

WESTFIELD CONTRIBUTORY HEALTH SCHEME LIMITED
(A Company limited by guarantee and not having a share capital)

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

The Directors present their report and the audited financial statements of the Group for the year ended 31 March 2021.

Principal activities

The principal activities of the Group remain unchanged. Westfield continues to operate a pecuniary loss and personal insurance business on a contributory basis. The Group also provides products and wellbeing services, including onsite corporate fitness services, health screening and campaigns to improve people's quality of life by encouraging and enabling them to make more informed wellbeing choices.

Directors

The directors of the Company at the date of the report were:

- S Purdham - Chair
- P Cantrill MSc, BA (Hons), RGN, RHV, TC Man – Senior Independent Director
- D A Capper – Chief Executive
- P A Gregory BA (Hons), FCA
- J S Hogan, ACMA
- N J A Hutton MBE - Vice-Chair
- D E Palmer MA (Oxon), ACIB
- T Nicholls

L Welton and D J Whitney retired on 31st March 2021. G Moore resigned as Chair at the AGM on 11th November 2020, S Purdham was approved as the new Chairman at the same meeting, having been appointed as a director on 1st April 2020. T Nicholls was appointed on 1st June 2021.

P Cantrill is retiring by rotation in the coming year and will not be standing for re-election at the AGM in November 2021.

The Group maintains Directors' and Officers' liability insurance cover.

Appointment of auditor

In accordance with Section 489 of the Companies Act 2006, a resolution for the re-appointment of BDO LLP as auditor of the Group is to be proposed at the forthcoming Annual General Meeting.

Streamlined Energy and Carbon Reporting (SECR)

The below table shows the energy usage and greenhouse gas emissions (GHG) for the year to 31st March 2021 with figures to 31st March 2020 included as a comparative. An intensity metric is also provided showing the GHG emissions per square foot to allow easier comparisons between annual results. The data is for Westfield Contributory Health Scheme Limited only as the subsidiaries are not in scope of the reporting requirement.

	Unit	2021	2020
Energy Usage	MWh	548.27	1,001.06
Green House Gas (GHG) Emissions	tCO ₂ e	156.65	293.33
Intensity Metric: GHG Emissions	tCO ₂ e /sq ft	0.0003	0.0012

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An energy audit completed in 2019 for Westfield Health identified some actions that would improve energy efficiency. Less energy was used in 2021 due to the lockdown caused by COVID-19 and due to the focus on business-critical work only being undertaken to ensure the safety of our staff these actions were not undertaken. A further review will be undertaken once usage of the office has increased.

The usage has been calculated from the following sources:

- combustion in owned or controlled boilers and vehicles
- purchased electricity and district heat
- business travel in vehicles where employees are responsible for purchasing the fuel

The methodology used to calculate emissions followed the guidance from the revised edition of the GHG Protocol Corporate Accounting and the Reporting Standard and the UK Government Guidance on SECR.

Board and committee membership and attendance

Board Member	Board	Nominations Committee	Remuneration Committee	Audit Committee	Investment Committee	Risk Committee	Pensions Committee
Graham Moore	4/4	2/2					
David Capper	6/6	3/3				4/4	0/1
Jason Hogan	6/6				3/3	4/4	1/1
Nick Hutton	6/6	3/3	2/2				1/1
Pat Cantrill	6/6	3/3	2/2	0/1			1/1
Lesley Welton	6/6			4/4		3/3	
David Whitney	6/6			3/4			
Philip Gregory	6/6			4/4		4/4	1/1
David Palmer	6/6					4/4	
Stephen Purdham	6/6	2/2					

Distributions

Westfield is a company limited by guarantee, without share capital. The Company's constitution forbids members of the Company from benefitting financially from their membership. There will therefore be no distribution to members.

Financial and risk management policies and objectives

Risk management is addressed in the strategic report.

Exposure to insurance contract, credit and liquidity risks

Exposure to these risks is included in the notes to the accounts.

Expected future developments

Expected future developments are addressed in the strategic report.

Political and charitable donations

Westfield makes no political donations. Gift Aid payments totalling £513k (2020: £580k) have been paid during the year. £450k (2020: £564k) was paid to the related charity The Westfield Health Charitable Trust and £63k (2020: £16k) to other charities. The Charitable Trust provides grants for various charitable organisations, medical research and hospital amenities.