

MIND IN HARROW

England & Wales · Charity number 1067480

Details

Status	Registered
Legal form	Charitable company
Company number	03351324
Registered	1998-01-16
Register	View on the Charity Commission register

Contact

Address	132-134 College Road Harrow Middlesex HA1 1BQ
Phone	02084260929
Email	info@mindinharrow.org.uk
Website	www.mindinharrow.org.uk

Activities

Objects: TO PROMOTE THE PRESERVATION OF MENTAL HEALTH AND TO ASSIST IN RELIEVING AND REHABILITATING PERSONS SUFFERING FROM MENTAL DISORDER OR CONDITIONS OF EMOTIONAL OR MENTAL DISTRESS REQUIRING ADVICE OR TREATMENT IN THE LONDON BOROUGH OF HARROW IN ASSOCIATION WITH MIND (THE NATIONAL ASSOCIATION FOR MENTAL HEALTH) AND IN ACCORDANCE WITH THE AIMS AND OBJECTS OF MIND.

Activities: Mind in Harrow provides services to people experiencing mental health problems who live in the London Borough of Harrow.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, Arts/culture/heritage/science, Amateur Sport, Economic/community Development/employment
- **Who:** People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** HARROW
- Harrow

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£477,368	£662,202	-	-
2024-03-31	£1,255,187	£1,326,806	£696,570	32
2023-03-31	£1,437,206	£1,528,844	£768,189	40
2022-03-31	£1,497,954	£1,469,538	£859,827	30
2021-03-31	£1,462,117	£1,452,318	£831,411	31

Trustees

Name	Role	Appointed
Kanchan Desai		2021-03-08
Komal Raja		2021-09-13
Robert Paul Pender		2021-04-07
Susan Hammond		2025-01-28

MIND IN HARROW

England & Wales - Charity number 1067480

Accounts



Mind in Harrow

Registered Charity Number 1067480
Registered Company Number 03351324

Trustees' Annual Report & Financial Statements

Year Ended 31 March 2025

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LEGAL and ADMINISTRATIVE

Name: Mind in Harrow

Company Number: 3351324

Charity Number: 1067480

Principal Address: 132-134 College Road
Harrow
Middlesex HA1 1BQ

Trustees:

Jeffrey Defries (Chair)

Kanchan Desai

Adelle Henry

Robert Pender

Komal Raja

Sue Hammond

Adelle Henry

Colin Powell

Appointed 28th January 2025

Resigned 11th October 2024

Resigned 28th January 2025

Co-options: Raymond Bannerman, Harrow User Group
Leroy Rose, Harrow User Group

Company Secretary:

Anna Ware

Appointed 16/05/2023

Senior Management Team

Anna Ware Chief Executive
Neil Hedgecock Head of Finance
Corinna Weber-Gray Service Manager

Auditors: Goldwins Limited
75 Maygrove Road, West Hampstead, London NW6 2EG

Bankers: HSBC
Harrow Branch, 26-28 St Ann's Road, Harrow HA1 1LA

Solicitors: Bates Wells, 10 Queen Street Place, London EC4R 1BE

CHAIR'S FOREWORD

Let me start by thanking all those- trustees, staff and volunteers who have played a part in ensuring that Harrow Mind has maintained its programme of support for the community it serves. I particularly want to mention Adelle Henry who was a valued trustee and Colin Powell, our safeguarding trustee lead who both stepped down in the year.

I am pleased to welcome Sue Hammond, who joined us as Trustee and our new safeguarding trustee lead. Sue brings a wealth of experience and knowledge as an ex-head of a large school in Harrow which will support our work with children and young people.

And I am pleased to say that our first appointed Patron- Lord Daniel Finkelstein of Pinner is still supporting our charity.

As the charity sector as a whole continues to work through economic and social challenges, including the cost-of-living crisis our services are needed more than ever.

We have seen an increase in people with mental health concerns coming to us. Many with anxiety brought on by concerns over finances, energy and housing, and not feeling they are receiving support from overstretched public services.

Sadly, we will continue to see more and more people come to us for help, advice and support. Many of them are facing real hardships and difficulties with a clear impact on their mental wellbeing. Our services are needed more than ever.

Under Anna Ware's leadership we have focused on the one hand on providing services needed by our communities and on the other by continuing to work towards achieving a clear growth strategy. We cannot pretend that it has been an easy year nor that next year will be any easier.

There is no magic wand that will enable us to be raising the funding we need to continue our work programme and its delivery, but we shall continue trying to diversifying our income streams and create a solid financial base.

More positively we are extremely proud to have grown our volunteer programme, having trained 46 new volunteers, who have provided over 1400 hours over the year.

During the year we have done some important "groundwork" to enhance our data collection and evidence the importance and difference our work makes to those who use our services.

We are seeking to improve awareness of the charity and what we do, and it is pleasing to note that we have seen greater recognition and positive feedback from commissioners and the community.

There is no doubt that what we represent and what we do and the services we provide are of vital importance to the people and families of Harrow.

The need for improved mental health and wellbeing lies at the heart of what we do and what we shall continue to do. In order to meet this challenge, we shall need to be positive in our outlook and, in particular, in raising income, In this endeavour we will work whenever possible with both neighbouring Minds and other charities.

I am confident that we have the team in place and trustees in support to deliver on these ambitions.

Jeffrey Defries

OUR VISION, MISSION & VALUES

Our Charitable Objectives

The objects of Mind in Harrow, as stated in the Articles of Association, are:

- to promote the preservation of good mental health in particular by enabling and empowering any person experiencing mental health problems to live with, manage and recover from their condition; and
- to relieve the needs of people with mental health problems and those who support them by working to increase the understanding of mental health and mental health issues through gathering and disseminating information and working to raise awareness, promote understanding and challenge stigma and discrimination.

Our vision

We will not give up until everyone experiencing a mental health problem gets both support and respect.

Our mission

We provide information and support to empower anyone experiencing a mental health problem from all our local communities. We campaign together with people experiencing mental health problems to improve local services, raise awareness, and promote understanding.

Our Values and Culture

In this year we adopted the new values set out by national Mind. With the Mind network we took part in focus groups and provided feedback to ensure the values are meaningful. The values have been created by the people for the people:

- We put people first
- We are stronger together
- We speak up for what's right
- We never stop learning
- We demand better for mental health

Public Benefit Statement

The Trustees consider that they have complied with Section 17 of the Charities Act 2011 with regards to the guidance on public benefit published by the Charity Commission.

The Trustees review the aims, objectives, and activities of the charity each year. This report

considers the charity's achievements and its outcomes in the reporting period.

The Trustees report on the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help.

The review also helps the Trustees ensure the charity's aims, objectives and activities remain focused on its stated purposes.

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives that have been set.

Achievements & Performance

All its charitable activities focus on the delivery of services for clients who suffer mental health distress and/or emotional needs residing in the borough of Harrow.

These charitable activities are undertaken to further Mind in Harrow's charitable purposes for the public benefit.

We have had many significant achievements over the year, which will enable us to support more service users over the coming year. We are confident in delivering high quality services.

We are incredibly proud to have funding for a men's peer mental health group, expand our Mental health champions project and support our south Asian community with our DIYA project.

Safeguarding

We believe that no one should experience abuse or harm, and we take our responsibility to keep the people we support safe from harm. We promote safeguarding and promote the best interest of the people we support.

We are pleased to have Sue Hammond, as our Trustee safeguarding lead.

We are also pleased to announce we are now a Harrow Safe Haven.

OUR SERVICES

Service user Involvement & Harrow User Group (HUG)

Our Service User involvement project has three funding streams: Harrow Council, ICB, and CNWL Trust.

Over the year Harrow User Group (HUG) has over 212 registered members. We hosted 4 forums, reaching 189 residents. Our December forum had 73 attendees, the most we have ever had at any forum.

We also supported Harrow Council, with the supported the co production of the redesign of Harrow's community based mental health services to address the social are needs of those with lived experience and provided feedback on what local residents want and need from this service, facilitating consultation meetings in person and on line.

The 8 HUG representatives attended a total of 18 meetings, 8 ward visits and 3 PLACE Inspections.

Mental Health Champions

Our Mental Health Champions project, funded through Harrow Giving is a peer led project. Our peer volunteers are provided with training and go out into the community to start conversations about mental health, helping to break down barriers, dispel myths and reduce stigma. Our Champions help to sign post and provide information on services in Harrow which can support recovery and better mental health, reducing isolation.

In the year we inducted 20 champions who provided outreach to 2130 people at 54 events.

Stepping Stones

Stepping Stones offers a tailored course programme, following term times, for adults with mental health needs.

The project enables service users to move into mainstream courses, leisure activities and volunteering, giving them greater control over their lives and renewed confidence and independence. Stepping Stones aims to help people with mild to moderate mental health issue to: reduce isolation, develop relationships,

develop routines, learn new skills, develop confidence/self-esteem, and act a bridge to move back into mainstream activities.

In 2024/24 funding for Stepping Stones was provided by the ICB North West London, London Marathon, Sports England and Garfield Western. The focus has been on delivering physical activity courses including yoga, Pilates, Forest therapy, Walking and Bollywood dancing in mainstream venues.

We held a total of 194 courses, supporting 182 clients, of which 106 were new referrals to us. In total there were 2036 attendees.

DIYA South Asian group

Mind in Harrow's groups for the South Asian Community address stigma and provide culturally appropriate mental health support and sessions include cultural festivals, activities such as yoga, arts and crafts as well as mental wellbeing talks and discussions. The project is peer led.

The group ran 12 sessions over the year, with 336 attendees across the 12 sessions.

Funding was provided by Jasper Foundation until July 2024, Frustrated Communications from July to December and national Mind from December.

Centre for Warmth – Cadent

Funded by Cadent through Harrow Giving, we have been a Centre for warmth since October 2024. The Centre for warmth is open weekly and provides a safe space for people to come for advice on gas and energy. We have held a total of 26 events, reaching 125 people.

Warm Hub – Men's Group

Funded through Harrow Giving our warm hub was set up in December to specifically support men with mental health needs. This project is peer led and has been a valuable addition to our work. The men meet weekly for lunch and to support each other, discussing their mental health and agree activities, which have included walking, ping pong, snooker We have held 17 sessions, supporting 33 men.

Leadership and Resilience

Our leadership and resilience project was set up to help strengthen the voice and leadership of Harrow's residents with mental ill health so that they can better influence and shape local services.

Funded from City Bridges Bridging Divides Programme we have been able to train volunteers over the year. These peer volunteers then went on to deliver 246 events/outreach session reaching 1436 people.

Mental Health Information Service and Helpline

The Information Service is the only mental health specialist service of its type in Harrow. We have a dedicated telephone helpline and directory of services on our website, The telephone helpline is delivered jointly by our staff and a team of skilled volunteers.

The helpline supported 730 people across the year. Callers wanted support with counselling services, suicide, specific ethnic services, support accessing NHS services, volunteering and accessing activities.

The online Mental Health Directory (directory.mindharrow.org.uk), lists over 300 local, regional, and national services and a range of accessible factsheets.

The helpline was funded by the ICB and Peter Stebbings.

SWiSH Information Service

Support and Wellbeing Information Service Harrow (SWiSH), is Harrow's local Care Act Information and Advice Service. It is provided through a consortium with five other local charities; Harrow Together, Age UK HH&B, Harrow Carers, Community Connex and HAD.

The combined service supported 7,891 individuals. There were 20,281 contacts made, over treble the number of contacts in 23/24. SWiSH is funded by Harrow Council.

HeadsUp

HeadsUp is a young-people's mental health service run in a consortium partnership led by Mind in Harrow with three other voluntary organisations: Paiwand (Solidarity & Support for

Refugees), Centre for ADHD and Autism Support and The WISH Centre. We also work with Mosaic LGBT Youth Centre, who were part of the consortium previously.

Mind in Harrow delivers peer-led mental wellbeing workshops, and HeadsUp partners deliver specialist one-to-one and group sessions.

We also lead a Single Point of Access where we receive self-referrals and referrals from other services for young people to be signposted to HeadsUp Partners or other available support services.

In 24/25, Mind in Harrow reached 1,600 young people across 25 workshops. Feedback from young people who attended our workshops was really positive with 94% stated they had an increase in awareness of their mental health and wellbeing and 86% stated that they had an increased resilience to care for their own mental health.

The partners attended 55 networking events and supported 80 professionals to better understand CYP mental health and the difference our model can make to those marginalised.

The Heads Up partners supported 329 young people with therapeutic support interventions by the partners.

Homes in Mind

Mind in Harrow is the Custodian of Homes in Mind, a charity set up to develop affordable homes for people experiencing mental health problems. Working in partnership with ZigZag Housing, Gollings Architects and Harrow Council housing department. The project secured GLA funding to take it to planning stage. The project is now with Harrow council awaiting planning permission.

Projects which ended in 24/25

Hayaan Project

Hayaan is a unique Somali mental health project promoting equality & civil rights for Somalis experiencing multiple-disadvantage locally and across London.

The Hayaan project's funded ended March 24, but due to the need the Trustees agreed to continue funding the project's fortnightly workshops, whilst we applied for further funding. Sadly, we did close the project at the end of August 2024 as no further funding had been secured. I can report that National Lottery Reaching Communities is funding the project from April 2025 until December 2029.

On Your Side

On Your Side, funded by Henry Smith, provided one to one support through peer advocacy. In its final year the project supported 21 service users to navigate through the welfare and mental health systems.

Cost Of living Workshops

Funded by Jean and Derek King Trust provided funding in 23/24 which ran over in this year. Over the 12 months we provided 14 cost of living workshops specifically aimed at older people, which 332 older people attended.

Other Income Generation

Mind Shop in Harrow

Working in partnership with national Mind, the hard work of the staff and volunteers, and the generosity of the donors and customers, has meant the income to Mind in Harrow from the shop in 2024/25 was over £9,000.

Community fundraising

In the face of such a challenging environment, we are monumentally grateful to the individuals, companies and organisations who donated or organised fundraising to support our work, with special thanks listed in our acknowledgements on page 10.

We are very grateful to the extraordinary work of staff and particularly our Board of Trustees and dedicated volunteers who have sustained our services and support to the community through the year.

We are also very grateful to all our funders, who have shown exceptional understanding by allowing us to adapt and respond flexibly as we needed to during and in recovering from the national emergency.

OUR STRUCTURE, GOVERNANCE, & MANAGEMENT

Governing Document

Mind in Harrow is a charitable company limited by guarantee, incorporated in April 1997 and re-registered as a charity in January 1998. Its governing document is its Memorandum and Articles of Association. In the event of the company being wound up, the trustees are liable for a maximum sum of £1.00.

The Board of Trustees (Management Committee)

We offer an opportunity for people to be co-opted members of the Board of Trustees. Co-opted members are non-voting and act as advisors. There are two co-opted places available for the Harrow Mental Health User Group (HUG).

In accordance with its commitment to user empowerment, Mind in Harrow aims for a minimum of 50% of Trustees to have lived experienced of mental health problems.

Other trustees are drawn from local organisations, are ex-volunteers or interested individuals with relevant skills and expertise. A list of trustees, elected and co-opted, is at the beginning of this report.

Sub-groups of the Board

There are 2 sub-groups of the Board; the Business and Finance Sub-Committee, and the Performance and Quality Sub-Committee.

The Sub-Committee's meet twice a year. Each committee is made up of 3 trustees.

Scheme of Delegation

The Trustees have independent control over and legal responsibility for the charity. The Board of Trustees meets quarterly. The Board sets strategic direction and holds an overview of the organisation. Responsibility for strategic management and team leadership lies with the Chief Executive, who presents reports regularly to the Board of Trustees. The senior management team supervise service staff, volunteers and the day-to-day work. Staff supervision and training are valued as a key way of ensuring the highest standards of practice are maintained.

Remuneration of key management personnel

The key management personnel at Mind in Harrow are the Chief Executive, Head of Finance, Service Manager and the Grants and Community Fundraising Manager. Annual pay awards for all staff are set by the Board of Trustees by applying a similar percentage increase across all posts.

Principal risks and uncertainties - How the trustees plan to manage them

Principal risks and uncertainties

Mind in Harrow conducts organisation-wide risk assessments usually annually in accordance with Charity Commission guidance and recommended framework. A risk register is updated by the Chief Executive and reviewed at each board meeting.

The principal risks currently identified relate to being able to retain existing and obtaining new contracts and funding for our work

How the trustees plan to manage these risks

The charity has been able to maintain the confidence of funders, commissioners, and wider stakeholders through the year. We hold a risk register which is reviewed at each board meeting.

Going concern

The Trustees have reviewed the charity's projections and forecasts and have assessed the use of the going concern basis in the preparation of the financial statements. Trustees have concluded that Mind in Harrow has adequate resources as at the date of approval of the financial statements such that the going concern status is secure.

Quality Assurance

Mind in Harrow is committed to providing the highest quality community mental health services, which anticipate, meet and exceed the expectations of service users, workers and other stakeholders.

The Mind Quality Mark (MQM) is Mind's quality assurance framework and standards, which have been developed from best practice guidance and with reference to other quality systems and Mind in Harrow passed this in July 2023.

In order to pass the MQM all Local Mind:

- complete a self-assessment toolkit for evaluating achievements and areas for improvement across 20 quality standards with 150 quality indicators;
- develop a plan of continuous quality improvements following the self-assessment;
- undergo an external quality review by the Mind Quality Panel.

ETHICAL FUNDRAISING POLICIES

Protecting Vulnerable People

Mind in Harrow has a Safeguarding Children and Young People Policy, a Safeguarding Adults Policy (both reviewed annually) and a Fundraising with People in Vulnerable Circumstances Policy (reviewed every three years).which explain how we support and work with vulnerable people.

During the year Mind in Harrow did not work with any third parties and agencies in relation to fundraising. However, we will ensure that when we do, they adhere to our policy on working with vulnerable people which we will monitor annually or at the end of their contract with us, whichever is sooner.

Our Income Generation Approach

Mind in Harrow has a fundraising policy and a 3-year Growth Strategy for 2024 – 2026 which sets out our approach to income generation. The growth strategy aims to diversify our income sources.

In 2024 – 2025 no complaints were received regarding our fundraising practices.

ACKNOWLEDGEMENTS

Thank you to everyone who has supported us during the year

We are grateful to the individuals, charitable trusts and other organisations who have supported our work through donations, collections and fundraising events and through the Mind in Harrow Charity Shop.

INDIVIDUALS, CHARITY OF THE YEAR & LOCAL ORGANISATIONS

An enormous thank you to the many individuals, organisations and companies who have been sponsored, ran, walked and cycled to raise money to help make Harrow the best place to talk about and take care of our mental health and wellbeing. Special thanks to Centurion Management, Chameleons Theatre, Pinner High School, Pinner Rotary Club and Waitrose South Harrow.

IN-MEMORY

A very special thank you to the families and friends who generously donated to Mind in Harrow in memory of their loved ones or gave us a gift in their will.

Our Volunteers, Trainers, & Mental Health Champions

We are particularly indebted to our wonderful team of volunteers, trainers, and campaigners, who support the organisation and its work in so many different and

Statutory Funders

- Central and North West London NHS Foundation Trust
West London Trust
- Harrow Council
- Harrow Public Health

Lottery & National Funders

- National Lottery Community Fund
- Sport England

Grant making Trusts & Charities

- City Bridge Trust
- Crown Street Endowment Fund
- Harrow Giving and Cadent
- Harrow Together
- Garfield Weston
- Jean & Derek King Charitable Trust
- Jaspar Foundation
- London Marathon Charitable Trust
- Mind ASICS
- Mahavir Foundation
- Peter Stebbings
- Young Harrow Foundation
- Frustrated Communications

Our Partners

We also thank and are grateful for the commitment and expertise of all the partner organisations and individuals with whom we have worked during the year.

FINANCIAL REVIEW

Summary

In 2024/25 our annual income is £477,368, a decrease of 62% on the prior year, and is attributed to the loss of the Talking Therapies contract

In 2024/25 our reserves decreased by £184,834 from £696,570 to £511,736. Following the loss of the Talking Therapies contract action was taken to mitigate the impact on unrestricted funds resulting in a deficit of £165,830 which has been met from general funds. £19,004 of restricted reserves carried forward has been applied to give the overall deficit of £184,834.

We have been fortunate to have continued funding for our Somali Hayaan project, Stepping Stones courses, User Involvement Project, HeadsUp youth wellbeing project, and the Support & Wellbeing Information Service.

Our restricted reserves decreased to £35,029 (2024: £54,033), which represents funds received in advance on a number of projects as set out in note 16).

Fundraising performance

We employ a professional Grants & Community Fundraising Manager who specialises in applications to grant-making trusts and the Big Lottery Fund, and one day per week on other fundraising activities.

The Chief Executive submits priority public sector grant funding or commissioned service applications.

Our voluntary donations income for 2024/25 was £20,679 exceeded our target for the year of £20k.

Volunteer Contribution

Mind in Harrow is greatly indebted to all its volunteers for their commitment, time and skills, who help with a wide variety of Mind in Harrow's work. This includes supporting the running of our services, administration tasks in the office and fundraising activities. Many people with mental health problems contribute in a voluntary capacity to our services or undertake leadership roles on our planning and service development groups. In total, over 50 volunteers contributed over 1,000 hours to Mind in Harrow activities during the year.

Principal Funding Sources

During 2024/25 grant making trusts became the principle form of funding from being 30% in 2023/24 to becoming 43% of the income generated in the year. Statutory bodies (Harrow Council, NHS Harrow CCG, and CNWL NHS Foundation Trust) represent 23% of the funds a fall from 60% the prior year 2023/24.

Investment Policy

The Board of Trustees reviews its investment policy annually. During the 2024/25 Mind in Harrow consolidated its cash deposits and managed them through the CAF deposit platform through which 3-6 month notice accounts were held with various institutions.

Reserves Policy

The trustees carry out an annual review of the charity's free reserves policy in light of known risks and future plans. Free reserves are those funds which are not committed to specific contingencies or invested in fixed assets.

The Trustees have resolved that Mind in Harrow should aim to maintain free reserves to 6 months' staff salaries in response to the continued risk of income reductions from public sector bodies, low returns from bank interest, and competition for charitable trust applications.

The Trustees hold funds in designated reserves for specific purposes and utilised £89,750 investing in building capacity to diversifying the organisation's income base. Designated reserves are made up on two funds:

- Sustainability Investment Fund to invest in the organisation's sustainability and infrastructure through diversification of income sources (£39,538).
- Employment & Pensions Fund in light of a recent actuarial valuation provided by The Pensions Trust (£27,105).

A target for free reserves is around £407,000 based on projected salary costs for 2024/25. This will enable the charity to meet its objectives if it faces loss of income, increases in unfunded costs or delayed receipt of grants. The free reserves as at 31 March 2025 are £410,064, from £486,144 at the same time last year. The

increase of £76,080 is attributed to £89,750 released from Designated Reserves set against the unrestricted reserve deficit of £165,830 for the year.

Funding for the Year Ahead

In the light of the current cost of living crisis, and despite extraordinary support from donors and grant-makers during 2024/25, we are aware that we will face considerable challenges to maintain and develop funding streams for the current and future years.

We are grateful to existing funders for their ongoing support, particularly those trusts including Jasper Foundation and Henry Smith Charity which have been able to commit to funding our work across a number of years.

As the fundraising landscape changes, we are keeping under constant review our income generation strategy and costs. We are pursuing our strategy to diversify our funding streams and are delighted that the Mind charity shop in Harrow is continuing to trade well.

We are also continue to work closely with other local Minds through the West London Mental Health Collaboration to explore further opportunities and partnership options.

APPROVAL

The Trustees' Annual Report on pages 3-14 was approved by the Trustees on 24th July 2025 and signed on their behalf by:



Jeffrey Defries, Trustee (Chair)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also directors of Mind in Harrow for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

- ◆ select suitable accounting policies and then apply them consistently;
- ◆ observe the methods and principals in the Charities SORP;
- ◆ make judgements and estimates that are reasonable and prudent;
- ◆ state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- ◆ prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Statement as to disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the group's auditor is unaware, and
- the trustees, having made enquiries of fellow directors and the group's auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF MIND IN HARROW

Opinion

We have audited the financial statements of Mind in Harrow for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, statement of cash flows and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

Opinion on Financial Statements

In our opinion the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 March 2025 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report (incorporating the directors' report) have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us;
- the financial statements are not in agreement with the accounting records and returns;
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

Responsibilities of the trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Detecting, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting of the risks of fraud and responding whether they have knowledge of any actual or suspected fraud;
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We performed analytical procedures to detect any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities]. This description forms part of our auditor's report.

This report is made solely to the Charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the Charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Anthony Epton

Anthony Epton (Senior Statutory Auditor)
for and on behalf of
Goldwins Limited
Statutory Auditor
Chartered Accountants
75 Maygrove Road
West Hampstead
London NW6 2EG

30 July 2025

Mind in Harrow
Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2025

	Note	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Income from:							
Donations and legacies	2	20,679	–	20,679	59,986	–	59,986
Charitable activities	3	158,656	277,134	435,790	1,002,139	169,263	1,171,402
Investments	4	20,899	–	20,899	23,799	–	23,799
Total income		200,234	277,134	477,368	1,085,924	169,263	1,255,187
Expenditure on:							
Charitable activities	5	335,980	296,138	632,118	1,082,788	213,934	1,296,722
Raising Funds		30,084	–	30,084	30,084	–	30,084
Total expenditure		366,064	296,138	662,202	1,112,872	213,934	1,326,806
Net movement in funds		(165,830)	(21,004)	(184,834)	(26,948)	(44,671)	(71,619)
Reconciliation of funds:							
Total funds brought forward		642,537	54,033	696,570	669,485	98,704	768,189
Total funds carried forward	16	476,707	35,029	511,736	642,537	54,033	696,570

All of the above results are derived from continuing activities.
There were no other recognised gains or losses other than those stated above.
The attached notes form part of these financial statements

**Mind in Harrow
Balance sheet**

Company no. 03351324

As at 31 March 2025

	Note	£	2025 £	£	2024 £
Fixed assets:					
Tangible assets	11		<u>346</u>		<u>1,178</u>
			346		1,178
Current assets:					
Debtors	12	62,441		95,330	
Cash at bank and in hand		<u>475,033</u>		<u>640,062</u>	
		537,474		735,392	
Liabilities:					
Creditors: amounts falling due within one year	13	<u>(26,084)</u>		<u>(40,000)</u>	
Net current assets			<u>511,390</u>		<u>695,392</u>
Total assets less current liabilities			<u>511,736</u>		<u>696,570</u>
Total net assets			<u><u>511,736</u></u>		<u><u>696,570</u></u>
The funds of the charity:	16				
Restricted income funds			35,029		54,033
Unrestricted income funds:					
Designated funds		66,643		156,393	
General funds		<u>410,064</u>		<u>486,144</u>	
Total unrestricted funds			<u>478,707</u>		<u>642,537</u>
Total charity funds			<u><u>511,736</u></u>		<u><u>696,570</u></u>

The financial statements are prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006 .

Approved by the Board and authorised for issue on 24th July 2025



Jeffrey Defries, Trustee (Chair)

The attached notes form part of these financial statements

Mind in Harrow

Statement of cash flows

For the year ended 31 March 2025

	Note	2025 £	£	2024 £	£
Cash flows from operating activities					
Net income for the reporting period (as per the statement of financial activities)			(184,834)		(71,619)
Depreciation charges		-		1,025	
Interest, dividends and rent from investments		(14,662)		(13,795)	
(Increase) / Decrease in debtors		32,889		(47,554)	
Increase in creditors		(13,916)		(44,887)	
			4,311		(105,211)
Net cash provided by operating activities			(180,523)		(176,830)
Cash flows from investing activities:					
Donations re Mind Retail Harrow Shop					
Bank Interest		14,662		13,795	
Purchase of fixed assets		832		-	
Net cash used in investing activities			15,494		13,795
Change in cash and cash equivalents in the year			(165,029)		(163,035)
Cash and cash equivalents at the beginning of the year			640,062		803,097
Cash and cash equivalents at the end of the year			475,033		640,062
Analysis of cash and cash equivalents					
	At 1 April 2024	Cash flows	Other changes	At 31 March 2025	
	£	£	£	£	
Cash in hand	640,062	(165,029)	-	475,033	
Total cash and cash equivalents	640,062	(165,029)	-	475,033	

1) ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Mind in Harrow meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

b) Fund accounting

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal. Expenditure, which meets these restrictions, is identified to the fund.

Designated funds are unrestricted funds earmarked by the Board of Trustees for particular purposes.

c) Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular income:

- Voluntary income is received by way of grants, donations, gifts and membership subscriptions and is included in full in the Statement of Financial Activities (SoFA) when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant
- Donated services and facilities and the value of services provided by volunteers are acknowledged but have not been included in these accounts
- Investment income is included when receivable
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance
- For legacies, entitlement is taken when the charity has been notified by the executors that they will make a confirmed payment of a specified amount.

d) Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. staff time spent on that activity.

- Expenditure on raising funds comprises the costs associated with attracting donations and legacies
- Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them ('Support Costs'), as well as governance costs

- Governance expenditure includes those costs associated with meeting the constitutional and statutory requirements of the charity and includes the audit fees and costs linked to the strategic management of the charity.
- e) Unlisted investments
Contribution to capital costs of shop refurbishment are amortised over the term of the lease until the first break clause.
- f) Tangible fixed assets
Tangible fixed assets are stated at cost less accumulated depreciation. The costs of additions below £200 are not capitalised. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life, as follows:
- | | | |
|--------------------------------|---|--------------------|
| Leasehold Improvements | - | over term of lease |
| Furniture, Fixtures & Fittings | - | 25% on cost |
| Office Equipment | - | 33.3% on cost |
- g) Operating leases
Rentals applicable to operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged against income as incurred.
- h) Pension costs
The charity operates a defined contribution pension scheme with The Peoples Pension and participates in a multi-employer scheme with The Pensions Trust. The pension cost charge represents contributions payable by the charitable company to the schemes and changes to the provision recognised for future deficit reduction payments required.
- i) Going concern
The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and have taken account of pressures on events.
- The Trustees have also considered the impact of the COVID-19 pandemic and measures taken in the UK.
- The charity has a strong cash and reserves position at the time of approval of these financial statements. Having produced forecasts and made enquiries, the trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for at least 12 months from the date of the audit report of these financial statements. The charity therefore continues to adopt the going concern basis in preparing its financial statements.
- j) Financial instruments
The charitable company only has basic financial instruments measured at amortised cost, with no financial instruments classified as other, or basic financial instruments measured at fair value.
- k) Cash and cash equivalents
Cash and cash equivalents include cash at banks and in hand and short term deposits with a maturity date of twelve months or less.

Notes to the financial statements

For the year ended 31 March 2025

2 Income from donations and legacies (all unrestricted)

	2025 Total £	2024 Total £
Donations	20,679	59,986
	<u>20,679</u>	<u>59,986</u>

3 Income from charitable activities

	2025			2024		
	Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
Clinical Services	-	-	-	540,853	99,920	640,773
Adult Services	158,656	146,339	304,995	293,356	69,343	362,699
Youth Services	-	130,795	130,795	167,930	-	167,930
	<u>158,656</u>	<u>227,134</u>	<u>435,790</u>	<u>1,002,139</u>	<u>169,263</u>	<u>1,171,402</u>

4 Investment Income

	2025 Total £	2024 Total £
Donations re Mind Retail Harrow Shop	6,237	10,004
Bank Interest income	14,622	13,795
	<u>20,899</u>	<u>23,799</u>

5a Analysis of total expenditure

	Staff £	Other £	Support £	2025 Total £
Clinical Services	-	-	-	-
Adult Services	190,816	43,801	224,417	459,034
Youth Services	30,483	73,358	99,327	203,168
Support Costs	209,594	114,150	(323,744)	-
Total expenditure	<u>430,893</u>	<u>231,309</u>	<u>-</u>	<u>662,202</u>

Analysis of total expenditure (2024)

	Staff £	Other £	Support £	2024 Total £
Clinical Services	502,508	7,732	222,641	732,881
Adult Services	217,443	25,884	106,175	349,502
Youth Services	70,099	100,071	74,253	244,423
Support Costs	238,757	164,312	(403,069)	-
Total expenditure	<u>1,028,807</u>	<u>297,999</u>	<u>-</u>	<u>1,326,806</u>

5b Analysis of Governance Costs

	2025 Total £	2024 Total £
Auditor's fees	4,800	4,000
Total Governance Costs	<u>4,800</u>	<u>4,000</u>

Notes to the financial statements

For the year ended 31 March 2025

6 Net income for the year

This is stated after charging / crediting:

	2025 £	2024 £
Depreciation	–	1,025
Operating lease rentals:		
Property	26,000	26,000
Other	1,697	1,697
Auditors' remuneration (excluding VAT):		
Audit	4,000	3,333
	<u>4,000</u>	<u>3,333</u>

7 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2025 £	2024 £
Salaries and wages	377,640	910,274
Social security costs	34,578	86,956
Employer's contribution to defined contribution pension schemes	14,487	29,048
	<u>426,705</u>	<u>1,026,278</u>

No employee earned emoluments of more than £60,000 during the year.

The total employee benefits including pension contributions of the key management personnel were £217,869 (2024: £213,229), split as follows: Salaries £191,016, Social Security Costs £20,437, and Pensions £6,416.

The organisation paid Nil redundancy costs (2024: £Nil).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2024: £nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £nil (2024: £nil).

8 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was as follows:

	2025 No.	2024 No.
Direct Charitable Administration	11	28
	4	4
	<u>15</u>	<u>32</u>

9 Related party transactions

There were no related party transactions to disclose for 2025 (2024: £nil).

Notes to the financial statements

For the year ended 31 March 2025

10 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

11 Tangible fixed assets

	Office Equipment Fixtures and Fittings £	Unlisted Investments £	Total £
Cost or valuation			
At the start of the year	42,656	14,031	56,687
Additions in year	(832)	-	(832)
Disposals in year	-	-	-
	<hr/>	<hr/>	<hr/>
At the end of the year	41,824	14,031	55,855
	<hr/>	<hr/>	<hr/>
At the start of the year	41,478	14,031	55,509
Charge for the year	-	-	-
Eliminated on disposal	-	-	-
	<hr/>	<hr/>	<hr/>
At the end of the year	41,478	14,031	55,509
	<hr/>	<hr/>	<hr/>
Net book value			
At the end of the year	346	-	346
	<hr/>	<hr/>	<hr/>
At the start of the year	1,178	-	1,178
	<hr/>	<hr/>	<hr/>

All of the above assets are used for charitable purposes.

12 Debtors

	2025 £	2024 £
Trade debtors	46,199	85,326
Prepayments	-	-
Accrued Income	16,242	10,004
	<hr/>	<hr/>
	62,441	95,330
	<hr/>	<hr/>

13 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	6,210	4,245
Other creditors	7,443	9,493
Accruals	4,800	20,484
Deferred income (Note 15)	-	-
Pension Creditor	4,082	4,082
Pension Provision within one year	3,549	1,696
	<hr/>	<hr/>
	26,084	40,000
	<hr/>	<hr/>

Notes to the financial statements

For the year ended 31 March 2025

14 Deferred income

	2025 £	2024 £
Balance at the beginning of the year	–	29,091
Amount released to income in the year	–	(29,091)
Amount deferred in the year	–	–
	<u>–</u>	<u>–</u>
Balance at the end of the year	<u>–</u>	<u>–</u>

The income deferred relates to amounts invoiced in advance for services to be undertaken in 2025/25.

15 Analysis of net assets between funds

	Designated £	General £	Restricted £	Total funds £
Tangible fixed assets	346	–	–	346
Net current assets	66,297	412,064	33,029	511,390
	<u>66,643</u>	<u>412,064</u>	<u>33,029</u>	<u>511,736</u>

Comparative Analysis of net assets between funds (2024)

	Designated £	General £	Restricted £	Total funds £
Tangible fixed assets	1,178	–	–	1,178
Net current assets	155,215	486,144	54,033	695,392
Pension Provision	–	–	–	–
	<u>156,393</u>	<u>486,144</u>	<u>54,033</u>	<u>696,570</u>

Notes to the financial statements

For the year ended 31 March 2025

16 Movements in funds

	At the start of the year £	Income £	Expenditure £	Transfers £	At the end of the year £
Restricted funds:					
Adult Services					
Hayaan – Mind & Mercia fund		2,499	(2,499)	-	-
Diya South Asian group		7,250	(6,313)	-	938
Mind's Refugee and Asylum Seekers Mental Health		10,000	(3,333)		6,667
Increasing Resilience Leadership (Citybridge)		47,700	(47,700)		-
SMI Physical Health Checks Promotion		8,733	(8,733)	-	-
Stepping Stones (London Marathon)	21,000	21,000	(31,500)		10,500
Stepping Stones (Sports England)		35,158	(31,621)		3,537
Stepping Stones (Garfield Weston Foundation)		10,000	(5,000)		5,000
Cost of Living – Jean & Derek King Trust	3,333	1,999	(5,332)		-
Helpline – Frustrated Communications		2,000			2,000
On Your Side – HS	29,700	-	(29,700)	-	-
Youth Services					
Reaching communities (National Lottery)	-	130,795	(124,408)	-	6,387
Total restricted funds	54,033	277,134	(296,138)	-	35,029
Unrestricted funds:					
Designated funds:					
Employment & Pensions Fund	27,105	-	-	-	27,105
Sustainability Investment Fund	129,288	-	-	(89,750)	39,538
Total designated funds	156,393	-	-	(89,750)	66,643
General funds	486,144	200,234	(366,064)	89,750	410,064
Total unrestricted funds	642,537	200,234	(366,064)	-	476,707
Total funds including pension fund	696,570	477,368	(662,202)	-	511,736

Notes to the financial statements

For the year ended 31 March 2025

Purposes of restricted funds

Somali Hayaan Project – National Mind

Provision of support, advice, and advocacy to Somali refugees, asylum seekers and their families who experience poor mental health in Harrow & Brent.

Diya South Asian Group – Jasper Foundation

Support ongoing activities with the South Asian community.

Mind's Refugee and Asylum Seekers Mental Health Support Fund

Undertake mental health activities for refugees and asylum seekers

Increasing Resilience Leadership programme – CityBridge

To provide funds to strengthen the voice and leadership skills of Harrow residents with mental ill health so that they can better influence and shape local services.

SMI Physical Health Checks – NHS North West London

To promote physical health checks within the Community

Stepping Stones – London Marathon, Sports England, Garfield Weston

Mainstream educational, leisure, and physical activity courses for users of mental health services.

Cost of Living – Jean & Derek King Trust

Cost of living workshops and outreach sessions specifically aimed at older people delivered with staff and peer volunteers to support the project.

Helpline – Frustrated Communications

Provision of a helpline.

Reaching communities (National Lottery)

Support young people in Harrow to improve their mental health and resilience, and to build their self-esteem, in partnership with other local providers.

On Your Side Peer Support – Henry Smith Charity

Purposes of designated funds

Employment & Pensions Fund

Funds held to cover the additional costs of compliance with Employment Legislation in respect of staff pension fund liabilities

Sustainability Investment Fund

Funds held to invest in the organisation's sustainability and infrastructure through diversification of income sources and more cost effective operations in accordance with Mind in Harrow's strategy.

General reserves

General reserves are those funds not restricted or designated as committed to specific contingencies.

Notes to the financial statements

For the year ended 31 March 2025

Movements in funds (2024)

	At the start of the year £	Income £	Expenditure £	Transfers £	At the end of the year £
Restricted funds:					
Clinical Services					
Hayaan – Mind & Mercia fund		25,496	(25,496)	–	–
Befriending		10,425	(10,425)	–	–
Diya South Asian group		5,000	(5,000)	–	–
SMI Physical Health Checks Promotion	43,767	–	(43,767)	–	–
Cost of Living – London Marathon		21,000	–		21,000
Cost of Living – Jean & Derek King Trust		37,999	(34,666)		3,333
Youth Services					
HeadsUp CAMHS waiting list	34,735	–	(34,735)	–	–
Adult Services					
Stepping Stones		39,643	(39,643)	–	–
On Your Side – HS	20,202	29,700	(20,202)	–	29,700
Total restricted funds	98,704	169,263	(213,934)	–	54,033
Unrestricted funds:					
Designated funds:					
Projects Fund	51,139	–	–	(51,139)	–
Development Fund	40,000	–	–	(40,000)	–
Office Relocation Reserve	37,000	–	–	(37,000)	–
Employment & Pensions Fund	140,000	–	–	(112,895)	27,105
Sustainability Investment Fund	75,000	–	–	54,288	129,288
Total designated funds	343,139	–	–	(186,746)	156,393
General funds	326,346	1,085,924	(1,112,872)	186,746	486,144
Total unrestricted funds	669,485	1,085,924	(1,112,872)	–	642,537
Total funds including pension fund	768,189	1,255,187	(1,326,806)	–	696,570

17 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

Notes to the financial statements

For the year ended 31 March 2025

18. Pension schemes

SCHEME: TPT Retirement Solutions – The Growth Plan

The company participates in the scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2023. This valuation showed assets of £514.9m, liabilities of £531.0m and a deficit of £16.16m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2025 to 31 March 2028:		£2,100,000 per annum	(payable monthly)
-------------------------------------	--	----------------------	-------------------

Unless a concession has been agreed with the Trustee the term to 31 March 2028 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2020. This valuation showed assets of 800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2022 to 31 January 2025: £3,312,000 per annum (payable monthly)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

PRESENT VALUES OF PROVISION

	31 March 2025 (£s)	31 March 2024 (£s)	31 March 2023 (£s)
Present value of provision (discounted)	3,549	1,696	3,630

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Period 31 March 2025 (£s)	Period 31 March 2024 (£s)
Provision at start of period	1,696	3,630
Unwinding of the discount factor (interest expense)	45	139
Deficit contribution paid	(1,729)	(2,074)
Remeasurements – impact of any change in assumptions	22	1
Remeasurements – amendments to the contribution schedule	3,515	-
Provision at end of period	<u>3,549</u>	<u>1,696</u>

Notes to the financial statements

For the year ended 31 March 2025

20. Pension schemes continued)
INCOME AND EXPENDITURE IMPACT

	Period 31 March 2025 (£s)	Period 31 March 2024 (£s)
Interest expense	45	139
Remeasurements – impact of any change in assumptions	22	1
Remeasurements – amendments to the contribution schedule	3,515	–
Contributions paid in respect of future service*	*	*
Costs recognised in income and expenditure account	<u>*</u>	<u>*</u>

*includes defined contribution schemes and future service contributions (i.e. excluding any deficit reduction payments) to defined benefit schemes which are treated as defined contribution schemes. To be completed by the company.

	31 March 2025 % per annum	31 March 2024 % per annum	31 March 2023 % per annum
Rate of discount	4.84	5.31	5.52

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

SCHEME: TPT Retirement Solutions – The Growth Plan

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

DEFICIT CONTRIBUTIONS SCHEDULE

The non-discounted payments will be:

Year ending	31 March 2025 (£s)	31 March 2024 (£s)	31 March 2023 (£s)
Year 1	1,266	1,729	2,074
Year 2	1,266	–	1,729
Year 3	1,266	–	–
Year 4	–	–	–
Year 5	–	–	–
Year 6	–	–	–
Year 7	–	–	–
Year 8	–	–	–
Year 9	–	–	–
Year 10	<u>–</u>	<u>–</u>	<u>–</u>
	<u>3,798</u>	<u>1,729</u>	<u>3803</u>



Mind in Harrow

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e: info@mindinharrow.org.uk



MIND IN HARROW

England & Wales - Charity number 1067480

Accounts



Mind in Harrow

Registered Charity Number 1067480
Registered Company Number 03351324

Trustees' Annual Report & Financial Statements

Year Ended 31 March 2024

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LEGAL and ADMINISTRATIVE

Name: Mind in Harrow

Company Number: 3351324

Charity Number: 1067480

Principal Address: 132-134 College Road
Harrow
Middlesex HA1 1BQ

Trustees:

Jeffrey Defries (Chair)

Kanchan Desai

Adelle Henry

Robert Pender

Colin Powell

Komal Raja

Jillian Anderson

Nitasha Dhiri

Resigned 08/03/2024

Resigned 30/04/2024

Co-options: Raymond Bannerman, Harrow User Group
Leroy Rose, Harrow User Group

Company Secretary:

Anna Ware

Appointed 16/05/2023

Senior Management Team

Anna Ware

Chief Executive

Sabrina Solomon

Head of Services

Neil Hedgecock

Head of Finance

Auditors:

Goldwins Limited

75 Maygrove Road, West Hampstead, London NW6 2EG

Bankers:

HSBC

Harrow Branch, 26-28 St Ann's Road, Harrow HA1 1LA

Solicitors:

Bates Wells, 10 Queen Street Place, London EC4R 1BE

CHAIR'S FOREWORD

Let me start by thanking all those- trustees, staff and volunteers- who have played a part in ensuring that Harrow Mind has maintained its programme of support for the community we serve. I particularly want to mention Jillian Anderson, who was a trustee and one of our Vice Chairs and Nitasha Dhiri another trustee, both of whom stepped down from the board this year.

And I am pleased to say our first appointed Patron- Lord Daniel Finkelstein is still supporting our charity.

We cannot pretend that it has been an easy year and, in particular, we have had to cope with the loss of what for many years has been our largest contract and area of work in Talking Therapies; the contract being taken back into the NHS.

Under Anna Ware's leadership and with the support of a mixture of old and new staff, we have set out on a growth strategy that recognises that we need to concentrate on specific areas of mental health support and awareness rather than to try to cover everything in this busy and over-stretched field. Over the past year our staff have delivered a wide range of services to support those living with mental ill-health.

We are working hard to adapted to various challenges including the worst mental health crisis in recent history, the continuing cost-of-living crisis and changes in the commissioning landscape.

During the year we have done some important "groundwork" enhanced our operational functioning with an overhaul of our IT systems and a review of our safeguarding policies and procedures.

We are seeking to improve awareness of the charity and what we do, and it is pleasing to note that we have seen greater recognition and positive feedback from commissioners and the community. This is reflected most notably in the report we produced working with Harrow Council on what support and services are needed for good mental health.

There is no doubt that what we represent and what we do and the services we provide are of vital importance to the people and families of Harrow.

The need for improved mental health and wellbeing lies at the heart of what we do and what we shall continue to do. In order to meet this challenge, we shall need to be positive in our outlook and, in particular, in raising income, In this endeavour we will work whenever possible with both neighbouring Minds and other charities.

I am confident that we have the team in place- staff and trustees- to deliver on these ambitions.

Jeffrey Defries
Chair of Trustees

OUR VISION, MISSION AND VALUES

Our Charitable Objectives

The objects of Mind in Harrow, as stated in the Articles of Association, are:

- to promote the preservation of good mental health in particular by enabling and empowering any person experiencing mental health problems to live with, manage and recover from their condition; and
- to relieve the needs of people with mental health problems and those who support them by working to increase the understanding of mental health and mental health issues through gathering and disseminating information and working to raise awareness, promote understanding and challenge stigma and discrimination.

Our vision

We will not give up until everyone experiencing a mental health problem gets both support and respect.

Our mission

We provide information and support to empower anyone experiencing a mental health problem from all our local communities. We campaign together with people experiencing mental health problems to improve local services, raise awareness, and promote understanding.

Our Values and Culture

Our values are at the heart of what we do:

Open - We reach out to anyone who needs us.

Together - We're stronger in partnership.

Responsive - We listen, we act.

Independent - We speak out fearlessly.

Unstoppable - We never give up.

Public Benefit Statement

The Trustees consider that they have complied with Section 17 of the Charities Act 2011 with regards to the guidance on public benefit published by the Charity Commission.

The Trustees review the aims, objectives, and activities of the charity each year. This report considers the charity's achievements and its outcomes in the reporting period.

The Trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help.

The review also helps the Trustees ensure the charity's aims, objectives and activities remain focused on its stated purposes.

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives that have been set.

Achievements & Performance

All its charitable activities focus on the delivery of services for clients who suffer mental health distress and/or emotional needs residing in the borough of Harrow.

These charitable activities are undertaken to further Mind in Harrow's charitable purposes for the public benefit.

During the year working with national Mind, our neighbouring Mind's in West London, and other partner agencies, Mind in Harrow campaigned to challenge discrimination and reduce stigma around mental health.

Our services

Harrow Talking Therapies

Mind in Harrow delivered the 'Step 2' element of Harrow's Talking Therapies service in partnership with CNWL NHS Foundation Trust until 31st December 2023, when it was then taken back in house. The service supported individuals experiencing common mental health problems such as depression, low mood, anxiety and/or stress, providing free access to therapies including Cognitive Behavioural Therapy (CBT), guided self-help, time-limited counselling, and employment support. Treatments are personalised so can be accessed via workshops or one-to-one (over the telephone, online or face-to-face).

Over the nine months we managed the service there were over 4000 referrals with 3042 completed first treatments. Recovery rates were an average of 57%, higher than the target of 50%. There were over 10,000 booked contacts in total, with over 7,500 appointments completed.

Service user Involvement & Harrow User Group (HUG)

Our Service User involvement project has three funding streams: Harrow Council, ICB, and CNWL Trust the User Involvement

Over the year Harrow User Group (HUG) has over 190 registered members. We hosted 4 forums, reaching 146 residents. There was a total of 33 meetings that the HUG representatives participated in.

The Hugs representatives held 9 advisory meeting.

Working with the Hug reps we looked at strategy development, holding an away day and 3 further strategy development sessions. The HUG reps also receive supervision.

During this financial year we supported the co production of the redesign of Harrow's

community based mental health services to address the social are needs of those with lived experience and provided feedback on what local residents want and need from this service.

Other achievements in the year included 2 Section 75 forum prep meeting and 9 in patient ward visits.

We held 3 Stigma Busting Masterclasses delivered to over 150 delegates (students and teaching fellows). 80% of delegates reported that their perception of mental health inpatients had shifted following the masterclass.

Mental Health champions

Mental Health champions is a project with peer volunteers, who go out into the community to start conversations about mental health, helping to break down barriers, dispel myths and reduce stigma. Our Champions help to sign post and provide information on services in Harrow. In the year we inducted 12 champions, who reached 431 people and 152 of those with one-to-one outreach support and signposting.

Stepping Stones

Stepping Stones offers a tailored course programme, following term times, for adults with mental health needs.

The project enables service users to move into mainstream courses, leisure activities and volunteering, giving them greater control over their lives and renewed confidence and independence. Stepping Stones aims to help people with mild to moderate mental health issue to: reduce isolation, develop relationships, develop routines, learn new skills, develop confidence/self-esteem, and act a bridge to move back into mainstream activities.

In 2023/24 funding for Stepping Stones was provided by NHS and London Marathon and

there was a focus on delivering physical activity courses in mainstream venues.

We held a total of 94 people attended 28 classes. Many of our service users attended more than one class. Classes included, Yoga, online yoga, Bollywood Dancing, walking and forest therapy.

Befriending Services

Our one-to-one befriending service came to an end in December 2023. Funding from the grant provider ended March 2023. We still had personal funding for several clients from Harrow Council, CNWL Trusts and family members until the end of December. A total of 22 service users were supporting in the year.

The service enabled us to reduce social isolation and improve the quality of life for adults in Harrow experiencing mental health issues who feel isolated and lonely.

On Your Side

On Your Side offers peer advocacy, helping people to navigate through the welfare and mental health systems. We provided 17 people with 3 – 10 sessions in the year. Service users were supported to achieve their chosen goals, helping them to deal with the welfare benefits system, accompany them to assessment meetings or access timely mental health support. The project is funded by Henry Smith.

Mental Health Information Service

The Information Service is the only mental health specialist service of its type in Harrow. The telephone helpline is delivered jointly by our staff and a team of skilled volunteers. The information service is also provided via email and through our online Mental Health Directory and offers one-to-one casework if a caller needs extra support.

The service supported 785 people across the year, this is an increase of nearly 100 more than the previous year, with complex support needs and information requests including counselling, accessing services, advocacy, housing, and financial concerns.

The online Mental Health Directory (directory.mindinharrow.org.uk), lists over 300 local, regional, and national services and a range of accessible factsheets.

The mental health information service has been funded by NHS Harrow and Harrow Council.

SWiSH Information Service

Our Mental Health Information Service is part of the Support and Wellbeing Information Service Harrow (SWiSH), which offers the local Care Act Information and Advice Service through a consortium with four other local charities; Age UK HH&B, Harrow Carers, Community Connex and HAD. The combined service supported nearly 6000 individuals, taking over 12,000 contacts an increase of over 4000 contact on the previous year. SWiSH is funded by Harrow Council.

HeadsUp

HeadsUp is a young-people's mental health service run in a consortium partnership led by Mind in Harrow with four other voluntary organisations: Mosaic LGBT Youth Centre, Paiwand (Solidarity & Support for Refugees), Centre for ADHD and Autism Support and The WISH Centre.

Mind in Harrow delivers peer-led mental wellbeing workshops, and HeadsUp partners deliver specialist one-to-one and group sessions.

We also lead a Single Point of Access where we receive self-referrals and referrals from other services for young people to be signposted to HeadsUp Partners or other available support services.

Additionally, HeadsUp partnership delivered 12 specialist mental health support training sessions for professionals working with Harrow's young people.

In 23/24, Mind in Harrow reached 3,179 young people, of which 93% report increased mental health awareness and 89.5% report improved resilience to care for their own or a friends' mental health.

Mind in Harrow also offered 43 specialist mental wellbeing workshops co-designed & co-delivered by trained young people with a lived experience of mental ill-health in schools, youth services and colleges. Furthermore, we partnered with Compass Elevation to form Youth Drugs and Wellbeing Awareness Council, where we planned to work with 13–20-year-olds to research and shape awareness of the relationship between substance misuse and mental wellbeing.

Hayaan Project

Hayaan is a unique Somali mental health project promoting equality & civil rights for 4,000 Somalis experiencing multiple-disadvantage locally and across London. The Hayaan project recruits Somali volunteer 'Peer Educators' to assist in facilitating support and information sessions with Somali community members to increase their access and knowledge of local services. The project also offers advocacy support for a limited number of clients with crisis mental health needs.

As well as fortnightly workshops on topics relating to health and mental health, we provided one to one support to 44 families. The project was funded by national Mind.

DIYA South Asian group

Mind in Harrow's groups for the South Asian Community address stigma and provide culturally-appropriate mental health support. The group ran 10 sessions over the year, with over 34 participants each session. The

project is peer led, and sessions include cultural festivals, activities such as yoga, arts and crafts as well as mental wellbeing talks and discussions. The project was funded by Jasper Conrad.

Cost of Living

The Cost-of-Living crisis has affected so many of our community. During the year we ran two programmes to support people with workshops providing tips and advice and making people aware of what support is out there and available.

Funded by national Mind we provided 8 workshops, 6 in person and 2 online helping over 200 people.

Funded by Jean & Derek King Trust Mind in Harrow provided 14 cost of living workshops specifically aimed at older people. 332 older people attended our workshops. We also delivered 12 outreach sessions supporting a further 311 older people.

The workshops were delivered with staff and peer volunteers, and we provide training to 17 peer volunteers to support this project.

Homes in Mind

Mind in Harrow is the Custodian of Homes in Mind, a charity set up to develop affordable homes for people experiencing mental health problems. Working in partnership with ZigZag Housing, Gollings Architects and Harrow Council housing department. The project has secured GLA funding to take it to planning stage, with an application to build 10 flats across two sites in Harrow ready to be submitted. The project is currently with Harrow Council at planning applications stage.

Other Income Generation

Mind Shop in Harrow

Working in partnership with national Mind, the hard work of the staff and volunteers, and the generosity of the donors and customers, has meant the income to Mind in Harrow from the shop in 20203/24 was over £10,000.

Community fundraising

In the face of such a challenging environment, we are monumentally grateful to the individuals, companies and organisations who donated or organised fundraising to support our work, with special thanks listed in our acknowledgements on page 11.

Thank you

We are very grateful to the extraordinary work of staff and particularly our Board of Trustees, dedicated volunteers and funders who have sustained our services and support to the community through the year.

OUR STRUCTURE, GOVERNANCE, & MANAGEMENT

Governing Document

Mind in Harrow is a charitable company limited by guarantee, incorporated in April 1997 and re-registered as a charity in January 1998. Its governing document is its Memorandum and Articles of Association. In the event of the company being wound up, the trustees are liable for a maximum sum of £1.00.

The Board of Trustees (Management Committee)

We offer an opportunity for people to be co-opted members of the Board of Trustees. Co-opted members are non-voting and act as advisors. There are two co-opted places available for the Harrow Mental Health User Group (HUG).

In accordance with its commitment to user empowerment, Mind in Harrow aims for a minimum of 50% of Trustees to have lived experienced of mental health problems.

Other trustees are drawn from local organisations, are ex-volunteers or interested individuals with relevant skills and expertise. A list of trustees, elected and co-opted, is at the beginning of this report.

Sub-groups of the Board

There are 2 sub-groups of the Board, the Finance and Business Sub-Committee, and the Performance and Quality Sub-Committee.

The Finance Sub-Committee met twice during the year; the Performance and Quality Sub-Committee also met twice, Each -committee is made up of 3 trustees.

Scheme of Delegation

The Trustees have independent control over and legal responsibility for the charity. The Board of Trustees meet 5 times in the year. The Board sets strategic direction and holds an overview of the organisation.

Responsibility for strategic management and team leadership lies with the Chief Executive, who presents reports regularly to the Board of Trustees. The senior management team supervise service staff, volunteers and the day-to-day work. Staff supervision and training are valued as a key way of ensuring the highest standards of practice are maintained.

Remuneration of key management personnel

The key management personnel at Mind in Harrow are the Chief Executive, Head of Finance and Head of Services. Annual pay awards for all staff are set by the Board of Trustees by applying a similar percentage increase across all posts.

Principal risks and uncertainties - How the trustees plan to manage them

Principal risks and uncertainties

Mind in Harrow conducts organisation-wide risk assessments usually annually in accordance with Charity Commission guidance and recommended framework. A risk register is updated by the Chief Executive and reviewed at each board meeting.

The principal risks currently identified relate to being able to retain existing and obtaining new contracts and funding for our work

How the trustees plan to manage these risks

The charity has been able to maintain the confidence of funders, commissioners, and wider stakeholders through the year. We hold a risk register which is reviewed at each board meeting.

Going concern

The Trustees have reviewed the charity's projections and forecasts and have assessed the use of the going concern basis in the preparation of the financial statements. Trustees have concluded that Mind in Harrow has adequate resources as at the date of approval of the financial statements such that the going concern status is secure.

Quality Assurance

Mind in Harrow is committed to providing the highest quality community mental health services, which anticipate, meet and exceed the expectations of service users, workers and other stakeholders.

The Mind Quality Mark (MQM) is Mind's quality assurance framework and standards, which have been developed from best practice guidance and with reference to other quality systems and Mind in Harrow passed this in July 2023.

In order to pass the MQM all Local Minds are required to:

- complete a self-assessment toolkit for evaluating achievements and areas for improvement across 20 quality standards structure across four areas and 150 quality indicators;
- develop a plan of continuous quality improvements following the self-assessment;
- undergo an external quality review by the Mind Quality Panel.

ETHICAL FUNDRAISING POLICIES

Protecting Vulnerable People

Mind in Harrow has a Safeguarding Children and Young People Policy, a Safeguarding Adults Policy (both reviewed annually) and a Fundraising with People in Vulnerable Circumstances Policy (reviewed every three years).which explain how we support and work with vulnerable people. During the year Mind in Harrow did not work with any third parties and agencies in relation to fundraising. However, we will ensure that when we do, they adhere to our policy on working with vulnerable people which we will monitor annually or at the end of their contract with us, whichever is sooner.

Our Income Generation Approach

Mind in Harrow has a fundraising policy and a 3-year Growth Strategy for 2024 – 2026 which sets out our approach to income generation. The growth strategy aims to diversify our income sources.

In 2023 – 2024 no complaints were received regarding our fundraising practices.

ACKNOWLEDGEMENTS

Thank you to everyone who has supported us during the year

We are grateful to the individuals, charitable trusts and other organisations who have supported our work through donations, collections and fundraising events and through the Mind in Harrow Charity Shop.

- Jean & Derek King Charitable Trust
- Jaspar Foundation
- London Community Foundation
- London Marathon Charitable Trust
- Mind
- Mahavir Foundation
- Young Harrow Foundation

INDIVIDUALS, CHARITY OF THE YEAR & LOCAL ORGANISATIONS

Special mentions to go KPSUK, Rotary Club of Pinner, Charterhouse Accountants, Life in London Trust, Kingsbury Lions Club, Nower Hill School and to the many wonderful donors and fundraisers who have skydived, cycled and even completed 'Tough Mudders' for Mind in Harrow.

IN-MEMORY

A very special thank you to the families and friends who generously donated to Mind in Harrow in memory of their loved ones or gave us a gift in their will.

Statutory Funders

- Central and North West London NHS Foundation Trust
- Harrow Council
- NHS Harrow

Lottery & National Funders

- National Lottery Community Fund
- National Lottery Awards for All
- Sport England

Grant making Trusts & Charities

- Access Group Foundation
- City Bridge Trust
- Crown Street Endowment Fund
- Community-led Housing London
- Harrow Giving
- The Henry Smith Charity
- Garfield Weston

Lottery & national Funders

- National Lottery Community Fund
- National Lottery Awards for All
- Sport England

Our Partners

We also thank and are grateful for the commitment and expertise of all the partner organisations and individuals with whom we have worked during the year.

Our Volunteers

We are particularly indebted to our wonderful team of volunteers who support the organisation and its work in so many different and creative ways.

Our grateful thanks for your inspiring and highly valued contribution to Mind in Harrow's success.

So many of our services and activities could not run without your dedication, commitment, and enthusiasm.

FINANCIAL REVIEW

Summary

In 2023-24 our annual income is £1,255,187, a decrease of 13% on the prior year, and is attributed to the loss of the Talking Therapies contract

In 2023-24 our reserves decreased by £71,619 from £768,189 to £696,570. Following the loss of the Talking Therapies contract action was taken to mitigate the impact on unrestricted funds resulting in a deficit of £26,948 which has been met from general funds. £44,671 of restricted reserves carried forward has been applied to give the overall deficit of £71,619.

We have been fortunate to have continued funding for our Somali Hayaan project, Stepping Stones courses, User Involvement Project, HeadsUp youth wellbeing project, and the Support & Wellbeing Information Service.

Fundraising performance

We employ a professional Grants & Community Fundraising Manager who specialises in applications to grant-making trusts and the Big Lottery Fund, and one day per week on other fundraising activities.

The Chief Executive submits priority public sector grant funding or commissioned service applications.

Our voluntary donations income for 2023 - 24 was £59,986 exceeded our target for the year of £20,000.

Volunteer Contribution

Mind in Harrow is greatly indebted to all its volunteers for their commitment, time and skills, who help with a wide variety of Mind in Harrow's work. This includes the running of our services, administration tasks in the office and fundraising activities. Many people with mental health problems contribute in a voluntary capacity to our services or undertake leadership roles on our planning and service development

groups. In total, over 50 volunteers contributed over 3,000 hours to Mind in Harrow activities during the year.

Principal Funding Sources

Our main sources of funding are statutory bodies (Harrow Council, NHS Harrow CCG, and CNWL NHS Foundation Trust), which fund our core activities and direct services through Service Level Agreements. Grant making trusts provide grants to a number of specific time-limited projects, and accounted for 30% of our income during 2023-24 (25% 2022-23).

Investment Policy

The Board of Trustees reviews its investment policy annually. During the 2023 -24 Mind in Harrow held 3-6 month notice accounts with each of Shawbrook Bank, Cambridge & Counties Bank, Hampshire Trust Bank, and Redwood Bank; a one-year fixed rate account with United Trust Bank; instant access deposit accounts with Aldermore Bank and Virgin Money; and a current account with HSBC.

Reserves Policy

The trustees carry out an annual review of the charity's free reserves policy in light of known risks and future plans. Free reserves are those funds which are not committed to specific contingencies or invested in fixed assets.

The Trustees have resolved that Mind in Harrow should aim to maintain free reserves to 6 months' staff salaries in response to the continued risk of income reductions from public sector bodies, low returns from bank interest, and competition for charitable trust applications.

The Trustees hold funds in designated reserves for specific purposes and following a review resolved to release £186,746 to general reserves. Based on current plans the Trustees resolved to release the Project, Development and Office Relocation Funds and continue with:

- Sustainability Investment Fund to invest in the organisation's sustainability and infrastructure through diversification of income sources (£129,288).
- Employment & Pensions Fund in light of a recent actuarial valuation provided by The Pensions Trust (£27,105).

A target for free reserves is around £407,000 based on projected salary costs for 2024/25. This will enable the charity to meet its objectives if it faces loss of income, increases in unfunded costs or delayed receipt of grants. The free reserves at 31 March 2024 are £486,144, from £326,346 at the same time last year. The increase of £159,798 is attributed to £186,746 released from Designated Reserves and the unrestricted reserve deficit of £26,948 for the year.

Funding for the Year Ahead

In the light of the current cost of living crisis, and despite extraordinary support from donors and grant-makers during 2023-24, we are aware that we will face considerable challenges to maintain and develop funding streams for the current and future years. We are grateful to existing funders for their ongoing support, particularly those trusts including Jaspar Foundation and Henry Smith Charity which have been able to commit to funding our work across a number of years.

As the fundraising landscape changes, we are keeping under constant review our income generation strategy and costs. We are pursuing our strategy to diversify our funding streams and are delighted that the Mind charity shop in Harrow is continuing to trade well.

We are also continue to work closely with other local Minds through the West London Mental Health Collaboration to explore further opportunities and partnership options.

APPROVAL

The Trustees' Annual Report on pages 3-14 was approved by the Trustees on 29th October 2024 and signed on their behalf by:



Jeffrey Defries, Trustee (Chair)

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF MIND IN HARROW

Opinion

We have audited the financial statements of Mind in Harrow for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, statement of cash flows and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

Opinion on Financial Statements

In our opinion the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 March 2024 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report (incorporating the directors' report) have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us;
- the financial statements are not in agreement with the accounting records and returns;
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

Responsibilities of the trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Detecting, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting of the risks of fraud and responding whether they have knowledge of any actual or suspected fraud;
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We performed analytical procedures to detect any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities]. This description forms part of our auditor's report.

This report is made solely to the Charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the Charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Anthony Epton

Anthony Epton (Senior Statutory Auditor)
for and on behalf of
Goldwins Limited
Statutory Auditor
Chartered Accountants
75 Maygrove Road
West Hampstead
London NW6 2EG

14 November 2024

Mind in Harrow
Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2024

	Note	Unrestricted £	Restricted £	2024 Total £	Unrestricted £	Restricted £	2023 Total £
Income from:							
Donations and legacies	2	59,986	–	59,986	41,380	–	41,380
Charitable activities	3	1,002,139	169,263	1,171,402	991,799	384,216	1,376,015
Other trading activities	4	–	–	–	1,400	–	1,400
Investments	5	23,799	–	23,799	18,411	–	18,411
Total income		1,085,924	169,263	1,255,187	1,052,990	384,216	1,437,206
Expenditure on:							
Charitable activities	6	1,082,788	213,934	1,296,722	1,036,748	462,012	1,498,760
Raising Funds		30,084	–	30,084	30,084	–	30,084
Total expenditure		1,112,872	213,934	1,326,806	1,066,832	462,012	1,528,844
Net movement in funds		(26,948)	(44,671)	(71,619)	(13,842)	(77,796)	(91,638)
Reconciliation of funds:							
Total funds brought forward		669,485	98,704	768,189	683,327	176,500	859,827
Total funds carried forward	17	642,537	54,033	696,570	669,485	98,704	768,189

All of the above results are derived from continuing activities.
There were no other recognised gains or losses other than those stated above.
The attached notes form part of these financial statements

Mind in Harrow
Balance sheet

Company no. 03351324

As at 31 March 2024

	Note	£	2024 £	£	2023 £
Fixed assets:					
Tangible assets	12		1,178		2,203
			1,178		2,203
Current assets:					
Debtors	13	95,330		47,776	
Cash at bank and in hand		640,062		803,097	
		735,392		850,873	
Liabilities:					
Creditors: amounts falling due within one year	14	(40,000)		(84,887)	
Net current assets			695,392		765,986
Total assets less current liabilities			696,570		765,986
Total net assets			696,570		768,189
The funds of the charity:					
Restricted income funds	17		54,033		98,704
Unrestricted income funds:					
Designated funds		156,393		343,139	
General funds		486,144		326,346	
Total unrestricted funds			642,537		669,485
Total charity funds			696,570		768,189

The financial statements are prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006 .

Approved by the Board and authorised for issue on 29th October 2024

Jeffrey Defries, Trustee (Chair)

The attached notes form part of these financial statements

Mind in Harrow

Statement of cash flows

For the year ended 31 March 2024

	Note	2024 £	£	2023 £	£
Cash flows from operating activities					
Net income for the reporting period (as per the statement of financial activities)			(71,619)		(91,638)
Depreciation charges		1,025		4,984	
Interest, dividends and rent from investments		(13,795)		(2,941)	
(Increase) / Decrease in debtors		(47,554)		35,809	
Increase in creditors		(44,887)		10,632	
			(105,211)		48,484
Net cash provided by operating activities			(176,830)		(43,154)
Cash flows from investing activities:					
Donations re Mind Retail Harrow Shop					
Bank Interest		13,795		2,941	
Purchase of fixed assets		-		(2,494)	
Net cash used in investing activities			13,795		447
Change in cash and cash equivalents in the year			(163,035)		(42,707)
Cash and cash equivalents at the beginning of the year			803,097		845,804
Cash and cash equivalents at the end of the year			640,062		803,097
Analysis of cash and cash equivalents					
	At 1 April 2023		Cash flows	Other changes	At 31 March 2024
	£		£	£	£
Cash in hand	803,097		(163,035)	-	640,062
Total cash and cash equivalents	803,097		(163,035)	-	640,062

1) ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Mind in Harrow meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

b) Fund accounting

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal. Expenditure, which meets these restrictions, is identified to the fund.

Designated funds are unrestricted funds earmarked by the Board of Trustees for particular purposes.

c) Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular income:

- Voluntary income is received by way of grants, donations, gifts and membership subscriptions and is included in full in the Statement of Financial Activities (SoFA) when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant
- Donated services and facilities and the value of services provided by volunteers are acknowledged but have not been included in these accounts
- Investment income is included when receivable
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance
- For legacies, entitlement is taken when the charity has been notified by the executors that they will make a confirmed payment of a specified amount.

d) Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. staff time spent on that activity.

- Expenditure on raising funds comprises the costs associated with attracting donations and legacies
- Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them ('Support Costs'), as well as governance costs

- Governance expenditure includes those costs associated with meeting the constitutional and statutory requirements of the charity and includes the audit fees and costs linked to the strategic management of the charity.
- e) Unlisted investments
Contribution to capital costs of shop refurbishment are amortised over the term of the lease until the first break clause.
- f) Tangible fixed assets
Tangible fixed assets are stated at cost less accumulated depreciation. The costs of additions below £200 are not capitalised. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life, as follows:
- | | | |
|--------------------------------|---|--------------------|
| Leasehold Improvements | - | over term of lease |
| Furniture, Fixtures & Fittings | - | 25% on cost |
| Office Equipment | - | 33.3% on cost |
- g) Operating leases
Rentals applicable to operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged against income as incurred.
- h) Pension costs
The charity operates a defined contribution pension scheme with The Peoples Pension and participates in a multi-employer scheme with The Pensions Trust. The pension cost charge represents contributions payable by the charitable company to the schemes and changes to the provision recognised for future deficit reduction payments required.
- i) Going concern
The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and have taken account of pressures on events.

The Trustees have also considered the impact of the COVID-19 pandemic and measures taken in the UK.

The charity has a strong cash and reserves position at the time of approval of these financial statements. Having produced forecasts and made enquiries, the trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for at least 12 months from the date of the audit report of these financial statements. The charity therefore continues to adopt the going concern basis in preparing its financial statements.
- j) Financial instruments
The charitable company only has basic financial instruments measured at amortised cost, with no financial instruments classified as other, or basic financial instruments measured at fair value.
- k) Cash and cash equivalents
Cash and cash equivalents include cash at banks and in hand and short term deposits with a maturity date of twelve months or less.

Notes to the financial statements

For the year ended 31 March 2024

2 Income from donations and legacies (all unrestricted)

	2024 Total £	2023 Total £
Donations	59,986	41,380
	59,986	41,380

3 Income from charitable activities

	2024			2023		
	Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
Clinical Services	540,853	99,920	640,773	882,428	65,892	948,320
Adult Services	293,356	69,343	362,699	86,762	118,028	204,790
Youth Services	167,930	-	167,930	22,609	200,296	222,905
	1,002,139	169,263	1,171,402	991,799	384,216	1,376,015

4 Other Trading Activities

	2024 Total £	2023 Total £
Social Work Students	-	1,400
	-	-
	-	1,400

Unrestricted income in both 2022 and 2023

Mind in Harrow is the Custodian Member of Homes in Mind, a company limited by guarantee, and appoints 50% of its directors as Custodian Directors. There is a consultancy agreement in place for Mind in Harrow to provide support to Homes in Mind.

5 Investment Income

	2024 Total £	2023 Total £
Donations re Mind Retail Harrow Shop	10,004	15,470
Bank Interest income	13,795	2,941
	23,799	18,411

Notes to the financial statements

For the year ended 31 March 2024

6a Analysis of total expenditure

	Staff	Other	Support	2024 Total
	£	£	£	£
Clinical Services	502,508	7,732	222,641	732,881
Adult Services	217,443	25,884	106,175	349,502
Youth Services	70,099	100,071	74,253	244,423
Support Costs	238,757	164,312	(403,069)	-
Total expenditure	<u>1,028,807</u>	<u>297,999</u>	<u>-</u>	<u>1,326,806</u>

Analysis of total expenditure (2023)

	Staff	Other	Support	2022 Total
	£	£	£	£
Clinical Services	797,693	9,030	192,522	999,245
Adult Services	146,681	53,911	47,871	248,463
Youth Services	107,343	119,627	54,166	281,136
Support Costs	190,051	104,507	(294,558)	-
Total expenditure	<u>1,241,768</u>	<u>287,075</u>	<u>-</u>	<u>1,528,844</u>

6b Analysis of Governance Costs

	2023 Total	2022 Total
	£	£
Auditor's fees	4,000	4,000
Total Governance Costs	<u>4,000</u>	<u>4,000</u>

Notes to the financial statements

For the year ended 31 March 2024

7 Net income for the year

This is stated after charging / crediting:

	2024 £	2023 £
Depreciation	1,025	4,984
Operating lease rentals:		
Property	26,000	26,000
Other	1,697	3,563
Auditors' remuneration (excluding VAT):		
Audit	3,333	3,333
	<u>3,333</u>	<u>3,333</u>

8 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2024 £	2023 £
Salaries and wages	910,274	1,095,353
Social security costs	86,956	102,937
Employer's contribution to defined contribution pension schemes	29,048	43,480
	<u>1,026,278</u>	<u>1,241,770</u>

No employee earned emoluments of more than £60,000 during the year.

The total employee benefits including pension contributions of the key management personnel were £217,869 (2023: £213,229), split as follows: Salaries £191,016, Social Security Costs £20,437, and Pensions £6,416.

The organisation paid Nil redundancy costs (2023: £Nil).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2023: £nil). No charity trustee received payment for professional or other services supplied to the charity (2023: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £nil (2023: £nil).

Notes to the financial statements

For the year ended 31 March 2024

9 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was as follows:

	2024 No.	2023 No.
Direct Charitable	28	36
Administrstration	4	4
	32	40
	32	40

10 Related party transactions

There were no related party transactions to disclose for 2024 (2023: £nil).

11 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

12 Tangible fixed assets

	Office Equipment Fixtures and Fittings £	Unlisted Investments £	Total £
Cost or valuation			
At the start of the year	42,656	14,031	56,687
Additions in year	-	-	-
Disposals in year	-	-	-
	42,656	14,031	56,687
At the end of the year	42,656	14,031	56,687
	42,656	14,031	56,687
At the start of the year	40,453	14,031	54,484
Charge for the year	1,025	-	1,025
Eliminated on disposal	-	-	-
	41,478	14,031	55,509
At the end of the year	41,478	14,031	55,509
	41,478	14,031	55,509
Net book value			
At the end of the year	1,178	-	1,178
At the start of the year	2,203	-	2,203
	2,203	-	2,203

All of the above assets are used for charitable purposes.

Mind in Harrow

Notes to the financial statements

For the year ended 31 March 2024

13 Debtors

	2024 £	2023 £
Trade debtors	85,326	32,306
Accrued Income	10,004	15,470
	<u>95,330</u>	<u>47,776</u>

14 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	4,245	14,993
Other creditors	9,493	18,409
Accruals	20,484	14,682
Deferred income (Note 15)	-	29,091
Pension Creditor	4,082	4,082
Pension Provision within one year	1,696	3,630
	<u>40,000</u>	<u>84,887</u>

15 Deferred income

	2024 £	2023 £
Balance at the beginning of the year	29,091	5,878
Amount released to income in the year	(29,091)	(5,878)
Amount deferred in the year	-	29,091
	<u>-</u>	<u>29,091</u>

The income deferred relates to amounts invoiced in advance for services to be undertaken in 2024/25.

Notes to the financial statements

For the year ended 31 March 2024

16 Analysis of net assets between funds

	Designated £	General £	Restricted £	Total funds £
Tangible fixed assets	1,178	-	-	1,178
Net current assets	155,215	486,144	54,033	695,392
Net assets at the end of the year	156,393	486,144	54,033	696,570
Comparative Analysis of net assets between funds (2023)				
	Designated £	General £	Restricted £	Total funds £
Tangible fixed assets	2,203	-	-	2,203
Net current assets	340,936	326,346	98,704	765,986
Pension Provision	-	-	-	-
Net assets at the end of the year	343,139	326,346	98,704	768,189

Notes to the financial statements

For the year ended 31 March 2024

17 Movements in funds

	At the start of the year £	Income £	Expenditure £	Transfers £	At the end of the year £
Restricted funds:					
Clinical Services					
Hayaan – Mind & Mercia fund		25,496	(25,496)	–	–
Befriending		10,425	(10,425)	–	–
Diya South Asian group		5,000	(5,000)	–	–
SMI Physical Health Checks Promotion	43,767	–	(43,767)	–	–
Cost of Living – London Marathon		21,000	–	–	21,000
Cost of Living – Jean & King		37,999	(34,666)	–	3,333
Youth Services					
HeadsUp CAMHS waiting list	34,735	–	(34,735)	–	–
Adult Services					
Stepping Stones		39,643	(39,643)	–	–
On Your Side – HS	20,202	29,700	(20,202)	–	29,700
Total restricted funds	98,704	169,263	(213,934)	–	54,033
Unrestricted funds:					
Designated funds:					
Projects Fund	51,139	–	–	(51,139)	–
Development Fund	40,000	–	–	(40,000)	–
Office Relocation Reserve	37,000	–	–	(37,000)	–
Employment & Pensions Fund	140,000	–	–	(112,895)	27,105
Sustainability Investment Fund	75,000	–	–	54,288	129,288
Total designated funds	343,139	–	–	(186,746)	156,393
General funds	326,346	1,085,924	(1,112,872)	186,746	486,144
Total unrestricted funds	669,485	1,085,924	(1,112,872)	–	642,537
Total funds including pension fund	768,189	1,255,187	(1,326,806)	–	696,570

PURPOSE OF FUNDS

Restricted Funds

Clinical Services

Somali Hayaan Project – National Mind

Provision of support, advice, and advocacy to Somali refugees, asylum seekers and their families who experience poor mental health in Harrow & Brent.

Befriending – Harrow Council

To support the delivery the community befriending service to people in Harrow isolated by their mental health.

Diya South Asian Group – Jasper Foundation

Support ongoing activities with the South Asian community.

SMI Physical Health Checks – NHS North West London

To promote physical health checks within the Community

Cost of Living – London Marathon

Support people with their physical health workshops providing tips and advise and making people aware of what support is available.

Cost of Living – Jean & Derek King Trust

Cost of living workshops and outreach sessions specifically aimed at older people delivered with staff and peer volunteers to support the project.

Youth Services

HeadsUp CAMHS waiting list – Young Harrow Foundation

Support young people in Harrow to improve their mental health and resilience, and to build their self-esteem, in partnership with other local providers.

Adult Services

Stepping Stones - NHS North West London / Harrow Council

Mainstream educational, leisure, and physical activity courses for users of mental health services.

On Your Side Peer Support – Henry Smith Charity

To deliver peer advocacy support as part of a 3-year project.

Designated Funds

Employment & Pensions Fund

Funds held to cover the additional costs of compliance with Employment Legislation in respect of staff pension fund liabilities

Sustainability Investment Fund

Funds held to invest in the organisation's sustainability and infrastructure through diversification of income sources and more cost effective operations in accordance with Mind in Harrow's strategy.

General reserves

General reserves are those funds not restricted or designated as committed to specific contingencies.

Notes to the financial statements

For the year ended 31 March 2024

Movements in funds (2023)

	At the start of the year £	Income £	Expenditure £	Transfers £	At the end of the year £
Restricted funds:					
Clinical Services					
Hayaan – Mind & Mercia fund	33,741	13,492	(47,233)	–	–
Befriending	27,494	20,486	(47,980)	–	–
Diya South Asian group	4,099	–	(4,099)	–	–
SMI Physical Health Checks Promotion	–	52,400	(8,633)	–	43,767
Youth Services					
HeadsUp (City Bridge)	34,687	59,772	(94,459)	–	–
HeadsUp Comic Relief	29,044	63,081	(92,125)	–	–
HeadsUp Build back better	–	7,972	(7,972)	–	–
HeadsUp CAMHS waiting list	–	69,471	(34,736)	–	34,735
HeadsUp CPD wkshps YHF CNWL	14,000	–	(14,000)	–	–
Adult Services					
A4A Pandemic Recovery H/L & Info	4,316	26,527	(30,843)	–	–
Stepping Stones	5,746	39,270	(45,016)	–	–
On Your Side – HS	13,790	29,400	(22,988)	–	20,202
MHA Training	779	1,110	(1,889)	–	–
Mind CMHRF Coronavirus MH	2940	–	(2,940)	–	–
Head for Work	4422	–	(4,422)	–	–
EKTA	1442	1,235	(2,677)	–	–
Total restricted funds	176,500	384,216	(462,012)	–	98,704
Unrestricted funds:					
Designated funds:					
Projects Fund	51,139	–	–	–	51,139
Development Fund	40,000	–	–	–	40,000
Office Relocation Reserve	37,000	–	–	–	37,000
Employment & Pensions Fund	140,000	–	–	–	140,000
Sustainability Investment Fund	75,000	–	–	–	75,000
Total designated funds	343,139	–	–	–	343,139
General funds	340,188	1,052,990	(1,066,832)	–	326,346
Total unrestricted funds	683,327	1,052,990	(1,066,832)	–	669,485
Total funds including pension fund	859,827	1,437,206	(1,528,844)	–	768,189

Mind in Harrow

Notes to the financial statements

For the year ended 31 March 2024

18 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods

	Land and Buildings		Other	
	2024	2023	2024	2023
	£	£	£	£
Less than one year	-	19,500	-	3,141
One to five years		-		-
Over five years				
Total Operating Lease commitment	-	19,500	-	3,141

19 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

Notes to the financial statements

For the year ended 31 March 2024

20. Pension schemes

SCHEME: TPT Retirement Solutions – The Growth Plan

The company participates in the scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2022 to 31 January 2025:		£3,312,000 per annum	(payable monthly)
---------------------------------------	--	----------------------	-------------------

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2019 to 30 September 2025:	£11,243,000 per annum	(payable monthly and increasing by 3% each on 1st April)
---	-----------------------	--

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

PRESENT VALUES OF PROVISION

	31 March 2024 (£s)	31 March 2023 (£s)	31 March 2022 (£s)
Present value of provision (discounted)	1,696	3,630	5,694

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Period 31 March 2024 (£s)	Period 31 March 2023 (£s)
Provision at start of period	3,630	5,694
Unwinding of the discount factor (interest expense)	139	107
Deficit contribution paid	(2,074)	(2,074)
Remeasurements – impact of any change in assumptions	1	(97)
Remeasurements – amendments to the contribution schedule	–	–
Provision at end of period	<u>1,696</u>	<u>3,630</u>

Mind in Harrow

Notes to the financial statements

For the year ended 31 March 2024

20. Pension schemes (continued)

INCOME AND EXPENDITURE IMPACT

	Period 31 March 2024 (£s)	Period 31 March 2023 (£s)
Interest expense	139	107
Remeasurements – impact of any change in assumptions	1	(97)
Remeasurements – amendments to the contribution schedule	–	–
Contributions paid in respect of future service*	*	*
Costs recognised in income and expenditure account	<u>140</u>	<u>10</u>

*Includes defined contribution schemes and future service contributions (i.e. excluding any deficit reduction payments) to defined benefit schemes which are treated as defined contribution schemes. To be completed by the company.

	31 March 2024 % per annum	31 March 2023 % per annum	31 March 2022 % per annum
Rate of discount	5.31	5.52	2.35

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

SCHEME: TPT Retirement Solutions – The Growth Plan

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

DEFICIT CONTRIBUTIONS SCHEDULE

The non-discounted payments will be:

Year ending	31 March 2024 (£s)	31 March 2023 (£s)	31 March 2022 (£s)
Year 1	1,729	2,074	2,074
Year 2	–	1,729	2,074
Year 3	–	–	1,729
Year 4	–	–	–
Year 5	–	–	–
Year 6	–	–	–
Year 7	–	–	–
Year 8	–	–	–
Year 9	–	–	–
Year 10	–	–	–
	<u>1,729</u>	<u>3,803</u>	<u>5,877</u>



Mind in Harrow

132-134 College Road
Harrow
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w : www.mindinharrow.org.uk
e: info@mindinharrow.org.uk



MIND IN HARROW

England & Wales - Charity number 1067480

Accounts



Mind in Harrow

Registered Charity Number 1067480
Registered Company Number 03351324

Trustees' Annual Report & Financial Statements

Year Ended 31 March

2023

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LEGAL and ADMINISTRATIVE

Name: Mind in Harrow

Company Number: 3351324

Charity Number: 1067480

Principal Address: 132-134 College Road
Harrow
Middlesex HA1 1BQ

Trustees:

	Appointed
Jillian Anderson	
Jeffrey Defries (Chair)	13/06/2022
Kanchan Desai	
Nitasha Dhiri	09/05/2022
Adelle Henry	09/05/2022
Robert Pender	
Colin Powell	
Komal Raja	

Resigned

Joanne Norman	13/06/2022
Tasneem Shikoh	13/06/2022
Neelam Farzana	05/10/2022
Hansraj Shah	03/10/2022
Neema Jagatia	14/11/2022

Co-options: Raymond Bannerman, Harrow User Group
Leroy Rose, Harrow User Group

Company Secretary: Anna Ware

Senior Management Team

Anna Ware	Chief Executive
Sabrina Solomon	Head of Services
Neil Hedgecock	Head of Finance
Deniz Csernoklavek	Service Manager
Corinna Weber-Gray	Service Manager

Auditors: Goldwins Limited
75 Maygrove Road, West Hampstead, London NW6 2EG

Bankers: HSBC
Harrow Branch, 26-28 St Ann's Road, Harrow HA1 1LA

Solicitors: Bates Wells, 10 Queen Street Place, London EC4R 1BE

MIND IN HARROW
(A Company Limited by Guarantee)
YEAR ENDED 31 MARCH 2023

CHAIR'S FOREWORD

This is my first full year report and I shall start it by acknowledging all those who have contributed to a busy and productive year.

I must begin by thanking those trustees who have stepped down from the board - Hansraj Shah, Neema Jagatia, Neelam Farzana and Tasneem Shikoh and by welcoming two new trustees- Adelle Henry and Nitasha Dhiri. Contributing to the board is all about experience, expertise and enthusiasm.

We have also appointed our first ever Patron- Lord Daniel Finkelstein and I am pleased to welcome him too to our charity.

I am delighted that we have confirmed Anna Ware as our permanent Chief Executive – her agenda is full and ranges from the operational to the strategic and I am confident that she will bring inspirational leadership to the organisation. The challenges of focussing on what we do best and where our work can have the greatest impact runs alongside the tough funding imperative.

Over the past year our staff have delivered a wide range of services to support those living with mental ill-health and we have increased face to face activities post-pandemic, all of which you can read about in this annual report. There is no doubt that what we do and the services we provide are of vital importance to the people and families of Harrow.

During the year we have delivered on an ambitious restructuring programme, recruiting a Head of Services and a

Communications and Marketing coordinator to support the growth of the charity and to improve our delivery strategy.

We aim to be flexible and nimble in how we react to changing needs and requirements.

During the course of the year we were subject to something called MQM (Mind

Quality Management)- an inspection that we passed with flying colours!

As always, we are grateful to our volunteers, supporters and funders for their help and commitment to the charity.

The year 2023-24 will be challenging for us on every front. We have a growth strategy but that growth must see us concentrating and developing the services we are best qualified to provide. In parallel we must develop a funding strategy for both the charity as a whole and in relation to particular services.

The need for improved mental health and wellbeing lies at the heart of what we do and what we shall continue to do.

I am confident that we have a team in place- staff and trustees- to deliver on these ambitions.

Jeffrey Defries
Chair of Trustees

OUR VISION, MISSION AND VALUES

Our Charitable Objectives

The objects of Mind in Harrow, as stated in the Articles of Association, are:

- to promote the preservation of good mental health in particular by enabling and empowering any person experiencing mental health problems to live with, manage and recover from their condition; and
- to relieve the needs of people with mental health problems and those who support them by working to increase the understanding of mental health and mental health issues through gathering and disseminating information and working to raise awareness, promote understanding and challenge stigma and discrimination.

Our vision

We will not give up until everyone experiencing a mental health problem gets both support and respect.

Our mission

We provide information and support to empower anyone experiencing a mental health problem from all our local communities. We campaign together with people experiencing mental health problems to improve local services, raise awareness, and promote understanding.

Our Values and Culture

Our values are at the heart of what we do:

Open - We reach out to anyone who needs us.

Together - We're stronger in partnership.

Responsive - We listen, we act.

Independent - We speak out fearlessly.

Unstoppable - We never give up.

Public Benefit Statement

The Trustees consider that they have complied with Section 17 of the Charities Act 2011 with regards to the guidance on public benefit published by the Charity Commission.

The Trustees review the aims, objectives, and activities of the charity each year. This report considers the charity's achievements and its outcomes in the reporting period.

The Trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help.

The review also helps the Trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives that have been set.

Achievements and Performance

The charity's main activities are described below.

All its charitable activities focus on the development of services for clients who suffer mental health distress and/or emotional needs residing in the borough of Harrow.

These charitable activities are undertaken to further Mind in Harrow's charitable purposes for the public benefit.

During the year working with national Mind, our neighbouring Mind's in West London, and other partner agencies, Mind in Harrow campaigned to challenge discrimination and reduce stigma around mental health.

Policy Review

Our organisation has seen many changes in this past year, which has changed our culture, working environment and organisational expectations. This has resulted in a review of a number of policies, in particular our HR related policies, our GDPR policies and our health and safety policies.

Our services

Harrow Talking Therapies

Mind in Harrow delivers the 'Step 2' element of Harrow's Talking Therapies service in partnership with CNWL NHS Foundation Trust. The service is for individuals experiencing common mental health problems such as depression, low mood, anxiety and/or stress, providing free access to therapies including Cognitive Behavioural Therapy (CBT), guided self-help, time-limited counselling, and employment support. Treatments are personalised so can be accessed via workshops or one-to-one (over the telephone, online or face-to-face).

For 2022-23 we successfully achieved our targets, receiving more than 5000 referrals and providing 12,846 booked appointments, including assessments, 1to1 treatments and groups workshops. Our recovery rate was 54% over the year, exceeding the target of 50%.

Stepping Stones

Stepping Stones offers a tailored course programme, following term times, for adults with mental health needs and delivers a range of education, leisure and physical activity courses in mainstream venues. The project enables service users to move into mainstream courses, leisure activities and volunteering, giving them greater control over their lives and renewed confidence and independence. Stepping Stones aims to help people with mild to moderate mental health issue to: reduce isolation, develop

relationships, develop routines, learn new skills, develop confidence/self-esteem, and act a bridge to move back into mainstream activities.

Across the 12 months we ran a total of 14 individual courses and 1 workshop, providing 269 course hours to 186 learners, of which 56 were new to our service. Of these learners 8 found employment, 4 went to further education, 16 into volunteering with ourselves and other charities in Harrow.

HeadsUp

HeadsUp is a young-people's mental health service run in a consortium partnership led by Mind in Harrow with four other voluntary organisations: Mosaic LGBT Youth Centre, Paiwand (Solidarity & Support for Refugees), Centre for ADHD and Autism Support and The WISH Centre.

The service offers peer-led mental wellbeing workshops delivered by Mind in Harrow, and specialist one-to-one and group sessions delivered by the partner organisations. It is a free and confidential service for young people aged 11-25 in Harrow.

We supported 2,341 in the year, of which 93% report increased mental health awareness (target 85%); 88% report improved resilience to care for their own or a friends' mental health (target 75%).

HeadsUp also works with parents via our outreach and engagement activities and by the expansion of our support packages to schools.

Mind in Harrow also deliver 34 specialists mental wellbeing workshop programme delivered by trained young people with a lived experience of mental ill-health in secondary schools, youth services and colleges.

MIND IN HARROW
(A Company Limited by Guarantee)
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Service user Involvement - Harrow User Group (HUG) & Experts by Experience (EbE)

Funded by Harrow Council and the NHS, the User Involvement Project supports the Harrow User Group (HUG) and the Experts by Experience projects.

The number of registered members of the Harrow User Group stands at 400.

There were 4 HUG forums in the year and a further 44 co production meetings.

Other achievements in the year included 20 inpatient ward visits, 4 PLACE inspections.

We held 6 Stigma Busting Masterclasses delivered to 308 delegates (students and teaching fellows). 72% of delegates reported that their perception of mental health inpatients had shifted following the masterclass.

Achievements of the reps and advisors included, 5 moving on to employment, 2 moving into higher education and 1 advisor was elected to the council of governors of CNWL foundation Trust.

Befriending Services

Our one-to-one befriending service reduces social isolation and improves the quality of life for adults in Harrow experiencing mental health issues who feel isolated and lonely.

In total, 22 service users were supported by our befriending services for this period. It is funded by Personal Budgets through Harrow Council and CNWL NHS Trust.

On Your Side

On Your Side offers peer advocacy, helping people to navigate through the welfare and mental health systems. We provided 19 people with 3 – 10 sessions of support, and working flexibly alongside a person to achieve their chosen goals, helping them to deal with the welfare benefits system, accompany them to assessment meetings or access timely mental health support. The project is funded by Henry Smith.

Mental Health Information Service

The Information Service is the only mental health specialist service of its type in Harrow. The telephone helpline is delivered jointly by our staff and a team of skilled volunteers. The information service is also provided via email and through our online Mental Health Directory and offers one-to-one casework if a caller needs extra support.

The service supported over 700 people across the year, this is more than 100 more than the previous year, with complex support needs and information requests including counselling, accessing services, advocacy, housing, and financial concerns.

The online Mental Health Directory (directory.mindinharrow.org.uk), lists over 300 local, regional, and national services and a range of accessible factsheets. The mental health information service has been funded by NHS Harrow and Harrow Council.

SWiSH Information Service

Our Mental Health Information Service is part of the Support and Wellbeing Information Service Harrow (SWiSH), which offers the local Care Act Information and Advice Service through a consortium with four other local charities. The combined service has made over 8,500 contacts, supporting nearly 4000 individuals across the year. SWiSH is funded by Harrow Council.

Hayaan Project

Hayaan is a unique Somali mental health project promoting equality & civil rights for 4,000 Somalis experiencing multiple-disadvantage locally and across London. The Hayaan project recruits Somali volunteer 'Peer Educators' to assist in facilitating support and information sessions with Somali community members to increase their access and knowledge of local services. The project also offers

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advocacy support for a limited number of clients with crisis mental health needs.

DIYA South Asian group

Mind in Harrow's groups for the South Asian Community address stigma and provide culturally-appropriate mental health support. The group ran 10 sessions over the year, with 20 -25 participants each session. The project is peer led, and sessions include cultural festivals, activities such as yoga, arts and crafts as well as mental wellbeing talks and discussion. Each session had between 25-35 people attending, an increase from last year. The project is funded by Jasper Conrad.

Homes in Mind

Mind in Harrow is the Custodian of Homes in Mind, a charity set up to develop affordable homes for people experiencing mental health problems. Working in partnership with ZigZag Housing, Gollings Architects and Harrow Council housing department. The project has secured GLA funding to take it to planning stage, with an application to build 10 flats across two sites in Harrow ready to be submitted.

Other Income Generation

Our Mind shop

Working in partnership with national Mind, the hard work of the staff and volunteers, and the generosity of the donors and customers, has meant the income to Mind in Harrow from the shop for 2022-23 has returned back to pre covid levels.

Community fundraising

than previous years. In the face of such a challenging environment, we are monumentally grateful to the individuals, companies and organisations who donated or organised fundraising to support our work, with special thanks listed in our acknowledgements on page 18.

Thank you

We are very grateful to the extraordinary work of staff and particularly our Board of Trustees and dedicated volunteers who have sustained our services and support to the community through the year.

We are also very grateful to all our funders, who have shown exceptional understanding by allowing us to adapt and respond flexibly as we needed to during and in recovering from the national emergency.

OUR STRUCTURE, GOVERNANCE, & MANAGEMENT

Governing Document

Mind in Harrow is a charitable company limited by guarantee, incorporated in April 1997 and re-registered as a charity in January 1998. Its governing document is its Memorandum and Articles of Association. In the event of the company being wound up, the trustees are liable for a maximum sum of £1.

In December 2021, Mind in Harrow formally adopted its new revised and updated The Articles of Association.

The Board of Trustees (Management Committee)

We offer an opportunity for people to be co-opted members of the Board of Trustees either as representatives of a relevant local community group or statutory body or because they have particular relevant expertise; co-opted members are non-voting and act as advisors. There are two co-opted places available for the Harrow Mental Health User Group (HUG).

In accordance with its commitment to user empowerment, Mind in Harrow aims for a minimum of 30% of Trustees to have lived experienced of mental health problems.

Other trustees are drawn from local organisations, are ex-volunteers or interested individuals with relevant skills and expertise.

A list of trustees, elected and co-opted, is at the beginning of this report.

Sub-groups of the Board

There are 2 sub-groups of the Board, the Finance Sub-Committee, and the Performance and Quality Sub-Committee.

The Finance Sub-Committee met twice during the year; the Performance and Quality Sub-Committee is a new Sub committee, set up following our MQM and replaces the former policy and HR Sub Committee. Each -committee is made up of 3 trustees.

Trustee Induction and Training

New trustees receive an Induction Pack containing the governing document, a Trustee Role Description and relevant policies and organisational information.

They meet with the Chief Executive and Chair to discuss and clarify their role and responsibilities, working through a three stage Induction Checklist process. All undertake to abide by the Trustees' Code of Conduct including confidentiality, safeguarding and equality & diversity policies.

They are kept up to date with new developments in the organisation by regular service and finance reports and expected to attend at least 75% of Board of Trustee meetings to be effective in their role. Trustees are encouraged to attend learning and sharing events organised by national Mind and other external agencies.

We aim to hold an awayday annually for all trustees and staff, to take forward the strategic direction of the organisation for the following year.

Scheme of Delegation

The Trustees have independent control over and legal responsibility for the charity. The Board of Trustees meet 4 times each year. The Board sets strategic direction and holds an overview of the organisation. Responsibility for strategic management and team leadership lies with the Chief Executive, who presents reports regularly to the Board of Trustees. The senior management team (Service Managers, Head of Finance and Fundraiser) supervise

MIND IN HARROW
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service staff, volunteers and the day-to-day work. Staff supervision and training are valued as a key way of ensuring the highest standards of practice are maintained.

Remuneration of key management personnel

The key management personnel at Mind in Harrow are: the Chief Executive, Service Managers, Head of Finance and Fundraiser. Before being advertised, the salary grading of these posts is recommended to the Board of Trustees, following a benchmarking review of the salaries being offered for comparable posts by other organisations and a review of the grading in relation to existing staff posts. Any special factors, such as the shortage of supply for suitable candidates in the labour market, are also considered. All positions at Mind in Harrow, including for key management personnel, are graded using the Harrow Council pay or NHS structure systems as appropriate.

Annual pay awards for all staff are set by the Board of Trustees by applying a similar percentage increase across all posts, mirroring Council or NHS pay awards as appropriate.

Principal risks and uncertainties - How the trustees plan to manage them

Principal risks and uncertainties

Mind in Harrow conducts organisation-wide risk assessments usually annually in accordance with Charity Commission guidance and recommended framework.

Following a successful interim period the CEO was appointed in September 2023.

The principal risks currently identified relate to being able to retain existing and obtaining new contracts and funding grants for our work.

How the trustees plan to manage these risks

The charity aims to maintain the confidence of funders, commissioners, and wider stakeholders through the interim

management arrangements put in place, resulting in the retention of contracts and the continued delivery of its services.

The Board and management has put in place annual business plans focussing on fundraising growth and organisational development.

Going concern

The Trustees have reviewed the charity's projections and forecasts and have assessed the use of the going concern basis in the preparation of the financial statements. Despite the risks the Trustees have concluded that Mind in Harrow has adequate resources as at the date of approval of the financial statements such that the going concern status is secure.

Quality Assurance

Mind in Harrow is committed to providing the highest quality community mental health services, which anticipate, meet and exceed the expectations of service users, workers and other stakeholders.

The Mind Quality Mark (MQM) is Mind's quality assurance framework and standards, which have been developed from best practice guidance and with reference to other quality systems. In August 2023 following a thorough review Mind in Harrow was awarded the MQM

Every three years, all Local Minds are required to:

- complete a self-assessment toolkit for evaluating achievements and areas for improvement across 20 quality standards structure across four areas and 150 quality indicators;
- develop a plan of continuous quality improvements following the self-assessment;
- undergo an external quality review by the Mind Quality Panel, which includes a Mind quality consultant, mental health service user and senior staff from another local Mind.

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Safeguarding

Safeguarding vulnerable people is a top priority for Mind in Harrow. Following a comprehensive review of our processes and procedures last year, we have more robust systems with new policies for both Adults and Children and Young people. We have safeguarding leads within the staff team and on our Board of Trustees.

External Board Representation

To achieve our strategic aim to build affordable homes for people experiencing mental health problems, Mind in Harrow is working in partnership with ZigZag Housing, Gollings Architects and the Council housing department to develop the project.

We have formed a new Community-led Housing company called **Homes in Mind** to manage the project, which was an expectation of the project funding body. Mind in Harrow is a 'Custodian Member' of the company and has equal representation on the Board alongside prospective tenants of the new homes.

All future tenants will be Members of the Homes in Mind company so that they have formal ownership of the project. Homes in Mind has contracted Mind in Harrow to support the project development and has in place governance, financial control and conflict of interest policies to ensure that Homes in Mind acts in accordance with its objects and solely in the interests of its beneficiaries.

The Mind in Harrow Board receives regular project progress reports from the Custodian Directors it has appointed to the Homes in Mind Board (currently both Mind in Harrow ex-trustees).

ETHICAL FUNDRAISING POLICIES

Protecting Vulnerable People

Mind in Harrow has a Safeguarding Children and Young People Policy, a Safeguarding Adults at Risk Policy (both reviewed annually) and a Fundraising with People in Vulnerable Circumstances Policy (reviewed every three years), which explain how we support and work with vulnerable people.

During 2022-2023 Mind in Harrow did not work with any third parties and agencies in relation to fundraising. However, we will ensure that when we do, they adhere to our policy on working with vulnerable people which we will monitor annually or at the end of their contract with us, whichever is sooner.

Our Fundraising Approach

Mind in Harrow has a fundraising policy which sets out our approach to fundraising and is reviewed every two to three years. In 2022-23 no complaints were received regarding our fundraising practices.

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STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also directors of Mind in Harrow for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

- ◆ select suitable accounting policies and then apply them consistently;
- ◆ observe the methods and principals in the Charities SORP;
- ◆ make judgements and estimates that are reasonable and prudent;
- ◆ state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- ◆ prepare the financial statements on the going concern basis unless it is

inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Statement as to disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the group's auditor is unaware, and
- the trustees, having made enquiries of fellow directors and the group's auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

ACKNOWLEDGEMENTS

Thank you to everyone who has supported us during the year

We are grateful to the individuals, charitable trusts and other organisations who have supported our work through donations, collections and fundraising events and through the Mind in Harrow Charity Shop.

Individuals, Charity of the Year and Local Organisations

Special mentions to go, Barratt Charity Foundation, Charterhouse Accountants, Circle of Friends, David Charles Estate Agents, IPSOS Mori, LOFA and SCVP and to the wonderful donors and fundraisers who have skydived, cycle and sung for Mind in Harrow.

In-Memory

A very special thank you to the families and friends who generously donated to Mind in Harrow in memory of their loved ones.

Our Volunteers, Trainers, & Mental Health Champions

We are particularly indebted to our wonderful team of volunteers, trainers, and campaigners, who support the organisation and its work in so many different and creative ways. Our grateful thanks for your inspiring and highly valued contribution to Mind in Harrow's success. So many of our services and activities could not run without your dedication, commitment, and enthusiasm.

Statutory Funders

- Central and North West London NHS Foundation Trust
- Harrow Council
- NHS Harrow

Lottery & national Funders

- National Lottery Community Fund
- National Lottery Awards for All
- Sport England

Grant making Trusts & Charities

- Build Back Better
- City Bridge Trust
- Childwick Trust
- Comic Relief
- Community-led Housing London
- Coronavirus Mental Health Response Fund
- Harrow Giving
- The Henry Smith Charity
- Garfield Weston
- Jean & Derek King Charitable Trust
- Jaspar Foundation
- London Community Foundation
- Masonic Charitable
- Middx Freemasons
- Mercer Foundation
- Mind
- Peoples Postcode Lottery
- Provincial of Middlesex Benevolent Fund
- Young Harrow Foundation

Our Partners

We also thank and are grateful for the commitment and expertise of all the partner organisations and individuals with whom we have worked during the year.

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FINANCIAL REVIEW

Summary

In 2022-23 our annual income has decreased by 4% on the prior year, to £1,437k (£1,497k in 2021/22).

The continued close management of costs has achieved a small deficit on unrestricted funds of £14k for the year from an opening balance of £683k to a closing balance of £669k. This outcome is similar to that achieved in 2021/22 with a deficit of £4k.

The delivery of restricted funds has seen the opening balance of £177k, reduce by £78k to give a closing restricted reserve of £99k.

Overall deficit on total net incoming resources of £92k has been recorded for the year (28k surplus in 2021/22).

We have managed to achieve continued funding for the majority of our projects during 2022-23, including our Somali Hayaan project, Stepping Stones courses, User Involvement Project, HeadsUp youth wellbeing project, the Support & Wellbeing Information Service, the Befriending service, Social Prescribing, and the Harrow Talking Therapies service.

Fundraising performance

We employ a Grants & Community Fundraising Manager who specialises in applications to grant-making trusts and Foundations

The Chief Executive submits priority public sector grant funding or commissioned service applications.

Our voluntary donations income for 2022 - 23 was £41k (£29k in 2021/22).

Volunteer Contribution

Mind in Harrow is greatly indebted to all its volunteers for their commitment, time and skills, who help with a wide variety of Mind

in Harrow's work. This includes the running of our services, administration tasks in the office and fundraising activities. Many people with mental health problems contribute in a voluntary capacity to our services or undertake leadership roles on our planning and service development groups. In total, over 50 volunteers contributed over 3,000 hours to Mind in Harrow activities during the year.

Principal Funding Sources

Our main sources of funding are statutory bodies (Harrow Council, NHS Harrow CCG, and CNWL NHS Foundation Trust), which fund our core activities and direct services through Service Level Agreements. Grant making trusts provide grants to a number of specific time-limited projects.

Investment Policy

The Board of Trustees reviews its investment policy annually. During the 2022 / 2023 Mind in Harrow held 3-6 month notice accounts with each of Shawbrook Bank, Cambridge & Counties Bank, Hampshire Trust Bank, and Redwood Bank; a one-year fixed rate account with United Trust Bank; instant access deposit accounts with Aldermore Bank and Virgin Money; and a current account with HSBC.

Reserves Policy

The trustees carry out an annual review of the charity's free reserves policy in light of known risks and future plans. Free reserves are those funds which are not committed to specific contingencies or invested in fixed assets.

The Trustees have resolved that Mind in Harrow should aim to increase its free reserves to 3 months' expenditure in response to the continued risk of income reductions from public sector bodies, low returns from bank interest, and competition for charitable trust applications.

A target for free general reserves is around £359k, £326k as at 31st March 2023. This

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will enable the charity to meet its objectives if it faces loss of income, increases in unfunded costs or delayed receipt of grants.

The Trustees hold funds in designated reserves for specific purposes. At 31 March 2023 the Trustees resolved to maintain the level of designated funds held in the

- Development Fund (£40k) to invest in the upgrading of the IT infrastructure commencing in 2023/24.
- Employment & Pensions Fund (£140k) to set against the actuarial valuation of the TPT Growth Pension Plan due in 2023/24.
- Office Relocation Fund (£37k) to cover likely costs of a move to more suitable permanent premises.
- Sustainability Investment Fund (£126k) combined with the Project Fund (£51k) to invest in the organisation's sustainability and infrastructure through diversification of income sources. Plans have been developed and will be implemented during 2023/24.

Funding for the Year Ahead

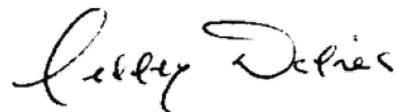
In the light of the current cost of living crisis, and despite extraordinary support from donors and grant-makers during 2022-23, we are aware that we will face considerable challenges to maintain and develop funding streams for the current and future years. We are grateful to existing funders for their ongoing support, particularly those trusts including Jaspar Foundation and Henry Smith Charity which have been able to commit to funding our work across a number of years.

As the fundraising landscape changes, still reflecting the economic and social impacts of the pandemic, we are keeping under constant review our income generation strategy and costs.

We are pursuing our strategy to diversify our funding streams, and are delighted that the Mind charity shop in Harrow is continuing to trade well. We are also continuing our close collaboration with other local Minds through the West London Mental Health Partnership to explore further opportunities and partnership options.

APPROVAL

The Trustees' Annual Report on pages 3-15 was approved by the Trustees on 24th October 2023 and signed on their behalf by:



Jeffrey Defries, Trustee (Chair)

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF MIND IN HARROW

Opinion

We have audited the financial statements of Mind In Harrow for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 March 2023 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report (incorporating the directors' report) have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us;
- the financial statements are not in agreement with the accounting records and returns;
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

Responsibilities of the trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

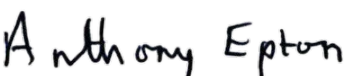
In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Detecting, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting of the risks of fraud and responding whether they have knowledge of any actual or suspected fraud;
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We performed analytical procedures to detect any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities]. This description forms part of our auditor's report.

This report is made solely to the Charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the Charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Anthony Epton (Senior Statutory Auditor)
for and on behalf of
Goldwins Limited
Statutory Auditor
Chartered Accountants
75 Maygrove Road
West Hampstead
London NW6 2EG

2 November 2023

Mind in Harrow
Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2023

	Note	Unrestricted £	Restricted £	2023 Total £	Unrestricted £	Restricted £	2022 Total £
Income from:							
Donations and legacies	2	41,380	–	41,380	127,172	–	127,172
Charitable activities	3	991,799	384,216	1,376,015	942,778	408,214	1,350,992
Other trading activities	4	1,400	–	1,400	3,008	–	3,008
Investments	5	18,411	–	18,411	16,782	–	16,782
Total income		1,052,990	384,216	1,437,206	1,089,740	408,214	1,497,954
Expenditure on:							
Charitable activities	6	1,036,748	462,012	1,498,760	1,068,047	375,851	1,443,898
Raising Funds		30,084	–	30,084	25,640	–	25,640
Total expenditure		1,066,832	462,012	1,528,844	1,093,687	375,851	1,469,538
Net movement in funds		(13,842)	(77,796)	(91,638)	(3,947)	32,363	28,416
Reconciliation of funds:							
Total funds brought forward		683,327	176,500	859,827	687,274	144,137	831,411
Total funds carried forward	17	669,485	98,704	768,189	683,327	176,500	859,827

All of the above results are derived from continuing activities.

There were no other recognised gains or losses other than those stated above.

The attached notes form part of these financial statements.

**Mind in Harrow
Balance sheet**

Company no. 03351324

As at 31 March 2023

	Note	£	2023 £	£	2022 £
Fixed assets:					
Tangible assets	12		<u>2,203</u>		<u>4,693</u>
			2,203		4,693
Current assets:					
Debtors	13	47,776		83,585	
Cash at bank and in hand		<u>803,097</u>		<u>845,804</u>	
		850,873		929,389	
Liabilities:					
Creditors: amounts falling due within one year	14	<u>(84,887)</u>		<u>(74,255)</u>	
Net current assets			<u>765,986</u>		<u>855,134</u>
Total assets less current liabilities			<u>768,189</u>		<u>855,134</u>
	16				
Total net assets			<u>768,189</u>		<u>859,827</u>
The funds of the charity:	17				
Restricted income funds			98,704		176,600
Unrestricted income funds:					
Designated funds		343,139		343,039	
General funds		<u>326,346</u>		<u>340,188</u>	
Total unrestricted funds			<u>669,485</u>		<u>683,227</u>
Total charity funds			<u>768,189</u>		<u>859,827</u>

The financial statements are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The attached notes form part of the financial statements

Approved and authorised for issue by the trustees on 24th October 2023 and signed on their behalf by



Jeffrey Defries, Trustee (Chair)

Statement of cash flows

For the year ended 31 March 2023

	Note	2023		2022	
		£	£	£	£
Cash flows from operating activities					
Net income for the reporting period (as per the statement of financial activities)			(91,638)		28,416
Depreciation charges		4,984		5,045	
Donations re Mind Retail Harrow Shop		-		-	
Interest, dividends and rent from investments		(2,941)		(16,782)	
(Increase) / Decrease in debtors		35,809		5,843	
Increase in creditors		10,632		(63,484)	
			48,484		(69,378)
Net cash provided by operating activities			(43,154)		(40,962)
Cash flows from investing activities:					
Donations re Mind Retail Harrow Shop				12,838	
Bank Interest		2,941		3,944	
Purchase of fixed assets		(2,494)			
			447		16,782
Net cash used in investing activities			447		16,782
Change in cash and cash equivalents in the year			(42,707)		(24,180)
Cash and cash equivalents at the beginning of the year			845,804		869,984
Cash and cash equivalents at the end of the year			803,097		845,804
Analysis of cash and cash equivalents					
	At 1 April 2022	Cash flows	Other changes	At 31 March 2023	
	£	£	£	£	
Cash in hand	845,804	(42,707)	-	803,097	
Total cash and cash equivalents	845,804	(42,707)	-	803,097	

1) ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Mind in Harrow meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

b) Fund accounting

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal. Expenditure, which meets these restrictions, is identified to the fund.

Designated funds are unrestricted funds earmarked by the Board of Trustees for particular purposes.

c) Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular income:

- Voluntary income is received by way of grants, donations, gifts and membership subscriptions and is included in full in the Statement of Financial Activities (SoFA) when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant
- Donated services and facilities and the value of services provided by volunteers are acknowledged but have not been included in these accounts
- Investment income is included when receivable
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance
- For legacies, entitlement is taken when the charity has been notified by the executors that they will make a confirmed payment of a specified amount.

d) Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. staff time spent on that activity.

- Expenditure on raising funds comprises the costs associated with attracting donations and legacies
- Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them ('Support Costs'), as well as governance costs

Notes to the financial statements

For the year ended 31 March 2023

- Governance expenditure includes those costs associated with meeting the constitutional and statutory requirements of the charity and includes the audit fees and costs linked to the strategic management of the charity.
- e) Unlisted investments
Contribution to capital costs of shop refurbishment are amortised over the term of the lease until the first break clause.
- f) Tangible fixed assets
Tangible fixed assets are stated at cost less accumulated depreciation. The costs of additions below £200 are not capitalised. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life, as follows:

Leasehold Improvements	-	over term of lease
Furniture, Fixtures & Fittings	-	25% on cost
Office Equipment	-	33.3% on cost
- g) Operating leases
Rentals applicable to operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged against income as incurred.
- h) Pension costs
The charity operates a defined contribution pension scheme with The Peoples Pension and participates in a multi-employer scheme with The Pensions Trust. The pension cost charge represents contributions payable by the charitable company to the schemes and changes to the provision recognised for future deficit reduction payments required.
- i) Going concern
The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and have taken account of pressures on events.

The Trustees have also considered the impact of the COVID-19 pandemic and measures taken in the UK.

The charity has a strong cash and reserves position at the time of approval of these financial statements. Having produced forecasts and made enquiries, the trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for at least 12 months from the date of the audit report of these financial statements. The charity therefore continues to adopt the going concern basis in preparing its financial statements.
- j) Financial instruments
The charitable company only has basic financial instruments measured at amortised cost, with no financial instruments classified as other, or basic financial instruments measured at fair value.
- k) Cash and cash equivalents
Cash and cash equivalents include cash at banks and in hand and short term deposits with a maturity date of twelve months or less.

Notes to the financial statements

For the year ended 31 March 2023

2 Income from donations and legacies (all unrestricted)

	2023 Total £	2022 Total £
Donations	41,380	28,869
Grants		98,303
	41,380	127,172

3 Income from charitable activities

	2023			2022		
	Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
Clinical Services	882,428	65,892	948,320	737,471	97,498	834,969
Adult Services	86,762	118,028	204,790	158,210	46,447	204,657
Youth Services	22,609	200,296	222,905	47,097	264,269	311,366
	991,799	384,216	1,376,015	942,778	408,214	1,350,992

4 Other Trading Activities

	2023 Total £	2022 Total £
Social Work Students	1,400	1,400
Homes in Mind	-	1,608
	1,400	3,008

Unrestricted income in both 2022 and 2023

Mind in Harrow is the Custodian Member of Homes in Mind, a company limited by guarantee, and appoints 50% of its directors as Custodian Directors. There is a consultancy agreement in place for Mind in Harrow to provide support to Homes in Mind.

5 Investment Income

	2023 Total £	2022 Total £
Donations re Mind Retail Harrow Shop	15,470	12,838
Bank Interest income	2,941	3,944
	18,411	16,782

Notes to the financial statements

For the year ended 31 March 2023

6a Analysis of total expenditure

	Staff	Other	Support	2023 Total
	£	£	£	£
Clinical Services	797,693	9,030	192,522	999,245
Adult Services	146,681	53,911	47,871	248,463
Youth Services	107,343	119,627	54,166	281,136
Support Costs	190,051	104,507	(294,558)	-
Total Expenditure	1,241,768	287,075	-	1,528,844

Analysis of total expenditure (2022)

	Staff	Other	Support	2022 Total
	£	£	£	£
Clinical Services	650,388	32,607	86,188	769,183
Adult Services	307,573	44,009	44,367	395,949
Youth Services	99,336	170,961	34,109	304,406
Support Costs	29,045	135,619	(164,664)	-
Total Expenditure	1,086,342	383,196	-	1,469,538

6b Analysis of Governance Costs

	2023 Total	2022 Total
	£	£
Auditor's fees	4,000	4,000
Other Costs	-	48,091
Staff support costs	-	11,102
Total Governance Costs	4,000	63,193

Notes to the financial statements

For the year ended 31 March 2023

7 Net income for the year

This is stated after charging / crediting:

	2023 £	2022 £
Depreciation	4,984	5,046
Operating lease rentals:		
Property	26,000	26,000
Other	3,563	2,474
Auditors' remuneration (excluding VAT):		
Audit	3,333	3,333
	<u>3,333</u>	<u>3,333</u>

8 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2023 £	2022 £
Salaries and wages	1,095,353	972,551
Social security costs	102,937	84,086
Employer's contribution to defined contribution pension schemes	43,480	29,705
	<u>1,241,770</u>	<u>1,086,342</u>

No employee earned emoluments of more than £60,000 during the year.

The total employee benefits including pension contributions of the key management personnel were £213,229 (2022: £205,104), split as follows: Salaries £184,455, Social Security Costs £20,070, and Pensions £8,704.

The organisation paid Nil redundancy costs (2022: £25,000).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2022: £nil). No charity trustee received payment for professional or other services supplied to the charity (2022: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £nil (2022: £nil).

Notes to the financial statements

For the year ended 31 March 2023

9 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was as follows:

	2023 No.	2022 No.
Direct Charitable Administration	36	32
	4	5
	<u>40</u>	<u>37</u>

10 Related party transactions

There were no related party transactions to disclose for 2023 (2022: £nil).

11 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

12 Tangible fixed assets

	Office Equipment Fixtures and Fittings £	Unlisted Investments £	Total £
Cost or valuation			
At the start of the year	40,162	14,031	54,193
Additions in year	2,494	-	2,494
Disposals in year	-	-	-
	<u>42,656</u>	<u>14,031</u>	<u>56,687</u>
At the end of the year			
At the start of the year	35,469	14,031	49,500
Charge for the year	4,984	-	4,984
Eliminated on disposal	-	-	-
	<u>40,453</u>	<u>14,031</u>	<u>54,484</u>
At the end of the year			
Net book value			
At the end of the year	<u>2,203</u>	<u>-</u>	<u>2,203</u>
At the start of the year	<u>10,987</u>	<u>46,218</u>	<u>57,205</u>

All of the above assets are used for charitable purposes.

Notes to the financial statements

For the year ended 31 March 2023

13 Debtors

	2023 £	2022 £
Trade debtors	32,306	72,909
Prepayments	–	7,997
Accrued Income	15,470	2,679
	<u>47,776</u>	<u>83,585</u>

14 Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	14,993	–
Other creditors	18,409	19,682
Accruals	14,682	38,919
Deferred income (Note 15)	29,091	5,878
Pension Creditor	4,082	4,082
Pension Provision within one year	3,630	5,694
	<u>84,887</u>	<u>74,255</u>

15 Deferred income

	2023 £	2022 £
Balance at the beginning of the year	5,878	51,512
Amount released to income in the year	(5,878)	(51,512)
Amount deferred in the year	29,091	5,878
	<u>29,091</u>	<u>5,878</u>

The income deferred relates to amounts invoiced in advance for services to be undertaken in 2023/24.

Notes to the financial statements

For the year ended 31 March 2023

16 Analysis of net assets between funds

	Designated £	General £	Restricted £	Total funds £
Tangible fixed assets	2,203	–	–	2,203
Net current assets	340,936	326,346	98,704	765,986
Pension Provision	–	–	–	–
	<hr/>	<hr/>	<hr/>	<hr/>
Net assets at the end of the year	343,139	326,346	98,704	768,189
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
Comparative Analysis of net assets between funds (2022)				
	Designated £	General £	Restricted £	Total funds £
Tangible fixed assets	4,693	–	–	4,693
Net current assets	338,446	414,443	176,500	929,389
Pension Provision	–	(74,255)	–	(74,255)
	<hr/>	<hr/>	<hr/>	<hr/>
Net assets at the end of the year	343,139	340,188	176,500	859,827
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Notes to the financial statements

For the year ended 31 March 2023

17 Movements in funds

	At the start of the year £	Income £	Expenditure £	Transfers £	At the end of the year £
Restricted funds:					
Clinical Services					
Hayaan – Mind & Mercia fund	33,741	13,492	(47,233)	-	-
Befriending	27,494	20,486	(47,980)	-	-
Diya South Asian group	4,099	-	(4,099)	-	-
SMI Physical Health Checks Promotion	-	52,400	(8,633)	-	43,767
Youth Services					
HeadsUp (City Bridge)	34,687	59,772	(94,459)	-	-
HeadsUp Comic Relief	29,044	63,081	(92,125)	-	-
HeadsUp Build back better	-	7,972	(7,972)	-	-
HeadsUp CAMHS waiting list	-	69,471	(34,736)	-	34,735
HeadsUp CPD wkshps YHF CNWL	14,000	-	(14,000)	-	-
Adult Services					
A4A Pandemic Recovery H/L & Info	4,316	26,527	(30,843)	-	-
Stepping Stones	5,746	39,270	(45,016)	-	-
On Your Side – HS	13,790	29,400	(22,988)	-	20,202
MHA Training	779	1,110	(1,889)	-	-
Mind CMHRF Coronavirus MH	2940	-	(2,940)	-	-
Head for Work	4422	-	(4,422)	-	-
EKTA	1442	1,235	(2,677)	-	-
Total restricted funds	176,500	384,216	(462,012)	-	98,704
Unrestricted funds:					
Designated funds:					
Projects Fund	51,139	-	-	-	51,139
Development Fund	40,000	-	-	-	40,000
Office Relocation Reserve	37,000	-	-	-	37,000
Employment & Pensions Fund	140,000	-	-	-	140,000
Sustainability Investment Fund	75,000	-	-	-	75,000
Total designated funds	343,139	-	-	-	343,139
General funds	340,188	1,052,990	(1,066,832)	-	326,346
Total unrestricted funds	683,327	1,052,990	(1,066,832)	-	669,485
Total funds including pension fund	859,827	1,437,206	(1,528,844)	-	768,189

PURPOSE OF FUNDS

Restricted Funds

Clinical Services

Somali Hayaan Project – National Mind

Provision of support, advice, and advocacy to Somali refugees, asylum seekers and their families who experience poor mental health in Harrow & Brent.

Befriending – Harrow Council

To support the delivery the community befriending service to people in Harrow isolated by their mental health.

SMI Physical Health Checks – NHS North West London

To promote physical health checks within the Community

Youth Services

HeadsUp Youth Wellbeing Project – City Bridge Trust

Support young people in Harrow to improve their mental health and resilience, and to build their self-esteem, in partnership with other local providers.

HeadsUp - Comic Relief

COVID Response in partnership with the Department for Digital, Culture, Media and Sport, to address critical operational needs during the pandemic through investment in digital & remote-working approaches and enhanced core infrastructure to support services.

HeadsUp Harrow Expansion – Comic Relief

Expand the work of the HeadsUp Project to reduce stigma and provide access to a new range of services and interventions for marginalised children & young people and their parents across Harrow.

HeadsUp CPD workshops – Young Harrow Foundation (CNWL/ Harrow Council)

Funded as part of the Community Assets scheme to work with HeadsUp delivery partners to run a series of workshops for professionals working with children & young people.

Adult Services

A4A Side by Side – NHS North West London / Harrow Council

Information and Advice Service.

Stepping Stones - NHS North West London / Harrow Council

Mainstream educational, leisure, and physical activity courses for users of mental health services.

On Your Side Peer Support – Henry Smith Charity

To deliver peer advocacy support as part of a 3-year project.

Head for Work

Funding received from the Lottery Fund 2017-20 to train service users to become trainers, and a 6 month extension during 2020 to continue the programme during the pandemic.

EKTA activities Fund – Jasper Foundation

Support ongoing activities with the South Asian community.

Designated Funds

Development Fund

Funds set aside to pay for items such as professional advice and equipment including an essential IT infrastructure which will be of benefit to the whole agency.

Office Relocation Fund

Funds set aside to cover the likely costs of a move planned to more suitable permanent offices.

Employment & Pensions Fund

Funds held to cover the additional costs of compliance with Employment Legislation in respect of redundancy and sickness, and as a contingency for potential staff pension fund liabilities

Sustainability Investment Fund

Funds held to invest in the organisation's sustainability and infrastructure through diversification of income sources and more cost effective operations in accordance with Mind in Harrow's strategy.

General reserves

General reserves are those funds not restricted or designated as committed to specific contingencies.

Notes to the financial statements

For the year ended 31 March 2023

Movements in funds (2022)

	At the start of the year £	Income £	Expenditure £	Transfers £	At the end of the year £
Restricted funds:					
Clinical Services					
Hayaan – Mind & Mercia fund	21,450	43,310	(31,019)	–	33,741
Befriending	7,620	49,188	(29,314)	–	27,494
Diya South Asian group		5,000	(901)	–	4,099
SMI Physical Health Checks Promotion				–	–
Youth Services					
HeadsUp (City Bridge)	41,112	99,800	(106,225)	–	34,687
HeadsUp Comic Relief	24,358	150,469	(145,783)	–	29,044
HeadsUp Build back better				–	
HeadsUp CAMHS waiting list				–	
HeadsUp CPD wkshps YHF CNWL		14,000		–	14,000
Adult Services					
A4A Pandemic Recovery H/L & Info	12,729		(8,413)	–	4,316
Stepping Stones	14,821	7,940	(17,015)	–	5,746
On Your Side – HS		29,700	(15,910)	–	13,790
MHA Training	1,146	3,807	(4,174)		779
Mind CMHRF Coronavirus MH	9,686		(6,746)		2,940
Head for Work	4,779		(357)		4,422
EKTA	3,734	–	(2,292)		1,442
Mind Core IT Development	2,702	5,000	(7,702)		
Total restricted funds	144,137	408,214	(375,851)	–	176,500
Unrestricted funds:					
Designated funds:					
Projects Fund	48,333	–	–	2,806	51,139
Development Fund	40,000				40,000
Office Relocation Reserve	49,000			(12,000)	37,000
Employment & Pensions Fund	140,000				140,000
Sustainability Investment Fund	75,000	–	–	–	75,000
Total designated funds	352,333	–	–	(9,194)	343,139
General funds	334,941	1,089,740	(1,093,687)	–	340,188
Total unrestricted funds	687,274	1,089,740	(1,093,687)	(9,194)	683,327
Total funds including pension fund	831,411	1,497,954	(1,469,538)	(9,194)	859,827

Notes to the financial statements

For the year ended 31 March 2023

18 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods

	Land and Buildings		Other	
	2023	2022	2023	2022
	£	£	£	£
Less than one year	19,500	26,000	3,141	4,155
One to five years		19,500		3,141
Over five years				
Total Operating Lease commitment	19,500	45,500	3,141	7,296

19 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

20 Contingent Liabilities

Mind in Harrow participates in The Pensions Trust's Growth Plan (the Plan). The Plan is funded and is not contracted-out of the State scheme. The Plan is a multi-employer pension plan.

Contributions paid into the Plan up to and including September 2001 were converted to defined amounts of pension payable from Normal Retirement Date. From October 2001 contributions were invested in personal funds which have a capital guarantee and which are converted to pension on retirement, either within the Plan or by the purchase of an annuity.

When an employer withdraws from a multi-employer defined benefit pension scheme which is in deficit, the employer is required by law to pay its share of the deficit, calculated on a statutory basis (known as the buy-out basis).

The Growth Plan is a "last man standing" multi-employer scheme. This means that if a withdrawing employer is unable to pay its debt on withdrawal the liability is shared amongst the remaining employers. The participating employers are therefore, jointly and severally liable for the deficit in the Growth Plan scheme.

Mind in Harrow has been notified by The Pensions Trust of the estimated employer debt on withdrawal from the Plan based on the financial position of the Plan as at 30 September 2021. In a letter dated 25th July 2022, The Pensions Trust stated that "Mind in Harrow's estimated debt on withdrawal at 30 September 2022 is £38,399 (2021:£70,000; 2020: £107,430; 2019: £111,675; 2018: £101,225; 2017: £118,292; 2016: £140,696; 2015: £104,082; 2014: £115,283; 2013: £87,620.77; 2012: £105,943.98).

Notes to the financial statements

For the year ended 31 March 2023

21. Pension schemes

SCHEME: TPT Retirement Solutions – The Growth Plan

The company participates in the scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2022 to 31 January 2025:		£3,312,000 per annum	(payable monthly)
---------------------------------------	--	----------------------	-------------------

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2019 to 30 September 2025: £11,243,000 per annum (payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

PRESENT VALUES OF PROVISION

	31 March 2023 (£000s)	31 March 2022 (£000s)	31 March 2021 (£000s)
Present value of provision (discounted)	3,630	5,694	21,005

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Period 31 March 2023 (£000s)	Period 31 March 2022 (£000s)
Provision at start of period	5,694	21,905
Unwinding of the discount factor (interest expense)	107	121
Deficit contribution paid	(2,074)	(5,316)
Remeasurements – impact of any change in assumptions	(97)	(131)
Remeasurements – amendments to the contribution schedule	–	(9,985)
Provision at end of period	<u>3,630</u>	<u>5,694</u>

Notes to the financial statements

For the year ended 31 March 2023

20. Pension schemes continued)
INCOME AND EXPENDITURE IMPACT

	Period 31 March 2023 (£000s)	Period 31 March 2022 (£000s)
Interest expense	107	121
Remeasurements – impact of any change in assumptions	(97)	(131)
Remeasurements – amendments to the contribution schedule	–	(9,985)
Contributions paid in respect of future service*	*	*
Costs recognised in income and expenditure account	*	*

*includes defined contribution schemes and future service contributions (i.e. excluding any deficit reduction payments) to defined benefit schemes which are treated as defined contribution schemes. To be completed by the company.

	31 March 2023 % per annum	31 March 2022 % per annum	31 March 2021 % per annum
Rate of discount	5.52	2.35	0.66

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

SCHEME: TPT Retirement Solutions – The Growth Plan

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

DEFICIT CONTRIBUTIONS SCHEDULE

The non-discounted payments will be:

Year ending	31 March 2023 (£000s)	31 March 2022 (£000s)	31 March 2021 (£000s)
Year 1	2,074	2,074	5,316
Year 2	1,729	2,074	5,475
Year 3	–	1,729	5,639
Year 4	–	–	4,840
	<u>3,803</u>	<u>5,877</u>	<u>21,270</u>



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MIND IN HARROW

England & Wales - Charity number 1067480

Accounts



Mind in Harrow

Registered Charity Number 1067480
Registered Company Number 03351324

Trustees' Annual Report & Financial Statements

Year Ended 31 March

2022

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LEGAL and ADMINISTRATIVE

Name: Mind in Harrow

Company Number: 3351324
Charity Number: 1067480
Principal Address: 132-134 College Road
Harrow
Middlesex HA1 1BQ

Trustees:		Appointed
	Jillian Anderson	08/03/2021
	Jeffrey Defries (Chair)	13/06/2022
	Kanchan Desai	08/03/2021
	Nitasha Dhiri	09/05/2022
	Neelam Farzana	08/03/2021
	Adelle Henry	09/05/2022
	Neema Jagatia, Treasurer	04/12/2018
	Joanne Norman, Chair	10/05/2021
	Robert Pender	07/04/2021
	Colin Powell	13/09/2021
	Komal Raja	13/09/2021
	Tasneem Shikoh	13/09/2021
		Resigned
	Heather Hannan	26/05/2021
	Abdullahi Fido	08/02/2022
	Joanne Norman, Chair	13/06/2022
	Hansraj Shah	03/10/2022
	Tasneem Shikoh	08/06/2022

Co-options: Raymond Bannerman, Harrow User Group
Leroy Rose, Harrow User Group

Company Secretary: Mark Gillham resigned 31/08/2021
Ruth Catty appointed 31/08/2021;
resigned 28/10/2022

Senior Management Team

Anna Ware	Interim Chief Executive (from April 2022)
Mark Gillham	Chief Executive (to August 2021)
Sona Barbosa	Service Manager
Deniz Csernoklavek	Service Manager
Ruth Catty	Finance & Operations Manager

Auditors: Goldwins Limited
75 Maygrove Road, West Hampstead, London NW6 2EG

Bankers: HSBC
Harrow Branch, 26-28 St Ann's Road, Harrow HA1 1LA

Solicitors: Bates Wells, 10 Queen Street Place, London EC4R 1BE

MIND IN HARROW
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VICE-CHAIR'S FOREWORD

The period of this report has seen Mind in Harrow continuing to adapt to the changing covid landscape flexibly and with a focus on the safety of staff and service users. The majority of our services are at their best face to face and we are pleased that most are operating on an in person basis again. We are truly open for business and welcome service users to our new offices, conveniently located in the same building. Harrow User Group meetings are once again taking place in person and there have been lively and well attended forums about reconnecting and coproduction.

Further to a comprehensive strategic review and consultation with staff and service users, Mind in Harrow has a new fresh and ambitious strategy for 2022-2025. The strategy will be kept under review and will be a dynamic and living framework to inform all that we do. It will be refreshed on an annual basis to ensure it remains current and relevant given the fluidity of the context in which we work.

There have been changes in senior staff and Board members. Further to Heather Hannan and Jo Norman's tenures as interim Chairs of the Board ending, for which we thank Heather and Jo enormously, we are thrilled to welcome Jeffrey Defries as our new Chair of the Board. Jeffrey introduces himself below.

We continue to work very closely with our Mind colleagues both nationally and locally. Janice Horsman, our former interim CEO, has moved on to the role of Director of Business Transformation for the West London Mental Health Partnership made up of Harrow, Hammersmith & Fulham, Ealing & Hounslow, and Hillingdon Minds. We have every confidence that our ongoing relationship will serve us well. Anna Ware became CEO on 1st August this year. She has a solid background in management within the Mind federation and beyond and we wish her every success in the role.

Many long term members of staff remain committed to Mind in Harrow and, as ever, we are grateful for the magnificent work put in by our volunteers. Mind in Harrow could not operate without their hard work and support.

Moving forward, the Board is keen to form relationships with local businesses and organisations as we seek new funding streams for our invaluable mental health services in the local area.

Reviewing the year, we have every confidence that Mind in Harrow is in a strong position to face the challenges ahead and to embrace change whilst continuing to provide top class services to our ever growing cohort of beneficiaries.

Jillian Anderson

Vice-Chair of the Board of Trustees

CHAIR'S REPORT

I had no involvement with Mind in Harrow in the period covered by this Annual Report and Financial Statements but I am now in post as Chair of the charity. I should declare at the outset that I remain, as I have for 5 years, also the Chair of the Children's Literacy Charity.

Actually, I have had a lifetime of involvement with the charity sector in both my paid and voluntary roles and whilst I have lived through and implemented many changes in the organisations with which I have been engaged, in truth the challenges facing the charity sector have never been easy and have always been ever-changing. At its heart lies a conundrum – that the demand for the services delivered by charities is ever growing but the funding pot is ever shrinking!

This is how I find Mind in Harrow. A long standing charity doing good and important work that is appreciated by the Harrow community and all its end users but it is woefully under- funded. It has many service level contracts that pay for the direct costs of delivery whilst failing to cover all the indirect costs. Fundraising activity works similarly. If the charity is to remain an important provider of much valued services in the mental health area, it has to become better funded. This might mean doing less than we do now; we may have to stop spreading ourselves thinly. And it does, of course, mean finding new and substantial sources of funding.

I'm up for this challenge and I am sure that my fellow trustees and the charity's deeply committed staff are as well. We will all try hard to make this work. The local and national need for better mental health support provides us with an obligation!

Jeffrey Defries
Chair of Trustees

OUR VISION, MISSION AND VALUES

Our Charitable Objectives

In December 2021, Mind in Harrow formally adopted its new revised and updated Governing Document.

The objects of Mind in Harrow, as stated in the new Articles of Association, are:

- to promote the preservation of good mental health in particular by enabling and empowering any person experiencing mental health problems to live with, manage and recover from their condition; and
- to relieve the needs of people with mental health problems and those who support them by working to increase the understanding of mental health and mental health issues through gathering and disseminating information and working to raise awareness, promote understanding and challenge stigma and discrimination.

Strategic Review

The refresh of our organisational strategy 2014-20 was delayed during 2020-21 as we focussed all our efforts to support our beneficiaries through the COVID-19 pandemic.

During 2021-22 a comprehensive review and consultation was carried out through the lens of the long-term impact of COVID-19 and what we have learnt from our response.

Mind in Harrow has therefore now adopted a new strategy and refreshed our business purpose and fundamentals to take us forward from 2022 to 2025, as below.

Our Vision and Fundamentals

Our vision

We will not give up until everyone experiencing a mental health problem gets both support and respect.

Our purpose

- We are Mind
- We connect minds
- We bring people together to make change in their communities
- We deliver life changing support
- We speak out and demand better from those who commission and fund mental health services
- We're here to fight for mental health – for support, for respect, for you

Our fundamentals

- Our work will always respond to the needs and preferences of people with mental health problems
- We put people first – our work is not defined by mental health diagnoses
- We are committed to fair and equitable service delivery, tackling prejudice and discrimination in all its forms
- We believe in the power of co-production, building on the strengths and assets of all our communities
- We are focused on improving the life chances of children and young people, addressing the determinants of mental wellbeing
- We strive to build a competent and well supported workforce, open to learning and continuous improvement
- We are committed to strong and effective governance, accountable to all our stakeholders

STRATEGIC PRIORITIES

During 2021-22, while we worked to develop our new strategy for 2022-25, Mind in Harrow continued to work to the 6 priorities from our 2014-2020 Strategy:

1. Promoting well-being

Promote mental well-being with young people, parents and families at risk owing to their life disadvantages.

2. Building a safer community

Build a 'Suicide Safer Community' in Harrow to reduce suicide and self-harm and to support people experiencing mental health crisis.

3. Increasing support & opportunities

Increase peer support and personal development opportunities across all our services and into mainstream community life.

4. Improving early help

Improve access to early help for people experiencing mental health problems and their families through a holistic range of services.

5. Tackling inequality and empowering action

Improve equality of treatment by NHS and Social Care/Welfare services for people who experience both mental health and other forms of discrimination.

6. Achieving sustainability

Achieve both financial and operational sustainability in an era of austerity.

Our services and organisational achievements and performance

1. Promoting wellbeing

HeadsUp

HeadsUp is a young-people's mental health service run in a consortium partnership led by Mind in Harrow with four other voluntary organisations: Mosaic LGBT Youth Centre, Paiwand (Solidarity & Support for Refugees), Centre for ADHD and Autism Support and The WISH Centre. The service offers peer-led mental wellbeing workshops delivered by Mind in Harrow, and specialist one-to-one and group sessions delivered by the partner organisations. It is free and confidential for young people aged 11-25 in Harrow.

HeadsUp works across strategic local partnerships to improve accessibility and the quality of mental health provision for young people, especially those from 'most at-risk' groups. It provides marginalised children & young people access to services which aim to reduce stigma and discrimination for the most at risk groups at home, at school and in the wider community. HeadsUp also works with parents via our outreach and engagement activities and by the expansion of our support packages to schools.

Mind in Harrow offers a specialist mental wellbeing workshop programme delivered by trained young people with a lived experience of mental ill-health in secondary schools, youth services and colleges.

During the year Mind in Harrow received 42 referrals for support from HeadsUp partners. The project supported a total of 278 Children and Young People through 1:1 and group therapeutic provision.

We delivered 34 workshops to 1,644 children and young people who were supported by 16 volunteers. Key outcomes from the workshops showed:

- Increased knowledge of emotional wellbeing among 89%
- Increased knowledge of coping strategies among 85%
- Increased confidence to support a friend among 85%

The Mind in Harrow HeadsUp team also worked with 196 professionals, providing 34 network meeting and 17 outreach sessions.

We developed our marketing strategy, improving communications and support for local services and professionals, young people, and their families.

The HeadsUp annual conference was held online in November 2021, with 50 attendees including children and young people, schools and health and social care professionals. The conference's theme was "Belonging" and explored how services can create an inclusive and accessible environment for all young people to access support for their mental health. Sessions included a young person's panel, breakout-rooms, hosted by our consortium partners.

2. Building a safer community

Harrow User Group

Harrow User Group Representatives and Mind in Harrow staff continued to work together with NHS regionally and locally to feedback experiences of CNWL NHS Foundation Trust Single Point of Access Service and the local mental health inpatient service at Northwick Park Hospital with the aim of improving the quality of response to residents in a mental health crisis.

3. Increasing support & opportunities

Befriending Services

Our one-to-one befriending service reduces social isolation and improves the quality of life for adults in Harrow experiencing mental health issues who feel isolated and lonely. Service users are matched with a suitable

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volunteer befriender who offers weekly 2-hour support both emotional (listening and encouragement) and social (accompanying them out in the local community).

In total, 41 service users were supported by befriending services for this period. We provided a hybrid model, which included digital/ face to face/ telephone support, according to individual needs and circumstances.

Befriending is funded by Personal Budgets through Harrow Council and CNWL NHS Trust, and through grants from the Philip King Trust, Garfield Weston Charity, and the Childwick Trust. Some people also self-fund their befriending.

Side by Side

Side by Side was a winter wellbeing befriending project which ran from December 2021 to the end of April 2022 and was funded by Harrow Giving. The service provided wellbeing groups on WhatsApp and fortnightly Zoom coffee chat sessions, themed sessions included how to manage Anxiety and trying out self-management practices. Weekly phone calls to service users without digital access, we provided over the winter months.

User Involvement Project

Funded by Harrow Council and the NHS, the User Involvement Project supports the Harrow User Group (HUG) and the Experts by Experience project. HUG currently has 439 people registered as members and runs quarterly Forums where members hear updates on service developments in the sector and a variety of health and social care topics. The User Involvement Project also trains and supports mental health service users to become active Harrow User Group Representatives (HUG Reps) for their peers, in order to influence senior commissioners and managers on a range of social and health care issues to help improve local services. HUG Reps have been involved in activities such as recruitment and selection, monitoring and evaluation, attending meetings and

campaigning, and report their work to the quarterly Forum for all HUG members.

During the 2021-22 year the HUG group organised 4 HUG Forums with over 40 attendees at each, held 28 HUG Reps meetings, and HUG reps were also involved in 6 consultations and were involved in the recruitment of CNWL personnel posts.

The project has also rolled out a programme of learning, "Stigma Busting Masterclasses" to over 300 5th year medical students working with Imperial College, London, thus bringing the user voice to influence the next generation of medical professionals.

Expert by Experience Advisors

The project started in November 2020 in order to establish a Co-production approach in Harrow's mental health services review. Co-production involves a deeper level of service user involvement that shifts decision-making power towards people who use services, enabling them to play an equal role in the design of services.

The Experts by Experience project held 10 Advisory group meetings over the year, providing wellbeing sessions to support Advisors, and 80 supervision sessions.

Together the HUG Reps and Experts by Experience held 2 events for the community.

Stepping Stones Courses

Stepping Stones offers a tailored course programme, following term times, for adults with mental health needs and delivers a range of education, leisure and physical activity courses in mainstream venues. The project enables service users to move into mainstream courses, leisure activities and volunteering, giving them greater control over their lives and renewed confidence and independence. Stepping Stones aims to help people with mild to moderate mental health issue to: reduce isolation, develop relationships, develop routines, learn new skills, develop confidence/self-esteem, and

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act a bridge to move back into mainstream activities.

During Covid lockdowns and subsequently in response to learners' feedback, we continued to deliver all courses online during 2021-22. The courses were tailored to be delivered digitally and tutors and users were trained in digital channel delivery methods to enable the best learning experience possible.

Across the 12 months we ran a total of 15 individual courses and 2 workshops, providing 269 course hours to 172 learners, of which 53 were new to our service.

One of our learners said "*The course has inspired me to be more determined and confident about things in my life. I feel like there is hope, that I am not going to be depressed and anxious for the rest of my life*".

Stepping Stones courses were funded by Harrow Council ACFL, the Postcode Lottery, and Sport England during 2021-22.

4. Improving early help

Mental Health Information Service

The Information Service is the only mental health specialist service of its type in Harrow. The telephone helpline is delivered jointly by our team of skilled volunteers working closely with our staff team. The information service is also provided via email and through our online Mental Health Directory and offers one-to-one casework if a caller needs extra support. The online WebChat service has continued to be offered, increasing accessibility of the service and its reach to younger people, including those under 18.

The service supported over 600 people across the year, with complex support needs and information requests including counselling, accessing services, advocacy, housing, and financial concerns.

The online Mental Health Directory, which lists over 300 local, regional, and national services and a range of accessible

factsheets, was used by over 4,000 people during the year
directory.mindinharrow.org.uk.

The mental health information service has been funded by NHS Harrow and Harrow Council.

SWiSH Information Service

Our Mental Health Information Service is part of the Support and Wellbeing Information Service Harrow (SWiSH), which offers the local Care Act Information and Advice Service through a consortium with four other local charities. The service is for anyone aged 18 years or over living in the borough who requires information about local support services. By offering better coordinated support, the combined service has made over 16,000 contacts, supporting over 6000 individuals across the year. SWiSH is funded by Harrow Council.

On Your Side

On Your Side offers peer advocacy, helping people to navigate through the welfare and mental health systems. Volunteers with lived experience of mental health problems are trained to offer 4-6 sessions working flexibly alongside a person to achieve their chosen goals, helping them to deal with the welfare benefits system, accompany them to assessment meetings or access timely mental health support.

After a gap in funding during the pandemic, Henry Smith Charity has now awarded a grant to support the project until June 2024, so the focus during the latter part of 2021-22 was on recruitment and training of a new team of volunteers.

Harrow Talking Therapies Service

Mind in Harrow delivers the 'Step 2' element of Harrow Talking Therapies service in partnership with CNWL NHS Foundation Trust and Twining Enterprise employment service. The service is for individuals experiencing common mental health problems such as depression, low mood, anxiety and/or stress, providing free access

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to therapies including Cognitive Behavioural Therapy (CBT), guided self-help, time-limited counselling, and employment support. Treatments are personalised so can be accessed via workshops or one-to-one (over the telephone, online or face-to-face). The service is funded by NHS Harrow, and is part of a wider national agenda to offer evidence-based therapies providing choice and early intervention to people affected by anxiety and depression.

Despite a challenging and unusual year, still dealing with the consequences of the pandemic, the service was able to adapt and still offer services providing emotional and mental health support to patients. We were able to make a relatively smooth transition back to offering some face to face interaction, and we ran a mostly hybrid service, delivery both digital and face to face support.

We expanded our team to 22 Psychological Wellbeing Practitioners, including 8 trainees, and recruited a second Senior PWP. We continue to achieve our waiting times targets, offering assessment appointments within 2 weeks of receiving a referral and patients starting treatments in less than 4 weeks.

Approximately 7 of every 10 people who have a course of treatment show reliable and substantial reductions in their anxiety/depression. The average number of sessions per referral is 4. Around 7 in every 10 people accessing the service improve so much that they are classified as recovered.

For 2021-22 we have successfully achieved our annual target and have supported over 3700 people. Our average mental health recovery rate for this period was 62%, exceeding the 50% target.

Social Prescribing

Mind in Harrow worked in partnership with 5 local charities and Harrow Community Action to deliver the Social Prescribing project across all 33 GP practices in Harrow.

Mind in Harrow's Social Prescribing Link Worker worked in the community embedded in a GP practice, with a view to improving the wellbeing and holistic health of the individual by reducing non-clinical demand on primary care services. The worker supported 340 clients in managing their health and wellbeing through signposting interventions and linking clients with activities and relevant support services.

Social Prescribing is funded by NHS England and Harrow Public Health, and Mind in Harrow's service ran until May 2022.

5. Tackling inequality and empowering action

Hayaan Project

Hayaan is a unique Somali mental health project promoting equality & civil rights for 4,000 Somalis experiencing multiple-disadvantage locally and across London. The Hayaan project recruits Somali volunteer 'Peer Educators' to assist in facilitating support and information sessions with Somali community members to increase their access and knowledge of local services. The project also offers advocacy support for a limited number of clients with crisis mental health needs.

During the 2021-22 year the project was funded by The Charity of Sir Richard Whittington through The Mercers' Company.

In 2021-22, we ran mostly a hybrid service, offering both digital and face to face support. This allowed us to continue to reach a greater number of service users and the most vulnerable, as well as to reach service users with a greater need for in person support.

We continued to deliver zoom webinars, with guest speakers, and we resumed in person group workshops and individual casework.

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We have strengthened our existing relationships with statutory and non-statutory service providers and with key stakeholders and forged new ones, allowing us a greater reach and impact on the community.

During this period, and acting as an Interpreter, Advocate & Cultural-Broker, our experienced bi-lingual Co-coordinator supported 45 Somalis in crisis & their families.

We delivered 12 online Mental/Emotional wellbeing support group webinars, each with an average attendance of 30-50 participants, and an average of 10 new service users per session. We delivered a further 8 in-person workshops; each of these sessions had an average of 15-20 participants, reaching out over 400 Somalis, around 150 new unique service users. We also delivered 2 online workshops for professionals, with over 60 participants attending. The aim was to ensure a greater understanding of the Somali cultural/family based mental health cultural perspective and to increase professionals' awareness of the 'Somali cultural-competency approach' required by their service.

DIYA South Asian group, and EKTA Mind
Mind in Harrow's groups for the South Asian Community address stigma and provide culturally-appropriate mental health support for Harrow's 65,000-strong South Asian Community.

The groups ran 9 sessions over the year, supporting people from the South Asian community affected by mental health issues.

Sessions are themed around South Asian culture and festivals, and include mental wellbeing talks and discussion, with wellbeing activities such as music, arts and crafts, dancing and yoga. Each session had between 15-25 people attending, with an average of 3-5 new members per session.

The sessions ran online during lockdown, but with the relaxation of restrictions, the vaccine programme and access to testing, have been able to bring the group back to face to face sessions.

SMI Annual physical health checks promotion project

Funded by the CCG this project ran from July 2021 to end March 2022.

People living with severe mental illness (SMI) face one of the greatest health inequality gaps in England, and this population group is at risk of dying on average up to 15-20 years earlier than the general population, mostly due to preventable physical diseases. The project raised awareness of the importance of the annual physical health checks, recommended ways of reducing barriers to make the checks more accessible, and increased the number of SMI patients in Harrow who attend their annual physical health checks.

Over the course of the project we were able to provide awareness to 22 third sector organisations, 13 faith centres, 5 culturally specific groups, and 5 care homes.

6. Achieving sustainability

Commercial Training

From May 2020 to April 2021 national Mind funded our project to develop a full commercial training programme and delivery structure for Mind in Harrow. Throughout 2021-22 we have continued to offer our full training programme both online and in-person.

Homes in Mind

Mind in Harrow is the Custodian Member of Homes in Mind, a company set up to develop affordable homes for people experiencing mental health problems who are on low incomes but not eligible for Council housing. Mind in Harrow is supporting a group of potential residents and working in partnership with Signature

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Housing, Gollings Architects and Harrow Council housing department. The project was funded for the first stage by Community-led Housing London and has subsequently secured a further grant to submit full planning applications to build 10 flats across two of up to five micro-sites in Harrow, with a view to the properties being completed and ready for occupation in the autumn of 2023.

HOW OUR ACTIVITIES DELIVER PUBLIC BENEFIT

Our main activities and whom we aim to help are described above in the 'Services, Achievements and Performance' section. All our charitable activities focus on enabling people with mental health problems to benefit from a fuller life in the community and are undertaken to further our charitable purposes for the public benefit.

Mind in Harrow's trustees confirm that the activities of the charity are carried out in line with its objectives for the benefit of the public. The impact of our work on our beneficiaries is a key criterion when deciding what activities to undertake and how best to achieve our mission. Mind in Harrow's trustees therefore confirm that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission in determining the activities undertaken by the charity.

Continuing impact of COVID-19 during 2021-22

During the year we continued to provide many of our services online, only returning to the office and in-person activities when the Government relaxed the Covid restrictions.

Our COVID-19 Business Continuity Plan ensures that we could continue provide safe services, and we moved as soon as possible to a hybrid way of working to balance accessibility while ensuring safety.

Thank you

We are very grateful to the extraordinary work of staff and particularly our Board of Trustees and dedicated volunteers who have sustained our services and support to the community through the year.

We are also very grateful to all our funders, who have shown exceptional understanding by allowing us to adapt and respond flexibly as we needed to during and in recovering from the national emergency.

Income generation

Our Mind shop

After closures for extended periods during 2020-21, the shop has traded extraordinarily well during 2021-22. The hard work of the staff and volunteers, and the generosity of the donors and customers, has meant that despite having offset the losses from the previous year, the income to Mind in Harrow from the shop for 2021-22 has been of a level comparable with the best achieved in previous years.

Community fundraising

At the start of the year we still faced restrictions on face-to-face group activities, and when these were opened up there was still a reluctance from people to arrange or attend fundraising events. This resulted in our raising around 50% less than previous years. In the face of such a challenging environment, we are monumentally grateful to the individuals, companies and organisations who donated or organised fundraising to support our work, with special thanks listed in our acknowledgements on page 18.

Commercial training

We have been able to continue offering training online, and since the easing of restrictions have also resumed face-to-face delivery.

OUR STRUCTURE, GOVERNANCE, & MANAGEMENT

Governing Document

Mind in Harrow is a charitable company limited by guarantee, incorporated in April 1997 and re-registered as a charity in January 1998. Its governing document is its Memorandum and Articles of Association. In the event of the company being wound up, the trustees are liable for a maximum sum of £1.00.

In December 2021, Mind in Harrow formally adopted its new revised and updated The Articles of Association.

The Board of Trustees (Management Committee)

We offer an opportunity for people to be co-opted members of the Board of Trustees either as representatives of a relevant local community group or statutory body or because they have particular relevant expertise; co-opted members are non-voting and act as advisors. There are two co-opted places available for the Harrow Mental Health User Group (HUG).

In accordance with its commitment to user empowerment, Mind in Harrow aims for a minimum of 30% of Trustees to have lived experienced of mental health problems.

Other trustees are drawn from local organisations, are ex-volunteers or interested individuals with relevant skills and expertise.

A list of trustees, elected and co-opted, is at the beginning of this report.

Sub-groups of the Board

There are 2 sub-groups of the Board, the Finance Sub-Committee, and the Policy and Human Resources Sub-Committee. The Finance Sub-Committee met once during the year; the Policy & Human Resources Sub-Committee was set up

during the year and met 4 times. Each sub-committee is made up of 3-6 trustees.

Trustee Induction and Training

New trustees receive an Induction Pack containing the governing document, a Trustee Role Description and relevant policies and organisational information. They meet with the Chief Executive and Chair to discuss and clarify their role and responsibilities, working through a three stage Induction Checklist process. All undertake to abide by the Trustees' Code of Conduct including confidentiality, safeguarding and equality & diversity policies. They are kept up to date with new developments in the organisation by regular service and finance reports and expected to attend at least 75% of Board of Trustee meetings to be effective in their role. Trustees are encouraged to attend learning and sharing events organised by national Mind and other external agencies.

We aim to hold an awayday annually for all trustees and staff, to take forward the strategic direction of the organisation for the following year.

Scheme of Delegation

The Trustees have independent control over and legal responsibility for the charity. The Board of Trustees meet 6 times each year. The Board sets strategic direction and holds an overview of the organisation. Responsibility for strategic management and team leadership lies with the Chief Executive, who presents reports regularly to the Board of Trustees. The senior management team (Service Managers, Finance & Operations Manager and Fundraiser) supervise service staff, volunteers and the day-to-day work. Staff supervision and training are valued as a key way of ensuring the highest standards of practice are maintained.

Remuneration of key management personnel

The key management personnel at Mind in Harrow are: the Chief Executive, Service

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Managers, Finance & Operations Manager and Fundraiser. Before being advertised, the salary grading of these posts is recommended to the Board of Trustees, following a benchmarking review of the salaries being offered for comparable posts by other organisations and a review of the grading in relation to existing staff posts. Any special factors, such as the shortage of supply for suitable candidates in the labour market, are also considered. All positions at Mind in Harrow, including for key management personnel, are graded using the Harrow Council pay or NHS structure systems as appropriate.

Annual pay awards for all staff are set by the Board of Trustees by applying a similar percentage increase across all posts, mirroring Council or NHS pay awards as appropriate.

Principal risks and uncertainties - How the trustees plan to manage them

Principal risks and uncertainties

Mind in Harrow conducts organisation-wide risk assessments usually annually in accordance with Charity Commission guidance and recommended framework.

Following the departure of Mind in Harrow's previous CEO at the end of August 2021, the Board engaged an interim CEO until the current CEO was appointed in April 2022.

The principal risks currently identified relate to being able to retain existing and obtaining new contracts and funding grants for our work.

How the trustees plan to manage these risks

The charity has been able to maintain the confidence of funders, commissioners, and wider stakeholders through the interim management arrangements put in place, resulting in the retention of contracts and business as usual service delivery, within the COVID-19 context.

The Board carried out a strategic review during 2021-22 and has put in place annual

business plans focussing on fundraising growth and organisational development.

Going concern

The Trustees have reviewed the charity's projections and forecasts and have assessed the use of the going concern basis in the preparation of the financial statements. Despite the risks and impact of COVID-19 as described, the Trustees have concluded that Mind in Harrow has adequate resources as at the date of approval of the financial statements such that the going concern status is secure.

Quality Assurance

Mind in Harrow is committed to providing the highest quality community mental health services, which anticipate, meet and exceed the expectations of service users, workers and other stakeholders.

The Mind Quality Mark (MQM) is Mind's quality assurance framework and standards, which have been developed from best practice guidance and with reference to other quality systems.

Every three years, all Local Minds are required to:

- complete a self-assessment toolkit for evaluating achievements and areas for improvement across 20 quality standards structure across four areas and 150 quality indicators;
- develop a plan of continuous quality improvements following the self-assessment;
- undergo an external quality review by the Mind Quality Panel, which includes a Mind quality consultant, mental health service user and senior staff from another local Mind.

Mind in Harrow's self-assessment was submitted in June 2022, with the review due to be completed before the end of 2022.

Safeguarding

Safeguarding vulnerable people is a top priority for Mind in Harrow. Following a comprehensive review of our processes and

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procedures last year, we have more robust systems with new policies for both Adults and Children and Young people. We have safeguarding leads within the staff team and on our Board of Trustees.

External Board Representation

To achieve our strategic aim to build affordable homes for people experiencing mental health problems, Mind in Harrow is working in partnership with ZigZag Housing, Gollings Architects and the Council housing department to develop the project. We have formed a new Community-led Housing company called **Homes in Mind** to manage the project, which was an expectation of the project funding body. Mind in Harrow is a 'Custodian Member' of the company and has equal representation on the Board alongside prospective tenants of the new homes. All future tenants will be Members of the Homes in Mind company so that they have formal ownership of the project. Homes in Mind has contracted Mind in Harrow to support the project development and has in place governance, financial control and conflict of interest policies to ensure that Homes in Mind acts in accordance with its objects and solely in the interests of its beneficiaries. The Mind in Harrow Board receives regular project progress reports from the Custodian Directors it has appointed to the Homes in Mind Board (currently both Mind in Harrow ex-trustees).

ETHICAL FUNDRAISING POLICIES

Protecting Vulnerable People

Mind in Harrow has a Safeguarding Children and Young People Policy, a Safeguarding Adults at Risk Policy (both reviewed annually) and a Fundraising with People in Vulnerable Circumstances Policy (reviewed every three years), which explain how we support and work with vulnerable people. During 2021-2022 Mind in Harrow did not work with any third parties and agencies in relation to fundraising. However, we will ensure that when we do, they adhere to our policy on working with vulnerable people which we will monitor annually or at the end of their contract with us, whichever is sooner.

Our Fundraising Approach

Mind in Harrow has a fundraising policy which sets out our approach to fundraising and is reviewed every two to three years. In 2021-22 no complaints were received regarding our fundraising practices.

ACKNOWLEDGEMENTS

Thank you to everyone who has supported us during the year

We are very grateful to the individuals, charitable trusts and other organisations who have supported our work throughout and beyond the pandemic through donations, collections and fundraising events.

INDIVIDUALS, CHARITY OF THE YEAR & LOCAL ORGANISATIONS

Special mentions go to Charterhouse Accountants, Baladia Sarvodal, Shishukunj, Bakkavor Pizza, Barratt Foundation, LOFA, Pinner West End Women's Guild, Rising Elite Football, Ruislip Rugby Club, St Andrew's Church, Sudbury Primary School, Sacred Heart

IN-MEMORY

A very special thank you to the many family and friends who generously donated to Mind in Harrow in memory of their loved ones.

Our Volunteers, Trainers, & Mental Health Champions

We are particularly indebted to our wonderful team of volunteers, trainers, and campaigners, who support the organisation and its work in so many different and creative ways. Our grateful thanks for your inspiring and highly valued contribution to Mind in Harrow's success. So many of our services and activities could not run without your dedication, commitment, and enthusiasm.

Our Partners

We also thank and are grateful for the commitment and expertise of all the partner organisations and individuals with whom we have worked during the year.

Statutory Funders

- Central and North West London NHS Foundation Trust
- Harrow Council
- NHS Harrow CCG

Lottery & national Funders

- National Lottery Community Fund
- National Lottery Awards for All
- Sport England

Grant making Trusts & Charities

- City Bridge Trust
- Childwick Trust
- Comic Relief
- Community-led Housing London
- Coronavirus Mental Health Response Fund
- Harrow Giving
- The Henry Smith Charity
- Garfield Weston
- Jean & Derek King Charitable Trust
- Jaspar Foundation
- London Community Foundation
- Masonic Charitable Foundation
- Middx Freemasons
- Mercer Foundation
- Mind
- Peoples Postcode Lottery
- Philip King Charitable Trust
- Provincial of Middlesex Benevolent Fund
- Young Harrow Foundation

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FINANCIAL REVIEW

Summary

In 2021-22 our annual income has increased by over 2.5% on the prior year, to £1,497,954.

We managed to achieve an almost break-even position on unrestricted funds for the year, with just a small deficit of £3,947 which was met from general funds, despite the difficult economic environment we faced. Overall we had a surplus on total net incoming resources for the year of £28,416, representing an increase of £32k in funds held in restricted reserves, set against the deficit in unrestricted funds of £4k.

We have been fortunate to have had funding to continue the majority of our projects during 2021-22, including our Somali Hayaan project, Stepping Stones courses, User Involvement Project, HeadsUp youth wellbeing project, the Support & Wellbeing Information Service, the Befriending service, Social Prescribing, and the Harrow Talking Therapies service.

We were successful in securing new 3-year grants from both the Henry Smith Charity to fund our 'On Your Side' peer support work around welfare benefits and access to mental health services, and from the Jaspar Foundation to support our work with the South Asian community through our new Diya group project. We are also grateful for the one-off grants we secured through Harrow Giving to run our Side by Side project and to promote Covid vaccine take-up through the winter months, from the Garfield Weston charity and Childwick Trust to continue the work of our Befriending service, from Sport England to support our Stepping Stones physical activity courses' return-to-play during the year, and from City Bridge Trust towards the core costs of the organisation. We also received funds through Young Harrow Foundation for the HeadsUp partnership to run a new series of workshops, and from national Mind to

support the Somali Hayaan project during 2022-23.

As the lead partner for the HeadsUp project (both City Bridge and Comic Relief funded) the funding we receive during the year and show as income in these accounts includes partners' funding shares. Expenditure for the year includes amounts which were paid across to the relevant partners, with the balance held in Restricted Reserves.

Our restricted reserves increased from the level held at the previous year end to £176,500 (2021: £144,137; 2020: £158,691), which represents funds received in advance on a number of projects as set out in note 9).

Overall there was a marginal net decrease in designated & general reserves of 0.6% at March 2022 compared against the previous year.

Fundraising performance

We employ a professional Grants & Community Fundraising Manager who works for two days per week making applications to grant-making trusts and the Big Lottery Fund, and one day per week on other fundraising activities. The Chief Executive submits priority public sector grant funding or commissioned service applications.

Our voluntary donations income for 2021-22 of £29k exceeded our target for the year of £25k, but in the aftermath of coronavirus remain 40% below pre-pandemic levels.

Volunteer Contribution

Mind in Harrow is greatly indebted to all its volunteers for their commitment, time and skills, who help with a wide variety of Mind in Harrow's work. This includes the running of our services, administration tasks in the office and fundraising activities. Many people with mental health problems contribute in a voluntary capacity to our services or undertake leadership roles on our planning and service development

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groups. In total, over 70 volunteers contributed over 4,000 hours to Mind in Harrow activities during the year.

Principal Funding Sources

Our main sources of funding are statutory bodies (Harrow Council, NHS Harrow CCG, and CNWL NHS Foundation Trust), which fund our core activities and direct services through Service Level Agreements. Grant making trusts provide grants to a number of specific time-limited projects, and accounted for 29% of our income during 2021-22 (34% 2020-21; 35% 2019-20).

Investment Policy

The Board of Trustees reviews its investment policy annually. During the 2021-22 year Mind in Harrow held 3-6 month notice accounts with each of Shawbrook Bank, Cambridge & Counties Bank, Hampshire Trust Bank, and Redwood Bank; a one-year fixed rate account with United Trust Bank; instant access deposit accounts with Aldermore Bank and Virgin Money; and a current account with HSBC.

Reserves Policy

The trustees carry out an annual review of the charity's free reserves policy in light of known risks and future plans. Free reserves are those funds which are not committed to specific contingencies or invested in fixed assets.

The Trustees have resolved that Mind in Harrow should aim to increase its free reserves to 6 months' budgeted expenditure in response to the continued risk of income reductions from public sector bodies, low returns from bank interest, and competition for charitable trust applications.

A target for free reserves is around £750,000. This will enable the charity to meet its objectives if it faces loss of income, increases in unfunded costs or delayed receipt of grants. The free reserves at 31 March 2022 are £339,996 (2021 £334,160), equivalent to 45% of the target, or 2.7

months' of budgeted expenditure (2021: 2.7 months).

The Trustees hold funds in designated reserves for specific purposes. At 31 March 2022 the Trustees resolved to maintain the level of funds held in the Development Reserve at £40,000 to invest in an essential IT infrastructure upgrade, and also in the Employment & Pensions Fund at £140,000 in the light of actuarial valuation figures provided in recent years by The Pensions Trust.

During the year the Trustees resolved to set against the Office Relocation Fund £12,000 of the costs of the move in January 2022 to smaller temporary premises. The Office Relocation Fund therefore stands at £37,000 at 31 March 2022, to cover likely costs of a move to more suitable permanent premises at Dec 2023.

The Sustainability Investment Fund has been designated to invest in the organisation's sustainability and infrastructure through diversification of income sources and more cost-effective operations. The balance on the fund at 31 March 2022 is £75,000.

Further funds have been set aside in the Projects Fund of £4,936 for the shared costs of training, promotion, & IT for the SWISH Information partnership project during 2022-23. Funds of £2,130 held in the Projects Fund at 1 April 2021 have been used to support the costs of the Befriending project during the year. The balance held in the Projects Fund at 31 March 2022 is £51,139 (2021 £48,333).

Funding for the Year Ahead

In the light of the current cost of living crisis, and despite extraordinary support from donors and grant-makers during 2021-22, we are aware that we will face considerable challenges to maintain and develop funding streams for the current and future years. We are grateful to existing funders for their ongoing support, particularly those trusts

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including Jaspar Foundation and Henry Smith Charity which have been able to commit to funding our work across a number of years.

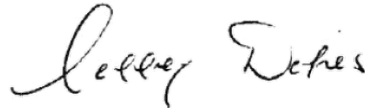
As the fundraising landscape changes, still reflecting the economic and social impacts of the pandemic, we are keeping under constant review our income generation strategy and costs. We are pursuing our strategy to diversify our funding streams, and are delighted that the Mind charity shop in Harrow is continuing to trade well. We are also continuing our close collaboration with other local Minds through the West London Mental Health Partnership to explore further opportunities and partnership options.

Our Thanks to our Funders

We very much appreciate all the financial support we receive. We would particularly like to thank the London Borough of Harrow, NHS Harrow CCG, NHS NWL CCGs, CNWL NHS Foundation Trust, Lottery Community Fund, Jaspar Foundation, The Jean & Derek King Trust, Henry Smith Charity, The Charity of Sir Richard Whittington, Comic Relief, City Bridge Trust, Philip King Charitable Trust, Garfield Weston Foundation, The Childwick Trust, London Community Foundation, the People's Postcode Lottery, Sport England, national Mind, Community-led Housing London, and the Greater London Authority. See page 18 for a list of funders and donors

APPROVAL

The Trustees' Annual Report on pages 3-21 was approved by the Trustees on 14th November 2022 and signed on their behalf by:



Jeffrey Defries, Trustee (Chair)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also directors of Mind in Harrow for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

- ◆ select suitable accounting policies and then apply them consistently;
- ◆ observe the methods and principals in the Charities SORP;
- ◆ make judgements and estimates that are reasonable and prudent;
- ◆ state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- ◆ prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Statement as to disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the group's auditor is unaware, and
- the trustees, having made enquiries of fellow directors and the group's auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF MIND IN HARROW

Opinion

We have audited the financial statements of Mind In Harrow for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including [Financial Reporting Standard 102](#): The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 March 2022 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report (incorporating the directors' report) have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us;
- the financial statements are not in agreement with the accounting records and returns;
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

Responsibilities of the trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

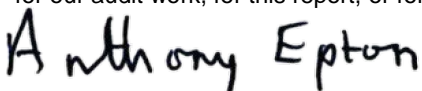
In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Detecting, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting of the risks of fraud and responding whether they have knowledge of any actual or suspected fraud;
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We performed analytical procedures to detect any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities]. This description forms part of our auditor's report.

This report is made solely to the Charity's members, as a body, in accordance with [Chapter 3 of Part 16](#) of the Companies Act 2006. Our audit work has been undertaken so that we might state to the Charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Anthony Epton (Senior Statutory Auditor)
for and on behalf of
Goldwins Limited
Statutory Auditor
Chartered Accountants
75 Maygrove Road
West Hampstead
London NW6 2EG

24 January 2023

MIND IN HARROW
(A Company Limited by Guarantee)
STATEMENT OF FINANCIAL ACTIVITIES
(including income & expenditure accounts)
YEAR ENDED 31 MARCH 2022

	Notes	Restricted Funds £	Unrestricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Income and endowments from:					
Income					
Donations & legacies	2a	-	127,172	127,172	82,018
Charitable activities	2b	408,214	942,778	1,350,992	1,367,192
Other trading activities	2c	-	3,008	3,008	4,912
Income from investments	2d	-	16,782	16,782	7,995
Total income and endowments		408,214	1,089,740	1,497,954	1,462,117
Expenditure on:					
Raising funds		-	25,640	25,640	23,813
Charitable activities		375,851	1,068,047	1,443,898	1,428,505
Total expenditure	3	375,851	1,093,687	1,469,538	1,452,318
Net income/(expenditure) for the year		32,363	(3,947)	28,416	9,799
Net movement in funds		32,363	(3,947)	28,416	9,799
Reconciliation of funds:					
Balance brought forward at 1 April 2021	9	144,137	687,274	831,411	821,612
Balances carried forward at 31 March 2022	9	176,500	683,327	859,827	831,411

The statement of financial activities has been prepared on the basis that all operations are continuing operations.

There are no recognised gains and losses other than those passing through the statement of financial activities.

The accounting policies and notes form part of the accounts.

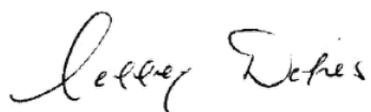
MIND IN HARROW
(A Company Limited by Guarantee)
STATEMENT OF FINANCIAL ACTIVITIES
(including income & expenditure accounts)
comparative figures for
YEAR ENDED 31 MARCH 2022
being Statement of Financial Activities for year ended 31 March 2021

	Notes	<i>Restricted Funds 2021 £</i>	<i>Unrestricted Funds 2021 £</i>	<i>Total Funds 2021 £</i>
Income and endowments from:				
<i>Income</i>				
Donations & legacies	2a	-	82,018	82,018
Charitable activities	2b	470,146	897,046	1,367,192
Other trading activities	2c	-	4,912	4,912
Income from investments	2d	-	7,995	7,995
		<hr/>	<hr/>	<hr/>
Total income and endowments		470,146	991,971	1,462,117
		<hr/>	<hr/>	<hr/>
Expenditure on:				
<i>Raising funds</i>				
		-	23,813	23,813
<i>Charitable activities</i>				
		484,700	943,805	1,428,505
		<hr/>	<hr/>	<hr/>
Total expenditure	3	484,700	967,618	1,452,318
		<hr/>	<hr/>	<hr/>
Net income/(expenditure) for the year		(14,554)	24,353	9,799
		<hr/>	<hr/>	<hr/>
Net movement in funds		(14,554)	24,353	9,799
Reconciliation of funds:				
Balance brought forward at 1 April 2020	9	158,691	662,921	821,612
		<hr/>	<hr/>	<hr/>
Balances carried forward at 31 March 2021	9	144,137	687,274	831,411
		<hr/>	<hr/>	<hr/>

MIND IN HARROW
(A Company Limited by Guarantee)
BALANCE SHEET
YEAR ENDED 31 MARCH 2022

			2022		2021
	Notes	£	£	£	£
FIXED ASSETS					
Tangible Assets	4	4,693		9,738	
Unlisted investment	5	-		-	
Total Fixed Assets			4,693		9,738
CURRENT ASSETS					
Debtors	6	83,585		89,428	
Cash at Bank & in Hand		845,804		869,984	
Total Current Assets		929,389		959,412	
Liabilities					
Creditors falling due within one year	7	(74,255)		(137,739)	
Net Current Assets			855,134		821,673
NET ASSETS			859,827	831,411	
THE FUNDS OF THE CHARITY: 9					
Restricted Funds			176,500		144,137
Unrestricted Funds:					
General Reserves		340,188		334,941	
Designated Funds		343,139		352,333	
			683,327		687,274
			859,827	831,411	

The accounts on pages 27 to 46 were approved by the Board on 14th November 2022 and signed on its behalf by:



Jeffrey Defries
Trustee (Chair)

Registered Company No: 03351324
Registered Charity No: 1067480

MIND IN HARROW
(A Company Limited by Guarantee)
STATEMENT OF CASH FLOWS
YEAR ENDED 31 MARCH 2022

	2022	2021
	£	£
Cash flows from operating activities:		
Net cash provided by / (used in) operating activities	(40,962)	(19,917)
Cash flows from investing activities		
Donation re. Mind Retail Harrow shop	12,838	129
Bank interest	3,944	7,866
Purchase of unlisted investment	-	-
Purchase of tangible fixed assets	-	(13,368)
Net cash provided by investing activities	16,782	(5,373)
Cash flows from financing activities		
Net cash provided by / (used in) financing activities	-	-
	(24,180)	(25,290)
Increase in cash and cash equivalents in the year		
Cash and cash equivalents at the beginning of the year	869,984	895,274
	845,804	869,984
Total cash and cash equivalents at the end of the year		
	845,804	869,984
Reconciliation of net income / (expenditure) to net cash flow from operating activities	2022	2021
	£	£
Net income for reporting period per SOFA	28,416	9,799
<i>Adjustments for:</i>		
Depreciation	5,045	5,725
Dividends, interest, & income from investments	(16,782)	(7,995)
(Increase)/decrease in debtors	5,843	(44,668)
Increase/(decrease) in creditors	(63,484)	17,222
Net cash provided by / (used in) operating activities	(40,962)	(19,917)
Analysis of cash & cash equivalents	2022	2021
	£	£
Cash in hand	120	1,000
Notice deposits (<3mths)	845,684	868,984
Overdraft repayable on demand	-	-
Total cash and cash equivalents at the end of the year	845,804	869,984

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2022

1) **ACCOUNTING POLICIES**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Mind in Harrow meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

b) Fund accounting

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal. Expenditure, which meets these restrictions, is identified to the fund. Designated funds are unrestricted funds earmarked by the Board of Trustees for particular purposes.

c) Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular income:

- Voluntary income is received by way of grants, donations, gifts and membership subscriptions and is included in full in the Statement of Financial Activities (SoFA) when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant
- Donated services and facilities and the value of services provided by volunteers are acknowledged but have not been included in these accounts
- Investment income is included when receivable
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance
- For legacies, entitlement is taken when the charity has been notified by the executors that they will make a confirmed payment of a specified amount.

d) Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. staff time spent on that activity.

- Expenditure on raising funds comprises the costs associated with attracting donations and legacies
- Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them ('Support Costs'), as well as governance costs
- Governance expenditure includes those costs associated with meeting the constitutional and statutory requirements of the charity and includes the audit fees and costs linked to the strategic management of the charity.

e) Unlisted investments

Contribution to capital costs of shop refurbishment are amortised over the term of the lease until the first break clause.

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2022

f) Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. The costs of additions below £200 are not capitalised. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life, as follows:

Leasehold Improvements	-	over term of lease
Furniture, Fixtures & Fittings	-	25% on cost
Office Equipment	-	33.3% on cost

g) Operating leases

Rentals applicable to operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged against income as incurred.

h) Pension costs

The charity operates a defined contribution pension scheme with The Peoples Pension and participates in a multi-employer scheme with The Pensions Trust. The pension cost charge represents contributions payable by the charitable company to the schemes and changes to the provision recognised for future deficit reduction payments required.

i) Going concern

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and have taken account of pressures on events.

The Trustees have also considered the impact of the COVID-19 pandemic and measures taken in the UK.

The charity has a strong cash and reserves position at the time of approval of these financial statements. Having produced forecasts and made enquiries, the trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for at least 12 months from the date of the audit report of these financial statements. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

j) Financial instruments

The charitable company only has basic financial instruments measured at amortised cost, with no financial instruments classified as other, or basic financial instruments measured at fair value.

k) Cash and cash equivalents

Cash and cash equivalents include cash at banks and in hand and short term deposits with a maturity date of twelve months or less.

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2022

2) INCOMING RESOURCES

2a	2022	2021
Income from donations & legacies	£	£
Donations	28,869	50,060
Grants	98,303	31,958
	<u>127,172</u>	<u>82,018</u>

Grants received, included in the above, are as follows:

	£	£
NHS Harrow CCG	10,068	10,924
Harrow Council	34,702	17,534
Young Harrow Foundation	-	3,500
City Bridge Trust	50,000	-
CHWF Mind	3,533	-
	<u>98,303</u>	<u>31,958</u>

2b	Restricted	Unrestricted	Total	Total
Income from charitable activities	2022	2022	2022	2021
	£	£	£	£
Stepping Stones Projects	7,940	56,056	63,996	72,045
Befriending Services	54,188	12,840	67,028	109,179
User Involvement Project	-	44,587	44,587	52,837
Information/Access Projects	73,010	89,314	162,324	155,350
IAPT / Talking Therapies	-	737,471	737,471	681,273
User Led Training	273,076	2,510	275,586	296,508
	<u>408,214</u>	<u>942,778</u>	<u>1,350,992</u>	<u>1,367,192</u>

2c	2022	2021
Income from other trading activities	£	£
Harrow Community Action	-	1,100
Social Work Students	1,400	420
Homes in Mind	1,608	3,392
	<u>3,008</u>	<u>4,912</u>

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2022

2d	2022	2021
Income from investments	£	£
Donation from national Mind re Mind Retail Harrow shop	12,838	129
Bank interest	3,944	7,866
	<u>16,782</u>	<u>7,995</u>

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2022

3) **TOTAL RESOURCES EXPENDED**

	Staff Costs £	Support Costs £	Other £	Depreciation £	Total 2022 £	Total 2021 £
Expenditure on raising funds	17,943	-	7,697	-	25,640	23,813
Charitable expenditure:						
Stepping Stones Projects	69,406	11,375	14,034	88	94,903	83,984
Befriending Services	57,627	7,583	10,250	1,553	77,013	109,761
User Involvement Project	44,033	7,583	6,758	59	58,433	49,691
Information/Access Projects	136,507	15,166	10,410	857	162,940	154,203
IAPT / Talking Therapies	650,388	22,749	32,430	177	705,744	675,041
User Led Training	99,336	11,375	168,650	2,311	281,672	333,021
	<u>1,057,296</u>	<u>75,831</u>	<u>242,532</u>	<u>5,046</u>	<u>1,380,705</u>	<u>1,405,701</u>
Governance costs	<u>11,102</u>	<u>-</u>	<u>52,091</u>	<u>-</u>	<u>63,193</u>	<u>22,804</u>
Total resources expended	<u>1,086,341</u>	<u>75,831</u>	<u>302,320</u>	<u>5,046</u>	<u>1,469,538</u>	<u>1,452,318</u>

	2022 £	2021 £
Staff Costs		
Wages & Salaries	972,551	1,023,040
Social Security Costs	84,086	90,734
Pension	29,705	48,906
	<u>1,086,342</u>	<u>1,162,680</u>

	£	£
Other Costs Include:		
Auditors' Remuneration - audit services	4,000	4,000

	£	£
Governance Costs		
Audit fees – current year	4,000	4,000
Other costs	48,091	8,752
Staff costs	11,102	10,052
	<u>63,193</u>	<u>22,804</u>

	2022	2021
Staff numbers		
Direct Charitable	25	26
Administration	5	5
	<u>30</u>	<u>31</u>

No employee earned emoluments of more than £60,000 during the year.

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2022

Trustee and management remuneration & related party transactions

No travel, subsistence, or conference expenses were reimbursed to any trustees during the year (2021: £nil). No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2021-22).

The total value of employee benefits (salaries, employer's NI, pension) for key management personnel (CEO, Service Managers, Fundraiser, Finance & Operations Manager) for the year was £205,104 (2020: £211,418).

Payments totalling £25,000 as compensation for termination of employment were made during the year (2021: £nil).

Mind in Harrow is the Custodian Member of Homes in Mind, a company limited by guarantee, and appoints 50% of its directors as Custodian Directors. There is a consultancy agreement in place for Mind in Harrow to provide support to Homes in Mind, and during the year Mind in Harrow received £1,608 (2021: £3,392) from Homes in Mind under this contract.

4) **TANGIBLE FIXED ASSETS**

Cost	Office Equipment Fixtures & Fittings £
At 1 April 2021	61,695
Additions	-
Disposals	(21,533)
	40,162
Depreciation	
At 1 April 2021	51,957
Charge for year	5,045
Disposals	(21,533)
	35,469
Net Book Value	
31 March 2022	4,693
31 March 2021	9,738

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2022

5) UNLISTED INVESTMENT

	Mind Retail Contribution to Harrow Shop acquisition & refitting £
Contribution to capital costs	
At 1 April 2021	14,031
Additions	-
	14,031
Amortisation	
At 1 April 2021	14,031
Charge for year	-
	14,031
Net Book Values	
31 March 2022	-
31 March 2021	-

6) DEBTORS

	2022 £	2021 £
Other Debtors	72,909	73,436
Prepayments	7,997	12,437
Accrued Income	2,679	3,555
	83,585	89,428
	83,585	89,428

7) CREDITORS – AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Pension creditor	4,082	5,979
Other creditors	19,682	24,080
Accruals	38,919	35,163
Deferred Income	5,878	51,512
The Pension Trust deficit reduction payments provision	5,694	21,005
	74,255	137,739
	74,255	137,739

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2022

7b.	2022	2021
Deferred income	£	£
Deferred income at 1 April	51,512	15,041
Resources deferred in the year	5,878	51,512
Amounts released from previous years	(51,512)	(15,041)
	<hr/>	<hr/>
Deferred income at 31 March	5,878	51,512
	<hr/> <hr/>	<hr/> <hr/>

Deferred income held at 31 March 2022

At the balance sheet date the charity was holding funds received in advance from Harrow Council.

8) FINANCIAL INSTRUMENTS

	2022	2021
	£	£
Carrying amount of financial assets		
Debt instruments measured at amortised cost	75,588	76,991
	<hr/>	<hr/>
Carrying amount of financial liabilities		
Measured at amortised cost	68,377	86,227
	<hr/> <hr/>	<hr/> <hr/>

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2022

9)	FUNDS	Balance at 31.3.21	Movement in Funds:			Balance at 31.3.22
a)	<u>Analysis of Movement of Funds</u>		<i>Incoming Resources</i>	<i>Resources Expended</i>	Transfers	
	Restricted Funds					
	EKTA activities Fund	3,734	-	(2,292)	-	1,442
	Stepping Stones Project	4,495	-	-	-	4,495
	Stepping Stones User Fund	1,251	-	-	-	1,251
	Head for Work – Big Lottery Fund	4,779	-	(357)	-	4,422
	HeadsUp Youth Wellbeing Project	41,112	99,800	(106,225)	-	34,687
	Somali Hayaan – Charity of Sir Richard Whittington	21,450	29,817	(31,019)	-	20,248
	HeadsUp Harrow Expansion Project	20,577	150,469	(144,100)	-	26,946
	Mind Commercial Training Development	1,146	3,807	(4,174)	-	779
	Side by Side Project	4,770	12,788	(15,084)	-	2,474
	London Community Response	7,611	-	(3,295)	-	4,316
	Stepping Stones – Peoples Postcode Lottery Fund	9,075	-	(9,075)	-	-
	Mind core IT/dev grants	2,702	5,000	(7,702)	-	-
	Community Befriending PK Project	2,850	11,400	(10,900)	-	3,350
	Mind Coronavirus Mental Health Response Fund	9,686	-	(6,746)	-	2,940
	Comic Relief Recovery Fund	3,781	-	(1,683)	-	2,098
	A4A Side by Side	5,118	-	(5,118)	-	-
	On Your Side – HS	-	29,700	(15,910)	-	13,790
	Diya South Asian group	-	5,000	(901)	-	4,099
	Stepping Stones – Sport England Fund	-	7,940	(7,940)	-	-
	Befriending – Garfield Weston Foundation	-	10,000	(3,330)	-	6,670
	Befriending – Childwick Trust	-	15,000	-	-	15,000
	Somali Hayaan project - Mind	-	13,493	-	-	13,493
	HeadsUp CPD workshops	-	14,000	-	-	14,000
		144,137	408,214	(375,851)	-	176,500
	Designated Funds					
	Projects Fund	48,333	-	-	2,806	51,139
	Development Fund	40,000	-	-	-	40,000
	Office Relocation Reserve	49,000	-	-	(12,000)	37,000
	Employment & Pensions Fund	140,000	-	-	-	140,000
	Sustainability Investment Fund	75,000	-	-	-	75,000
		352,333	-	-	(9,194)	343,139
	General Reserves	334,941	1,089,740	(1,093,687)	9,194	340,188
	Total Funds	831,411	1,497,954	(1,469,538)	-	859,827

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2022

9) FUNDS (Continued)

b) Analysis of Net

Assets at 31 March 2022

	Fixed Assets £	Current Assets £	Current Liabilities £	Inter Fund Balances £	Total 2022 £
Restricted Funds					
EKTA activities Fund	-	-	(1,235)	2,677	1,442
Stepping Stones Project	-	-	-	4,495	4,495
Stepping Stones User Fund	-	-	-	1,251	1,251
Head for Work – Big Lottery Fund	359	-	(600)	4,663	4,422
HeadsUp Youth Wellbeing Project	-	-	-	34,687	34,687
Somali Hayaan – Charity of Sir Richard Whittington	-	-	-	20,248	20,248
HeadsUp Harrow Expansion Project	186	-	(1,635)	28,395	26,946
Mind Commercial Training Development	-	-	-	779	779
Side by Side Project	-	-	-	2,474	2,474
London Community Response	1,510	-	(310)	3,116	4,316
Community Befriending PK Project	-	-	-	3,350	3,350
Mind Coronavirus Mental Health Response Fund	746	-	-	2,194	2,940
Comic Relief Recovery Fund	1,700	-	-	398	2,098
On Your Side – HS	-	-	-	13,790	13,790
Diya South Asian group	-	-	-	4,099	4,099
Befriending – Garfield Weston Foundation	-	-	-	6,670	6,670
Befriending – Childwick Trust	-	-	-	15,000	15,000
Somali Hayaan project - Mind	-	-	-	13,493	13,493
HeadsUp CPD workshops	-	-	-	14,000	14,000
	<u>4,501</u>	<u>-</u>	<u>(3,780)</u>	<u>175,779</u>	<u>176,500</u>
Designated Funds					
Projects Fund	-	-	-	51,139	51,139
Development Fund	-	-	-	40,000	40,000
Office Relocation Reserve	-	-	-	37,000	37,000
Employment & Pensions Fund	-	-	-	140,000	140,000
Sustainability Investment Fund	-	-	-	75,000	75,000
	<u>-</u>	<u>-</u>	<u>-</u>	<u>343,139</u>	<u>343,139</u>
General Reserves					
	<u>192</u>	<u>929,389</u>	<u>(70,475)</u>	<u>(518,918)</u>	<u>340,188</u>
Total Funds	<u>4,693</u>	<u>929,389</u>	<u>(74,255)</u>	<u>-</u>	<u>859,827</u>

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2022

9 c) PURPOSE OF FUNDS

Restricted Funds

EKTA activities Fund

Funds raised from a general fundraising drive to support the ongoing activities with the South Asian community.

Stepping Stones User Fund

Monies transferred from the Occupational Therapy Fund and a donation received, to support users in pursuing recreational and educational activities.

Head for Work – Big Lottery Fund

Funding received from the Lottery Fund 2017-20 to train service users to become trainers, and a 6 month extension during 2020 to continue the programme during the pandemic.

HeadsUp Youth Wellbeing Project

Funds received from City Bridge Trust to support young people in Harrow to improve their mental health and resilience, and to build their self-esteem, in partnership with other local providers.

Somali Hayaan – Charity of Sir Richard Whittington

Supported by The Charity of Sir Richard Whittington, the Somali Hayaan – Mercer project funds our Somali Coordinator and volunteers to support the mental wellbeing of this refugee community in NW London.

HeadsUp Harrow Expansion

Funds received from Comic Relief to expand the work of the HeadsUp Project to reduce stigma and provide access to a new range of services and interventions for marginalised children & young people and their parents across Harrow.

Mind Commercial Training Development

Funds received from Mind Growth Fund to launch a new commercial training project to provide workplace support and increase Mind in Harrow sustainability.

Side by Side Project

Funds received from Harrow Giving to offer time-limited specific one-to-one befriending and group wellbeing support and to reduce isolation during the pandemic.

London Community Foundation

Funds received from the London Community Response Fund – Coronavirus Appeal to transform mental health information, support, and services and increase reach through improved digital channels, befriending, user-led support & advocacy, and the mental health information helpline.

Stepping Stones Peoples Postcode Lottery Fund

Funds received from the Peoples Postcode Lottery to run mainstream educational, leisure, and physical activity courses for users of mental health services.

Mind IT & core development grants

Funds received from national Mind to cover additional IT and communications costs during the pandemic, and additional costs of a strategic review 2021-22.

Community Befriending PK fund

Funds received from the Philip King Charitable Trust to support the delivery of a community befriending service to people in Harrow isolated by their mental health.

Mind Coronavirus Mental Health Response Fund

Funds received via national Mind from the Department of Health & Social Care and a Community Helpline Uplift Grant to provide an expanded Mental Health Helpline and casework and befriending support during the pandemic.

Comic Relief Recovery Funding

Funds received from Comic Relief co-funded from the Comic Relief 'Big Night In' Match Fund – COVID Response through a partnership with the Department for Digital, Culture, Media and Sport, to address

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critical operational needs during the pandemic through investment in digital & remote-working approaches and enhanced core infrastructure to support services.

A4A Side by Side

Funds received from National Lottery Awards for All COVID fund towards peer support and online wellbeing groups during the pandemic.

On Your Side Peer Support - HS

Funds received from Henry Smith Charity to deliver peer advocacy support as part of a 3-year project.

EKTA activities Fund

Funds received from the Jaspar Foundation to support ongoing activities with the South Asian community.

Befriending – Garfield Weston fund

Funds received from the Garfield Weston Foundation to support the delivery for one year of a community befriending service to people in Harrow isolated by their mental health.

Befriending – Childwick Trust

Funds received from the Childwick Trust to support the delivery for one year of a community befriending service to people in Harrow isolated by their mental health.

Somali Hayaan Project

Funds received from national Mind towards the provision of support, advice, and advocacy to Somali refugees, asylum seekers and their families who experience poor mental health in Harrow & Brent.

HeadsUp CPD workshops

Funds received via Young Harrow Foundation as part of the CNWL/ Harrow Council Community Assets scheme to work with HeadsUp delivery partners to run a series of workshops for professionals working with children & young people.

Designated Funds

Projects Fund

Funds set aside for delivery of the Stepping Stones courses programme during 2022-23, for the delivery of and the shared partnership costs of marketing and training for the SWISH Information service, for mental health advocacy work, and for resources development for our children's and young people's services.

Development Fund

Funds set aside to pay for items such as professional advice and equipment including an essential IT infrastructure which will be of benefit to the whole agency.

Office Relocation Fund

Funds set aside to cover the likely costs of a move planned to more suitable permanent offices.

Employment & Pensions Fund

Funds held to cover the additional costs of compliance with Employment Legislation in respect of redundancy and sickness, and as a contingency for potential staff pension fund liabilities on account of projected shortfalls in accordance with recent actuarial valuation figures.

Sustainability Investment Fund

Funds held to invest in the organisation's sustainability and infrastructure through diversification of income sources and more cost effective operations in accordance with Mind in Harrow's strategy.

General reserves

General reserves are those funds which are not restricted or designated as committed to specific contingencies.

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9 d) Head for Work – Big Lottery Fund (URN RC/0010293699)

	£
Restricted Fund Analysis	
Balance 1 April 2021	4,779
Income	-
Expenditure	(357)
Balance 31 March 2022	4,422

**9 e) Side by Side – National Lottery Awards for All
(Project ID: 20152531)**

	£
Restricted Fund Analysis	
Balance 1 April 2021	5,118
Income	-
Expenditure	(5,118)
Balance 31 March 2022	-

10) PENSION SCHEME

The charity operates a defined contribution pension scheme with The Peoples Pension and participates in a multi-employer scheme with The Pensions Trust. The pension cost charge represents contributions payable by the charitable company to the schemes and changes to the provision recognised for future deficit reduction payments required.

The Pensions Trust – The Growth Plan

The company participates in the scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2022 to 31 January 2025:	£3,312,000 per annum (payable monthly)
---------------------------------------	---

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

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Deficit contributions

From 1 April 2019 to 30 September 2025:	£11,243,000 per annum (payable monthly and increasing by 3% each on 1st April)
---	---

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

PRESENT VALUES OF PROVISION

	31 March 2022 (£s)	31 March 2021 (£s)	31 March 2020 (£s)
Present value of provision	5,694	21,005	24,889

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Period Ending 31 March 2022 (£s)	Period Ending 31 March 2021 (£s)
Provision at start of period	21,005	24,889
Unwinding of the discount factor (interest expense)	121	559
Deficit contribution paid	(5,316)	(5,161)
Remeasurements - impact of any change in assumptions	(131)	718
Remeasurements - amendments to the contribution schedule	(9,985)	-
Provision at end of period	5,694	21,005

INCOME AND EXPENDITURE IMPACT

	Period Ending 31 March 2022 (£s)	Period Ending 31 March 2021 (£s)
Interest expense	121	559
Remeasurements – impact of any change in assumptions	(131)	718
Remeasurements – amendments to the contribution schedule	(9,985)	-
Costs recognised in income and expenditure account	28,987	48,188

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ASSUMPTIONS

	31 March 2022 % per annum	31 March 2021 % per annum	31 March 2020 % per annum
Rate of discount	2.35	0.66	2.53

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

11) COMMITMENTS AND CONTINGENT LIABILITIES

a) Operating Leases

At 31 March 2022 the charitable company had commitments under non-cancellable operating leases:

	2022		2021	
	Land and Buildings £	Other £	Land and Buildings £	Other £
Payable within 1 year	26,000	4,155	30,000	6,198
Payable between 2 nd and 5 th year	19,500	3,141	-	3,280
Payable after 5 years	-	-	-	-
	45,500	7,296	30,000	9,478

b) Contingent Liabilities

Pension Obligations

Mind in Harrow participates in The Pensions Trust's Growth Plan (the Plan). The Plan is funded and is not contracted-out of the State scheme. The Plan is a multi-employer pension plan.

Contributions paid into the Plan up to and including September 2001 were converted to defined amounts of pension payable from Normal Retirement Date. From October 2001 contributions were invested in personal funds which have a capital guarantee and which are converted to pension on retirement, either within the Plan or by the purchase of an annuity.

When an employer withdraws from a multi-employer defined benefit pension scheme which is in deficit, the employer is required by law to pay its share of the deficit, calculated on a statutory basis (known as the buy-out basis).

The Growth Plan is a "last man standing" multi-employer scheme. This means that if a withdrawing employer is unable to pay its debt on withdrawal the liability is shared amongst the remaining employers. The participating employers are therefore, jointly and severally liable for the deficit in the Growth Plan scheme.

Mind in Harrow has been notified by The Pensions Trust of the estimated employer debt on withdrawal from the Plan based on the financial position of the Plan as at 30 September 2021. In a letter dated 25th July 2022, The Pensions Trust stated that "Mind in Harrow's estimated debt on withdrawal at 30 September 2021 is £70,000" (2020: £107,430; 2019: £111,675; 2018: £101,225; 2017: £118,292; 2016: £140,696; 2015: £104,082; 2014: £115,283; 2013: £87,620.77; 2012: £105,943.98).

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Mind in Harrow has decided not to change the provision in its Employment & Pensions Designated Fund at 31st March 2022:

Employment & Pensions Fund	£
At 1 April 2021	140,000
Provision made in the period	-
Provision utilised	-
	<hr/>
At 31 March 2022	140,000
	<hr/> <hr/>

Mind in Harrow has no plans currently to withdraw from the Pensions Trust Growth Plan, but holds designated reserve funds as above to cover the estimated employer debt on withdrawal, if withdrawal was deemed necessary or prudent.

The charitable company had no other material contingent liabilities at 31 March 2022 which have not been provided for in these accounts.

12) TAXATION

Taxation

The charity is exempt from tax on its charitable activities

Irrecoverable VAT

The charity is not registered for VAT and its expenses are therefore inclusive of VAT which cannot be recovered.

13) SHARE CAPITAL

Mind in Harrow is a company limited by guarantee and has no share capital. Each member is liable to contribute a sum not exceeding £1 in the event of the charity being wound up.



Mind in Harrow

132-134 College Road
Harrow
Middlesex HA1 1BQ

T: 020 8426 0929
w : www.mindinharrow.org.uk
e: info@mindinharrow.org.uk



MIND IN HARROW

England & Wales - Charity number 1067480

Accounts



Mind in Harrow

Registered Charity Number 1067480
Registered Company Number 03351324

Trustees' Annual Report & Financial Statements

Year Ended 31 March

2021

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LEGAL and ADMINISTRATIVE

Name: Mind in Harrow

Company Number: 3351324

Charity Number: 1067480

Principal Address: 132-134 College Road
Harrow
Middlesex HA1 1BQ

Trustees:	Appointed
Jillian Anderson	08/03/2021
Kanchan Desai	08/03/2021
Abdullahi Fido	09/11/2020
Neelam Farzana	08/03/2021
Neema Jagatia, Treasurer	04/12/2018
Joanne Norman, Chair	10/05/2021
Robert Pender	07/04/2021
Colin Powell	13/09/2021
Komal Raja	13/09/2021
Hansraj Shah	04/12/2013
Tasneem Shikoh	13/09/2021
	Resigned
Amy Broddle	16/09/2020
Heather Hannan	26/05/2021
Katharine McIntosh	01/04/2020
Jaishree Mistry	09/03/2021
Bhavesh Parmar	11/03/2021
Alpa Raja	02/03/2021
Katherine Saminaden	31/12/2020

Co-options: Raymond Bannerman, Harrow User Group
Michael Keane (to September 2021)
Leroy Rose, Harrow User Group
Kanwal Toor (to November 2020)

Company Secretary: Mark Gillham resigned 31/08/2021
Ruth Catty appointed 31/08/2021

Senior Management Team

Mark Gillham	Chief Executive (to August 2021)
Sona Barbosa	Service Manager
Deniz Csernoklavek	Service Manager
Ruth Catty	Finance & Operations Manager

Auditors: Goldwins Limited
75 Maygrove Road, West Hampstead, London NW6 2EG

Bankers: HSBC
Harrow Branch, 26-28 St Ann's Road, Harrow HA1 1LA

Solicitors: Bates Wells, 10 Queen Street Place, London EC4R 1BE

MIND IN HARROW
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CHAIR'S REPORT

The context of COVID-19 has dominated the charity's operations throughout the 2020-21 year, as the impact of the pandemic was felt across the world. Mind in Harrow moved swiftly to transform its service delivery, with staff and volunteers working from home, and to focus its support on the most vulnerable in our communities. Staff volunteers and trustees managed with extraordinary resilience, and we were grateful for the support of voluntary sector and statutory partners through these difficult times. Our funders, donors and supporters responded with flexibility and generosity, and we were able to enhance and expand our offer so that we could reach wider and appropriately through new and responsive channels.

Our core services have continued, with increased numbers of calls to our helpline, and our team making pro-active contacts with service users and offering wellbeing and practical support in flexible ways. We developed new services in response to the pandemic, including our Side by Side befriending and wellbeing groups. We have been undertaking a substantial review of our User Involvement project, with the development of the Expert by Experience role and the co-production work with Harrow Council, enhancing the user voice and adding to the work of the Harrow User Group in influencing the design and delivery of local services.

We have been able to work with funders and partners to renew existing contracts and develop new funding streams. Our IAPT team goes from strength to strength, working in partnership with CNWL to deliver the Harrow Talking Therapies Service

We started our work to refresh and strengthen the Board with a Trustee recruitment drive from the summer of 2020, and are delighted to now have in place a renewed and highly skilled team to deliver the governance that the charity deserves. During the extended absence of the CEO

since towards the end of the 2020-21 year and his subsequent departure, the charity has been able to maintain the confidence of funders, commissioners and wider stakeholders through the interim managements arrangements put in place, resulting in the retention of contracts and business as usual service delivery within the COVID-19 context. The Board is now undertaking a strategic review to guide its work over the next 3 years and is collaborating closely with colleagues across the Mind network at national, London, and West London level. Working closely with strategic partners and capitalising on current opportunities including the ongoing changes in the commissioning environment, the Board is excited for the future and to be able to guide Mind in Harrow through the next stage of its development.

Jo Norman
Chair of Trustees

OUR VISION, MISSION AND VALUES

Our Charitable objectives

The objects of Mind in Harrow, as stated in the Memorandum and Articles of Association, are 'to promote the preservation of mental health and to assist in relieving and rehabilitating persons suffering from mental disorder or conditions of emotional distress requiring advice or treatment in the London Borough of Harrow.'

Our vision

We won't give up until everyone experiencing a mental health problem gets both support and respect.

Our mission

We provide information and support to empower anyone experiencing a mental health problem from all our local communities. We campaign together with people experiencing mental health problems to improve local services, raise awareness, and promote understanding.

How we are unique

We are here to make a long-term lasting difference through **hope**:

holistic: We see the whole person, not just their symptoms.

outreach: We innovate at the grassroots of our diverse local community.

people: We create change together with people, not for them.

expertise: We are a local charity with national mental health expertise.

Our values

Open

We reach out to anyone who needs us

Together

We're stronger in partnership

Responsive

We listen, we act

Independent

We speak out fearlessly

Unstoppable

We never give up

OUR STRATEGIC PRIORITIES

Mind in Harrow has continued to work to the 6 priorities from our 2014-2020 Strategy:

1. Promoting well-being

Promote mental well-being with young people, parents and families at risk owing to their life disadvantages.

2. Building a safer community

Build a 'Suicide Safer Community' in Harrow to reduce suicide and self-harm and to support people experiencing mental health crisis.

3. Increasing support & opportunities

Increase peer support and personal development opportunities across all our services and into mainstream community life.

4. Improving early help

Improve access to early help for people experiencing mental health problems and their families through a holistic range of services.

5. Tackling inequality and empowering action

Improve equality of treatment by NHS and Social Care/Welfare services for people who experience both mental health and other forms of discrimination.

6. Achieving sustainability

Achieve both financial and operational sustainability in an era of austerity.

Our services and organisational achievements and performance

1. Promoting wellbeing

HeadsUp

HeadsUp is a young-people's mental health service run in a consortium partnership led by Mind in Harrow with four other voluntary organisations: Mosaic LGBT Youth Centre, Paiwand (Solidarity & Support for Refugees), Centre for ADHD and Autism Support and The WISH Centre. The service offers peer-led mental wellbeing workshops delivered by Mind in Harrow, and specialist one-to-one and group sessions delivered by the partner organisations, and is free and confidential for young people aged 11-25 in Harrow.

HeadsUp secured 2 years' further funding from the City Bridge Trust to take it to December 2022, match-funding the project with Comic Relief until September 2022.

HeadsUp works across strategic local partnerships to improve accessibility and the quality of mental health provision for young people, especially those from 'most at-risk' groups. It provides marginalised children & young people access to services which aim to reduce stigma and discrimination for the most at risk groups at home, at school and in the wider community. HeadsUp also works with parents via our outreach and engagement activities and by the expansion of our support packages to schools.

Mind in Harrow offers a specialist mental wellbeing workshop programme delivered by trained young people with a lived experience of mental ill-health in secondary schools, youth services and colleges. During the 2020-21 year the HeadsUp team has mostly been unable to physically deliver its workshops in schools, achieving 7 events and reaching 167 young people. However we have created videos based on our peer-led workshops, which children & young

people have been able to access at school or when remote-learning. The videos were featured in the National Mind OpenHub newsletter meaning other local Minds across the country have been able to reach schools too. We also began recording assemblies and delivering assemblies tailored to the school's needs, such as anxiety specific assemblies. We produced activity packs that complimented the videos, and through our website and social media development we have provided schools and staff with extra resources to support the wellbeing of CYP during the pandemic. Over 30 schools and youth services have downloaded the packs.

The HeadsUp annual conference was held online via in October 2020, with 70 attendees including CYP, schools and health/social care professionals. The conference included a young person's panel, breakout-rooms which hosted each partner's organisation, and a creative showcase from our young people.

As well as the conference, HeadsUp has held 16 outreach engagement sessions and 30 networking meetings for 100 professionals in Harrow.

We have continued to support the team of young HeadUp volunteers, delivering supervision online and offering increased numbers of check-in calls during the lockdown. The volunteer training this year was run entirely virtually, with 6 young people successfully completing the course.

Through the independent HeadsUp evaluation report, it was clear that young service users appreciate the HeadsUp services and have found them more valuable than ever during this challenging time. In particular, the young people valued these services for reducing their isolation and teaching them the skills needed to be resilient during the pandemic. This is reflected in both their subjective comments on the value of the services, and in the service outcomes achieved this year.

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2. Building a safer community

Harrow User Group

Harrow User Group Representatives and Mind in Harrow staff continued to work together with NHS regionally and locally to feedback experiences of CNWL NHS Foundation Trust Single Point of Access Service and the local mental health inpatient service at Northwick Park Hospital with the aim of improving the quality of response to residents in a mental health crisis. During 2019-20 the Representatives conducted surveying with over 150 mental health service users about their experiences of seeking support including when in a crisis. The results were analysed in a Mental Health Support Services Survey Report, recommending several changes to crisis services. During 2020 they campaigned to persuade the Council and NHS to listen their findings and make improvements to their services.

3. Increasing support & opportunities

Befriending Services

Our one-to-one befriending service reduces social isolation and improves the quality of life for adults in Harrow experiencing mental health issues who feel isolated and lonely. Service users are matched with a suitable volunteer befriender who offers weekly 2-hour support both emotional (listening and encouragement) and social (accompanying them out in the local community).

During the pandemic, we adapted our community befriending in line with government guidance. At times we switched to remote support only (video calls and telephone calls), leading on to a blended approach of face-to-face and remote support as lockdown restrictions eased in July 2021.

Befriending is funded by Personal Budgets through Harrow Council and CNWL NHS Trust and through a grant from the Philip King Trust. Some people also self-fund their befriending.

Side by Side

A new extension of the befriending service in response to Covid-19 restrictions, our Side by Side project created and moderated wellbeing groups via WhatsApp platform and also ran weekly “coffee and chat” sessions and themed wellbeing sessions via Zoom, such as ‘how to manage anxiety’.

Between April 2020 and March 2021 we were able to support 57 service users, with 32 volunteers active on the project between community befriending and the Side by Side befriending. 100% of the clients who completed our end of service questionnaire reported ‘agreed’ or ‘strongly agreed’ that their self-esteem, wellbeing and confidence had increased.

“My befriender has helped me regain my confidence. Thanks for all your help”.

We would like to acknowledge the retirement of our Deputy Coordinator, Chandra Shah, after 20 years of service. We wish him well.

Expert by Experience Advisors Co-production project

Funded by Harrow Council and the NHS, this project started in November 2020 in order to establish a Co-production approach in Harrow’s mental health services review. Co-production involves a deeper level of service user involvement that shifts decision-making power towards people who use services, enabling them to play an equal role in the design of services.

An Expert-by-Experience Advisory group was established initially. 9 ‘Expert-by-Experience’ Advisors (“EbEs”) have been recruited and inducted into the role by Mind in Harrow in partnership with Harrow Council. EbEs are Harrow citizens who have both personal experience of mental ill-health and are either using or have used support services to assist with their recovery or to maintain their wellbeing. The EBE Advisory group has been meeting on a monthly basis

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since Feb2021, and EbEs have been attending the Harrow Mental Health Service Development Board.

A Co-Production Board is also being set up which will meet bi-monthly and have equal representation from key stakeholders and be a combination of 'Experts by Experience' and 'Experts by Training'. The Board will provide constructive challenge advice and support to the council and health partners in their co-production work.

Feedback from EBE Advisors
"Hopefully the coming months will see us become more impactful, effective and recognised."

User Involvement Project

Funded by Harrow Council, CNWL and CCG, the User Involvement Project supports the Harrow User Group (HUG). HUG currently has 440 registered members, and runs quarterly Forums where members hear updates on service developments in the sector and a variety of health and social care topics. The User Involvement Projects also trains and supports mental health service users to become active Harrow User Group Representatives (HUG Reps) for their peers, in order to influence senior commissioners and managers on a range of social and health care issues to help improve local services. HUG Reps have been involved in activities such as recruitment and selection, monitoring and evaluation, attending meetings and campaigning, and report their work to the quarterly Forum for all HUG members.

During the 2020-21 year the HUG group organised three virtual HUG forums with an attendance of between 20 and 84 people. Several HUG reps have been active in the Homes in Mind project and in Mind in Harrow recruitment of staff and trustees.

As well as the challenges of the pandemic restrictions, in April 2020 the User Involvement Co-ordinator, Raksha Pandya, died suddenly from a recently diagnosed

condition. Raksha was a much-loved and respected HUG community and HUG reps, and the group recognised her importance through a special memorial rose and bench with plaque at the local park. HUG was supported and managed by the CEO and Service Managers during the recruitment period, and new project co-ordinator was appointed in Nov 20 and was in post until March 2021.

With the implementation of the co-production model and recruitment of EbE Advisors we have been in discussion with Harrow Council regarding repositioning the User Involvement Project and the ongoing role of the existing HUG Reps. The HUG Reps are seen as "lived experience innovators who are an asset and provide added value to the community".

Stepping Stones Courses

Stepping Stones offers a tailored course programme for adults with mental health needs and delivers a range of education, leisure and physical activity courses in mainstream venues. The project enables service users to move into mainstream courses, leisure activities and volunteering, giving them greater control over their lives and renewed confidence and independence. Stepping Stones aims to help people with mild to moderate mental health issue to: reduce isolation, develop relationships, develop routines, learn new skills, develop confidence/self-esteem, and act a bridge to move back into mainstream activities. Throughout lockdown our three-termly courses have transitioned from face-to-face to online via Zoom platform. This conversion resulted in digitally upskilling the team, tutors and learners.

Over the past twelve months 14 courses have been offered – 245 contact hours – supporting 153 learner enrolments. Stepping Stones has managed to reach more men (87% above target), new learners (most learners enrolled as a new client) and exceed all KPI targets set by Harrow Council. Additionally, tutor observations were rated very highly for their teaching quality.

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Stepping Stones has been funded by Harrow Council, Harrow CCG, and the Peoples Postcode Lottery.

Head for Work

The Head for Work project delivered Middlesex University accredited mental health awareness training to people with lived experience of mental health and long-term unemployment. Upon completion of their course, trainers deliver mental health awareness courses to local employers in the Borough of Harrow to promote more mentally healthy workplaces.

Head for Work was funded by the Community Lottery Fund and ended in November 2020 after 9½ years. During the the final 3-year grant period, the project supported total of 42 adults experiencing severe/enduring mental health problems to achieve their Train the Trainer qualification accredited by Middlesex University, with 57 people have taken up volunteering or employment opportunities within and beyond the project across its term. The project also delivered 55 mental health awareness workshops with 947 workplace managers and/or employees attending in the year to April 2020.

The Community Lottery Fund awarded a 6 month extension to meet needs during the pandemic, and as such until October 2020 we were able to continue to support our team of trainers through 22 weekly ongoing CPD sessions and one-to-one telephone or video calls, and 16 weeks of 2-hour digital group work. The project delivered 13 online wellbeing training sessions to 423 homeworking and frontline key workers attending.

4. Improving early help

Mental Health Information Service

The Information Service is the only mental health specialist service of its type in Harrow. The telephone helpline is delivered jointly by our team of skilled volunteers

working closely with our staff team. The information service is also provided via email and through our online Mental Health Directory, and offers one-to-one casework if a caller needs extra support. During the year we introduced the online WebChat service, further increasing the channels through which we can offer support, and we expanded the reach of the service to under 18's, targeting 16 & 17 year-olds.

During the year the service has been expanded to meet the increased demand during the COVID-19 crisis. We have worked closely with HelpHarrow in arranging food deliveries, and have developed a Digital Access Support offer. Our service has responded to over 1200 contacts, helping more than 800 individuals. The team also made over 2300 pro-active contacts with individuals, providing information and support around loneliness and anxiety during lockdowns. The most requested information was for information around housing & homelessness, and financial issues such as welfare benefits and employment. Noticeable during the pandemic was also a significant need for bereavement support and information around access to food supplies.

The online Mental Health Directory, which lists over 300 local, regional, and national services and a range of accessible factsheets, was used by over 4,000 people during the year directory.mindinharrow.org.uk.

The mental health information service has been funded by NHS Harrow and Harrow Council, with further expansion capacity supported by Coronavirus Mental Health Response Fund, and London Community Foundation Covid-19 Emergency Response Fund.

SWiSH Information Service

Our Mental Health Information Service is part of the Support and Wellbeing Information Service Harrow (SWiSH), which offers the local Care Act Information and

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Advice Service through a consortium with four other local charities. The service is for anyone aged 18 years or over living in the borough who requires information about local support services. By offering better coordinated support, the combined service has made over 16,000 contacts, supporting over 6000 individuals across the year. SWISH is funded by Harrow Council, with additional funding provided during Covid through Harrow Giving.

On Your Side

On Your Side offers peer advocacy, helping people to navigate through the welfare and mental health systems. Volunteers with lived experience of mental health problems are trained and matched to offer 4-6 sessions working flexibly alongside a person to achieve their chosen goals. They help them to deal with the welfare benefits system, accompany them to assessment meetings or access timely mental health support. The project aims to develop a long-term sustainable solution to fill this gap in local advocacy provision.

On Your Side was funded by national Mind for one year until June 2020, and we are delighted that Henry Smith Charity has recently agreed to support the project for a further 3 years until June 2024.

15 volunteers with lived experience of mental health problems were trained through the first year of the project, and achieved great results helping 41 people, for example accompanying them at DWP welfare benefits assessment meetings or NHS mental health review meetings. During COVID-19 restrictions, the service adapted to a remote offer, with peer advocate volunteers delivering flexible support and available to accompany to online meetings as necessary, and offering pro-active outreach support to those struggling during the national lockdown.

Harrow Talking Therapies Service

Mind in Harrow delivers the Harrow Talking Therapies service in partnership with CNWL NHS Foundation Trust and Twining Enterprise employment service. The service is for individuals experiencing common mental health problems such as depression, low mood, anxiety and/or stress. It provides free access to therapies including Cognitive Behavioural Therapy (CBT), guided self-help, time-limited counselling, and employment support. Treatments are personalised so can be accessed via workshops or one-to-one (over the telephone, online or face-to-face). NHS Harrow funds the service, and it is part of a wider national agenda to offer evidence-based therapies providing choice and early intervention to people affected by anxiety and depression. Mind in Harrow runs the 'Step 2' element of the service, and works with the Step 3 and Twining teams as a cohesive and integrated unit.

Despite a uniquely challenging and unusual year, the service was able to adapt and still offer services and provide emotional and mental health support to patients. We made a relatively smooth transition from face to face interaction to a more digital one, with patients being offered phone and video/Zoom interventions.

The team has expanded to 18 Psychological Wellbeing Practitioners, including 6 trainees. Waiting times have improved on previous years, and recovery outcomes are good. Approximately 7 of every 10 people who have a course of treatment show reliable and substantial reductions in their anxiety/depression. Around 5-6 in every 10 people accessing the service improve so much that they are classified as recovered. For 2020-21 we successfully achieved our annual target of over 3000 people supported and exceeded the mental health recovery rate target of 50%.

For the future, we are working with a blended service delivery model, offering face to face appointments on site as well as phone and digital interventions. We will be

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further expanding the staff team to meet increased targets and our aim to reduce the waiting time between initial assessment and subsequent treatment. We are aware that some groups of people suffering from anxiety or depression in the community are still not accessing psychological therapy, such as people from BAME communities, older adults and men, and our outreach programme during the 2020/21 year was significantly affected by Covid restrictions; the subsequent planned increase in the number of therapists will enable us to continue to invest in creating links with communities, groups and services, and thus expand the reach of the service.

Social Prescribing

Mind in Harrow works in partnership with 5 local charities and Harrow Community Action to deliver the Social Prescribing project across all 33 GP practices in Harrow. The service aims to improve the wellbeing and holistic health of the individual by reducing non-clinical demand on primary care services. Mind in Harrow's Social Prescribing Link Worker works in the community embedded in a GP practice, and supports clients in managing their health and wellbeing through signposting interventions and linking clients with activities and relevant support services. During covid-19 the project experienced high demand with an increased number of mental health referrals requiring synergy with voluntary sector organisations to provide support.

Achievements that we would particularly like to highlight include:

- intergenerational holistic family support provided
- adult safeguarding identified
- cohorts targeted and supported
- homeless clients rehoused
- emotionally vulnerable clients connected to primary services.

"Just a note to say thank you for all your help and support the last 6 months It was an extremely difficult time for me and my family but one which you made easier

always going above and beyond your duties and I can't thank you enough".

Over the past 12 months social prescribing has supported 305 referrals.

Social Prescribing is funded by NHS England and Harrow Public Health.

5. Tackling inequality and empowering action

Hayaan Project

Hayaan is a unique Somali mental health project promoting equality & civil rights for 4,000 Somalis experiencing multiple-disadvantage locally and across London. The Hayaan project recruits Somali volunteer 'Peer Educators' to assist in facilitating support and information sessions with Somali community members to increase their access and knowledge of local services. The project also offers advocacy support for a limited number of clients with crisis mental health needs. The project is currently funded by The Charity of Sir Richard Whittington through The Mercers' Company.

Faced with lockdown restrictions from the beginning of the year, we managed to transition the service from face to face interaction to a more digital one, which has always been a challenge in terms of engaging the Somali community. At the peak of the pandemic the death rate amongst the Somali community was extremely high which had a catastrophic impact on the community's emotional health. It was imperative to implement resources which would help tackle the low rate of adherence to the safety rules as well as to enhance community education, mental health impact awareness and coping strategies. There was an urgent need to move the community into accepting digital and online interventions. Individual advocacy support by the Project Coordinator was delivered by telephone, teleconference and/or video conference, but we were quick to realize that the group sessions workshops

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were needed. We therefore implemented Zoom webinars, facilitated by the service manager, the project coordinator, our in house Somali consultant Psychiatrist Dr Fido and the project volunteers. The popularity of the webinars has expanded the reach of the project, with increased requests for support, and more complex and demanding cases.

Between April and March 2021 we delivered 14 webinar workshops via Zoom; each of these sessions had a minimum of 25 participants and up to 60 participants, reaching out over 250 Somalis. During this period and acting as an interpreter, advocate & cultural broker, our experienced bi-lingual coordinator supported 40 Somalis in crisis & their families.

EKTA Mind

EKTA Mind provides group support to people from the South Asian community affected by mental health issues. Monthly meetings promote mental wellbeing and keep members up-to-date with changes in health and social care services.

Following a review and consultation during 2019-20 the new part-time EKTA Mind Worker post was created in August 2020. The worker has trained and support a team of 3 volunteers who have been running monthly meetings via Zoom due to Covid restrictions, and supporting members with digital access as necessary. 10 online workshops were delivered in the period to March 2021, with 10-20 participants per session.

We are reviewing the model of support and how best Mind in Harrow can support the needs to the South Asian community.

SMI Annual physical health checks promotion project

Funded by the CCG this project runs from July 2021 to end March 2022.

People living with severe mental illness (SMI) face one of the greatest health inequality gaps in England. This population

group is at risk of dying on average up to 15-20 years earlier than the general population, mostly due to preventable physical diseases. This project aims to raise awareness of the importance of the annual physical health checks, recommend ways of reducing barriers to make the checks more accessible, and increase the number of SMI patients in Harrow who attend their annual physical health checks.

6. Achieving sustainability

Commercial Training

From May 2020 national Mind funded our project to develop a full commercial training programme and delivery structure for Mind in Harrow. The new training offer was launched, tested and evaluated through delivery of 25 workshops with 240 employees, generating £9,700 income. COVID-19 impacted the success of the pilot as we were planning to deliver half day or full day training courses, face to face. The switch to full time digital delivery had an impact on the number of courses we ran and our income due to shorter delivery slots, however online delivery meant that we were able to reach wider audiences geographically.

Homes in Mind

Mind in Harrow the Custodian Member of Homes in Mind, a company set up to develop affordable homes for people experiencing mental health problems who are on low incomes but not eligible for Council housing. Mind in Harrow is supporting a group of potential residents and working in partnership with Signature Housing, Gollings Architects and Harrow Council housing department. The project has been funded for the first stage by Community-led Housing London and has developed proposals to build 5-6 flats on two of up to five sites, and is now in discussion with the funder regarding full planning applications.

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**HOW OUR ACTIVITIES
DELIVER PUBLIC BENEFIT**

Our main activities and whom we aim to help are described below in the 'Our Achievements and Performance' section. All our charitable activities focus on enabling people with mental health problems to benefit from a fuller life in the community and are undertaken to further our charitable purposes for the public benefit.

Mind in Harrow's trustees confirm that the activities of the charity are carried out in line with its objectives for the benefit of the public. The impact of our work on our beneficiaries is a key criterion when deciding what activities to undertake and how best to achieve our mission. Mind in Harrow's trustees therefore confirm that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission in determining the activities undertaken by the charity.

COVID-19 impact 2020-21

On 23 March 2020, the government's national lockdown in response to the COVID-19 outbreak began. All Mind in Harrow's services and activities were profoundly affected immediately from that date and during the remainder of 2020.

We developed a COVID-19 Business Continuity Plan to ensure that we could continue to operate our services remotely via home-working, support staff and volunteers effectively and communicate with our key stakeholders. Each service and operational team developed business continuity plans for their work.

Services

All our staff and volunteers transitioned to home-working and offered services via telephone or video-calls. Some activities were not feasible to be delivered remotely and so these resources were adapted to respond to the newly emerging needs of the community, for example food deliveries, prescription pick up, access to talking therapies and help to avoid homelessness. We reconfigured our telephone system so that we could operate services flexibly from any location needed.

Expanded services

Through grants from Harrow Council and charitable trusts, we expanded our Information and Befriending Services. Our Information Service was able to offer more 1:1 casework and to outreach pro-actively to those people most at risk in the lockdown. Our Befriending Service increased our 1:1 relationships for people self-isolating and struggling as a result of the lockdown and offered two new weekly peer support groups. Through a six-month funding extension from the Lottery Fund, we were able to extend our Head for Work employment and training project through the lockdown.

Increased communications

We boosted our social media activity to reach as many people as possible to let them know what services we are offering and where to seek help for the impact of COVID-19. We introduced a new SMS tool integrated with our contacts database to connect with service users via their mobile, and launched a redesigned website with refreshed content, enabling online referral. We circulated COVID-19 service briefing updates to our partner organisations.

Staff and volunteer supervision and support

We introduced new support structures for staff and volunteers working from home, establishing a daily team-wide video-call and WhatsApp groups. Our senior management team meetings were increased to weekly, as were our Information Service casework meetings in view of the new emergency to respond to.

Board governance

Our Board of Trustees responded to this new challenge by setting up a COVID-19 Crisis Management Response team (Board Officers, CEO and Finance & Operations Manager), holding regular briefing meetings with the senior management team via video-calls, refocussing governance to the immediate emergency needs and generously giving their time to ensure salaries were paid on time and contracts signed under these exceptional circumstances.

Partnership working

Our Chief Executive attended weekly meetings with the Council and NHS to coordinate our response and communications. Our team collaborated with voluntary sector partners to manage new and suddenly increased demand for our services.

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Income generation

Our Mind shop

The impact of COVID-19 had already started to reduce customers and income to Harrow's Mind charity shop from February 2020. The shop was closed from the end of March to mid-July and again during further extended lockdowns periods, and the shop did not generate any income overall for Mind in Harrow during the 2020-21 year.

Community fundraising

With long-term restrictions on face-to-face group activities, we forecasted a 50% reduction in annual community fundraising income and therefore sadly felt no option but to make our Community Fundraising Executive post redundant in August 2020.

Commercial training

Our new commercial training project was affected by the restrictions on face-to-face delivery, however the move to online training also offered some opportunities, and we ended the year having exceeded the originally budgeted income from this source.

Bank interest

The interest rate reductions expected due to the COVID-19 have taken longer to be passed on by the banks for some of our deposit accounts, so the impact on our 2020-21 income was less than expected. We are forecasting a significant reduction for 2021-22 however.

Thank you

We are very grateful to the extraordinary work of staff and particularly our Board of Trustees and dedicated volunteers who have sustained our support to the community through this unprecedented year.

We are also very grateful to all our funders, who have shown exceptional understanding by allowing us to adapt and respond flexibly as we have needed to for this national emergency.

Black Lives Matter

In May 2020, George Floyd was killed by police in the US, igniting the Black Lives Matter campaign into an international movement. Coinciding with these events, COVID-19 has disproportionately impacted BAME communities, magnifying existing health and social inequalities. In Harrow, we experienced a tragically high number of deaths from COVID-19 among our BAME service users and volunteers. We have re-stated our commitment to tackle racism and work towards becoming a truly anti-racist organisation.

Our Strategy 2014-20

The refresh of our organisational strategy was delayed as we focussed all our efforts to support our beneficiaries through the COVID-19 pandemic. We are now developing our new Strategy in 2021 through the lens of the long-term impact of COVID-19 and what we have learnt from our response.

OUR STRUCTURE, GOVERNANCE, & MANAGEMENT

Governing Document

Mind in Harrow is a charitable company limited by guarantee, incorporated in April 1997 and re-registered as a charity in January 1998. Its governing document is its Memorandum and Articles of Association. In the event of the company being wound up, the trustees are liable for a maximum sum of £1.00.

The Board of Trustees (Management Committee)

We offer an opportunity for people to be co-opted members of the Board of Trustees either as representatives of a relevant local community group or statutory body or because they have particular relevant expertise. There are two co-opted places available for the Harrow Mental Health User Group (HUG).

In accordance with its commitment to user empowerment, Mind in Harrow aims for a minimum of 30% of Trustees to have lived experienced of mental health problems.

Other trustees are drawn from local organisations, are ex-volunteers or interested individuals with relevant skills and expertise.

A list of trustees, elected and co-opted, is at the beginning of this report.

Sub-groups of the Board

The Strategy, Quality & Service Development Group has not met quarterly during the 2020-21 year as previously, but instead the Board's COVID-19 Crisis Management Response Team (as above) met regularly to address the changing needs of the organisation.

During the year the Board resolved to establish a Finance Sub-committee which would meet twice each year and report to the Board. The sub-committee is made up

of 3-6 trustees including the Treasurer, with attendance by the Finance & Operations Manager and the CEO.

The Board has also resolved during 2021 to establish a Policy & Human Resources sub-committee to meet at least once every 3 months and to report to the Board. The sub-committee is made up of 3-6 trustees.

Trustee Induction and Training

New trustees receive an Induction Pack containing the governing document, a Trustee Role Description and relevant policies and organisational information. They meet with the Chief Executive and Chair to discuss and clarify their role and responsibilities, working through a three stage Induction Checklist process. All undertake to abide by the Trustees' Code of Conduct including confidentiality, safeguarding and equality & diversity policies. They are kept up to date with new developments in the organisation by regular service and finance reports and expected to attend at least 75% of Board of Trustee meetings to be effective in their role.

Trustees are encouraged to attend learning and sharing events organised by national Mind and other external agencies.

We aim to hold an awayday annually for all trustees and staff, to take forward the strategic direction of the organisation for the following year.

Scheme of Delegation

The Trustees have independent control over and legal responsibility for the charity. The Board of Trustees previously met 8 times each year but resolved to meet 6 times each year from 2021. The Board sets strategic direction and holds an overview of the organisation. Responsibility for strategic management and team leadership lies with the Chief Executive, who presents reports regularly to the Board of Trustees. The senior management team (Service Managers, Finance & Operations Manager and Fundraiser) supervise service staff, volunteers and the day-to-day work. Staff supervision and training are valued as a key

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way of ensuring the highest standards of practice are maintained.

Remuneration of key management personnel

The key management personnel at Mind in Harrow are: the Chief Executive, Service Managers, Finance & Operations Manager and Fundraiser. Before being advertised, the salary grading of these posts is recommended to the Board of Trustees, following a benchmarking review of the salaries being offered for comparable posts by other organisations and a review of the grading in relation to existing staff posts. Any special factors, such as the shortage of supply for suitable candidates in the labour market, are also considered. All positions at Mind in Harrow, including for key management personnel, are graded using the Harrow Council pay or NHS structure systems as appropriate.

Annual pay awards for all staff are set by the Board of Trustees by applying a similar percentage increase across all posts, mirroring Council or NHS pay awards as appropriate.

Principal risks and uncertainties - How the trustees plan to manage them

Principal risks and uncertainties

Mind in Harrow conducts organisation-wide risk assessments usually annually in accordance with Charity Commission guidance and recommended framework.

During the 2020-21 year, the CEO has been on extended leave of absence since the end of February 2021. The CEO left Mind in Harrow's employment at the end of August 2021. The management of the impact of this absence and subsequent vacancy has been the principal main risk identified by the trustees.

How the trustees plan to manage these risks

The Board of Trustees delegated duties to the Senior Management Team (SMT) (Service Managers and Finance &

Operations Manager) to manage the day to day operations during the CEO absence. The Board of Trustees also established an Emergency Sub-group which met frequently with the SMT to provide support and oversight. The Board updated the risk register to enable Trustees to identify, address, and monitor significant issues that might arise from the absence, such as potential loss of fundraising capacity, reputational damage, and impact on staff team. The trustees also engaged the services of an external consultant to support the Board and SMT, Janice Horsman, who is an ex-CEO of another local Mind association and has significant expertise in voluntary sector management. The charity has been able to maintain the confidence of funders, commissioners, and wider stakeholders through the interim management arrangements put in place, resulting in the retention of contracts and business as usual service delivery, within the COVID-19 context.

The Board has resolved to carry out a strategic review during 2021 before moving to recruit to the CEO role.

The Board has also set up the Policy & HR sub-committee and has undertaken a review of core policies that have been adopted by the Board.

Going concern

The Trustees have reviewed the charity's projections and forecasts and have assessed the use of the going concern basis in the preparation of the financial statements. Despite the risks and impact of COVID-19 as described, the Trustees have concluded that Mind in Harrow has adequate resources as at the date of approval of the financial statements such that the going concern status is secure.

Quality Assurance

Mind in Harrow is committed to providing the highest quality community mental health services, which anticipate, meet and exceed the expectations of service users, workers and other stakeholders.

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The Mind Quality Mark (MQM) is Mind's quality assurance framework and standards, which have been developed from best practice guidance and with reference to other quality systems.

Every three years, all Local Minds are required to:

- complete a self-assessment toolkit for evaluating achievements and areas for improvement across 24 quality standards areas and 150 quality indicators;
- develop a plan of continuous quality improvements following the self-assessment;
- undergo an external quality review by the Mind Quality Panel, which includes a Mind quality consultant, mental health service user and senior staff from another local Mind.

Mind in Harrow opted to participate in a trial for the new version of the Mind Quality Mark (MQM) during 2017-18. We completed our self-assessment and on-site Mind panel visit in May 2018. We are pleased to report that we awarded a full pass of the quality assurance process without any significant areas of improvement. We are required to refresh our quality audit self-assessment annually in May, which we have completed for 2019 and identified four areas of quality development for 2019-20.

In 2019, we won the first ever Mind Network Excellence Award for 'Mind Network Collaboration'. Mind said: *'Your organisation should be extremely proud of the work that you deliver in this area'*. We were given this award to recognise how we have worked positively together locally, regionally and nationally to further our collective vision and vision: *We won't give up until everyone experiencing a mental health problem gets both support and respect.*

External Board Representation

To achieve our strategic aim to build affordable homes for people experiencing mental health problems, Mind in Harrow is working in partnership with Signature

Housing, Gollings Architects and the Council housing department to develop the project. We have formed a new Community-led Housing company called **Homes in Mind** to manage the project, which was an expectation of the project funding body. Mind in Harrow is a 'Custodian Member' of the company and has equal representation on the Board alongside prospective tenants of the new homes. All future tenants will be Members of the Homes in Mind company so that they have formal ownership of the project. Homes in Mind has contracted Mind in Harrow to support the project development and has in place governance, financial control and conflict of interest policies to ensure that Homes in Mind acts in accordance with its objects and solely in the interests of its beneficiaries. The Mind in Harrow Board receives regular project progress reports from the Custodian Directors it has appointed to the Homes in Mind Board (currently one Mind in Harrow ex-trustee and one current trustee; previously the Mind in Harrow Chief Executive).

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ETHICAL FUNDRAISING POLICIES

Protecting Vulnerable People

Mind in Harrow has a Safeguarding Children and Young People Policy, a Safeguarding Adults at Risk Policy (both reviewed annually) and a Fundraising with People in Vulnerable Circumstances Policy (reviewed every three years), which explain how we support and work with vulnerable people. During 2020-2021 Mind in Harrow did not work with any third parties and agencies in relation to fundraising. However, we will ensure that when we do,

they adhere to our policy on working with vulnerable people which we will monitor annually or at the end of their contract with us, whichever is sooner.

Our Fundraising Approach

Mind in Harrow has a fundraising policy which sets out our approach to fundraising and is reviewed every two to three years. In 2020-21 no complaints were received regarding our fundraising practices.

ACKNOWLEDGEMENTS

Thank you to everyone who has supported us during the year

We are very grateful to the individuals, charitable trusts and other organisations who have supported our work throughout the pandemic through donations, collections and fundraising events.

INDIVIDUALS, CHARITY OF THE YEAR & LOCAL ORGANISATIONS

Special mentions to go Shishukunj, Bakkavor Pizza, Bentley Wood High School and Park High School, St Mary's at Harrow on the Hill, Lions Club Stanmore, LOFA, Waitrose Harrow Weald, Mosaic Synagogue, Mahavir Foundation, Province of Middlesex Benevolent Fund, Middlesex Province Relief Fund, Masonic Charitable Trust Foundation and Jean & Derek King Charitable Trust

IN-MEMORY

A very special thank you to the many family and friends who generously donated to Mind in Harrow in memory of their loved ones.

Our Volunteers, Trainers, & Mental Health Champions

We are particularly indebted to our wonderful team of over 100 volunteers, trainers, and campaigners, who support the organisation and its work in so many different and creative ways. Our grateful thanks for your inspiring and highly valued contribution to Mind in Harrow's success. So many of our services and activities could not run without your dedication, commitment, and enthusiasm.

Statutory Funders

- Central and North West London NHS Foundation Trust
- Harrow Council
- NHS Harrow CCG

Lottery & national Funders

- National Lottery Community Fund
- National Lottery Awards for All
- Sport England

Grant making Trusts & Charities

- City Bridge Trust
- Comic Relief
- Community-led Housing London
- Coronavirus Mental Health Response Fund
- Harrow Giving
- The Henry Smith Charity
- Jean & Derek King Charitable Trust
- London Community Foundation
- Masonic Charitable Foundation
- Mind
- Peoples Postcode Lottery
- Philip King Charitable Trust
- Provincial of Middlesex Benevolent Fund
- The Richard Whittington Charitable Trust
- Young Harrow Foundation

Our Partners

We also thank and are grateful for the commitment and expertise of all the partner organisations and individuals with whom we have worked during the year.

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FINANCIAL REVIEW

Summary

Our annual income has increased by over 12% on prior year, to £1,462,117.

The year ended with an overall surplus on funds of £9,799, representing a surplus on unrestricted funds of £24k set against a reduction in funds held in restricted reserves of £14k.

We have been fortunate to have had funding to continue the majority of our projects during 2020-21, including our Somali Hayaan project, Stepping Stones courses, User Involvement Project, Head for Work, HeadsUp youth wellbeing project, the Support & Wellbeing Information Service, the Befriending service, Social Prescribing, and the Harrow Talking Therapies service.

At the end of its funding cycle, the Head for Work project ended during the 2020-21 year, and the On Your Side project had to run at limited capacity while we sought continuation funding.

However we were successful in securing new one-off grants to support our work from the Coronavirus Mental Health Response Fund via Mind towards our expanded helpline and befriending support services, from the London Community Foundation Response Fund to improve access to support, from Harrow Giving to expand the SWISH information service and develop COVID-19 response project Side by Side, from Awards for All towards Befriending and Side by Side extension, from national Mind to develop our commercial training offer, from Comic Relief to support our infrastructure transformation, from the People's Postcode Lottery towards Stepping Stones courses, from national Mind to support our IT needs, and a further 2 years funding from City Bridge Trust to continue our successful HeadsUp Children & Young People's project.

As the lead partner for the HeadsUp project (both City Bridge and Comic Relief funded) the funding we receive during the year and show as income in these accounts includes partners' funding shares. Expenditure for the year includes amounts which were paid across to the relevant partners, with the balance held in Restricted Reserves.

Our restricted reserves reduced from the level held at the previous year end, being £144,137 (2020: £158,691; 2019: £99,559), which represents funds received in advance on a number of projects as set out in note 9).

Overall there was a net increase in designated & general reserves of 3.7%, contributing to achieving our reserves target as set out in our reserves policy.

Fundraising performance

We employ a professional Grants & Community Fundraising Manager who works for two days per week making applications to grant-making trusts and the Big Lottery Fund, and one day per week on other fundraising activities. The Chief Executive submits priority public sector grant funding or commissioned service applications.

Between July 2018 and July 2020 we additionally employed a Community Fundraising Executive for 16 hours per week to increase community fundraising and public donations.

Our voluntary donations income for 2020-21 of £50k exceeded our target for the year of which had been revised down to £25k in the light of COVID-19, and represents an increase of 28% on the previous year's donations received of £39k. The voluntary donations figure includes two unsolicited donations of £10k each from a local family trust.

Volunteer Contribution

Mind in Harrow is greatly indebted to all its volunteers for their commitment, time and skills, who help with a wide variety of Mind

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in Harrow's work. This includes the running of our services, administration tasks in the office and fundraising activities. Many people with mental health problems contribute in a voluntary capacity to our services or undertake leadership roles on our planning and service development groups. In total, over 100 volunteers contributed over 7,000 hours to Mind in Harrow activities during the year.

Principal Funding Sources

Our main sources of funding are statutory bodies (Harrow Council, NHS Harrow CCG, and CNWL NHS Foundation Trust), which fund our core activities and direct services through Service Level Agreements. Grant making trusts and Big Lottery Fund provide grants to a number of specific time-limited projects and accounted for 34% of our income during 2020-21 (35% 2019-20; 32% in 2018-19).

Investment Policy

The Board of Trustees reviews its investment policy annually. During the 2020-21 year Mind in Harrow held 3-6 month notice accounts with each of Shawbrook Bank, Cambridge & Counties Bank, Hampshire Trust Bank, Redwood Bank and Secure Trust Bank; one-year fixed rate accounts with Aldermore Bank and United Trust Bank; an instant access deposit account with Virgin Money; and a current account with HSBC.

Reserves Policy

The trustees carry out an annual review of the charity's free reserves policy in light of known risks and future plans. Free reserves are those funds which are not committed to specific contingencies or invested in fixed assets.

The Trustees have resolved that Mind in Harrow should aim to increase its free reserves to 6 months' budgeted expenditure in response to the continued risk of income reductions from public sector bodies, low

returns from bank interest, and competition for charitable trust applications.

A target for free reserves is around £750,000. This will enable the charity to meet its objectives if it faces loss of income, increases in unfunded costs or delayed receipt of grants. The free reserves at 31 March 2021 are £334,160 (2020 £325,808), equivalent to 45% of the target, or 2.7 months' of budgeted expenditure (2020: 3 months).

The Trustees hold funds in designated reserves for specific purposes. At 31 March 2021 the Trustees resolved to maintain the level of funds held in the Development Reserve at £40,000 to invest in a future IT infrastructure upgrade, and also in the Employment & Pensions Fund at £140,000 in the light of recent actuarial valuation figures provided by The Pensions Trust. The Trustees also resolved not to make an annual provision at 31 March 2021 towards dilapidations costs arising at the time of a move to new office premises, since the Office Relocation Fund already stands as £49,000 which is deemed to be adequate to cover likely future costs.

The Sustainability Investment Fund has been designated to invest in the organisation's sustainability through diversification of income sources and more cost effective operations in accordance with Mind in Harrow's strategy 2014-20 approved by the Board in 2014, and the balance on the fund at 31 March 2021 is £75,000.

Further funds have been set aside in the Projects Fund of £13,778 for the continuation of the expanded Mental Health Information helpline service, £734 to support the delivery of the Stepping Stones courses programme, £2,130 to support the Befriending project, and £4,000 towards children & young people's services during 2021/22. Funds of £3,327 held in the Projects Fund at 1 April 2020 have been used to support the shared costs of training, promotion, & IT for the SWISH Information

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partnership project during the year. The balance held in the Projects Fund at 31 March 2021 is £48,333 (2020 £31,018).

Funding for the Year Ahead

In the light of the current coronavirus pandemic, and despite extraordinary support from donors and grant-makers during 2020-21, we are aware that we will face considerable challenges to maintain and develop funding streams for the current and future years. We are grateful to our existing funders for their ongoing support, particularly the City Bridge Trust which has not only awarded 2-year extension funding to Dec 2022 for the HeadsUp project, but has made a significant one-year commitment to supporting Mind in Harrow core costs during 2021-22, which has transformed what would have otherwise been an extremely difficult year. We are delighted also to have been awarded funding from the Henry Smith Charity to continue the work of the On Your Side project from July 2021, and from Sport England to support return-to-play for our Stepping Stones activity courses during 2021-22.

As the fundraising landscape changes, reflecting the economic and social impacts of the pandemic, we are keeping under constant review our income generation strategy and costs. The Community Fundraising Executive post has not been extended beyond the initial pilot contract period of two years, opportunities for community fundraising activity were assessed to be will be limited. We continue to endeavour to diversify our funding streams, and accordingly are supporting the Mind charity shop in Harrow to mitigate its loss of income during the 2020-21 year, are continuing to promote our newly developed commercial training offer, and are collaborating with other local Mind in West London to explore further opportunities and partnership options.

Our Thanks to our Funders

We very much appreciate all the financial support we receive. We would particularly like to thank the London Borough of Harrow, NHS Harrow CCG, NHS NWL CCGs, CNWL NHS Foundation Trust, Lottery Community Fund, Henry Smith Charity, The Charity of Sir Richard Whittington, Comic Relief, City Bridge Trust, Philip King Charitable Trust, London Community Foundation, the People's Postcode Lottery, national Mind, and Community-led Housing London. See page 20 for a list of funders and donors.

APPROVAL

The Trustees' Annual Report on pages 3-23 was approved by the Trustees on 8th November 2021 and signed on their behalf by:



Jo Norman, Trustee (Chair)



Neema Jagatia, Trustee (Treasurer)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also directors of Mind in Harrow for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

- ◆ select suitable accounting policies and then apply them consistently;
- ◆ observe the methods and principals in the Charities SORP;
- ◆ make judgements and estimates that are reasonable and prudent;
- ◆ state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- ◆ prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Statement as to disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the group's auditor is unaware, and
- the trustees, having made enquiries of fellow directors and the group's auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF MIND IN HARROW

Opinion

We have audited the financial statements of Mind In Harrow for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including [Financial Reporting Standard 102](#): The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 March 2021 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report (incorporating the directors' report) have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us;
- the financial statements are not in agreement with the accounting records and returns;
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

Responsibilities of the trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

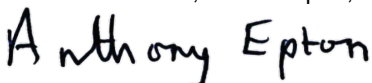
In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Detecting, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting of the risks of fraud and responding whether they have knowledge of any actual or suspected fraud;
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We performed analytical procedures to detect any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities]. This description forms part of our auditor's report.

This report is made solely to the Charity's members, as a body, in accordance with [Chapter 3 of Part 16](#) of the Companies Act 2006. Our audit work has been undertaken so that we might state to the Charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Anthony Epton (Senior Statutory Auditor)
for and on behalf of
Goldwins Limited
Statutory Auditor
Chartered Accountants
75 Maygrove Road
West Hampstead
London NW6 2EG

12 November 2021

MIND IN HARROW
(A Company Limited by Guarantee)
STATEMENT OF FINANCIAL ACTIVITIES
(including income & expenditure accounts)
YEAR ENDED 31 MARCH 2021

	Notes	Restricted Funds £	Unrestricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Income and endowments from:					
Income					
Donations & legacies	2a	-	82,018	82,018	60,601
Charitable activities	2b	470,146	897,046	1,367,192	1,222,708
Other trading activities	2c	-	4,912	4,912	2,630
Income from investments	2d	-	7,995	7,995	11,574
		<hr/>	<hr/>	<hr/>	<hr/>
Total income and endowments		470,146	991,971	1,462,117	1,297,513
Expenditure on:					
Raising funds		-	23,813	23,813	33,175
Charitable activities		484,700	943,805	1,428,505	1,225,910
		<hr/>	<hr/>	<hr/>	<hr/>
Total expenditure	3	484,700	967,618	1,452,318	1,259,085
		<hr/>	<hr/>	<hr/>	<hr/>
Net income/(expenditure) for the year		(14,554)	24,353	9,799	38,428
		<hr/>	<hr/>	<hr/>	<hr/>
Net movement in funds		(14,554)	24,353	9,799	38,428
Reconciliation of funds:					
Balance brought forward at 1 April 2020	9	158,691	662,921	821,612	783,184
		<hr/>	<hr/>	<hr/>	<hr/>
Balances carried forward at 31 March 2021	9	144,137	687,274	831,411	821,612
		<hr/>	<hr/>	<hr/>	<hr/>

The statement of financial activities has been prepared on the basis that all operations are continuing operations.

There are no recognised gains and losses other than those passing through the statement of financial activities.

The accounting policies and notes form part of the accounts.

MIND IN HARROW
(A Company Limited by Guarantee)
STATEMENT OF FINANCIAL ACTIVITIES
(including income & expenditure accounts)
comparative figures for
YEAR ENDED 31 MARCH 2021
being Statement of Financial Activities for year ended 31 March 2020

	Notes	Restricted Funds 2020 £	Unrestricted Funds 2020 £	Total Funds 2020 £
Income and endowments from:				
Income				
Donations & legacies	2a	-	60,601	60,601
Charitable activities	2b	450,295	772,413	1,222,708
Other trading activities	2c	-	2,630	2,630
Income from investments	2d	-	11,574	11,574
		<hr/>	<hr/>	<hr/>
Total income and endowments		450,295	847,218	1,297,513
		<hr/>	<hr/>	<hr/>
Expenditure on:				
Raising funds		-	33,175	33,175
Charitable activities		391,163	834,747	1,225,910
		<hr/>	<hr/>	<hr/>
Total expenditure	3	391,163	867,922	1,259,085
		<hr/>	<hr/>	<hr/>
Net income/(expenditure) for the year		59,132	(20,704)	38,428
		<hr/>	<hr/>	<hr/>
Net movement in funds		59,132	(20,704)	38,428
Reconciliation of funds:				
Balance brought forward at 1 April 2019	9	99,559	683,625	783,184
		<hr/>	<hr/>	<hr/>
Balances carried forward at 31 March 2020	9	158,691	662,921	821,612
		<hr/>	<hr/>	<hr/>

MIND IN HARROW
(A Company Limited by Guarantee)
BALANCE SHEET
YEAR ENDED 31 MARCH 2021

	Notes	£	2021 £	£	2020 £
FIXED ASSETS					
Tangible Assets	4	9,738		2,095	
Unlisted investment	5	-		-	
Total Fixed Assets			9,738		2,095
CURRENT ASSETS					
Debtors	6	89,428		44,760	
Cash at Bank & in Hand		869,984		895,274	
Total Current Assets		959,412		940,034	
Liabilities					
Creditors falling due within one year	7	(137,739)		(120,517)	
Net Current Assets			821,673		819,517
NET ASSETS			831,411		821,612
THE FUNDS OF THE CHARITY: 9					
Restricted Funds			144,137		158,691
Unrestricted Funds:					
General Reserves		334,941		327,903	
Designated Funds		352,333		335,018	
			687,274		662,921
			831,411		821,612

The accounts on pages 27 to 46 were approved by the Board on 8th November 2021 and signed on its behalf by:



Jo Norman
Trustee (Chair)



Neema Jagatia
Trustee (Treasurer)

Registered Company No: 03351324
Registered Charity No: 1067480

MIND IN HARROW
(A Company Limited by Guarantee)
STATEMENT OF CASH FLOWS
YEAR ENDED 31 MARCH 2021

	2021	2020
	£	£
Cash flows from operating activities:		
Net cash provided by / (used in) operating activities	(19,917)	(11,060)
Cash flows from investing activities		
Donation re. Mind Retail Harrow shop	129	1,445
Bank interest	7,866	10,129
Purchase of unlisted investment	-	-
Purchase of tangible fixed assets	(13,368)	(767)
Net cash provided by investing activities	(5,373)	10,807
Cash flows from financing activities		
Net cash provided by / (used in) financing activities	-	-
	(25,290)	(253)
Increase in cash and cash equivalents in the year		
Cash and cash equivalents at the beginning of the year	895,274	895,527
	869,984	895,274
Total cash and cash equivalents at the end of the year		
	869,984	895,274
Reconciliation of net income / (expenditure) to net cash flow from operating activities	2021	2020
	£	£
Net income for reporting period per SOFA	9,799	38,428
<i>Adjustments for:</i>		
Depreciation	5,725	3,712
Dividends, interest, & income from investments	(7,995)	(11,574)
(Increase)/decrease in debtors	(44,668)	37,902
Increase/(decrease) in creditors	17,222	(79,528)
Net cash provided by / (used in) operating activities	(19,917)	(11,060)
Analysis of cash & cash equivalents	2021	2020
	£	£
Cash in hand	1,000	1,000
Notice deposits (<3mths)	868,984	894,274
Overdraft repayable on demand	-	-
Total cash and cash equivalents at the end of the year	869,984	895,274

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2021

1) **ACCOUNTING POLICIES**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Mind in Harrow meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

b) Fund accounting

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal. Expenditure, which meets these restrictions, is identified to the fund. Designated funds are unrestricted funds earmarked by the Board of Trustees for particular purposes.

c) Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular income:

- Voluntary income is received by way of grants, donations, gifts and membership subscriptions and is included in full in the Statement of Financial Activities (SoFA) when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant
- Donated services and facilities and the value of services provided by volunteers are acknowledged but have not been included in these accounts
- Investment income is included when receivable
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance
- For legacies, entitlement is taken when the charity has been notified by the executors that they will make a confirmed payment of a specified amount.

d) Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. staff time spent on that activity.

- Expenditure on raising funds comprises the costs associated with attracting donations and legacies
- Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them ('Support Costs'), as well as governance costs
- Governance expenditure includes those costs associated with meeting the constitutional and statutory requirements of the charity and includes the audit fees and costs linked to the strategic management of the charity.

e) Unlisted investments

Contribution to capital costs of shop refurbishment are amortised over the term of the lease until the first break clause.

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2021

f) Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. The costs of additions below £200 are not capitalised. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life, as follows:

Leasehold Improvements	-	over term of lease
Furniture, Fixtures & Fittings	-	25% on cost
Office Equipment	-	33.3% on cost

g) Operating leases

Rentals applicable to operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged against income as incurred.

h) Pension costs

The charity operates a defined contribution pension scheme with The Peoples Pension and participates in a multi-employer scheme with The Pensions Trust. The pension cost charge represents contributions payable by the charitable company to the schemes and changes to the provision recognised for future deficit reduction payments required.

i) Going concern

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and have taken account of pressures on events.

The Trustees have also considered the impact of the COVID-19 pandemic and measures taken in the UK.

The charity has a strong cash and reserves position at the time of approval of these financial statements. Having produced forecasts and made enquiries, the trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for at least 12 months from the date of the audit report of these financial statements. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

j) Financial instruments

The charitable company only has basic financial instruments measured at amortised cost, with no financial instruments classified as other, or basic financial instruments measured at fair value.

k) Cash and cash equivalents

Cash and cash equivalents include cash at banks and in hand and short term deposits with a maturity date of twelve months or less.

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2021

2) INCOMING RESOURCES

2a	2021	2020
Income from donations & legacies	£	£
Donations	50,060	38,961
Grants	31,958	21,640
	<u>82,018</u>	<u>60,601</u>

Grants received, included in the above, are as follows:

	£	£
NHS Harrow CCG	10,924	10,067
Harrow Council	17,534	11,573
Young Harrow Foundation	3,500	-
	<u>31,958</u>	<u>21,640</u>

2b	Restricted	Unrestricted	Total	Total
Income from charitable activities	2021	2021	2021	2020
	£	£	£	£
Stepping Stones Projects	19,880	52,165	72,045	52,723
Befriending Services	86,895	22,284	109,179	55,595
User Involvement Project	-	52,837	52,837	47,743
Information/Access Projects	82,028	73,322	155,350	137,935
IAPT / Talking Therapies	-	681,273	681,273	593,121
User Led Training	281,343	15,165	296,508	335,591
	<u>470,146</u>	<u>897,046</u>	<u>1,367,192</u>	<u>1,222,708</u>

2c	2021	2020
Income from other trading activities	£	£
Harrow Community Action	1,100	1,230
Social Work Students	420	1,400
Homes in Mind	3,392	-
	<u>4,912</u>	<u>2,630</u>

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2021

2d	2021	2020
Income from investments	£	£
Donation from national Mind re Mind Retail Harrow shop	129	1,445
Bank interest	7,866	10,129
	<u>7,995</u>	<u>11,574</u>

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2021

3) **TOTAL RESOURCES EXPENDED**

	Staff Costs £	Support Costs £	Other £	Depreciation £	Total 2021 £	Total 2020 £
Expenditure on raising funds	21,108	-	2,705	-	23,813	33,175
Charitable expenditure:						
Stepping Stones Projects	67,500	5,611	10,676	197	83,984	90,239
Befriending Services	95,355	3,741	9,053	1,612	109,761	70,304
User Involvement Project	37,992	3,741	7,827	131	49,691	57,189
Information/Access Projects	123,186	7,481	22,542	994	154,203	163,007
IAPT / Talking Therapies	656,220	11,222	7,205	394	675,041	567,351
User Led Training	151,266	5,611	173,747	2,397	333,021	255,253
	<u>1,131,519</u>	<u>37,407</u>	<u>231,050</u>	<u>5,725</u>	<u>1,405,701</u>	<u>1,203,343</u>
Governance costs	<u>10,052</u>	<u>-</u>	<u>12,752</u>	<u>-</u>	<u>22,804</u>	<u>22,567</u>
Total resources expended	<u>1,162,679</u>	<u>37,407</u>	<u>246,507</u>	<u>5,725</u>	<u>1,452,318</u>	<u>1,259,085</u>

	2021 £	2020 £
Staff Costs		
Wages & Salaries	1,023,040	903,697
Social Security Costs	90,734	75,003
Pension	48,906	41,310
	<u>1,162,680</u>	<u>1,020,010</u>
Other Costs Include:	£	£
Auditors' Remuneration - audit services	4,000	4,800
Governance Costs	£	£
Audit fees – current year	4,000	4,800
Other costs	8,752	8,513
Staff costs	10,052	9,254
	<u>22,804</u>	<u>22,567</u>

	2021	2020
Staff numbers		
Direct Charitable	26	22
Administration	5	6
	<u>31</u>	<u>28</u>

No employee earned emoluments of more than £60,000 during the year.

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2021

Trustee and management remuneration & related party transactions

No travel, subsistence, or conference expenses were reimbursed to any trustees during the year (2020: £85). No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2020-21).

The total value of employee benefits (salaries, employer's NI, pension) for key management personnel (CEO, Service Managers, Fundraiser, Finance & Operations Manager) for the year was £211,418 (2020: £181,370).

Mind in Harrow is the Custodian Member of Homes in Mind, a company limited by guarantee, and appoints 50% of its directors as Custodian Directors. There is a consultancy agreement in place for Mind in Harrow to provide support to Homes in Mind, and during the year Mind in Harrow received £3,392 from Homes in Mind under this contract.

4) **TANGIBLE FIXED ASSETS**

Cost	Office Equipment Fixtures & Fittings £
At 1 April 2020	48,327
Additions	13,368
Disposals	-
	61,695
	Depreciation
At 1 April 2020	46,232
Charge for year	5,725
Disposals	-
	51,957
	Net Book Value
31 March 2021	9,738
	2,095
31 March 2020	2,095

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2021

5) UNLISTED INVESTMENT

	Mind Retail Contribution to Harrow Shop acquisition & refitting £
Contribution to capital costs	
At 1 April 2020	14,031
Additions	-
	14,031
Amortisation	
At 1 April 2020	14,031
Charge for year	-
	14,031
Net Book Values	
31 March 2021	-
31 March 2020	-

6) DEBTORS

	2021 £	2020 £
Other Debtors	73,436	13,809
Prepayments	12,437	26,657
Accrued Income	3,555	4,294
	89,428	44,760
	89,428	44,760

7) CREDITORS – AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Pension creditor	5,979	5,551
Other creditors	24,080	36,121
Accruals	35,163	38,915
Deferred Income	51,512	15,041
The Pension Trust deficit reduction payments provision	21,005	24,889
	137,739	120,517
	137,739	120,517

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2021

7b. Deferred income	2021 £	2020 £
Deferred income at 1 April	15,041	125,023
Resources deferred in the year	51,512	15,041
Amounts released from previous years	(15,041)	(125,023)
	<hr/>	<hr/>
Deferred income at 31 March	51,512	15,041
	<hr/> <hr/>	<hr/> <hr/>

Deferred income held at 31 March 2021

At the balance sheet date the charity was holding funds received in advance from Harrow Council, NHS CCG Harrow, and City Bridge Trust.

8) FINANCIAL INSTRUMENTS

	2021 £	2020 £
Carrying amount of financial assets		
Debt instruments measured at amortised cost	76,991	18,103
	<hr/>	<hr/>
Carrying amount of financial liabilities		
Measured at amortised cost	86,227	105,476
	<hr/>	<hr/>

MIND IN HARROW
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NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2021

9) a) FUNDS Analysis of Movement of Funds	Balance at 31.3.20	Incoming Resources	Movement in Funds: Resources Expended	Transfers	Balance at 31.3.21
Restricted Funds					
EKTA activities Fund	8,642	(2,091)	(2,817)	-	3,734
Stepping Stones Project	4,495	-	-	-	4,495
Stepping Stones User Fund	1,251	-	-	-	1,251
Head for Work – Big Lottery Fund	17,165	26,408	(38,794)	-	4,779
Somali Hayaan Project	16,535	-	(16,535)	-	-
HeadsUp Youth Wellbeing Project	28,101	98,800	(85,789)	-	41,112
On Your Side Peer Support	2,412	2,994	(5,406)	-	-
Somali Hayaan – Charity of Sir Richard Whittington	868	38,547	(17,965)	-	21,450
HeadsUp Harrow Expansion Project	76,372	76,371	(132,166)	-	20,577
Mind Commercial Training Development	-	34,264	(33,118)	-	1,146
A4A Befriending	-	9,976	(9,976)	-	-
Side by Side Project	-	25,601	(20,831)	-	4,770
London Community Response	-	32,343	(24,732)	-	7,611
Stepping Stones – Peoples Postcode Lottery Fund	-	19,880	(10,805)	-	9,075
Mind IT grants	-	5,500	(2,798)	-	2,702
Community Befriending PK Project	2,850	11,400	(11,400)	-	2,850
Mind Coronavirus Mental Health Response Fund	-	40,487	(30,801)	-	9,686
Comic Relief Recovery Fund	-	40,000	(36,219)	-	3,781
A4A Side by Side	-	9,666	(4,548)	-	5,118
	158,691	470,146	(484,700)	-	144,137
Designated Funds					
Projects Fund	31,018	-	-	17,315	48,333
Development Fund	40,000	-	-	-	40,000
Office Relocation Reserve	49,000	-	-	-	49,000
Employment & Pensions Fund	140,000	-	-	-	140,000
Sustainability Investment Fund	75,000	-	-	-	75,000
	335,018	-	-	17,315	352,333
General Reserves					
	327,903	991,971	(967,618)	(17,315)	334,941
Total Funds	821,612	1,462,117	(1,452,318)	-	831,411

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9) FUNDS (Continued)

b) Analysis of Net

Assets at 31 March 2021

	Fixed Assets £	Current Assets £	Current Liabilities £	Inter Fund Balances £	Total 2021 £
Restricted Funds					
EKTA activities Fund	-	-	(1,235)	4,969	3,734
Stepping Stones Project	-	-	-	4,495	4,495
Stepping Stones User Fund	-	-	-	1,251	1,251
Head for Work – Big Lottery Fund	714	-	(1,991)	6,056	4,779
HeadsUp Youth Wellbeing Project	-	-	(5)	41,117	41,112
Somali Hayaan – Charity of Sir Richard Whittington	-	-	-	21,450	21,450
HeadsUp Harrow Expansion Project	371	-	(210)	20,416	20,577
Mind Commercial Training Development	-	-	-	1,146	1,146
Side by Side Project	-	-	(97)	4,867	4,770
London Community Response	3,005	-	(117)	4,723	7,611
Stepping Stones – Peoples Postcode Lottery Fund	-	-	-	9,075	9,075
Mind IT grants	-	-	(1,100)	3,802	2,702
Community Befriending PK Project	-	-	-	2,850	2,850
Mind Coronavirus Mental Health Response Fund	1,485	-	(3,827)	12,028	9,686
Comic Relief Recovery Fund	3,382	-	(3,600)	3,999	3,781
A4A Side by Side	-	-	-	5,118	5,118
	<u>8,957</u>	<u>-</u>	<u>(12,182)</u>	<u>147,362</u>	<u>144,137</u>
Designated Funds					
Projects Fund	-	-	-	48,333	48,333
Development Fund	-	-	-	40,000	40,000
Office Relocation Reserve	-	-	-	49,000	49,000
Employment & Pensions Fund	-	-	-	140,000	140,000
Sustainability Investment Fund	-	-	-	75,000	75,000
	<u>-</u>	<u>-</u>	<u>-</u>	<u>352,333</u>	<u>352,333</u>
General Reserves					
	<u>781</u>	<u>959,412</u>	<u>(125,557)</u>	<u>(499,695)</u>	<u>334,941</u>
Total Funds					
	<u>9,738</u>	<u>959,412</u>	<u>(137,739)</u>	<u>-</u>	<u>831,411</u>

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9 c) PURPOSE OF FUNDS

Restricted Funds

EKTA activities Fund

Funds raised from a general fundraising drive to support the ongoing activities with the South Asian community.

Stepping Stones User Fund

Monies transferred from the Occupational Therapy Fund and a donation received, to support users in pursuing recreational and educational activities.

Head for Work – Big Lottery Fund

Funding received from the Lottery Fund 2017-20 to train service users to become trainers, and a 6 month extension during 2020 to continue the programme during the pandemic.

Somali Hayaan Project

Funds received from The Henry Smith Charity towards the provision of support, advice, and advocacy to Somali refugees, asylum seekers and their families who experience poor mental health in Harrow & Brent.

HeadsUp Youth Wellbeing Project

Funds received from City Bridge Trust to support young people in Harrow to improve their mental health and resilience, and to build their self-esteem, in partnership with other local providers.

On Your Side Peer Support

Funds received from national Mind to pilot a peer advocacy support project for 12 months.

Somali Hayaan – Charity of Sir Richard Whittington

Supported by The Charity of Sir Richard Whittington, the Somali Hayaan – Mercer project funds our Somali Mental Health Project Coordinator and volunteers to support the mental wellbeing of this refugee community in NW London.

HeadsUp Harrow Expansion

Funds received from Comic Relief to expand the work of the HeadsUp Project to reduce stigma and provide access to a new range of services and interventions for marginalised children & young people and their parents across Harrow.

Mind Commercial Training Development

Funds received from Mind Growth Fund to launch a new commercial training project to provide workplace support and increase Mind in Harrow sustainability.

A4A Befriending

Funds received from National Lottery Awards for All to provide one-to-one befriending support for isolated Harrow residents experiencing severe & enduring mental ill-health.

Side by Side Project

Funds received from Harrow Giving to offer time-limited specific one-to-one befriending and group wellbeing support during the pandemic.

London Community Foundation

Funds received from the London Community Response Fund – Coronavirus Appeal to transform mental health information, support, and services and increase reach through improved digital channels, befriending, user-led support & advocacy, and the mental health information helpline.

Stepping Stones Peoples Postcode Lottery Fund

Funds received from the Peoples Postcode Lottery to run mainstream educational, leisure, and physical activity courses for users of mental health services.

Mind IT grants

Funds received from national Mind to cover additional IT and communications costs including video-conferencing facilities due to the pandemic.

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Community Befriending PK fund

Funds received from the Philip King Charitable Trust to support the delivery of a community befriending service to people in Harrow isolated by their mental health.

Mind Coronavirus Mental Health Response Fund

Funds received via national Mind from the Department of Health & Social Care and a Community Helpline Uplift Grant to provide an expanded Mental Health Helpline and casework and befriending support during the pandemic.

Comic Relief Recovery Funding

Funds received from Comic Relief co-funded from the Comic Relief 'Big Night In' Match Fund – COVID Response through a partnership with the Department for Digital, Culture, Media and Sport, to address critical operational needs during the pandemic through investment in digital & remote-working approaches and enhanced core infrastructure to support services.

A4A Side by Side

Funds received from National Lottery Awards for All COVID fund towards peer support and online wellbeing groups during the pandemic.

Designated Funds

Projects Fund

Funds set aside for delivery of the Stepping Stones courses programme during 2021-22, for the delivery of and the shared partnership costs of marketing and training for the SWISH Information service, for mental health advocacy work, and for resources development for our children's and young people's services.

Development Fund

Monies transferred from four designated project funds to pay for items such as equipment and professional advice, which will be of benefit to the whole agency.

Office Relocation Fund

Funds set aside from General Reserves to cover the costs of a future move planned to permanent offices, and an annual £3,000 provision towards dilapidations costs arising at the time of such an office move.

Employment & Pensions Fund

Funds transferred from the Administration Fund and projects to cover the additional costs of compliance with Employment Legislation in respect of redundancy and sickness and as a contingency for potential staff pension fund liabilities on account of projected shortfalls.

Sustainability Investment Fund

Funds held to invest in the organisation's sustainability through diversification of income sources and more cost effective operations in accordance with Mind in Harrow's strategy 2014-20 approved by the Board of Trustees in July 2014.

General reserves

General reserves are those funds which are not restricted or designated as committed to specific contingencies.

9 d) Head for Work – Big Lottery Fund (URN RC/0010293699)

	£
Restricted Fund Analysis	
Balance 1 April 2020	17,165
Income	26,408
Expenditure	(38,794)
Balance 31 March 2021	4,779

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9 e) Befriending – National Lottery Awards for All
(Project ID: 20110243)

	£
Restricted Fund Analysis	
Balance 1 April 2020	-
Income	9,976
Expenditure	(9,976)
	-
Balance 31 March 2021	-

9 f) Side by Side – National Lottery Awards for All
(Project ID: 20152531)

	£
Restricted Fund Analysis	
Balance 1 April 2020	-
Income	9,666
Expenditure	(4,548)
	5,118
Balance 31 March 2021	5,118

10) PENSION SCHEME

The charity operates a defined contribution pension scheme with The Peoples Pension and participates in a multi-employer scheme with The Pensions Trust. The pension cost charge represents contributions payable by the charitable company to the schemes and changes to the provision recognised for future deficit reduction payments required.

The Pensions Trust – The Growth Plan

The company participates in the scheme, a multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2019 to 31 January 2025:	£11,243,000 per annum (payable monthly and increasing by 3% each on 1st April)
---------------------------------------	---

Unless a concession has been agreed with the Trustee the term at 30 September 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2014. This valuation showed assets of £793.4m, liabilities of £969.9m and a deficit of £176.5m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

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Deficit contributions

From 1 April 2016 to 30 September 2025:	£12,945,440 per annum (payable monthly and increasing by 3% each on 1st April)
From 1 April 2016 to 30 September 2028:	£54,560 per annum (payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities. Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

PRESENT VALUES OF PROVISION

	31 March 2021 (£s)	31 March 2020 (£s)	31 March 2019 (£s)
Present value of provision	21,005	24,889	30,192

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Period Ending 31 March 2021 (£s)	Period Ending 31 March 2020 (£s)
Provision at start of period	24,889	30,192
Unwinding of the discount factor (interest expense)	559	382
Deficit contribution paid	(5,161)	(5,010)
Remeasurements - impact of any change in assumptions	718	(675)
Remeasurements - amendments to the contribution schedule	-	-
Provision at end of period	21,005	24,889

INCOME AND EXPENDITURE IMPACT

	Period Ending 31 March 2021 (£s)	Period Ending 31 March 2020 (£s)
Interest expense	382	382
Remeasurements – impact of any change in assumptions	(675)	(675)
Remeasurements – amendments to the contribution schedule	-	-
Costs recognised in income and expenditure account	48,188	41,985

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ASSUMPTIONS

	31 March 2021 % per annum	31 March 2020 % per annum	31 March 2019 % per annum
Rate of discount	0.66	2.53	1.39

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

11) COMMITMENTS AND CONTINGENT LIABILITIES

a) Operating Leases

At 31 March 2021 the charitable company had commitments under non-cancellable operating leases:

	2021		2020	
	Land and Buildings £	Other £	Land and Buildings £	Other £
Payable within 1 year	30,000	6,198	40,000	5,965
Payable between 2 nd and 5 th year	-	3,280	30,000	6,787
Payable after 5 years	-	-	-	-
	30,000	9,478	70,000	12,752

b) Contingent Liabilities

Pension Obligations

Mind in Harrow participates in The Pensions Trust's Growth Plan (the Plan). The Plan is funded and is not contracted-out of the State scheme. The Plan is a multi-employer pension plan.

Contributions paid into the Plan up to and including September 2001 were converted to defined amounts of pension payable from Normal Retirement Date. From October 2001 contributions were invested in personal funds which have a capital guarantee and which are converted to pension on retirement, either within the Plan or by the purchase of an annuity.

When an employer withdraws from a multi-employer defined benefit pension scheme which is in deficit, the employer is required by law to pay its share of the deficit, calculated on a statutory basis (known as the buy-out basis).

The Growth Plan is a "last man standing" multi-employer scheme. This means that if a withdrawing employer is unable to pay its debt on withdrawal the liability is shared amongst the remaining employers. The participating employers are therefore, jointly and severally liable for the deficit in the Growth Plan scheme.

Mind in Harrow has been notified by The Pensions Trust of the estimated employer debt on withdrawal from the Plan based on the financial position of the Plan as at 30 September 2020. In a letter dated 21st July 2021 The Pensions Trust stated that "The estimated debt on withdrawal ... as at 30 September 2020 is £107,430" (2019: £111,675; 2018: £101,225; 2017: £118,292; 2016: £140,696; 2015: £104,082; 2014: £115,283; 2013: £87,620.77; 2012: £105,943.98).

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Mind in Harrow has decided not to change the provision in its Employment & Pensions Designated Fund at 31st March 2021:

Employment & Pensions Fund	£
At 1 April 2020	140,000
Provision made in the period	-
Provision utilised	-
	<hr/>
At 31 March 2021	140,000
	<hr/> <hr/>

Mind in Harrow has no plans currently to withdraw from the Pensions Trust Growth Plan, but holds designated reserve funds as above to cover the estimated employer debt on withdrawal, if withdrawal was deemed necessary or prudent.

The charitable company had no other material contingent liabilities at 31 March 2021 which have not been provided for in these accounts.

12) TAXATION

Taxation

The charity is exempt from tax on its charitable activities

Irrecoverable VAT

The charity is not registered for VAT and its expenses are therefore inclusive of VAT which cannot be recovered.

13) SHARE CAPITAL

Mind in Harrow is a company limited by guarantee and has no share capital. Each member is liable to contribute a sum not exceeding £1 in the event of the charity being wound up.



Mind in Harrow

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