



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

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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

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

MIND IN HARROW
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YEAR ENDED 31 MARCH 2022

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

MIND IN HARROW
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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.

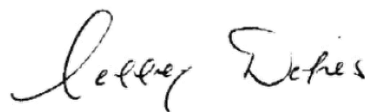
As the fundraising landscape changes, still reflecting the economic and social impacts of the pandemic, we are keeping under constant review our income generation strategy and costs. We are pursuing our strategy to diversify our funding streams, and are delighted that the Mind charity shop in Harrow 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 principles 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.

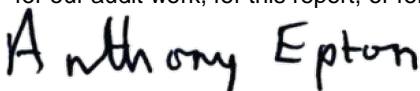
In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- 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.

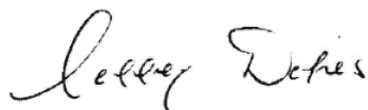
MIND IN HARROW
(A Company Limited by Guarantee)
STATEMENT OF FINANCIAL ACTIVITIES
(including income & expenditure accounts)
comparative figures for
YEAR ENDED 31 MARCH 2022
being Statement of Financial Activities for year ended 31 March 2021

	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
Total income and endowments		470,146	991,971	1,462,117
Expenditure on:				
<i>Raising funds</i>		-	23,813	23,813
<i>Charitable activities</i>		484,700	943,805	1,428,505
Total expenditure	3	484,700	967,618	1,452,318
Net income/(expenditure) for the year		(14,554)	24,353	9,799
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
Balances carried forward at 31 March 2021	9	144,137	687,274	831,411

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	-	-
Increase in cash and cash equivalents in the year	(24,180)	(25,290)
Cash and cash equivalents at the beginning of the year	869,984	895,274
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	11,102	-	52,091	-	63,193	22,804
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>

Staff numbers	2022	2021
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)
	<hr/>
At 31 March 2022	40,162
	<hr/>
Depreciation	
At 1 April 2021	51,957
Charge for year	5,045
Disposals	(21,533)
	<hr/>
At 31 March 2022	35,469
	<hr/>
Net Book Value	
31 March 2022	4,693
	<hr/>
31 March 2021	9,738
	<hr/>

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	-
	<hr/>
At 31 March 2022	14,031
	<hr/>
Amortisation	
At 1 April 2021	14,031
Charge for year	-
	<hr/>
At 31 March 2022	14,031
	<hr/>
Net Book Values	
31 March 2022	-
	<hr/>
31 March 2021	-
	<hr/> <hr/>

6) DEBTORS

	2022 £	2021 £
Other Debtors	72,909	73,436
Prepayments	7,997	12,437
Accrued Income	2,679	3,555
	<hr/>	<hr/>
	83,585	89,428
	<hr/>	<hr/>

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
	<hr/>	<hr/>
	74,255	137,739
	<hr/> <hr/>	<hr/> <hr/>

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/>

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/>

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2022

9)	FUNDS	Balance at 31.3.21	Incoming Resources	Movement in Funds: Resources Expended	Transfers	Balance at 31.3.22
a)	<u>Analysis of Movement of Funds</u>					
	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
		<u>144,137</u>	<u>408,214</u>	<u>(375,851)</u>	<u>-</u>	<u>176,500</u>
	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
		<u>352,333</u>	<u>-</u>	<u>-</u>	<u>(9,194)</u>	<u>343,139</u>
	General Reserves	<u>334,941</u>	<u>1,089,740</u>	<u>(1,093,687)</u>	<u>9,194</u>	<u>340,188</u>
	Total Funds	<u>831,411</u>	<u>1,497,954</u>	<u>(1,469,538)</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) 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
	4,501	-	(3,780)	175,779	176,500
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
	-	-	-	343,139	343,139
General Reserves	192	929,389	(70,475)	(518,918)	340,188
Total Funds	4,693	929,389	(74,255)	-	859,827

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

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2022

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.

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2022

9 d) Head for Work – Big Lottery Fund (URN RC/0010293699)

	£
Restricted Fund Analysis	
Balance 1 April 2021	4,779
Income	-
Expenditure	(357)
	<hr/>
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)
	<hr/>
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:

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2022

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

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2022

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).

MIND IN HARROW
(A Company Limited by Guarantee)
NOTES TO THE ACCOUNTS
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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/>

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

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