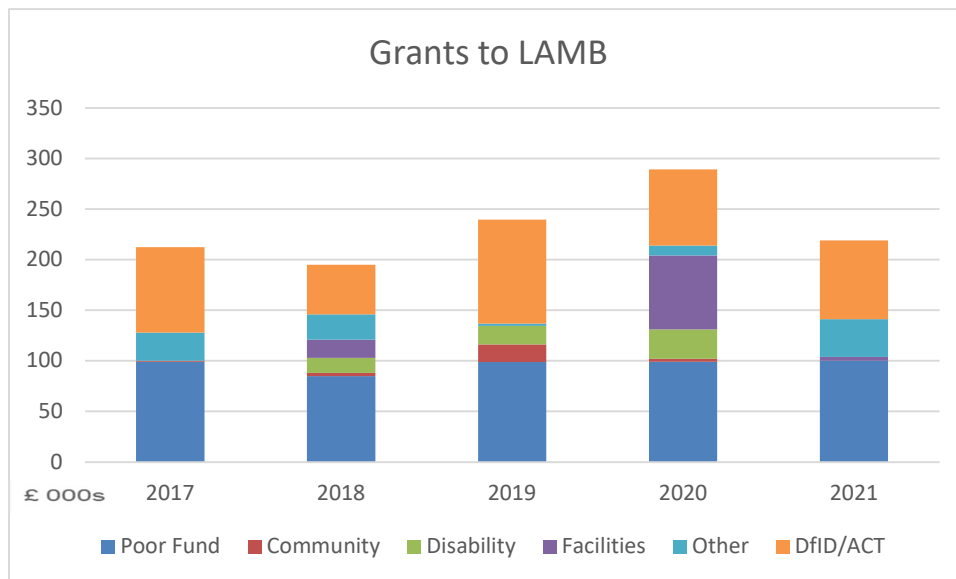
LAMB Health

LAMB Health Finances at a Glance

These charts show income, excluding grants, and grants to LAMB over the past five years.



There are over 80 people who give monthly or periodically to LAMB Health
This regular income meets two thirds of the needs of the Poor Fund



LAMB Health meets most of LAMB's Poor Fund expenditure
Other in 2021 was for Covid-19 response

LAMB Health

Independent Examiner's Report to the Trustees of LAMB Health

I report to the trustees on my examination of the accounts of LAMB Health (the Trust) for the year ended 31 December 2021 on pages 12 to 16 following.

Responsibilities and basis of report

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

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

Independent examiner's statement

I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept as required by section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Jacob Farley ACA
Institute of Chartered Accountants in England and Wales
Stewardship, 1 LAMB's Passage, London, EC1Y 8AB

Date 29 March 2022

LAMB Health

Receipts and Payments Account for the year ended 31 December 2021

	Notes	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Receipts					
<i>Voluntary Receipts</i>					
Donations	4	1,552	156,313	157,865	190,059
Bank interest		-	29	29	721
Total Receipts		1,552	156,342	157,894	190,780
Payments in respect of the Charity's objectives					
Raising funds:					
Website, publicity & events		710	-	710	645
Charitable activities:					
Grants made	5	-	219,510	219,510	288,900
Grant transmission fees			132	132	88
Expenditure on behalf of LAMB: website & medical equipment					
		-	525	525	2,100
Other: Governance costs	6	1,275	-	1,275	1,874
Total Payments		1,985	220,167	222,152	293,607
Net receipts/(payments)		(433)	(63,825)	(64,258)	(102,827)
Transfers between funds					
Net movement in funds		(433)	(63,825)	(64,258)	(102,827)
Total funds brought forward		3,138	94,365	97,503	200,330
Total funds carried forward		2,705	30,540	33,245	97,503

LAMB Health

Assets and Liabilities at 31 December 2021

	Total 2021 £	Total 2020 £
Bank and cash balances		
Cash at bank	33,245	97,503
Other assets and liabilities		
Assets		
Gift Aid tax recovery not yet received	4,347	3,362
Liabilities		
Unbilled fee for Independent Examination	(900)	(1,200)

As indicated on the statement of receipts and payments, £33,245 of the cash held is restricted in nature. Of the other assets and liabilities, the Gift Aid recovery is in respect of restricted funds.

All other assets and liabilities are in respect of the charity's unrestricted funds.

The accounts on pages 12 to 16 were approved by the Trustees on 19 March 2022 and were signed on their behalf by:

Rosemary Croft
Chair

Richard Todd
Trustee

LAMB Health

Notes to the financial statements for the year to 31 December 2021

1 Charity Information

LAMB Health is a charity with the registered charity number 1101217. It was established in 2003 and is registered and domiciled in England at the address of 56a St Peter's Road, Reading, RG6 1PH.

2 Basis of Preparation

The accounts have been prepared on a receipts and payments basis with a statement of assets and liabilities.

3 Fund Accounting

Unrestricted funds are monies which can be used in accordance with the charitable objectives at the Trustees' discretion.

Restricted funds arise when the donor specifies the purpose, within the charitable objectives, to which donations are to be put. All donations, and related tax recoveries, to be applied for the benefit of LAMB by making grants to LAMB are restricted.

4 Analysis of Receipts

	Unrestricted	Restricted	2021
	£	£	£
Voluntary income			
Donations	1,290	137,615	138,905
Tax refunds on donations	262	18,698	18,960
	<u>1,552</u>	<u>156,313</u>	<u>157,865</u>

The majority of donations are from individuals; trusts and churches provide the remainder of the donations.

	Unrestricted	Restricted	2020
	£	£	£
Voluntary income			
Donations	800	171,281	172,081
Tax refunds on donations	262	17,716	17,978
	<u>1,062</u>	<u>188,997</u>	<u>190,059</u>

LAMB Health

Notes to the financial statements for the year to 31 December 2021

(continued)

5 Analysis of Payments - Grants		2021	2020
		£	£
Restricted: General	note 5.1	141,864	213,900
ACT	note 5.2	77,646	75,000
		219,510	288,900

5.1 Grants to LAMB, excluding Projects:

	2021	2020
	£	£
Poor Fund	91,000	90,000
Poor Fund management	9,100	8,500
Covid-19 response	37,622	10,000
Disability work	-	29,400
Community programme	-	3,000
Medical equipment	4,142	-
Infrastructure	-	73,000
Total General Grants to LAMB	141,864	213,900
General Grants received by LAMB in taka	23,020,000	23,020,000
Average exchange rate £1 = Taka	113.9	107.6

5.2 Grants to LAMB for ACT Project

The grant from Stewardship of £250,000 in 2019 is being used to fund the new Adolescent & Community Transformation Project for three years from 2020 to 2022. The grant was paid annually in advance. The 2019 grant was £98,000, the 2020 grant was £75,000, and the final grant of £77,646 was paid in 2021.

The ACT project, has the goal of improved mental health, psycho-social well-being and sexual and reproductive health among adolescents in the selected areas of Nawabganj.

This project will run for three years ending in December 2022. The intended direct beneficiaries are 17,500 adolescents, with peers, families and community leaders as indirect beneficiaries, totalling over 100,000. Nawabganj sub-district has been selected as a community which has yet to benefit from an investment of this nature.

6 Governance Costs

	Unrestricted	Restricted	2021	2020
	£	£	£	£
Independent examiner's fee	1,200	-	1,200	1,620
Accounting software	75	-	75	254
BOND Subscription	-	-	-	-
	1,275	-	1,275	1,874

LAMB Health

Notes to the financial statements for the year to 31 December 2021

(continued)

7 Declarations on certain matters

7.1 The charity has no paid employees.

7.2 Except for donations by Trustees and reimbursement of expenses, there were no transactions with Trustees or related parties.

7.3 All payment or reimbursement of expenses made to any Trustee or to third parties for expenses incurred by any Trustee, were solely in respect of the charity's activities.

8 Endowment and Restricted Funds

Restricted funds consist of donations made specifically to support LAMB. The fund comprises:

	2021	2020
	£	£
Awaiting allocation by trustees	30,540	17,365
Future grant payments for ACT Project	-	77,000
Donated for earmarked use by LAMB	-	-
	<u>30,540</u>	<u>94,365</u>

The movements in the Restricted Fund were:

	2021	2020
	£	£
Incoming resources	156,342	189,718
Outgoing resources	<u>(220,167)</u>	<u>(291,088)</u>
Net incoming (outgoing) resources	(63,825)	(101,370)
Fund at start of year	<u>94,365</u>	<u>195,735</u>
Fund at end of year	<u>30,540</u>	<u>94,365</u>

The charity has no endowment funds.