

MIND BLMK

England & Wales · Charity number 1068724

Details

Other names	BEDFORDSHIRE AND LUTON MIND, THE BEFRIENDERS FOR MENTAL HEALTH AND LEARNING DISABILITIES
Status	Registered
Legal form	Charitable company
Company number	03511342
Registered	1998-03-18
Register	View on the Charity Commission register

Contact

Address	Mind B L M K The Rufus Centre Steppingley Road Flitwick Bedford MK45 1AH
Phone	07748635622
Email	hq@mind-blmk.org.uk
Website	www.mind-blmk.org.uk

Activities

Objects: TO PROMOTE AND PROTECT PEOPLE WITH MENTAL HEALTH PROBLEMS AND ASSIST IN THE DEVELOPMENT OF PEOPLE WITH MENTAL ILL HEALTH BY PROVISIONS OF SUPPORT, ADVICE AND OTHER SERVICES

Activities: To provide advice, support and other services to empower and develop anyone experiencing a mental health problem in Bedfordshire, Luton and Milton Keynes

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, Economic/community Development/employment
- **Who:** People With Disabilities

Geography

- Bedford
- Central Bedfordshire
- Luton
- Milton Keynes

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£2,318,432	£2,476,824	£989,496	102
2024-03-31	£2,490,333	£2,520,001	£1,147,887	110
2023-03-31	£1,932,691	£1,869,125	£1,177,555	97
2022-03-31	£1,873,365	£1,498,879	£1,113,989	75
2021-03-31	£1,246,178	£1,057,714	£739,503	63

Trustees

Name	Role	Appointed
Simon Clarke	Chair	2019-06-03
Alex De Araujo		2021-04-07
DR Helen Donovan		2018-10-19
Eva Favva		2024-12-03
Hannah Parrish		2021-09-06
Kevin Quinn		2022-12-05
Lesley Broughton		2018-10-19
Sara Jenkins		2021-09-06

MIND BLMK

England & Wales - Charity number 1068724

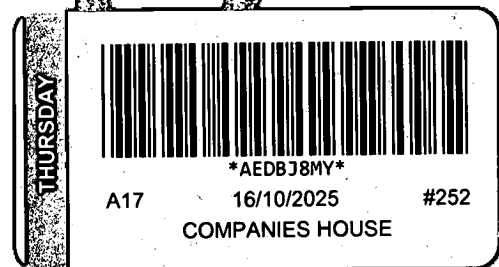
Accounts



mind BLMK

Trustee Report

April 2024 - March 2025



Contents

- 2** CEO's and Chair's Welcome
- 3** Vision & Values
- 4** Our Strategy Update
- 5** What have we achieved?
- 6** Mind BLMK on the Map
- 7** Crisis Services
- 8** Lived Experience Services
- 9** Service User Stories
- 10** Community Services
- 11** Blended Teams Services
- 12** Service User Stories
- 13** Training & Volunteers
- 14** Service User Insights
- 15** Influence & Participation
- 16** Looking Ahead
- 17** Accounts

WELCOME

2024-25

CEO opening statement

Over the past year, we are proud to have supported over 7,100 individuals on their mental health recovery journeys. We've done this through our established services and by introducing new ones to expand choice and reach across Bedfordshire, Luton, and Milton Keynes.

As demand for mental health support continues to rise, retaining and developing services is more important than ever. At the same time, the economic climate presents significant challenges for charities, including Mind BLMK. Rising costs, reduced funding, and increasing demand have created a complex and demanding environment.



Opening doors, opening minds.

Despite these pressures, our commitment to our vision remains unwavering. We are refreshing our organisational strategy to focus on sustainability, the delivery of effective and high-quality services, listening to the voices of our communities, and investing in our workforce.

Partnerships and supporters remain vital to our ability to improve mental health and wellbeing across BLMK. I am deeply grateful for the support we receive. I would also like to extend my heartfelt thanks to our staff and volunteers for your resilience, adaptability, and unwavering dedication – your efforts do not go unnoticed.

Caroline Lewis



A note from the Chair of Trustees

As we expected, the year to 31 March 2025 was very challenging, but I am heartened by the way in which the staff and volunteers of Mind BLMK rose to face these challenges. Our contract income continues to be under pressure, and we await the outcome of the recent re-organisation in the NHS that will create a number of new Integrated Care Boards, but this will create new opportunities - for new services, to co-operate with other local Minds, and to reach new service users who can benefit from the support that we offer.

Simon Clarke

VISION & VALUES

Our vision is where we want to get to:

We want those in our communities to have the best mental health.

Our mission is how we plan to get there:

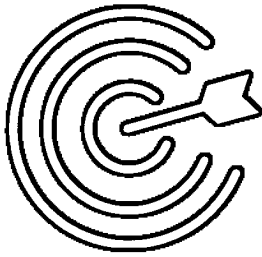
We will improve and promote positive mental health in our communities by:

- **Influencing the way mental health is perceived and supported.**
- **Providing leading mental health services to change lives.**

Our values:



The Mind BLMK Way



Our overall approach is about retaining and providing excellent services and supporting the mental health of our communities, by developing new services where Mind BLMK can make a difference.

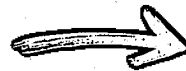
Our strategy establishes how this will be achieved:

To have the workforce to deliver service excellence and innovation.



We are providing training, holding forums and supporting our communities.

Deliver, develop and evidence high quality, effective mental health services



We are analysing data, receiving feedback and developing our training programmes.

Represent the voice of our communities to influence policy and provision.



We incorporate the voices of our communities, review our service delivery and make improvements.

Manage resources to continue to be a thriving organisation



We are continually monitoring our income streams, improving our recruitment processes and ensuring robust risk management.

What have we achieved?

We have provided 32,788 hours of support to 7,174 people!

Demand for our services continues - whether people are engaged with our support; contacting HQ for signposting or referrals to our services or accessing our website or flyers for information, our aim is to provide clarity about mental health and our local provision.

**25,759 hours
of groups
delivered!**

**21,616
instances of
support!**

**10,861
1 to 1 support
sessions!**

**Provided
training to
1,431 people!**

**2,231 groups
delivered!**

**1,504
hours of
Volunteer
support!**

Let's get social!

Our stats



2,802

Followers

FOLLOW US



4,430

Followers

5

Mind BLMK on the Map

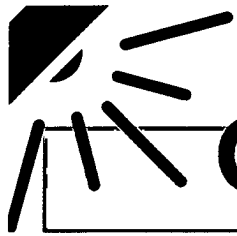
- Peer support
- Bereavement by Suicide
- Crisis Recovery
- In-Patients
- Suicide Prevention Pathway Service
- Crisis Café
- Young Person's Sanctuary

- Peer support
- Mentoring
- Community Connectors
- Suicide Prevention Pathway Service
- Youth Mental Health Navigator
- Recovery Lounge (previously Crisis Café)
- Recovery and Prevention Service
- SUN



- Wellbeing Centre,
- DBT Graduate Support
- Suicide Prevention Pathway Service
- Recovery Lounge (previously Crisis Café)
- SUN

- Mental health and Wellbeing Hub
- Peer Support
- Mentoring
- Suicide Prevention Pathway Service
- Recovery Lounge (previously Crisis Café)
- SUN



Crisis Services

Our Crisis Services continue to support individuals to identify and resolve practical issues which are negatively impacting their mental health.

Crisis Cafe

The Crisis Café is a safe, non-judgemental space that you can come to if you find yourself in crisis or mental distress in the evenings. You will be met by a trained mental health worker who will listen and help you identify ways to address the problems you are facing.

Crisis Recovery Service

The Crisis Recovery Service aims to support individuals to identify and resolve practical issues which are negatively impacting their mental health.

Recovery Lounges

Open 365 days of the year, this evening drop-in service is for anyone (18 years old or above) who feels they're in crisis or are experiencing mental distress.

“I felt my spirits lifted after my visit tonight.”

Other Projects (Embedded within the NHS)

- Mind BLMK 111 Option 2
- Mind BLMK A&E Mental Health Liaison Team
- Mind BLMK Youth Mental Health Outreach Worker

Young Person’s Sanctuary

A safe, non-judgemental space for young people across Milton Keynes who find themselves in crisis or mental distress.

Youth Mental Health Navigator

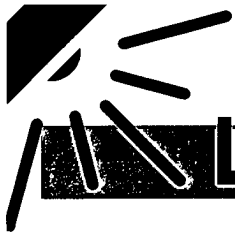
Individualised, one-to-one support to young people who are currently experiencing difficulty with their mental health and wellbeing. The post holder works closely with clinical colleagues in CAMHS.

“They let me talk freely and helped me a lot.”

How do we support people?

- Safety Planning
- Signposting
- Providing coping mechanisms
- Giving time
- Reassurance
- Through our values





Lived Experience Services

Over the past year, we have continued to put lived experience at the forefront of what we do.

At Mind BLMK, it is essential that we gain insights around the needs and experiences of people with mental health issues to enable us to provide the most well-fitting services to our communities. We are lucky to have a dedicated lived experience workforce who support in specialist 1-1 and group services.

Peer Support & Mentoring

Our Peer Support groups bring people with a similar lived experience together to provide each other with emotional, social or practical help with the assistance of a Facilitator. Our mentoring service provides one-to-one support over a block period of six weeks, and helps people to achieve their specific goals.

Service User Network (SUN)

The Service User Network (SUN) is a new, open access, community-based, facilitated peer support service for adults experiencing difficulties with complex emotional needs often associated with a diagnosis of 'personality disorder.' Individuals can attend SUN through a self-referral, making it a particularly accessible service.

Complex Emotional Needs Support Service

A safe, supportive space for individuals who are experiencing difficulties with emotional regulation and who feel they would benefit from support in a peer group setting. By sharing experiences, individuals can exchange advice and encouragement with each other.

DBT Peer Support Service

This group is specifically for those who have completed DBT skills training or who are about to graduate from the DBT skills course.

“The peer support workers are amazing.”

“A safe space where it’s okay not to be okay.”



Cami's Story

Hi, I'm Cami. I've been attending the Young Person's Sanctuary (YPS) at the CAMHS section in Milton Keynes since it opened over a year ago. Before discovering YPS, I struggled with confidence and feared judgment when speaking to others. My mental health was declining due to issues at home, school feeling unsafe, friendship problems, money worries, and concerns about my grandparents.

I found Mind BLMK and YPS after seeking help for my mental health challenges and immediately felt safe, listened to and valued. Despite initial nervousness about being buzzed in and the location within CAMHS, I quickly grew comfortable. The YPS has been incredibly helpful in planning ways to improve my social interactions and understand different points of view. They've also provided support for issues outside of mental health. One significant breakthrough was the support I received from YPS during a difficult time with the police, when I wasn't getting help from anywhere else.

It turned out okay, thanks to their support. Attending YPS has changed my life for the better by boosting my confidence and helping me navigate challenging situations. I still attend because it continues to provide valuable support and makes me feel valued. I love the Young Person Sanctuary and hope it remains available for a long time.

Thank you to the entire team for your support and for this opportunity to share my story.

Samuel's Story

My name is Samuel, and for the past four months, I've been using the Peer Support services offered by Mind BLMK.

I've lived with anxiety for over 15 years. For most of that time, I managed it on my own and was able to live a relatively normal life. However, in the past couple of years, my anxiety began to intensify, with episodes becoming more severe and harder to control. Earlier this year, it reached a point where I had to take time off work — something I'd never done before — because it was impacting every part of my life. As a father of a young child, I knew I needed to take action so I could be present and enjoy life with my family again.

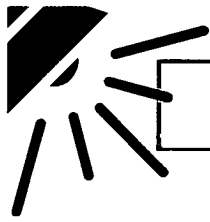
I turned to Peer Support because I wanted to connect with others who had been through similar experiences and could truly understand what I was going through. Even when you're surrounded by supportive friends and family, it can feel isolating if they haven't lived the same struggles. While searching online, I discovered a weekly support group in Ampthill run by Mind — an organisation I already trusted. I reached out, and within a week, I was welcomed into my first session.

The support I've received from the group has been incredible. What makes it so valuable is the openness and honesty everyone brings to the table. It's helped me realise I'm not alone in how I feel. I've picked up practical tips from others in the group and never felt judged. When it came time to return to work — a daunting step for me — hearing from others who had already navigated that transition was a huge help. Their insight made all the difference in making my return successful.

I want to sincerely thank everyone at Mind BLMK. The services you provide are exceptional and truly life-changing. Every member of the team I've met has been kind, non-judgmental, and full of practical advice.

While I know my journey isn't over, I'm in a much better place today — and that's thanks to the support I've received from Mind BLMK.





Community Services

We continue to work in the community, offering a range of services aimed at meeting individual needs and promoting mental health recovery, wellbeing and independence.

Suicide Prevention Pathway Service

A single point of contact, connecting people with mental health and wellbeing needs to specialist support, tools and resources.

Luton Wellbeing Centre

Offering a range of group services that support people to improve their mental health and wellbeing, develop their resilience and independence and stay well.

Bereavement by Suicide

Support for people during the difficult time following a bereavement by suicide.

CEN Trauma Support Service

Programme of support for adults with a diagnoses of complex emotional needs and personality disorders. (specialist referrals only)

Mental Health and Wellbeing Hub (was Mind Matters)

Bringing together community based group and 1-2-1 interventions focused on mental health prevention and recovery.

Recovery & Prevention

Bedford based group support that aims to future proof peoples mental health and support their path to wellness.

Supported Self-Help

A 6 week guided programme, based on CBT principles, that provides support to adults with mild to moderate mental health needs such as anxiety or low mood.

Young Person's Wellbeing Navigator Service

One-to-one service for young people to build resilience and develop skills and knowledge that supports their mental health and wellbeing,

“It’s a space that has helped me to feel less isolated and it also helps to interact with people who understand what I’m going through without judgement.”

82%

of people feel less isolated after accessing LWC!

10



Blended Teams Services

Mind BLMK continue to work as part of blended teams with the Community Mental Health Teams across Bedfordshire and Milton Keynes.

This joined-up approach offers non-clinical intervention, which bridges the clinical treatment bringing professionals together, and working in tandem to provide the best outcomes for people.

CMHT Community Connectors

Our impactful Connectors continue to support people with enduring and severe mental health challenges to get back into the community and reduce isolation by way of face-to-face interventions. This could mean supporting them to attend services and groups within their local areas.

Mental Health SPA Service

This service supports those calling the Single Point of Access phone line in Milton Keynes. Our workers help triage and support the referral process.

CNWL In-Patients Service

A service for adults with severe mental illness, featuring support tools and techniques to support the journey of recovery.

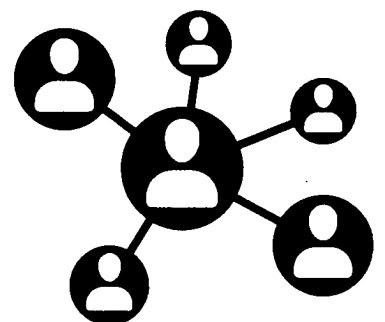
Working in partnership with:



**Central and
North West London**
NHS Foundation Trust



East London
NHS Foundation Trust



Gina's Story

I was referred to the Community Connector Service and Wellbeing Centre by Luton Mental Health and started by attending evening online Peer Support sessions in April 2023.

For years I had really struggled with very poor mental health: high anxiety, deep depression, low mood, OCD behaviours and hopelessness. My family situation has always been challenging and I have struggled with disabilities from a young age, including suffering chronic pain. I was later diagnosed with Ehlers Danlos Syndrome and a medical procedure meant I lost upper movement in my arm. I have since been diagnosed with severe respiratory issues and other medical problems. In addition to my physical issues, I was attacked at the age of 15, and have suffered abuse from an ex-partner. My father tragically passed away when I was 21. I was falling apart inside but had been taught to not share my emotions and feelings, so I struggled on and put on a false smile.

After having to give up my job due to my medical diagnoses, extreme anxiety stopped me from going out and I became more depressed than ever before. I struggled to self-motivate, had fractured relationships with family and friends and became isolated, unable to reach out to a professional for support. My disabilities had a big impact on my mental health, becoming another boundary to getting help.

When I started my journey with Mind BLMK, staff were patient with my wariness around people, and my weekly visits to the Wellbeing Centre and meeting my Community Connector overwhelming at first. Mind has been amazing including me being able to access the building easily despite my physical challenges. In my first session I was given a fidget spinner, as the manager could see how anxious I was. Small group sizes helped me feel more at ease. I felt accepted by everyone and we had a shared understanding which I had never experienced before.

After my job ended I knew that I would be more isolated and so gradually joined in-person activities including a Mindful Clay course, face-to-face Peer Support, and an Art and Women's Group. I had felt there were barriers to attending in-person groups due to my high anxiety, physical accessibility and parking but from the beginning the staff went out of their way to make me feel welcome and we completed a health and safety report and a risk assessment. I started attending the evening Recovery Lounge March 2024 which provided me a safe, quiet space to talk about my anxiety, stress, depression, hopelessness and disabilities.

I continue to receive support from my Community Connector, day and evening staff, volunteers and students, attending day groups and the Recovery Lounge, both twice weekly. I feel able to talk about my mental and physical health challenges in groups and to staff who are extremely supportive and understanding. Being around people who care helps with my anxieties, independence and isolation and I feel valued. This year I have worked with Influence and Participation, co-designing recruitment and selection training, and sat on the interview panel when recruiting the Luton Peer Support Worker. My comments were considered and valued which was empowering and gave me the opportunity to develop my own interview skills and rebuild some of my lost confidence.

Attending Mind has given me purpose when I was in very dark place. I still struggle with my mental health and medical problems but I now know I am not alone. The staff genuinely care about every service user, and appreciate all their support. I would like to thank Mind in Luton for their ongoing support, care and compassion.

I enjoy attending the Mind Wellbeing Centre and still attend weekly. Without Mind, I would not be here and feel that the centre is an asset to the Luton Mental Health Community.

An Insight Into...

Training

Mind BLMK's successful training team have demonstrated positive changes in individuals and organisations resulting from their delivery of training.

**In 2024 - 25,
1,431 people
have accessed
our training!**

This includes improved skills, knowledge, and behaviour. It validates positive impacts on organisational performance and learner outcomes. Results show that people feel more confident in speaking about mental health and feel more confident in supporting others

“Very accessible and really made me think.”



13

Volunteers

Our volunteers are essential for us to help as many people as we do. We see our volunteers as an essential part of our workforce that we are really proud of.

**60
Volunteers!**

**855
Sessions!**

**1,504
Hours of
Support**

As we progress, we are continuing to develop and improve our Volunteering Programme, as coordinated in our Volunteer Working Group!

THANK YOU to both new and long-standing volunteers!

“I was inspired to volunteer at Mind BLMK by their commitment to improving the lives of mental health and well-being in the community.”

“It’s definitely helpful - not just for others, but for yourself too!”



Insights from our Service Users

“I don’t feel so alone in how I feel. It’s good to talk to other people that I can relate to and have learned new skills and tips to help me deal with life.”

“My support worker has been my rock.”

“Thank you for helping me and making me feel better.”

“My experience has been bang on. It was prompt, friendly and so supportive throughout.”

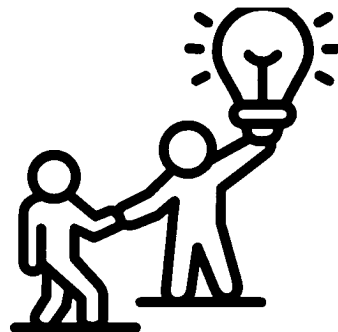
“The peer support workers are amazing and I’m glad to have the chance to have them in my life. They are very supportive and I’m very grateful to them.”

“I really liked how fun and relaxed the sessions were, as I felt it took the pressure off so it made the sessions easier to get through.”

“I really appreciate this service and the space to talk.”

INVOLVE

Influence and Participation



Involve is Mind BLMK's commitment to Influence and Participation. We aim for people's lived experience to be at the heart of everything we do, especially those voices of underserved communities.

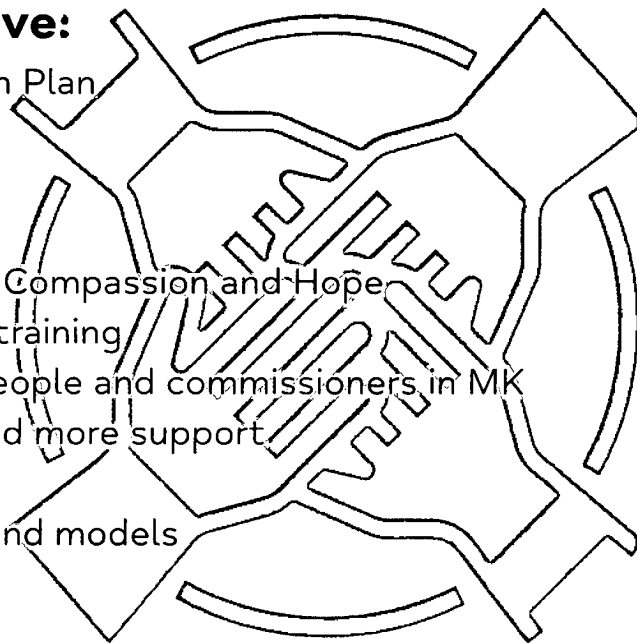
We have a mixture of regular online drop-in sessions and periodic face to face sessions in services.

To find out more about how your experiences can shape the work we do please contact : influenceparticipation@mind-blmk.org.uk

People with lived experience play an important role in shaping and developing services. Their experiences, positive and negative help us to develop tailored services that meet the needs and challenges people struggle with every day.

Since launching our I&P work we have:

- Consulted on the BLMK-wide Suicide Prevention Plan
- Reviewed policies that effect our service users
- Redesigned the Referral form
- Conducted the annual Service User survey
- Agreed Mind BLMK Values – Respect, Inclusive, Compassion and Hope
- Co-designed the LE Recruitment and selection training
- Delivered Gaps and Barriers event with young people and commissioners in MK
- Created local asset maps for service users to find more support
- Agreed designs for Mind BLMK merchandise
- Supported the selection of new service names and models
- Created posters and promotional material



Become a Guarantor Member!

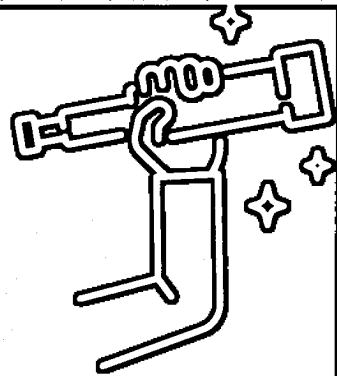
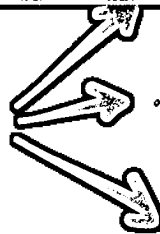
Are you passionate about mental health awareness and want to help make a real difference in your local community? Do you want your voice to be heard and be able to play a key part in how we operate as a charity?

If so, please sign up as we are always looking for likeminded members.

15

Contact: hq@mind-blmk.org.uk

Looking Ahead



Taking steps...

As we enter the 2025/26 period, Mind BLMK are proud to be progressing and taking steps to develop key areas within the charity.

This includes improving and streamlining our Volunteering Department, refining our Influence and Participation strategy and using the power of collaboration to join forces with others, and achieve fantastic outcomes.

We will refresh our strategy to ensure it is still supporting the organisation in 2025 - 26.

VOLUNTEERING

We are developing our processes to build on the valuable support we receive from our volunteers.

COLLABORATION

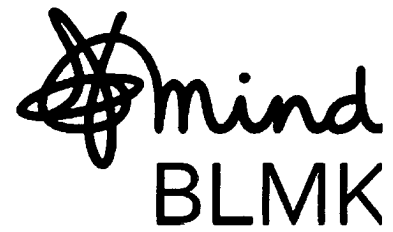
We plan on continuing to use the power of collaboration to our advantage, both internally and externally.

INFLUENCE AND PARTICIPATION

We will continue to work on our processes and break down barriers to enable more people to have a say in how their support is shaped.

TRAINING

In partnership with other local Mind associations, we will continue to develop our training offering and reach.



MIND BLMK

Registered Company No. 03511342 (England and Wales)
Registered Charity No. 1068724

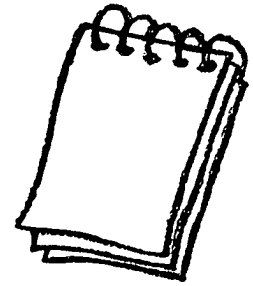
Annual Report & Audited Accounts Year Ended 31 March 2025





**Mind BLMK
ACCOUNTS
For the Year Ended 31 March 2025**

CONTENTS	PAGE
Report of the Trustees	19 - 26
Independent Auditors' Report to the Members	27 - 32
Statement of Financial Activities	33
Statement of Cash Flows	34
Balance Sheet	35
Notes to the Accounts	36 - 48



Quality and service development

Mind BLMK is affiliated to Mind, the national mental health charity, and is signed up to a federation agreement dealing with how the various Mind organisations interact and work together. The organisation operates autonomously as regards policies and procedures.

Mind BLMK works with high professional standards in its service delivery and organisation performance through its programmes of staff and volunteer training, financial management, quality control and information systems. It holds: Mindful Employer; Disability Confident Employer; and the Mind Quality Mark (MQM).

The MQM is a robust quality assurance framework created by National Mind. MQM sets out the baseline of best practice and legal compliance in all areas of a local Mind's governance and activities. To achieve the MQM, a local Mind must meet or exceed all 24 key standards. Local Minds undergo a rigorous assessment which includes a thorough appraisal of organisational policies and procedures as well as a visit and interviews with trustees, staff, volunteers, and people who use services.

MQM is awarded when all standards are fully met every three years. The MQM provides assurance that local Minds across England and Wales are well-run organisations who meet Mind's expectations of good practice, and in many cases excel beyond those expectations. It provides assurance that they are healthy, ambitious, and strong in providing the highest quality support to people experiencing or at risk of developing mental health problems.

Organisational structure: Trustees

Trustees perform a governance and oversight role. The Board of Trustees and each sub-committee meet at least 4 times per year.

Appointment of Trustees

A Board of Trustees administers the Charity in accordance with the purposes of the charity, as set out in its governing document and with regard to the Charity Commission's guidance on public benefit. Trustees are recruited to provide specific skill sets to enhance charitable achievements and public benefit. The Trustees are appointed by the members in General Meetings

Trustee induction and training

On election, Trustees attend an induction with key personnel and are provided with a Trustee Handbook containing organisation and governance information, guidance on their duties and responsibilities, codes of conduct and declaration of interests.

In order to take advantage of particular expertise or experience, each Trustee is a member of one or more Board sub-committees.



Governing Document

The Charity was incorporated on 16 February 1998 under the name "The Befrienders for Mental Health and Learning Disabilities" as a company limited by guarantee and is also a registered charity. The Charity changed its name to Bedfordshire and Luton Mind on 30 October 2006.

The Charity is governed by its Memorandum and Articles of Association which were updated on 2 April 2013 due to the acquisition of Milton Keynes Mind, and the change of name to Mind BLMK.

Mind BLMK is an independent charity affiliated to National Mind. It is an incorporated charity that is limited by guarantee. The liability of members in the event of Mind BLMK being wound up is limited to a sum not exceeding £10. There are currently 88 members.

Additional Governance Issues

The Board of Trustees is supported by:

- The new groups set up for service user involvement as a result of the review undertaken in the year.
- The Executive Team overseeing operational issues.
- Sub-committees covering Workforce, Business Development and Finance, Health and Safety and Governance, Quality and Performance. Each sub-committee is led by a trustee and made up of at least 1 executive officer and 2 trustees.
- Our external audit service provider was changed to Myers Clark during 2016/17 but remains under periodic review in accordance with good practice.
- Rotation of our Board of Trustees is also important to support the ongoing quality of governance.



Board and Committee Attendances

Trustees' attendance at the Board and subcommittees is given in the table below.

Attendance at Committee and Board Meetings FY 24/25

Meeting Attendances	Board		Business Development and Finance		Governance, Quality and Performance		Workforce		Health and Safety	
	Actual	Possible	Actual	Possible	Actual	Possible	Actual	Possible	Actual	Possible
S Clarke	4	4	3	4	-	-	-	-	-	-
L Broughton	4	4	-	-	-	-	4	4	4	4
H Donovan	3	4	1	1	4	4	-	-	-	-
D Gibson	1	3	-	-	-	-	3	3	1	1
S Jenkins	4	4	-	-	3	4	4	4	3	4
H Parrish	4	4	4	4	4	4	-	-	-	-
A De Araujo	3	4	-	-	-	-	2	4	3	4
K Quinn	4	4	4	4	-	-	-	-	-	-
P Peden	3	4	1	4	-	-	0	4	-	-
E Favva	2	2	-	-	-	-	1	1	-	-

Decision Making

The Executive team is responsible for the day-to-day operation of the organisation. Trustees perform a governance and oversight role. The Board of Trustees and each sub-committee meet at least 4 times per year. Key decisions which require their approval are; setting of strategy; setting of annual budgets and forecasts; specific approval of major expenditure in line with prescribed delegated authorities; review of Mind BLMK's policies and procedures, entering into key contracts and partnerships, and selection and appointment of auditors.

The Business Development and Finance sub-committee operates a streamlined approval mechanism to facilitate an agile response to emerging mental healthcare initiatives, partnership, and funding opportunities. This avoids the need to delay decisions to the next quarterly meeting cycle.

Organisation Policies

Ownership of each policy is assigned to a relevant sub-committee of the Board of Trustees. Additionally, the senior management team own many of the operational policies. Policies are reviewed and updated on a staggered schedule. Key operational risks are mapped to policies to ensure completeness of policy coverage.



Remuneration policy

The Trustees consider the Board of Directors, who are the charity's Trustees, and the Senior Leadership Team comprising the key management personnel of the charity, to be in charge of directing and controlling, running and operating the charity on a day-to-day basis. All Trustees give of their time freely and no Trustee received remuneration in the year.

Management

The names of the Trustees who served during the year are set out on page 25.

A Chief Executive is appointed by the Trustees to manage the day-to-day operation of Mind BLMK. The CEO remuneration is based on geographical location and charity size. An organisational Job Evaluation with 4 criteria (Knowledge; People and Relationships Management; Analysis, Planning and Thinking, Decision Making and Accountability) sets and benchmarks organisational pay.

The Executive Team comprises the Chief Executive, Caroline Lewis; the Head of Finance and Resources, Katy Preen; the Head of Operations, Richard Hurst and the Head of HR, Harjit Basra.

Public Benefit

Through Mind BLMK's services, Mind BLMK meets its public benefit obligations in accordance with the Charity Commission guidance.

Risk management

The Board of Trustees oversees the major risks to which Mind BLMK is exposed in order to ensure processes, policies and systems are put in place to reduce and mitigate risks. The risk register reflects the impact of any risk and the likelihood of its occurrence. It identifies controls and generates actions to reduce any risk. The risks are reviewed by the Trustees and systems have been put in place to mitigate those risks. The register ensures risks around governance, services, finances, and workforce are identified and owned by the relevant governance committee with further oversight at every Board meeting.

Mind BLMK continues to develop new services and extend current provision and this impacts on the organisational structure and capacity. Therefore, these are regularly monitored to ensure it is sufficiently dynamic and agile to respond to current needs and future changes in a growing charity.

Significant Risks

Attracting and retaining an effective workforce can be challenging and therefore the risk of the impact of vacant roles is significant for Mind BLMK. It impacts on the ability to deliver services and have a sufficient infrastructure to support Mind BLMK. In addition, it means loss to the knowledge and experience the Charity requires. The current need to attract and retain people who have the skills and experience to work in all departments/services and levels in Mind BLMK is more relevant currently due to the growth in service delivery. This risk is mitigated by reviewing policies associated with recruitment, onboarding, supervisions, appraisals, dedicated recruitment capacity in the HR team and Senior Leadership Team oversight.



Financial review

Mind BLMK posted a deficit of £158,392 in the year under review, reducing the unrestricted reserves to £935,461.

The planned deficit reflects the continuing investment in the organisational infrastructure and workforce to ensure we are delivering on the strategy by providing high quality services to the community. This is despite a challenging fundraising and commissioning environment where we have seen a reduction in the services we deliver.

Details of Mind BLMK's financial performance are given in the Statement of Financial Activities and Balance Sheet on pages 33 and 35 and supporting notes on pages 36-48, forming part of this Annual Report.

The Trustees are satisfied that the assets of the Charity are available and adequate to fulfil the obligations of the Charity on a fund-by-fund basis: details of various specific funds are given in the notes to the accounts. They are also satisfied that the accounts comply with current statutory requirements.

It is the policy of Mind BLMK to maintain a level of unrestricted reserves that reflects the risks faced by the organisation. The current biggest risks to the organisation are a loss of contracts and existing contracts having no provision for uplifts to cover the costs of the increase in the National Living wage and National Insurance given the financial constraints commissioners are experiencing at the moment. Where no uplift has been provided we have negotiated a reduction in service provision with funders.

Given this, the reserves calculation was based on costs of a proportion of services closing, making allowance for staff that could TUPE across to an alternative provider of the service and maintaining a core team of staff in order to rebuild the organisation. The calculation for the minimum reserve values as at 31 May 2025 is £696,144.

At 31 March 2025, the total reserves amounted to £989,496 of which £54,035 are restricted and £52,765 are designated unrestricted funds i.e. have to be used for specific or designated purposes. The balance is unrestricted.

The Business Development and Finance Committee monitors these reserve levels on a quarterly basis.

The current level of available reserves are higher than the level as set out by the policy. However, the trustees feel given that the current funding risks that Mind BLMK is facing the levels of reserves is prudent and appropriate.

With the level of reserves available to Mind BLMK, it is appropriate to prepare the accounts on a going concern basis.

Principal Funding Sources

Core funding for Mind BLMK's activities is provided by Bedford and Luton Community Foundation, East London NHS Foundation Trust, NHS BLMK ICB, Central Bedfordshire Council, and Central and North West London NHS Foundation Trust.

Since 2018 there has been a dedicated Fundraising department to increase unrestricted funds.

Investment Powers and Policy

Under the Memorandum and Articles of Association, Mind BLMK has the power to invest in any way the Trustees see fit. In light of the more favourable interest rates now available a review of potential higher reward options was considered.

The Trustees determined that it has no appetite for riskier investments, but given the levels of cash have taken the decision to spread cash resources in line with the Financial Services Compensation Scheme guarantee of £85,000 per account.

Mind BLMK holds no investments other than bank deposits.



Expenditure on Future Income Raising Capability

Mind BLMK continues to operate in a challenging environment particularly given cost pressures for the NHS and local authorities and continues to consider methods to diversify its income stream and limit the impact of fluctuations to that income stream. As discussed above we have a dedicated Fundraising department and in addition we have invested in dedicated capacity to broaden our reach in terms of grant applications.

Indemnity Insurance

Mind BLMK purchases Indemnity Insurance on behalf of the Trustees.

Pensions Liability

Mind BLMK operates a defined contribution pension scheme to which employee and employer contribute. There is no defined benefit pension scheme and no pension liability.

Plans for Future Periods

Mind BLMK is currently delivering on a 3-year strategic plan agreed in 2023. The Strategy was led by the Board of Trustees and was created by the workforce, service users and stakeholders to ensure that Mind BLMK supports the needs of our communities by really understanding the challenges they face.

The development of an Influence and Participation policy ensures that we are listening to our communities and understand the increase in wellbeing and mental health needs, and we are dedicated to continuing to provide services which best support these needs. The plan will also support the wellbeing and retention of our workforce and to support the delivery of services.

Mind BLMK monitors its potential sources of income for four years ahead. As its main income is from contracts of limited duration, from one year upwards, the greatest risks to its future activities are:

- Failure to win the renewal of a contract in a competitive market.
- A decision by commissioners to discontinue a service, sometimes through their own financial pressures.
- The pricing of the contract offered making it difficult for Mind BLMK to cover all its costs.

Our training department still delivers much needed mental health knowledge to the communities but due to a competitive market the training has reduced, so a decision was made to use some of this resource to focus on grant funding. Fundraising income has reduced however the department still brings in unrestricted income which enables Mind BLMK to deliver more for the communities.

Our volunteers continue to be an important part of Mind BLMK by increasing skills, knowledge, diversity, understanding of our communities and increasing our social impact. We invested in a Volunteers Coordinator to support our strategy to increase volunteers throughout all services and departments.

The Executive and the dedicated Business Development and Finance Committee scans for developments and opportunities in mental healthcare, and the wider healthcare marketplace.

A key focus for the year to 31 March 2025 was, and continues to be, building relationships across the local mental health system so that Mind BLMK can continue to be at the forefront of emerging mental health agendas and influence and support change and development.



Trustees

Mind BLMK's strategic direction is led by its Board of Trustees. The full Board meets at least quarterly, supplemented by designated Committees.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Simon Clarke (Chair)	Appointed 3 June 2019 Chair from 3 June 2019
Paula Peden	Appointed 5 December 2023 and resigned 17 June 2025
Suzie Adam	Appointed 5 December 2023 and resigned 15 May 2024
Lesley Broughton	Appointed 19 October 2018
Dr Helen Donovan	Appointed 19 October 2018
Drew Gibson	Appointed 2 September 2019 and resigned 15 December 2024
Sara Jenkins	Appointed 6 September 2021
Hannah Parrish	Appointed 6 September 2021
Alex De Araujo	Appointed 7 April 2021
Kevin Quinn	Appointed 5 December 2022
Eva Favva	Appointed 3 December 2024

Chief Executive Officer

Caroline Lewis

Company Secretary

Caroline Lewis

Principal and Registered Office

The Rufus Centre
Steppingley Road
Flitwick
Beds MK45 1AH

Appointment of Trustees

The Trustees continue to meet regularly and receive reports in order to review the charity's financial position. The charity recorded a deficit for the year of £158,392 compared to a deficit in the previous year of £29,668.

Total income from the year decreased from £2,490,334 in the previous year to £2,318,432 in the current year.

Registered Company No.

03511342

Registered Charity No.

1068724

Auditor

Myers Clark - Chartered Accountants
Statutory Auditor
Suite 7A, Building 6
Croxley Park,
Hatters Lane
Watford
Hertfordshire
WD18 8YH

In accordance with the company's articles, a resolution proposing that Myers Clark Chartered Accountants be reappointed as auditor of the company will be put at a General Meeting.

Bankers

Barclays Bank Plc
111 High Street
Bedford
Beds MK40 1NJ

Disclosure of information to auditor

MIND BEDFORDSHIRE, LUTON AND MILTON KEYNES (BLMK)

STATEMENT OF TRUSTEES' RESPONSIBILITIES FOR THE YEAR ENDED 31 MARCH 2025

The Trustees who served during the year are listed on page 21, though post balance sheet changes have been noted. None of the Trustees has any beneficial interest in Mind BLMK.

The Trustees (who are also Directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' Annual 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 accounts for each financial year which give a true and fair view of the state of affairs of Mind BLMK and of the results of Mind BLMK for that period. In preparing those accounts, the Trustees are required to:

- select suitable accounting policies and 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 and statement of recommended practice have been followed, subject to any material departures disclosed and explained in the accounts; and

- prepare the accounts on a "going concern" basis unless it is inappropriate to assume that Mind BLMK will continue in operation.

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

In accordance with company law, as the Charity's Trustees, we certify that:

- so far as we are aware, there is no relevant audit information of which Mind BLMK's auditors are unaware; and
- as the Trustees of the Charity, we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the Charity's auditors are aware of that information.

The report of the Trustees has been prepared in accordance with the special provision for small companies in the Companies Act 2006.

Signed on behalf of the Board of Trustees



Simon Clarke
Trustee

The Rufus Centre
Steppingley Road
Flitwick
Bedfordshire MK45 1AH





**INDEPENDENT AUDITOR'S REPORT TO THE
TRUSTEES OF MIND BLMK**

Opinion

We have audited the financial statements of MIND BLMK ('the charitable company') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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:

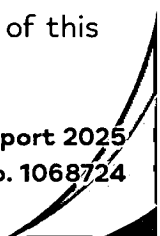
- give a true and fair view of the state of the charitable company's affairs as at 31st March 2025 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been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

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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 charitable company's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue. Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.





**INDEPENDENT AUDITOR'S REPORT TO THE
TRUSTEES OF MIND BLMK**

Other Information

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. 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.

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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has 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 company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' 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 and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanation we require for our audit



**INDEPENDENT AUDITOR'S REPORT TO THE
TRUSTEES OF MIND BLMK**

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 26, the trustees (who are also the directors of the charitable company for the purposes of company law) 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 the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

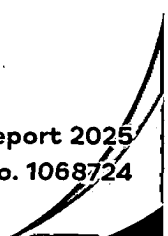
In preparing the financial statements, the trustees are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the company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

**Auditor's 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 is detailed below:





**INDEPENDENT AUDITOR'S REPORT TO THE
TRUSTEES OF MIND BLMK**

**The extent to which the audit
was considered capable of
detecting irregularities including
fraud**

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

- The nature of the industry and sector, control environment and business performance including the design of the remuneration policies, key drivers for trustee remuneration, bonus levels and performance targets;
- Results of our enquiries of Management about their own identification and assessment of the risks of irregularities

Any matters we identified having obtained and reviewed the charitable company's documentation of their policies and procedures relating to:

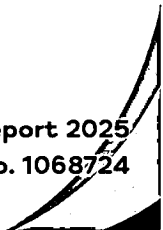
- '- identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
- '- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
- '- the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations

- The matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory frameworks that the charitable company operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included the UK Companies Act.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the company's ability to operate or to avoid a material penalty. These included the Employment law.





**INDEPENDENT AUDITOR'S REPORT TO THE
TRUSTEES OF MIND BLMK**

**Audit response to risks
identified**

To address the risk of fraud through management bias and override of controls, we:

- Performed analytical procedures to identify any unusual or unexpected relationships;
- Tested journal entries to identify unusual transactions;
- Assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- Investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

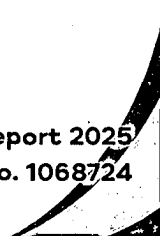
- Agreeing financial statement disclosures to underlying supporting documentation;
- Reading the minutes of meetings of those charged with governance; and
- Enquiring of management as to actual and potential litigation and claims

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at:
www.frc.org.uk/auditorsresponsibilities

This description forms part of our auditor's report.





**INDEPENDENT AUDITOR'S REPORT TO THE
TRUSTEES OF MIND BLMK**

Use of our report

This report is made solely to the charitable company'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 charitable company'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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Paul Windmill (Senior Statutory Auditor)

Dated 14.10.2025.

For and on behalf of Myers Clark Statutory Auditor
Suite 7A, Building 6
Croxley Park,
Hatters Lane
Watford
Hertfordshire
WD18 8YH

MIND BEDFORDSHIRE, LUTON AND MILTON KEYNES (BLMK)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

For the Year Ended 31 March 2025

	Note	Unrestricted Funds	Restricted Funds	2025 Total Funds	Unrestricted Funds	Restricted Funds	2024 Total Funds
		£	£	£	£	£	£
INCOME AND ENDOWMENTS							
Donations and Legacies	3	85,873	941	86,815	97,358	438	97,797
Charitable Activities							
Community Based Support		1,968,865	195,178	2,164,042	2,217,558	129,992	2,347,551
Training		34,402	-	34,402	29,051	-	29,051
Other Trading Activities							
Investments		33,173	-	33,173	15,935	-	15,935
TOTAL INCOME AND ENDOWMENTS		2,122,313	196,119	2,318,432	2,359,903	130,431	2,490,334
EXPENDITURE							
Business Development and Fundraising Costs		48,544	-	48,544	86,876	-	86,876
Charitable Activities	4(a)						
Community Based Support		2,166,077	180,465	2,346,542	2,232,977	126,588	2,359,565
Training		69,738	-	69,738	61,760	-	61,760
Other		12,000	-	12,000	11,800	-	11,800
TOTAL EXPENDITURE		2,296,359	180,465	2,476,824	2,393,413	126,588	2,520,001
NET INCOME/EXPENDITURE		(174,046)	15,654	(158,392)	(33,510)	3,843	(29,668)
TRANSFERS BETWEEN FUNDS	5	-	-	-	-	-	-
NET MOVEMENT OF FUNDS	6	(174,046)	15,654	(158,392)	(33,510)	3,843	(29,668)
RECONCILIATION OF FUNDS							
TOTAL FUNDS BROUGHT FORWARD		1,109,507	38,381	1,147,888	1,143,017	34,538	1,177,555
TOTAL FUNDS CARRIED FORWARD		935,461	54,035	989,496	1,109,507	38,381	1,147,888

The notes on pages 36 to 48 form part of these accounts.

The Statement of Financial Activities also complies with the requirements for an Income and Expenditure Account under the Companies Act 2006.

MIND BEDFORDSHIRE, LUTON AND MILTON KEYNES (BLMK)

STATEMENT OF CASH FLOWS

For the Year Ended 31 March 2025

	Note	2025 Funds £	2024 Funds £
Cash flows From Operating Activities:			
Net Cash Used in Operating Activities	21	<u>(634,973)</u>	<u>371,922</u>
Cash Flows From Investing Activities			
Interest Income		33,173	15,935
Purchase of Equipment		-	-
Cash Provided by Investing Activities		<u>33,173</u>	<u>15,935</u>
Increase/(Decrease) in Cash and Cash Equivalents in the Year		(601,800)	387,857
Cash and Cash Equivalents at the Beginning of the Year		1,612,504	1,224,647
Total Cash and Cash Equivalents at the End of the Year	22	<u><u>1,010,704</u></u>	<u><u>1,612,504</u></u>

MIND BEDFORDSHIRE, LUTON AND MILTON KEYNES (BLMK)

BALANCE SHEET

For the Year Ended 31 MARCH 2025

	Note	2025	2024
		£	£
FIXED ASSETS			
Tangible Assets	9	10,554	22,543
CURRENT ASSETS			
Debtors	10	422,671	241,572
Cash at Bank and in Hand	22	1,010,704	1,612,504
		<u>1,433,376</u>	<u>1,854,076</u>
LESS: CURRENT LIABILITIES			
Creditors: amounts falling due within one year	11	454,433	728,732
		<u>978,942</u>	<u>1,125,344</u>
NET CURRENT ASSETS			
		<u>989,496</u>	<u>1,147,887</u>
NET ASSETS			
		<u>989,496</u>	<u>1,147,887</u>
TOTAL CHARITY FUNDS			
Unrestricted	13	935,460	1,109,506
Restricted	14	54,036	38,381
	15	<u>989,496</u>	<u>1,147,887</u>

Under the Companies Act 2006, s454, on a voluntary basis the trustees can amend the financial statements if they subsequently prove to be defective.

The financial statements were approved by the trustees on 10 October 2025

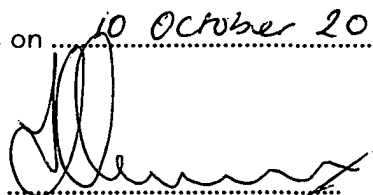


Simon Clarke

Trustee

Registered Company Number: 03511342

Registered Charity Number: 1068724



Kevin Quinn

Trustee

The notes on pages 36 to 48 form part of these accounts.



NOTES TO THE ACCOUNTS

For the Year Ended 31 MARCH 2025

1. Accounting Policies - Basis of Preparation

Mind BLMK meets the definition of a public benefit entity under FRS 102. The Financial Statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland (FRS102) issued 1 January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Companies Act 2006 and the Charities Act 2011, in so far as it applies, and UK generally accepted Practice as it applies from 1 January 2019.

The preparation of financial statements in compliance with SORP 2019 requires the use of certain critical accounting estimates. It also requires management to exercise judgement in applying the accounting policies (see note 2).

1.1 Going Concern

The accounts have been prepared on the going concern basis and the trustees are not aware of material uncertainties regarding going concern.

1.2 Funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objective of Mind BLMK without further specified purpose and are available as general funds. The Trustees may allocate certain unrestricted funds as designated funds where appropriate.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs. Details of the funds of Mind BLMK, how they have arisen, and their use are given in notes 13 and 14.

1.3 Income Recognition

All income is recognised once Mind BLMK has entitlement to the income, it is probable that it will be received, and the amount receivable can be measured reliably.

All income is gross without deduction for related expenditure.

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when it is probable that it will be received, and the amount can be ascertained. The value of services provided by volunteers has not been included.

Grants that are non-exchange transactions are recognised in the period in which they are receivable.



NOTES TO THE ACCOUNTS

For the Year Ended 31 MARCH 2025

Grants received which relate to future periods are treated as deferred income.

Grants that are subject to performance related criteria are recognised as performance met.

Income that is subject to contractual terms is recognised when those terms have been met.

Income from investments is included in the Statement of Financial Activities in the year in which it is receivable.

Restricted income is recorded in the SOFA when receivable.

1.4 Expenditure Recognition

Liabilities for expenditure are recognised in accordance with the accruals concept.

Resources expended are recognised in the period in which they are incurred and include attributable VAT, which cannot be recovered.

Costs of raising funds comprise the direct costs of raising funds and an apportionment of support and governance costs.

Expenditure on charitable activities comprise the direct costs attributable to each activity and an apportionment of support and governance costs

Support costs are those functions that assist the work of Mind BLMK but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll, and governance costs which support the other activities of Mind BLMK. The basis on which support costs are allocated are set out in note 4.

1.5 Tangible Fixed Assets

Fixed assets are capitalised in the balance sheet as tangible fixed assets, and they are stated at historical cost less accumulated depreciation. A gift of an asset or a grant to purchase is recognised in full and any restrictions on the asset's use is recognised by allocating the asset to a restricted fund. Mind BLMK's capitalisation limit is £3,000 therefore all fixed assets above this value are capitalised. This includes assets where the total cost of assets purchased in one batch is more than £3,000 but the value of each individual asset purchased in the batch is less than £3,000.

Depreciation is provided on all tangible fixed assets, to write off the cost, less estimated residual value, of each asset over its expected useful life at the following rates:

Leasehold improvements - over period of lease of 25 years

Fixtures, fittings, and equipment - 25% to 33.33% on cost

Computer Software - 33.33% on cost

1.6 Debtors

Short term debtors are measured at transaction price, less any impairment losses. Any losses resulting from impairment are recognised in expenditure.

1.7 Creditors

Short term creditors are measured at transaction price.



NOTES TO THE ACCOUNTS

For the Year Ended 31 MARCH 2025

1.8 Cash and Cash Equivalents

Cash and cash equivalents comprise cash at bank and in hand and demand deposits with banks.

1.9 Financial Instruments

Mind BLMK only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities such as debtors and creditors.

Financial instruments are initially measured at transaction value. They are assessed at the end of each reporting period for objective evidence of impairment. If objective evidence of impairment is found, an impairment loss is recognised in the SOFA.

1.10 Holiday Pay Accrual

A liability is recognised to the extent of any unused pay entitlement that is accrued at the Balance Sheet date and carried forward to future periods. This is measured at the undiscounted salary cost of the future holiday entitlement accrued at the Balance Sheet date.

1.11 Operating Leases

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

1.12 Pension Contributions

Pension contributions represent payments to individual personal pension schemes and are charged to the income and expenditure account in the period to which they relate.

1.13 Presentational Currency

The financial statements are prepared in sterling, which is the functional currency of Mind BLMK. Monetary amounts in these financial statements are rounded to the nearest £1.

2. Judgements in Applying Accounting Policies and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities as at the balance sheet date and the amounts reported for revenues and expenses during the year.

The nature of the estimation means that the actual outcomes could differ from those estimates. There are no material key sources of estimation uncertainty that could have an impact on the financial statements.



MIND BEDFORDSHIRE, LUTON AND MILTON KEYNES (BLMK)

NOTES TO THE ACCOUNTS For the Year Ended 31 MARCH 2025

3. Income

	Unrestricted Funds	Restricted Funds	2025 Total
Current Year			
Donations and Legacies			£
Donations	33,262	50	33,312
Fundraising	52,612	891	53,503
Legacies			0
	<u>85,874</u>	<u>941</u>	<u>86,815</u>

	Unrestricted Funds	Restricted Funds	2024 Total
Prior year			
Donations and Legacies			£
Donations	45,225	438	45,663
Fundraising	52,134	-	52,134
Legacies	-	-	0
	<u>97,359</u>	<u>438</u>	<u>97,797</u>

4. Expenditure

4.1 Charitable Activities Costs

Current Year	Unrestricted Funds			Restricted Funds			Total Funds 2025
	Activities Undertaken Directly	Support Costs	Total	Activities Undertaken Directly	Support Costs	Total	Total
	£	£	£	£	£	£	£
Community Based Support	1,841,165	324,911	2,166,076	153,396	27,070	180,465	2,346,542
Training	59,277	10,461	69,738				69,738
Total Charitable Activity Cost	<u>1,900,442</u>	<u>335,372</u>	<u>2,235,814</u>	<u>153,396</u>	<u>27,070</u>	<u>180,465</u>	<u>2,416,280</u>

Prior Year	Unrestricted Funds			Restricted Funds			Total Funds 2024
	Activities Undertaken Directly	Support Costs	Total	Activities Undertaken Directly	Support Costs	Total	Total
	£	£	£	£	£	£	£
Community Based Support	1,898,030	334,947	2,232,977	107,600	18,988	126,588	2,359,565
Training	52,496	9,264	61,760	-	-	-	61,760
Total Charitable Activity Cost	<u>1,950,526</u>	<u>344,211</u>	<u>2,294,737</u>	<u>107,600</u>	<u>18,988</u>	<u>126,588</u>	<u>2,421,325</u>



NOTES TO THE ACCOUNTS
For the Year Ended 31 MARCH 2025

4.2 Charitable Activities - Analysis of Support Costs

<u>Current Year</u>	Unrestricted Funds			Restricted Funds			
	Community Based Support	Training	Total	Community Based Support	Total	2025 Total	Basis of allocation
	£	£	£	£	£	£	
Governance	58,779	1,892	60,672	4,897	4,897	65,569	Headcount
Finance	66,755	2,149	68,905	5,562	5,562	74,467	Headcount
Audit	10,929	352	11,281	911	911	12,192	Headcount
Information Technology	41,352	1,331	42,683	3,445	3,445	46,128	Headcount
Human Resources	85,954	2,767	88,721	7,161	7,161	95,882	Headcount
Administration	29,537	951	30,488	2,461	2,461	32,949	Headcount
Marketing	31,605	1,018	32,623	2,633	2,633	35,256	Headcount
Total Support Cost	324,912	10,461	335,372	27,070	27,070	362,442	

<u>Prior Year</u>	Unrestricted Funds			Restricted Funds			
	Community Based Support	Training	Total	Community Based Support	Total	2024 Total	Basis of allocation
	£	£	£	£	£	£	
Governance	17,082	472	17,554	968	968	18,522	Headcount
Finance	78,712	2,177	80,889	4,462	4,462	85,351	Headcount
Audit	6,699	185	6,884	380	380	7,265	Headcount
Information Technology	48,902	1,353	50,255	2,772	2,772	53,027	Headcount
Human Resources	72,014	1,992	74,006	4,082	4,082	78,088	Headcount
Administration	52,922	1,464	54,386	3,000	3,000	57,386	Headcount
Marketing	58,616	1,621	60,237	3,323	3,323	63,560	Headcount
Total Support Cost	334,947	9,264	344,211	18,988	18,988	363,199	

5. Transfers

No transfers between reserves were made in the year.

6. Net Income / (Expenditure)

	2025	2024
	£	£
This is stated after charging:		
Depreciation	11,990	13,057
Bad Debt Write Off	-	-
Auditor's Remuneration	12,000	11,800
Operating Lease Rentals	2,788	2,420
Operating Lease Rentals - Property	60,909	61,951



NOTES TO THE ACCOUNTS
For the Year Ended 31 MARCH 2025

7. Staff Costs

Wages and Salaries	1,893,085	1,909,990
Social Security costs	143,733	143,180
Pension Costs	52,639	52,507
Health Plan	<u>7,502</u>	<u>7,289</u>
	<u>2,096,959</u>	<u>2,112,966</u>
The average monthly number of staff based on headcount was		
Charitable Activities	89	98
Support and Governance	<u>13</u>	<u>12</u>
	<u>102</u>	<u>110</u>
The average monthly full time equivalent was		
Charitable Activities	55	61
Support and Governance	<u>12</u>	<u>11</u>
	<u>67</u>	<u>72</u>
1 employee earned in excess of £60,000 during the year (2023 - 1)		
CEO Remuneration	88,698	75,816
Other Key Management Personnel	352,919	308,650
Aggregate amount of Key Management Personnel (Executive team and Senior Managers) benefits to include salary, employers national insurance and pension and health cover.	<u>441,617</u>	<u>384,465</u>
None of the volunteer trustees received any remuneration from the charity during the year in their capacity as trustees.		
Trustees Expenses. 1 trustee received expenses for travel	<u>145</u>	<u>115</u>
No. of Volunteers	<u>32</u>	<u>58</u>
No. of Volunteer Hours	<u>1,175</u>	<u>3,676</u>

NOTES TO THE ACCOUNTS

For the Year Ended 31 MARCH 2025

8. Taxation

The Charity is exempt from corporation tax on its charitable activities.

9. Tangible Fixed Assets

	Leasehold Improvements	Fixtures, Fittings and Equipment	Total
Cost	£	£	£
At 1st April 2024	36,488	206,877	243,365
Additions	-	-	-
At 31st March 2025	36,488	206,877	243,365
Accumulated Depreciation			
At 1st April 2024	34,278	186,544	220,822
Charge for Year	600	11,389	11,989
At 31st March 2025	34,878	197,933	232,811
Net Book Value as 31st March 2025	1,610	8,944	10,554
At 31st March 2024	2,211	20,820	22,544

10. Debtors

	2025	2024
	£	£
Prepayments and Accrued income	315,465	203,780
Other Debtors	107,206	37,792
	422,671	241,572

As at 13 June 2025 the balance of other debtors as at 31 March 2025 has a balance of £64,073.33

11. Creditors

	2025	2024
	£	£
Amounts Falling Due Within One Year		
Accruals and Deferred Income	395,123	659,030
Other Creditors	59,310	69,711
	454,433	728,741



NOTES TO THE ACCOUNTS
For the Year Ended 31 MARCH 2025

12. Financial Instruments

	2025 £	2024 £
Financial Assets		
Financial Assets That are Debt Instruments Measured at Amortised Cost	106,529	37,791
Financial Liabilities		
Financial Liabilities Measured at Amortised Cost	18,971	25,246

13. Unrestricted Funds

<u>Current Year</u>	Balance 1st April 2024 £	Net Outgoing Resources £	Transfer of funds £	Balance 31st March 2025 £
Designated Property	52,765	-	-	52,765
	52,765	-	-	52,765
Undesignated	1,056,741	(174,046)	-	882,695
	1,109,506	(174,046)	-	935,461
 <u>Prior Year</u>	 Balance 1st April 2023 £	 Net Outgoing Resources £	 Transfer of funds £	 Balance 31st March 2024 £
Designated Property	52,765	-	-	52,765
	52,765	-	-	52,765
Undesignated	1,090,251	(33,511)	-	1,056,741
	1,143,017	(33,511)	-	1,109,506

DESIGNATED FUNDS

Property

This fund has been set aside for lease refurbishment commitments and capital requirements for service delivery venues.

Designated Funds

Property

This fund has been set aside for lease refurbishment commitments and capital requirements for service delivery venues.



MIND BEDFORDSHIRE, LUTON AND MILTON KEYNES (BLMK)

NOTES TO THE ACCOUNTS For the Year Ended 31 MARCH 2025

14. Restricted Funds

<u>Current Year</u>	Balance 1st April 2024 £	Incoming Resources £	Outgoing Resources £	Transfer of funds £	Balance 31st March 2025 £
Designated					
Luton Services	11,262		11,262		-
	<u>11,262</u>	<u>-</u>	<u>11,262</u>	<u>-</u>	<u>-</u>
Undesignated					
Other Capital Projects	2,260			-	2,260
Wellbeing in Later Life - Comic Relief	2,589			-	2,589
Mind Supported Self Help	16,218	46,024	33,418	-	28,824
BLCF Luton Recovery Service	4,951	103,685	104,369	-	4,267
Luton NHS SOS bus	1,101			-	1,101
Harpur Trust Bedford Mind Matters	-	25,439	13,881	-	11,558
DWP Jobs 22 MK Peer Support	-	13,477	10,899	-	2,578
Wixams Trust Influence and Participation	-	1,151	1,055	-	96
Mind MK Peer Support Legacy Grant fund	-	3,827	3,114	-	713
Community Action MK SMI Peer Support	-	2,516	2,467	-	49
	<u>38,381</u>	<u>196,119</u>	<u>180,465</u>	<u>-</u>	<u>54,035</u>
Prior Year					
	Balance 1st April 2023 £	Incoming Resources £	Outgoing Resources £	Transfer of funds £	Balance 31st March 2024 £
Designated					
Luton Services	24,321		13,059	-	11,262
	<u>24,321</u>	<u>-</u>	<u>13,059</u>	<u>-</u>	<u>11,262</u>
Undesignated					
Other Capital Projects	2,260			-	2,260
Arabic & Asian Women	554		554	-	-
Wellbeing in Later Life - Comic Relief	2,589			-	2,589
Mind Supported Self Help	-	32,993	16,775	-	16,218
BLCF Luton Recovery Service	3,714	97,437	96,200	-	4,951
Luton NHS SOS bus	1,101			-	1,101
	<u>34,538</u>	<u>130,431</u>	<u>126,588</u>	<u>-</u>	<u>38,381</u>

NOTES TO THE ACCOUNTS For the Year Ended 31 MARCH 2025

Luton Services Reserve

As the organisation is no longer contracted to provide an IAPT and Wellbeing service in Luton, a designated Luton Restricted Fund was set up in FY 16/17 using funds from the Luton IAPT and Wellbeing Restricted Fund to enable these funds to be used on other services provided in Luton. The commissioner of this service approved this transfer.

Other Capital Projects

Grants received from Bedfordshire NHS to provide capital equipment for BLM throughout Bedfordshire.

Wellbeing in Later Life - Comic Relief

Funding from Comic Relief to develop mentoring services for older people in Central Bedfordshire to increase personal wellbeing and support networks.

BLCF Luton Recovery Service

The service offers clients activities aimed at supporting their mental health and wellbeing as well as group sessions.

Mind Supported Self Help

Supported Self help is an early intervention service aimed at supporting people with low to moderate mental health needs. It is a free programme that works with clients to support them to recognise and understand their emotions. Over six weeks clients will be given information and resources and will receive regular phone calls to help improve how they feel.

Luton NHS SOS Bus

The Luton SOS bus project aims to reach out to people who may be in need of support, but do not know where to go. Mind BLMK planned to work with partner organisations in Luton to run a weekly outreach event to engage with the public to raise awareness of support available, and offer information and advice using the SOS bus as a base. Discussions on how these services will be delivered are ongoing.

Harpur Trust Bedford Mind Matters

This is a Bedford based group service aimed to support people with their mental health and wellbeing. Groups are delivered on Monday and Friday's at the Bedford Wellbeing Centre. The service offers access to a range of options that aim to future proof people's mental health and support their path to wellness

Wixams Trust Influence and Participation

Our influence and participation work involves making peoples lived experience being at the heart of everything we do by involving people in the design of services, sitting on recruitment or governance panels.

Mind MK Peer Support Legacy Grant Fund

The peer support allows people with a similar lived experience come together to provide emotional, social or practical help to each other.

Community Action MK Severe Mental Illness (SMI) Peer Support

Our SMI Peer Support service provides a safe space for those with SMI to come together to give and receive support from their peers. It also provides access to informative workshops focusing on the issues those with SMI face around their mental and physical health.





MIND BEDFORDSHIRE, LUTON AND MILTON KEYNES (BLMK)

NOTES TO THE ACCOUNTS

For the Year Ended 31 MARCH 2025

15. Analysis of Net Assets Between Funds

	Tangible Fixed Assets £	Net Current Assets £	Total £
Restricted Funds	76	53,960	54,036
Designated funds		52,764	52,764
Unrestricted Funds	10,478	872,218	882,696
	10,554	978,942	989,496

16. Company Structure

Mind BLMK is limited by guarantee and does not have a share capital.

Every member of the charity undertakes to contribute such amount as may be required, not exceeding £10, to Mind BLMK's assets if it should be wound up while he or she is a member or within one year after he or she ceases to be a member, for payment of the charity's debts and liabilities contracted before he or she ceased to be a member, and of the costs, charges and expenses of winding up and for the adjustment of the rights of the contributors among themselves.

17. Leasing Commitments

	2025 £	2024 £
Future Minimum Lease Payments under non-cancellable operating leases for periods:		
not later than one year		
Property	61,577	4,965
Other Assets	2,233	2,233
later than one year and not later than five years		
Property	82,102	0
Other Assets	1,860	4,093

NOTES TO THE ACCOUNTS

For the Year Ended 31 MARCH 2025

18. Deferred Income

	2025	2024
	£	£
Balance Deferred Income as at 31st March 2024	626,870	1,198,197
Previous Year Income Recognised	(412,753)	(635,038)
Current Year Income Deferred	149,418	63,711
Balance as at 31st March 2025	<u>363,535</u>	<u>626,870</u>

Income is deferred to acknowledge that some income is received in advance of matched expenditure.

19. Pensions

During the year, contributions continued to be paid into the Mind BLMK's Stakeholder Pension Scheme. There were 3 members in the year, each of whom contribute 5% of salary.

Mind BLMK pays a sum representing 6% of the employee's salary into the scheme. Total costs to Mind BLMK were £8,360.96 (2023-2024, £7,447.89) and are included in wages and salaries costs.

This scheme was closed to new entrants on 31st March 2012.

Members of staff not in the Stakeholder scheme are entitled to join a NEST scheme. Each member contributes 5% of salary and the Charity also pays 3% of salary.

There were 120 members in the year, the total cost to the Charity being £44,278.23 (2023-24 £45,184.56).

20. Related Party Transactions

There were no related party transactions during the year. All trustees donated their time.

MIND BEDFORDSHIRE, LUTON AND MILTON KEYNES (BLMK)

NOTES TO THE ACCOUNTS

For the Year Ended 31 MARCH 2025

21. Reconciliation of Net Income / (Expenditure) to Net Cash Flow From Operating Activities

	2025 £	2024 £
Net Income/(Expenditure) for the Reporting Period	(158,392)	(29,668)
Adjustments for :		
Depreciation Charge	11,989	13,057
Bad Debt	0	-270
Income Shown in Investment Income	(33,173)	(15,935)
(Increase)/Decrease in Assets	0	(4,903)
(Increase)/Decrease in Debtors	(181,099)	1,041,826
Increase/(Decrease) in Creditors	<u>(274,299)</u>	<u>(619,398)</u>
Net Cash Provided Used in Operating Activities	<u>(634,974)</u>	<u>384,709</u>

22. Analysis of Cash and Cash Equivalents

	2025 £	2024 £
Cash in Hand	492	261
Notice Deposits (Less Than 3 Months)	<u>1,010,212</u>	<u>1,612,244</u>
Total Cash and Cash Equivalents	<u>1,010,704</u>	<u>1,612,505</u>

23. Government Grants

	2025 £	2024 £
Grants	0	0
Contracts	1,948,404	2,203,045
Ad hoc Training	<u>15,603</u>	<u>18,490</u>
Total	<u>1,964,007</u>	<u>2,221,535</u>

Government grants include monies from central government departments, local government and NHS commissioning groups, local police forces and academies. The monies have been provided in the main to fund our local mental health services, specific projects and training courses.

There are no unfulfilled conditions or contingencies attached to these monies.

24. Events After the Reporting Date

On 1 July 2025, the charitable company entered into a new operating lease for office premises located at Luton with a lease term of 2 years and an annual rent commitment of £20,000. The Lease was signed after the balance sheet date of 31 March 2025 and is therefore not included in the lease commitment.

MIND BLMK

England & Wales - Charity number 1068724

Accounts



MIND BLMK

**Registered Company No. 03511342 (England and Wales)
Registered Charity No. 1068724**

Annual Report & Audited Accounts Year Ended 31 March 2024

Mind BLMK
ACCOUNTS
For the Year Ended 31 March 2024

CONTENTS	PAGE
Report of the Trustees	3 - 17
Independent Auditors' Report to the Members	18-22
Statement of Financial Activities	23
Statement of Cash Flows	24
Balance Sheet	25
Notes to the Accounts	26 – 36

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF MIND BLMK

For the Year Ended 31 March 2024

The Trustees, who are also Directors of Mind BLMK (the “Charity”) for the purposes of company law, present their annual report together with the audited accounts for the year ended 31 March 2024. This report is a Director's Report as required by s417 of the Companies Act 2006.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, our Memorandum and Articles of Association, and 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 (FRS 102) (effective 1 January 2019).

1 OBJECTIVES AND ACTIVITIES

1.1 Objects of the Charity

The object of Mind BLMK as stated in the constitution is to promote and protect people with mental health problems and assist in the development of people with mental ill health by provision of support, advice, and other services.

1.2 Summary of Main Activities

To achieve the object, Mind BLMK offers the following mental health and wellbeing services, as standalone services and in partnership with other service providers, in Bedfordshire, Luton and Milton Keynes: The variety of services provided are primarily those commissioned, or specifically funded, to ensure members of the public with mental health problems have access to appropriate help and support.

1.3 Community Based Support

Mind BLMK provides services to our community in a number of ways:

- Community groups which support people locally to prevent and manage mental health problems, including:
- A Wellbeing Centre in Luton offering a range of services to support wellbeing and mental health problems.
- Mental Health prevention service delivering support in community venues across Central Bedfordshire, enabling individuals to learn more about living well, developing skills, and enhancing self-esteem and confidence.
- Peer support groups and individual mentoring facilitated by a workforce with their own lived experience.
- Suicide Prevention services offering individual support including dedicated support for those bereaved by suicide.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF MIND BLMK

For the Year Ended 31 March 2024

- Crisis Cafés have provided an alternative to NHS crisis services for individuals in need of mental health support in the evenings 7 days a week.
- Youth Sanctuaries operating across BLMK are open to any young person aged 14 - 17 years who requires support as they are experiencing mental distress or are in crisis, as well as those looking for a safe space to access some support.
- The Milton Keynes Crisis Recovery Service enables an individual in mental health crisis to work on a one-to-one basis with a Crisis Recovery Support Worker to identify how to make positive change and find solutions to manage their longer-term wellbeing and increase their resilience.
- Community Connectors and Navigators who understand the challenges people face and support people to use community assets to support recovery and resilience.
- Support for those accessing A&E and require mental health support.
- A team working in the 111 Option 2 team supporting those who call to manage their mental health concerns.
- Supported self-help practitioners delivering wellbeing support to individuals using a structured programme.

1.4 Training

A variety of Mental Health Awareness training provided to members of the public, mental health professionals, public sector bodies, partners, and companies. Due to the fact that the training is provided in a broad base of organisations it also acts to market the organisation, which does lead to additional income such as fundraising events.

1.5 Public Benefit

Through these services Mind BLMK meets its public benefit obligations in accordance with the Charity Commission guidance.

1.6 Volunteers

Mind BLMK is grateful for the unstinting efforts of its volunteers. 58 volunteers donated 3,676 hours during the year. If this is conservatively valued at £ 11.44 (the current Minimum Living Wage) per hour the volunteer effort amounts to £42,053.44. This amount is not included in the accounts.

2 ACHIEVEMENTS AND PERFORMANCE

Mind BLMK has been delivering services in Bedfordshire, Luton, and Milton Keynes for over 45 years, working with people aged 11 and over with mild to moderate mental health issues all the

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF MIND BLMK

For the Year Ended 31 March 2024

way through to severe and enduring mental health illnesses, supporting recovery by overcoming barriers to individual achievement through a range of easy to access community-based services. Our approach takes into account social and economic impacts on poor mental health but focuses on positive factors in individuals and communities.

2.1 Community Based Support

Offering wellbeing and mental health options to the community enables individuals and their families to stay healthy and gain support in the places they live their lives. During the period, 5,625 people accessed services and received over 43,000 hours of support. Some examples of performance are detailed below:

- Community based services enable people to get the right support in the right place and enable them to be part of their communities which increases wellbeing and resilience. The services operate in communities they serve as well as offering digital access to individual and group support.
- The Bedfordshire and Luton Community Connector service supported over 600 people to improve their mental health and to connect with their communities to improve their resilience for the future.
- 3,651 instances of support from the Crisis Cafés resulted in 94% of people feeling better and able to cope with their mental health, 84% felt less isolated, 79% felt less suicidal or likely to self-harm.
- 234 Individuals accessed our Suicide prevention service, and 552 sessions were delivered by this small team with 100% of those accessing the support saying it was excellent.

2.2 Training

Training for the community is delivered as it raises awareness and skills people to understand and support wellbeing and mental health needs. This enables people to support each other in families, neighbourhoods, and workplaces. In the year:

- 878 individuals attended training to increase their knowledge
- 233 individuals increased their knowledge by training in mental health awareness
- 193 individuals increased their knowledge in reducing suicides by attending the See the Signs training and understanding how to identify those at risk and how to support them.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF MIND BLMK

For the Year Ended 31 March 2024

2.3 Lived Experience

Over the past few years there has been investment in a lived experience department to enhance the Charity by ensuring the voice of our communities is integral to the way we operate, design, and deliver services.

2.4 Increased partnership working in mental health and associated areas

This is an ongoing activity. Mind BLMK continues to develop its range of partnerships and pursue new opportunities. The Business Development and Finance committee has this as a specific focus. Because of the influencing work carried out with commissioners Mind BLMK is viewed as a key contributor to the Mental Health system.

Mind BLMK has been involved in the development of a Mental Health Alliance in Bedfordshire with partners and is a member of the Milton Keynes Alliance. Mental Health Alliance brings together organisations with an interest in supporting the wellbeing and mental health of those in our communities.

2.5 Implement a workforce strategy and allied training to ensure resilience and capacity.

Mind BLMK has an embedded training programme which enables all staff to access relevant training for their role. The training focuses on ensuring the workforce deliver best practice and that safety for themselves and others is maintained at all times. This starts with a two-day focused onboarding process covering areas of knowledge required before starting in the role delivering services. This onboarding process is followed by more detailed group training. There are also regular training sessions on data protection, first aid and fire warden responsibilities. Further training is delivered to support development including a management training programme. Training is developed around the role required and there is additional training for those who work in crisis and peer support roles.

2.6 Attract sustainable new sources of funding for current and new services

We ensure that the organisation is aware of regional and national opportunities and prepare for anticipated opportunities. We continue to build a range of partners to allow us to participate in collaborative bids for the delivery of new services. In addition, we have structured both operational capability and committee decision-making so that we can respond in a timely and agile manner to unforeseen opportunities.

2.7 Key Performance Indicators / Operational Reporting

The primary monitoring and reporting of objectives remains that of meeting the commissioner's reporting obligations and targets under each contract undertaken. In this

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF MIND BLMK

For the Year Ended 31 March 2024

way Mind BLMK considers it is best placed to expand and thrive in delivering its charitable activities in the future. In addition to operational use, the Governance, Quality and Performance sub-committee performs regular oversight and challenge of metrics, in addition to the main Board.

Mind BLMK aims to use outcome measures that show the impact which is important to those who use our services. New outcome tools have been implemented which show the impact on quality of life and satisfaction with the service.

3 FINANCIAL REVIEW

3.1 Financial Position

Mind BLMK posted a deficit of £29,668 in the year under review, reducing the unrestricted reserves to £1,109,506. The deficit for the year reflects the easing of former recruitment difficulties, a challenging fundraising environment and a decision by the organisation to move some funds into the current (2024/25) year in order for some services to continue which, prior to this decision, were facing cuts.

Details of Mind BLMK's financial performance are given in the Statement of Financial Activities and Balance Sheet on pages 23 and 25 and supporting notes on pages 26-36, forming part of this Annual Report.

The Trustees are satisfied that the assets of the Charity are available and adequate to fulfil the obligations of the Charity on a fund-by-fund basis: details of various specific funds are given in the notes to the accounts. They are also satisfied that the accounts comply with current statutory requirements.

3.2 Policy on Reserves

It is the policy of Mind BLMK to maintain a level of unrestricted reserves that reflects the risks faced by the organisation. The current biggest risk to the organisation is a loss of contracts given the financial constraints funding bodies are experiencing at the moment. Given this the reserves calculation was based on costs of a proportion of services closing, making allowance for staff that could TUPE across to an alternative provider of the service and maintaining a core team of staff in order to rebuild the organisation. The calculation for the minimum reserve values as at 31 May 2024 is £721,000.

At 31 March 2024, the total reserves amounted to £1,147,900 of which £38,400 are restricted and £52,800 are designated unrestricted funds i.e. have to be used for specific or designated purposes. The balance is unrestricted.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF MIND BLMK

For the Year Ended 31 March 2024

The Business Development and Finance Committee monitors these reserve levels on a quarterly basis. The current level of available reserves are higher than the level as set out by the policy. However, the trustees feel given that the current funding risks that Mind BLMK is facing the levels of reserves is prudent and appropriate.

With the level of reserves available to Mind BLMK, it is appropriate to prepare the accounts on a going concern basis.

3.3 Principal Funding Sources

Core funding for Mind BLMK's activities is provided by Bedford and Luton Community Foundation, East London NHS Foundation Trust, NHS BLMK ICB, Central Bedfordshire Council, and Central and North West London NHS Foundation Trust.

Since 2018 there has been a dedicated Fundraising department to increase unrestricted funds.

3.4 Investment Powers and Policy

Under the Memorandum and Articles of Association, Mind BLMK has the power to invest in any way the Trustees see fit. In light of the more favourable interest rates now available a review of potential higher reward options was considered.

The Trustees determined that it has no appetite for riskier investments, but given the levels of cash have taken the decision to spread cash resources in line with the Financial Services Compensation Scheme guarantee of £85,000 per account.

Mind BLMK holds no investments other than bank deposits.

3.5 Expenditure on Future Income Raising Capability

Mind BLMK continues to operate in a challenging environment particularly given cost pressures for the NHS and local authorities and continues to consider methods to diversify its income stream and limit the impact of fluctuations to that income stream. As discussed above we have a dedicated Fundraising department and in addition we have invested in dedicated capacity to broaden our reach in terms of grant applications.

4 INDEMNITY INSURANCE

Mind BLMK purchases Indemnity Insurance on behalf of the Trustees.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF MIND BLMK

For the Year Ended 31 March 2024

5 PENSIONS LIABILITY

Mind BLMK operates a defined contribution pension scheme to which employee and employer contribute. There is no defined benefit pension scheme and no pension liability.

6 PLANS FOR FUTURE PERIODS

Mind BLMK is currently delivering on a 3-year strategic plan agreed in 2023. The Strategy was led by the Board of Trustees and was created by the workforce, service users and stakeholders to ensure that Mind BLMK supports the needs of our communities by really understanding the challenges they face. The development of an Influence and Participation department ensures that we are listening to our communities and understand the increase in wellbeing and mental health needs, and we are dedicated to continuing to provide services which best support these needs. The plan will also support the wellbeing and retention of our workforce and to support the delivery of services.

Mind BLMK monitors its potential sources of income for four years ahead. As its main income is from contracts of limited duration, from one year upwards, the greatest risks to its future activities are:

- Failure to win the renewal of a contract in a competitive market.
- A decision by commissioners to discontinue a service, sometimes through their own financial pressures.
- The pricing of the contract offered making it difficult for Mind BLMK to cover all its costs.

Our training department still delivers much needed mental health knowledge to the communities but due to a competitive market the training has reduced, so a decision was made to use some of this resource to focus on grant funding. Fundraising income has reduced however the department still brings in unrestricted income which enables Mind BLMK to deliver more for the communities.

Our volunteers continue to be an important part of Mind BLMK by increasing skills, knowledge, diversity, understanding of our communities and increasing our social impact. We invested in a Volunteers Coordinator to support our strategy to increase volunteers throughout all services and departments.

The Executive and the dedicated Business Development and Finance Committee scans for developments and opportunities in mental healthcare, and the wider healthcare marketplace.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF MIND BLMK

For the Year Ended 31 March 2024

A key focus for the year to 31 March 2024 was, and continues to be, building relationships across the local mental health system so that Mind BLMK can continue to be at the forefront of emerging mental health agendas and influence and support change and development.

7 STRUCTURE, GOVERNANCE AND MANAGEMENT

7.1 Governing Document

The Charity was incorporated on 16 February 1998 under the name "The Befrienders for Mental Health and Learning Disabilities" as a company limited by guarantee and is also a registered charity. The Charity changed its name to Bedfordshire and Luton Mind on 30 October 2006.

The Charity is governed by its Memorandum and Articles of Association which were updated on 2 April 2013 due to the acquisition of Milton Keynes Mind, and the change of name to Mind BLMK.

Mind BLMK is an independent charity affiliated to National Mind. It is an incorporated charity that is limited by guarantee. The liability of members in the event of Mind BLMK being wound up is limited to a sum not exceeding £10. There are currently 65 members.

7.2 Appointment of Trustees

A Board of Trustees administers the Charity in accordance with the purposes of the charity, as set out in its governing document and with regard to the Charity Commission's guidance on public benefit. Trustees are recruited to provide specific skill sets to enhance charitable achievements and public benefit. The Trustees are appointed by the members in General Meetings.

7.3 Additional Governance Issues

The Board of Trustees is supported by:

- The new groups set up for service user involvement as a result of the review undertaken in the year.
- The Executive Team overseeing operational issues.
- Sub-committees covering Workforce, Business Development and Finance, Health and Safety, and Governance, Quality and Performance. Each sub-committee is led by a trustee and made up of at least 1 executive officer and 2 trustees.
- Our external audit service provider was changed to Myers Clark during 2016/17 but remains under periodic review in accordance with good practice.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF MIND BLMK

For the Year Ended 31 March 2024

- Rotation of our Board of Trustees is also important to support the ongoing quality of governance, and at the time of writing (August 2024), we are in the process of recruiting one new trustee.

7.4 Board and Committee Attendances

Trustees' attendance at the Board and subcommittees is given in the table below.

Attendance at Committee and Board Meetings FY 23/24

Meeting Attendances	Board		Business Development and Finance		Governance, Quality and Performance		Workforce		Health and Safety	
	Actual	Possible	Actual	Possible	Actual	Possible	Actual	Possible	Actual	Possible
S Clarke	4	4	4	4	1	1	-	-	-	-
L Broughton	4	4	-	-	-	-	3	4	4	4
H Donovan	4	4	-	-	3	4	-	-	-	-
D Gibson	4	4	-	-	-	-	4	4	4	4
S Jenkins	4	4	-	-	4	4	2	4	3	4
H Parrish	4	4	4	4	4	4	-	-	-	-
A De Araujo	2	4	-	-	1	1	4	4	4	4
K Quinn	4	4	4	4	-	-	-	-	-	-
P Peden	2	2	-	-	-	-	-	-	-	-
S Adam	1	2	-	-	-	-	-	-	-	-

7.5 Decision Making

The Executive team is responsible for the day-to-day operation of the organisation. Trustees perform a governance and oversight role. The Board of Trustees and each sub-committee meet at least 4 times per year. Key decisions which require their approval are; setting of strategy; setting of annual budgets and forecasts; specific approval of major expenditure in line with prescribed delegated authorities; review of Mind BLMK's policies and procedures, entering into key contracts and partnerships, and selection and appointment of auditors.

The Business Development and Finance sub-committee operates a streamlined approval mechanism to facilitate an agile response to emerging mental healthcare initiatives, partnership, and funding opportunities. This avoids the need to delay decisions to the next quarterly meeting cycle.

7.6 Organisation Policies

Ownership of each policy is assigned to a relevant sub-committee of the Board of Trustees. Additionally, the senior management team own many of the operational policies. Policies are reviewed and updated on a staggered schedule. Key operational risks

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF MIND BLMK

For the Year Ended 31 March 2024

are mapped to policies to ensure completeness of policy coverage. An extensive review of organisational policies is now completed. It reviewed each policy with action taken to standardise the quality and content of policies, rationalise the number of policies, review duration and assess the effectiveness of policies across the organisation.

7.7 Induction and Training of Trustees

On election, Trustees attend an induction with key personnel and are provided with a Trustee Handbook containing organisation and governance information, guidance on their duties and responsibilities, codes of conduct and declaration of interests.

In order to take advantage of particular expertise or experience, each Trustee is a member of one or more Board sub-committees.

7.8 Organisation

The names of the Trustees who served during the year are set out on page 11.

A Chief Executive is appointed by the Trustees to manage the day-to-day operation of Mind BLMK.

The CEO remuneration is set in line with the ACEVO (Association of Chief Executives of Voluntary Organisations) Pay Survey, based on geographical location and charity size. An organisational Job Evaluation with 4 criteria (Knowledge; People and Relationships Management; Analysis, Planning and Thinking, Decision Making and Accountability) sets and benchmarks organisational pay.

The Executive Team comprises the Chief Executive, Caroline Lewis, the Head of Finance and Resources, Katy Preen, and the Head of Operations, Richard Hurst.

Mind BLMK is affiliated to Mind, the national mental health charity and, during the previous year, signed a new federation agreement dealing with how the various Mind organisations interact and work together. The organisation operates autonomously as regards policies and procedures.

Mind BLMK works with high professional standards in its service delivery and organisation performance through its programmes of staff and volunteer training, financial management, quality control and information systems. It holds: Mindful Employer; Disability Confident Employer; and the Mind Quality Mark (MQM).

7.9 Mind Quality Mark (MQM)

The MQM is a robust quality assurance framework created by National Mind. MQM sets out the baseline of best practice and legal compliance in all areas of a local Mind's governance and activities. To achieve the MQM, a local Mind must meet or exceed all 24

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF MIND BLMK

For the Year Ended 31 March 2024

key standards. Local Minds undergo a rigorous assessment which includes a thorough appraisal of organisational policies and procedures as well as a visit and interviews with trustees, staff, volunteers, and people who use services.

MQM is awarded when all standards are fully met every three years. The MQM provides assurance that local Minds across England and Wales are well-run organisations who meet Mind's expectations of good practice, and in many cases excel beyond those expectations. It provides assurance that they are healthy, ambitious, and strong in providing the highest quality support to people experiencing or at risk of developing mental health problems.

7.10 Partners

Mind BLMK works closely with: East London NHS Foundation Trust, Central and North-West London NHS Foundation Trust, BLMK ICB, Primary Care Networks and other statutory agencies. Voluntary partners include MK and Bedfordshire and Luton Community Foundations, Carers in Bedfordshire, Bedfordshire and Luton Community Foundation, Bedfordshire Rural Communities Charity, Luton All Women's Centre, Community Action MK, Hertfordshire Minds, Bucks Mind and CPSL Mind. Support for our core services comes from East London NHS Foundation Trust, NHS BLMK ICS, Luton Borough Council, Central Bedfordshire Council, Bedford Borough, Central and North West London NHS Foundation Trust, with whom we work together to provide a relevant service within the resource constraints of all parties.

7.11 Grants

Mind BLMK works in partnership to deliver mental health initiatives with grant funding when suitable opportunities are identified, and we hold sufficient funds to deliver to a high standard. It does not have a policy of making grants to other parties.

7.12 Risk Management

The Board of Trustees oversees the major risks to which Mind BLMK is exposed in order to ensure processes, policies and systems are put in place to reduce and mitigate risks. The risk register, which has responsibilities split between the trustees and the executive, reflects the impact of any risk and the likelihood of its occurrence. It identifies controls and generates actions to reduce any risk. The risks are reviewed by the Trustees and systems have been put in place to mitigate those risks. The system has recently been reviewed and a process has been added to ensure live risks are seen and mitigated effectively. The register ensures risks around governance, services, finances, and workforce are identified and owned by the relevant governance committee with further oversight at every Board meeting.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF MIND BLMK

For the Year Ended 31 March 2024

7.13 Significant Risks

Attracting and retaining an effective workforce can be challenging and therefore the risk of the impact of vacant roles is significant for Mind BLMK. It impacts on the ability to deliver services and have a sufficient infrastructure to support Mind BLMK. In addition, it means loss to the knowledge and experience the Charity requires. The current need to attract and retain people who have the skills and experience to work in all departments/services and levels in Mind BLMK is more relevant currently due to the growth in service delivery. This risk is mitigated by reviewing policies associated with recruitment, onboarding, supervisions, appraisals, dedicated recruitment capacity in the HR team and Senior Leadership Team oversight.

- 8 Mind BLMK continues to develop new services and extend current provision and this impacts on the organisational structure and capacity. Therefore, these are regularly monitored to ensure it is sufficiently dynamic and agile to respond to current needs and future changes in a growing charity.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF MIND BLMK
For the Year Ended 31 March 2024

9 REFERENCE AND ADMINISTRATIVE INFORMATION

Registered Company No.	03511342	
Registered Charity No.	1068724	
Trustees	Simon Clarke Paula Peden Suzie Adam Lesley Broughton Dr Helen Donovan Drew Gibson Sara Jenkins Hannah Parrish Alex De Araujo Kevin Quinn	Appointed 3rd June 2019 Chair from 3rd June 2019 Appointed 5 December 2023 Appointed 5 December 2023 Resigned 15 May 2024 Appointed 19 October 2018 Appointed 19 October 2018 Appointed 2 September 2019 Appointed 6 September 2021 Appointed 6 September 2021 Appointed 7 April 2021 Appointed 5 December 2022
Company Secretary	Caroline Lewis	
Chief Executive	Caroline Lewis	
Principal and Registered Office	The Rufus Centre Steppingley Road Flitwick Beds MK45 1AH	
Auditors	Myers Clark - Chartered Accountants Statutory Auditor Egale 1 80 St Albans Road Watford WD17 1DL	
Bankers	Barclays Bank Plc 111 High Street Bedford Beds MK40 1NJ	
Website	www.mind-blmk.org.uk	

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF MIND BLMK

For the Year Ended 31 March 2024

10 STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees who served during the year are listed on page 11, though post balance sheet changes have been noted. None of the Trustees has any beneficial interest in Mind BLMK.

The Trustees (who are also Directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' Annual 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 accounts for each financial year which give a true and fair view of the state of affairs of Mind BLMK and of the results of Mind BLMK for that period. In preparing those accounts, the Trustees are required to:

- select suitable accounting policies and 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 and statement of recommended practice have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on a "going concern" basis unless it is inappropriate to assume that Mind BLMK will continue in operation.

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

In accordance with company law, as the Charity's Trustees, we certify that:

- so far as we are aware, there is no relevant audit information of which Mind BLMK's auditors are unaware; and
- as the Trustees of the Charity, we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the Charity's auditors are aware of that information.

**INDEPENDENT AUDITORS' REPORT TO THE
TRUSTEES OF MIND BLMK
For the Year Ended 31 March 2024**

The report of the Trustees has been prepared in accordance with the special provision for small companies in the Companies Act 2006.

Signed on behalf of the Board of Trustees

A handwritten signature in black ink, appearing to read "S Clarke", written over a dotted line.

Simon Clarke

Trustee

The Rufus Centre

Steppingley Road

Flitwick

Bedfordshire MK45 1AH

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF MIND BLMK

For the Year Ended 31 March 2024

Opinion

We have audited the financial statements of MIND BLMK ('the charitable company') for the year ended 31 March 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 charitable company's affairs as at 31st March 2024 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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 charitable company's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

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

Other Information

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF MIND BLMK

For the Year Ended 31 March 2024

extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has 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 company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' 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 and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanation we require for our audit

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 16, the trustees (who are also the directors of the charitable company for the purposes of company law) 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 the trustees determine is

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF MIND BLMK

For the Year Ended 31 March 2024

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 company'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 company or to cease operations, or have no realistic alternative but to do so.

Auditor's 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 is detailed below:

The extent to which the audit was considered capable of detecting irregularities including fraud

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

- The nature of the industry and sector, control environment and business performance including the design of the remuneration policies, key drivers for trustee remuneration, bonus levels and performance targets;
- Results of our enquiries of Management about their own identification and assessment of the risks of irregularities;
- Any matters we identified having obtained and reviewed the charitable company's documentation of their policies and procedures relating to:
 - '- identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - '- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - '- the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations
- The matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF MIND BLMK For the Year Ended 31 March 2024

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory frameworks that the charitable company operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included the UK Companies Act.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the company's ability to operate or to avoid a material penalty. These included the Employment law.

Audit response to risks identified

To address the risk of fraud through management bias and override of controls, we:

- Performed analytical procedures to identify any unusual or unexpected relationships;
- Tested journal entries to identify unusual transactions;
- Assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- Investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- Agreeing financial statement disclosures to underlying supporting documentation;
- Reading the minutes of meetings of those charged with governance; and
- Enquiring of management as to actual and potential litigation and claims

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

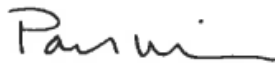
A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities.

This description forms part of our auditor's report.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF MIND BLMK For the Year Ended 31 March 2024

Use of our report

This report is made solely to the charitable company'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 charitable company'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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

A handwritten signature in black ink that reads "Paul Windmill".

Paul Windmill (Senior Statutory Auditor)

Dated 30.10.2024

For and on behalf of Myers Clark Statutory Auditor
Egale1, 80 St Albans Road
Watford
Hertfordshire
WD17 1DL

**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING**

INCOME AND EXPENDITURE ACCOUNT

For the Year Ended 31 March 2024

	Note	Unrestricted Funds	Restricted Funds	2024 Total Funds	Unrestricted Funds	Restricted Funds	2023 Total Funds
		£	£	£	£	£	£
INCOME AND ENDOWMENTS							
Donations and Legacies Charitable Activities	3	97,358	438	97,797	157,048		157,048
Community Based Support Training		2,217,558 29,051	129,992 -	2,347,551 29,051	1,640,093 31,658	99,914	1,740,007 31,658
Other Trading Activities Investments		- 15,935	-	- 15,935	- 3,978		- 3,978
TOTAL INCOME AND ENDOWMENTS		2,359,903	130,431	2,490,333	1,832,777	99,914	1,932,691
EXPENDITURE							
Business Development and Fundraising Costs Charitable Activities	4(a)	86,876	-	86,876	52,244		52,244
Community Based Support Training Counselling		2,232,977 61,760 -	126,588 - -	2,359,565 61,760 -	1,638,661 59,550 -	107,710	1,746,371 59,550 -
Other		11,800	-	11,800	10,960		10,960
TOTAL EXPENDITURE		2,393,413	126,588	2,520,001	1,761,415	107,710	1,869,125
NET INCOME/EXPENDITURE		(33,511)	3,843	(29,668)	71,362	(7,796)	63,566
TRANSFERS BETWEEN FUNDS	5	-	-	-	-	-	-
NET MOVEMENT OF FUNDS	6	(33,511)	3,843	(29,668)	71,362	(7,796)	63,566
RECONCILIATION OF FUNDS							
TOTAL FUNDS BROUGHT FORWARD		1,143,017	34,538	1,177,555	1,071,655	42,334	1,113,989
TOTAL FUNDS CARRIED FORWARD		1,109,506	38,381	1,147,887	1,143,017	34,538	1,177,555

The notes on pages 26 to 36 form part of these accounts.

The Statement of Financial Activities also complies with the requirements for an Income and Expenditure Account under the Companies Act 2006.

MIND BLMK

STATEMENT OF CASH FLOWS

For the Year Ended 31 March 2024

	Note	2024 Funds £	2023 Funds £
Cash flows From Operating Activities:			
Net Cash Used in Operating Activities	21	371,922	437,750
Cash Flows From Investing Activities			
Interest Income		15,935	3,978
Purchase of Equipment		-	-
Cash Provided by Investing Activities		15,935	3,978
Increase/(Decrease) in Cash and Cash Equivalents in the Year		387,857	441,728
Cash and Cash Equivalents at the Beginning of the Year		1,224,647	782,919
Total Cash and Cash Equivalents at the End of the Year	22	1,612,504	1,224,647

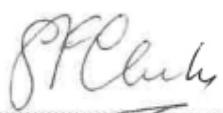
MIND BLMK
NOTES TO THE ACCOUNTS
For the Year Ended 31 March 2024



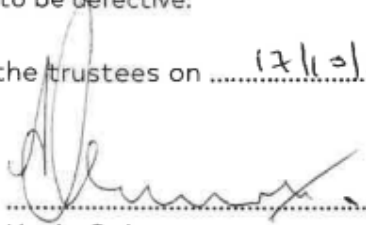
	Note	2024	2023
		£	£
FIXED ASSETS			
Tangible Assets	9	22,543	17,640
CURRENT ASSETS			
Debtors	10	241,572	1,283,398
Cash at Bank and in Hand	22	1,612,504	1,224,647
		<u>1,854,076</u>	<u>2,508,045</u>
LESS: CURRENT LIABILITIES			
Creditors: amounts falling due within one year	11	<u>728,732</u>	<u>1,348,130</u>
NET CURRENT ASSETS		<u>1,125,344</u>	<u>1,159,915</u>
NET ASSETS		<u>1,147,887</u>	<u>1,177,555</u>
TOTAL CHARITY FUNDS			
Unrestricted	13	1,109,506	1,103,208
Restricted	14	38,381	74,347
	15	<u>1,147,887</u>	<u>1,177,555</u>

Under the Companies Act 2006, s454, on a voluntary basis the trustees can amend the financial statements if they subsequently prove to be defective.

The financial statements were approved by the trustees on 17/10/24



 Simon Clarke
Trustee



 Kevin Quinn
Trustee

Registered Company Number: 03511342
Registered Charity Number: 1068724

The notes on pages 26 to 36 form part of these accounts.

MIND BLMK

NOTES TO THE ACCOUNTS

For the Year Ended 31 March 2024

1 ACCOUNTING POLICIES - BASIS OF PREPARATION

Mind BLMK meets the definition of a public benefit entity under FRS 102. The Financial Statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland (FRS102) issued 1 January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Companies Act 2006 and the Charities Act 2011, in so far as it applies, and UK generally accepted Practice as it applies from 1 January 2019.

The preparation of financial statements in compliance with SORP 2019 requires the use of certain critical accounting estimates. It also requires management to exercise judgement in applying the accounting policies (see note 2).

a) Going Concern

The accounts have been prepared on the going concern basis and the trustees are not aware of material uncertainties regarding going concern.

b) Funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objective of Mind BLMK without further specified purpose and are available as general funds. The Trustees may allocate certain unrestricted funds as designated funds where appropriate.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

Details of the funds of Mind BLMK, how they have arisen, and their use are given in notes 13 and 14.

c) Income Recognition

All income is recognised once Mind BLMK has entitlement to the income, it is probable that it will be received, and the amount receivable can be measured reliably.

All income is gross without deduction for related expenditure.

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when it is probable that it will be received, and the amount can be ascertained. The value of services provided by volunteers has not been included.

Grants that are non-exchange transactions are recognised in the period in which they are receivable. Grants received which relate to future periods are treated as deferred income. Grants that are subject to performance related criteria are recognised as performance is met.

Income that is subject to contractual terms is recognised when those terms have been met.

Income from investments is included in the Statement of Financial Activities in the year in which it is receivable.

Restricted income is recorded in the SOFA when receivable.

d) Expenditure Recognition

Liabilities for expenditure are recognised in accordance with the accruals concept.

Resources expended are recognised in the period in which they are incurred and include attributable VAT, which cannot be recovered.

Costs of raising funds comprise the direct costs of raising funds and an apportionment of support and governance costs.

Expenditure on charitable activities comprise the direct costs attributable to each activity and an apportionment of support and governance costs

Support costs are those functions that assist the work of Mind BLMK but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll, and governance costs which support the other activities of Mind BLMK. The basis on which support costs are allocated are set out in note 4.

e) Tangible Fixed Assets

Fixed assets are capitalised in the balance sheet as tangible fixed assets, and they are stated at historical cost less accumulated depreciation. A gift of an asset or a grant to purchase is recognised in full and any restrictions on the asset's use is recognised by allocating the asset to a restricted fund. Mind BLMK's capitalisation limit is £3,000 therefore all fixed assets above this value are capitalised. This includes assets where the total cost of assets purchased in one batch is more than £3,000 but the value of each individual asset purchased in the batch is less than £3,000.

Depreciation is provided on all tangible fixed assets, to write off the cost, less estimated residual value, of each asset over its expected useful life at the following rates:

Leasehold improvements - over period of lease of 25 years

Fixtures, fittings, and equipment - 25% to 33.33% on cost

Computer Software - 33.33% on cost

f) Debtors

Short term debtors are measured at transaction price, less any impairment losses. Any losses resulting from impairment are recognised in expenditure.

g) Creditors

Short term creditors are measured at transaction price.

h) Cash and Cash Equivalents

Cash and cash equivalents comprise cash at bank and in hand and demand deposits with banks.

i) Financial Instruments

The Charity only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities such as debtors and creditors.

Financial instruments are initially measured at transaction value. They are assessed at the end of each reporting period for objective evidence of impairment. If objective evidence of impairment is found, an impairment loss is recognised in the SOFA.

j) Holiday Pay Accrual

A liability is recognised to the extent of any unused pay entitlement that is accrued at the Balance Sheet date and carried forward to future periods. This is measured at the

MIND BLMK

NOTES TO THE ACCOUNTS



For the Year Ended 31 March 2024

undiscounted salary cost of the future holiday entitlement accrued at the Balance Sheet date.

k) Prior Period Adjustment

Where necessary, comparative figures have been adjusted to reflect the correct classification of funds. See Note 24 for further detail

l) Operating Leases

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

m) Pension Contributions

Pension contributions represent payments to individual personal pension schemes and are charged to the income and expenditure account in the period to which they relate.

n) Presentational Currency

The financial statements are prepared in sterling, which is the functional currency of Mind BLMK. Monetary amounts in these financial statements are rounded to the nearest £1.

2 JUDGEMENTS IN APPLYING ACCOUNTING POLICIES AND KEY SOURCES OF ESTIMATION UNCERTAINTY

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities as at the balance sheet date and the amounts reported for revenues and expenses during the year. The nature of the estimation means that the actual outcomes could differ from those estimates. There are no material key sources of estimation uncertainty that could have an impact on the financial statements.

3 INCOME

	Unrestricted Funds	Restricted Funds	2024 Total
Current Year			
Donations and Legacies			£
Donations	45,225	438	45,663
Fundraising	52,134	-	52,134
Legacies	-	-	0
	<u>97,359</u>	<u>438</u>	<u>97,797</u>
Prior year			
	Unrestricted Funds	Restricted Funds	2023 Total
Donations and Legacies			£
Donations	99,267	1,179	100,446
Fundraising	57,781	-	57,781
Legacies	-	-	0
	<u>157,048</u>	<u>1,179</u>	<u>158,227</u>

MIND BLMK

NOTES TO THE ACCOUNTS

For the Year Ended 31 March 2024



4 EXPENDITURE

(a) Charitable Activities Costs

Current Year	Unrestricted Funds			Restricted Funds			Total Funds 2024 Total
	Activities	Support	Total	Activities	Support	Total	
	Undertaken	Costs		Undertaken	Costs		
	Directly			Directly			
£	£	£	£	£	£	£	
Community Based Support	1,898,030	334,947	2,232,977	107,600	18,988	126,588	2,359,565
Training	52,496	9,264	61,760	-	-	-	61,760
Total Charitable Activity Cost	1,950,526	344,211	2,294,737	107,600	18,988	126,588	2,421,325

Prior Year	Unrestricted Funds			Restricted Funds			Total Funds 2023 Total
	Activities	Support	Total	Activities	Support	Total	
	Undertaken	Costs		Undertaken	Costs		
	Directly			Directly			
£	£	£	£	£	£	£	
Community Based Support	1,392,862	245,799	1,638,661	91,553	16,156	107,710	1,746,371
Training	50,618	8,932	59,550	-	-	-	59,550
Total Charitable Activity Cost	1,443,480	254,731	1,698,211	91,553	16,156	107,710	1,805,921

(b) Charitable Activities - Analysis of Support Costs

Current Year	Unrestricted Funds			Restricted Funds			Basis of allocation
	Community Based Support	Training	Total	Community Based Support	Total	2024 Total	
	£	£	£	£	£	£	
Governance	17,082	472	17,554	968	968	18,522	Headcount
Finance	78,712	2,177	80,889	4,462	4,462	85,351	Headcount
Audit	6,699	185	6,884	380	380	7,264	Headcount
Information Technology	48,902	1,353	50,255	2,772	2,772	53,027	Headcount
Human Resources	72,014	1,992	74,006	4,082	4,082	78,088	Headcount
Administration	52,922	1,464	54,386	3,000	3,000	57,386	Headcount
Marketing	58,616	1,621	60,237	3,323	3,323	63,560	Headcount
Total Support Cost	334,947	9,264	344,211	18,988	18,988	363,199	

Prior Year	Unrestricted Funds			Restricted Funds			Basis of allocation
	Community Based Support	Training	Total	Community Based Support	Total	2023 Total	
	£	£	£	£	£	£	
Governance	13,765	500	14,265	905	905	15,170	Headcount
Finance	58,992	2,144	61,136	3,878	3,878	65,014	Headcount
Audit	4,916	179	5,095	323	323	5,418	Headcount
Information Technology	43,261	1,572	44,833	2,844	2,844	47,677	Headcount
Human Resources	55,305	2,010	57,315	3,635	3,635	60,950	Headcount
Administration	36,378	1,322	37,700	2,391	2,391	40,091	Headcount
Marketing	33,183	1,206	34,389	2,180	2,180	36,569	Headcount
Total Support Cost	245,800	8,933	254,733	16,156	16,156	270,889	

5 TRANSFERS

No transfers between reserves were made in the year.

6 NET INCOME/(EXPENDITURE)

	2024	2023
	£	£
This is stated after charging:		
Depreciation	13,057	15,092
Bad Debt Write Off	-	40
Auditor's Remuneration	11,800	10,960
Operating Lease Rentals	2,420	514
Operating Lease Rentals - Property	61,951	57,768
	<u>61,951</u>	<u>57,768</u>

7 STAFF COSTS

	2024	2023
Wages and Salaries	1,909,990	1,385,169
Social Security costs	143,180	96,386
Pension Costs	52,507	38,063
Health Plan	7,289	4,874
	<u>2,112,966</u>	<u>1,524,492</u>

The average monthly number of staff based on headcount was

Charitable Activities	98	87
Support and Governance	12	10
	<u>110</u>	<u>97</u>

The average monthly full time equivalent was

Charitable Activities	61	48
Support and Governance	11	8
	<u>72</u>	<u>56</u>

1 employee earned in excess of £60,000 during the year (2023 - 1)

CEO Remuneration	75,816	70,932
Other Key Management Personnel	308,650	277,682
Aggregate amount of Key Management Personnel (Executive team and Senior Managers) benefits to include salary, employers national insurance and pension and health cover.	<u>384,465</u>	<u>348,614</u>

None of the volunteer trustees received any remuneration from the charity during the year in their capacity as trustees.

Trustees Expenses. No trustees received expenses for travel	<u>115</u>	<u>115</u>
No. of Volunteers	<u>58</u>	<u>55</u>
No. of Volunteer Hours	<u>3,676</u>	<u>4,120</u>

MIND BLMK
NOTES TO THE ACCOUNTS
For the Year Ended 31 March 2024



8 TAXATION

Mind BLMK is exempt from corporation tax on its charitable activities.

9 TANGIBLE FIXED ASSETS

	Leasehold Improvements	Fixtures, Fittings and Equipment	Total
Cost	£	£	£
At 1st April 2023	36,488	188,916	225,404
Additions	-	17,961	17,961
At 31st March 2024	36,488	206,877	243,365
Accumulated Depreciation			
At 1st April 2023	33,375	174,389	207,764
Charge for Year	902	12,155	13,057
At 31st March 2024	34,277	186,544	220,821
Net Book Value as 31st March 2024	2,211	20,820	22,544
At 31st March 2023	3,113	20,820	17,640

10 DEBTORS

	2024 £	2023 £
Prepayments and Accrued income	203,780	229,081
Other Debtors	37,792	1,054,317
	241,572	1,283,398

As at the end of June 2024 the balance of other debtors as at 31 March 2024 has been paid in its entirety

11 CREDITORS

	2024	2023
Amounts Falling Due Within One Year		
Accruals and Deferred Income	659,030	1,252,810
Other Creditors	69,711	95,320
	728,741	1,348,130

MIND BLMK
NOTES TO THE ACCOUNTS
For the Year Ended 31 March 2024



12 FINANCIAL INSTRUMENTS

	2024 £	2023 £
Financial Assets		
Financial Assets That are Debt Instruments Measured at Amortised Cost	37,791	1,054,292
Financial Liabilities		
Financial Liabilities Measured at Amortised Cost	25,246	41,886

13 UNRESTRICTED FUNDS

Current Year	Balance 1st April 2023 £	Net Outgoing Resources £	Transfer of funds £	Balance 31st March 2024 £
Designated Property	52,765	-	-	52,765
	52,765	-	-	52,765
Undesignated	1,090,251	(33,511)		1,056,741
	1,143,017	(33,511)	-	1,109,506
Prior Year	Balance 1st April 2022 £	Net Outgoing Resources £	Transfer of funds £	Balance 31st March 2023 £
Designated Property	52,765	-		52,765
	52,765	-	-	52,765
Undesignated	1,018,889	71,362		1,090,251
	1,071,655	71,362	-	1,143,017

DESIGNATED FUNDS

Property

This fund has been set aside for lease refurbishment commitments and capital requirements for service delivery venues.

MIND BLMK
NOTES TO THE ACCOUNTS
For the Year Ended 31 March 2024



14 RESTRICTED FUNDS

Current Year	Balance 1st April 2023 £	Incoming Resources £	Outgoing Resources £	Transfer of funds £	Balance 31st March 2024 £
Designated					
Luton Services	24,321		13,059		11,262
	24,321	-	13,059	-	11,262
Undesignated					
Other Capital Projects	2,260			-	2,260
Arabic & Asian Women	554		554	-	-
Wellbeing in Later Life - Comic Relief	2,589			-	2,589
Mind Supported Self Help	-	32,993	16,775		16,218
BLCF Luton Recovery Service	3,714	97,437	96,200		4,951
Luton NHS SOS bus	1,101			-	1,101
	34,538	130,431	126,588	-	38,381
Prior Year					
	Balance 1st April 2022 £	Incoming Resources £	Outgoing Resources £	Transfer of funds £	Balance 31st March 2023 £
Designated					
Luton Services	35,830		11,509	-	24,321
	35,830	-	11,509	-	24,321
Undesignated					
Other Capital Projects	2,260	-	-	-	2,260
Arabic & Asian Women	554	-	-	-	554
Wellbeing in Later Life - Comic Relief	2,589	-	-	-	2,589
BLCF Luton Recovery Service	-	99,914	96,200	-	3,714
Luton NHS SOS bus	1,101	-	-	-	1,101
	42,333	99,914	107,709	-	34,538

Luton Services Reserve

As the organisation is no longer contracted to provide an IAPT and Wellbeing service in Luton, a designated Luton Restricted Fund was set up in FY 16/17 using funds from the Luton IAPT and Wellbeing Restricted Fund to enable these funds to be used on other services provided in Luton. The commissioner of this service approved this transfer.

Other Capital Projects

Grants received from Bedfordshire NHS to provide capital equipment for BLM throughout Bedfordshire.

Arabic & Asian Women Cultural Project

Funding by Bedfordshire County Council to raise awareness of Mental Health issues and increase access to therapies amongst Asian and Arabic women in Bedford.

Wellbeing in Later Life - Comic Relief

Funding from Comic Relief to develop mentoring services for older people in Central Bedfordshire to increase personal wellbeing and support networks.

BLCF Luton Recovery Service

The service offers clients activities aimed at supporting their mental health and wellbeing as well as group sessions.

Mind Supported Self Help

Supported Self-Help is an early intervention service aimed at supporting people with low to moderate mental health needs. It is a free programme that works with clients to support them to recognise and understand their emotions. Over six weeks clients will be given information and resources and will receive regular phone calls to help improve how they feel.

Luton NHS SOS Bus

The Luton SOS bus project aims to reach out to people who may be in need of support, but do not know where to go. Mind BLMK planned to work with partner organisations in Luton to run a weekly outreach event to engage with the public to raise awareness of support available and offer information and advice using the SOS bus as a base. Discussions on how these services will be delivered are ongoing.

15 ANALYSIS OF NET ASSETS

	Tangible Fixed Assets	Net Current Assets	Total
	£	£	£
Restricted Funds	489	79,645	80,134
Designated funds		52,765	52,765
Unrestricted Funds	22,054	992,934	1,014,988
	22,543	1,125,344	1,147,887

16 COMPANY STRUCTURE

Mind BLMK is limited by guarantee and does not have a share capital. Every member of Mind BLMK undertakes to contribute such amount as may be required, not exceeding £10, to Mind BLMK's assets if it should be wound up while he or she is a member or within one year after he or she ceases to be a member, for payment of Mind BLMK's debts and liabilities contracted before he or she ceased to be a member, and of the costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves.

17 LEASING COMMITMENTS

	2024	2023
	£	£
Future Minimum Lease Payments under non-cancellable operating leases for periods not later than one year		
Property	4,965	50,021
Other Assets	2,233	2,233
later than one year and not later than five years		
Property	0	4,168
Other Assets	4,093	6,326

Since the year end, the Charity has entered into a lease for office space to 30/4/27 for £61,576.80 per year.

18 DEFERRED INCOME

	2024	2023
	£	£
Balance Deferred Income as at 31st March 2023	1,198,197	630,960
Previous Year Income Recognised	(635,038)	(466,322)
Current Year Income Deferred	63,711	1,033,559
Balance as at 31st March 2023	<u>626,870</u>	<u>1,198,197</u>

Income is deferred to acknowledge that some income is received in advance of matched expenditure.

19 PENSIONS

During the year, contributions continued to be paid into Mind BLMK's Stakeholder Pension Scheme. There were 3 members in the year, each of whom contribute 5% of salary. Mind BLMK pays a sum representing 6% of the employee's salary into the scheme. Total costs to Mind BLMK were £7,447.89 (2022-2023, £6883.81) and are included in wages and salaries costs. This scheme was closed to new entrants on 31 March 2012. Members of staff not in the Stakeholder scheme are entitled to join a NEST scheme. Each member contributes 5% of salary and Mind BLMK also pays 3% of salary. There were 115 members in the year, the total cost to Mind BLMK being £45,184.56 (2022-23 £30,509.78).

20 RELATED PARTY TRANSACTIONS

There were no related party transactions during the year. All trustees donated their time.

21 RECONCILIATION OF NET INCOME/(EXPENDITURE)

	2024	2023
	£	£
Net Income/(Expenditure) for the Reporting Period	(29,668)	63,566
Adjustments for :		
Depreciation Charge	13,057	15,092
Bad Debt	-270	0
Income Shown in Investment Income	(15,935)	(3,978)
(Increase)/Decrease in Assets	(4,903)	(7,897)
(Increase)/Decrease in Debtors	1,041,826	(235,153)
Increase/(Decrease) in Creditors	(619,398)	606,120
Net Cash Provided Used in Operating Activities	<u>384,709</u>	<u>437,750</u>

MIND BLMK
NOTES TO THE ACCOUNTS
For the Year Ended 31 March 2024



22 ANALYSIS OF CASH AND CASH EQUIVALENTS

	2024 £	2023 £
Cash in Hand	261	370
Notice Deposits (Less Than 3 Months)	1,612,244	1,224,277
Total Cash and Cash Equivalents	<u>1,612,505</u>	<u>1,224,647</u>

23 GOVERNMENT GRANTS

	2024 £	2023 £
Grants	0	19,942
Contracts	2,203,045	1,605,956
Ad hoc Training	18,490	23,702
Total	<u>2,221,535</u>	<u>1,649,600</u>

Government grants include monies from central government departments, local government and NHS commissioning groups, local police forces and academies. The monies have been provided in the main to fund our local mental health services, specific projects, and training courses.

There are no unfulfilled conditions or contingencies attached to these monies.

24 PRIOR YEAR ADJUSTMENT

Income of £99,914 and expenditure of £96,200 previously recognised within unrestricted funds, has been reclassified to restricted funds. This has resulted in the unrestricted funds being reduced by £3,714 and restricted funds being increased by £3,714 as at 31 March 2023.

MIND BLMK

England & Wales - Charity number 1068724

Accounts

MIND BLMK

**Registered Company No. 03511342 (England and Wales)
Registered Charity No. 1068724**

**Annual Report & Audited Accounts
Year Ended 31st March 2023**

**MIND BLMK
ACCOUNTS
For the year Ended 31st March 2023**

CONTENTS	PAGE
Report of the Trustees	1-8
Independent Auditors' Report to the Members	9-10
Statement of Financial Activities	11
Balance Sheet	12
Statement of Cash Flow	13
Notes to the Accounts	14-23

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2023

The Trustees, who are also Directors of the charity for the purposes of Company Law, present their annual report together with the independently verified accounts for the year ended 31st March 2023. This report is a Director's Report as required by s417 of the Companies Act 2006.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and 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 (FRS 102) (effective 1

OBJECTIVES AND ACTIVITIES

Objects of the Charity

The object of the charity as stated in the constitution is to promote and protect people with mental health problems and assist in the development of people with mental ill health by provision of support, advice and other services.

Summary of Main Activities

To achieve the object, the charity offers the following mental health and wellbeing services, as stand alone services and in partnership with other service providers, in Bedfordshire, Luton and Milton Keynes: The variety of services provided are primarily those commissioned, or specifically funded, to ensure members of the public with mental health issues have access to appropriate help and support.

Community Based Support

- Community groups which support people locally to prevent and manage mental health problems
- Wellbeing Centre in Luton offering a range of services to support mental health problems
- Peer support groups and individual mentoring facilitated by a workforce with their own lived experience
- Suicide Prevention services offering individual support including dedicated support for those bereaved by suicide
- Crisis Cafes funded by the East London Foundation Trust (ELFT), Central and North West London Foundation Trust (CNWL) and NHS BLMK ICB have provided crisis services for individuals in need of mental health support in the evenings 7 days a week. Youth sanctuaries have been set up across the region funded by ELFT and CNWL. The sanctuaries are open to any young person aged 14 - 17 years who requires support as they are experiencing mental distress or are in crisis as well as those looking for a safe space to access some support.
- The Milton Keynes Crisis Recovery Service funded by NHS BLMK ICB enables an individual in mental health crisis to work on a one-to-one basis with a Crisis Recovery Support Worker to identify how to make positive change and find solutions to manage their longer term wellbeing and increase their resilience.
- Community Connectors and Navigators who understand the challenges people face and support people to use community assets to support recovery and resilience

Training

- Therapeutic, mental health awareness and suicide prevention training provided to members of the public, mental health professionals, public sector bodies, partners and companies. Due to the fact that the training is provided in a broad base of organisations it also acts to market the organisation which does lead to additional income such as fundraising events.

Public Benefit

Through these services the Charity meets its public benefit obligations in accordance with the Charity Commission guidance.

Volunteers

The charity is grateful for the unstinting efforts of its volunteers. 55 volunteers donated 4,120 hours during the year. This reflects a 320% increase in hours delivered from the prior year, and is driven by a dedicated focus on increasing volunteers supporting all areas of the charity. If this is conservatively valued at £10.42 (the current minimum wage) per hour the volunteer effort amounts to £42,925.19. This amount is not included in the accounts.

ACHIEVEMENTS AND PERFORMANCE

Mind BLMK has been delivering services in Bedfordshire, Luton and Milton Keynes for over 40 years working with people aged 11 plus with mild to moderate mental health all the way through to severe and enduring mental health problems, supporting recovery by overcoming barriers to individual achievement through a range of easy to access community-based services. Our approach takes into account social and economic impacts on poor mental health but focuses on positive factors in individuals and communities.

Community Based Support

Offering Wellbeing and mental health options to the community enables individuals and their families to stay healthy. During the period 8,329 people accessed services and were supported in over 28,000 hours of support. Some examples of performance are detailed below.

Community based services enable people to get the right support in the right place and enable them to be part of their communities which increases well being and resilience. The services operate in communities they serve as well as offering digital access to individual and group support.

3,358 instances of support from the crisis cafes resulted in 87% of people feeling their crisis was de-escalated, 77% felt they resumed normal life, 84% felt less isolated, 63% felt less suicidal or likely to self-harm.

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2023

ACHIEVEMENTS AND PERFORMANCE

Training

Training for the community is delivered as it raises awareness and skills people to understand and support wellbeing and mental health needs. This enables people to support each other in families, neighbourhoods and workplaces. In FY 22/23 1,602 individuals attending training to increase their knowledge. 38 individuals became qualified Mental Health First aiders enabling them to feel confident in supporting those struggling with their mental health. 156 individuals increased their knowledge in reducing suicides by attending the See the Signs training and understanding how to identify those at risk and how to support them.

Lived Experience

Over the past few years there has been investment in a lived experience department to enhance the charity by ensuring the voice of our communities is integral to the way we operate, design and deliver services.

Increased partnership working in mental health and associated areas

This is an ongoing activity. The charity continues to develop its range of partnerships and pursue new opportunities. The Business Development and Finance committee has this as a specific focus. Because of the influencing work carried out with commissioners Mind BLMK is viewed as a key contributor to the Mental Health system. The charity is also involved in Voluntary, Community and Social Enterprise Mental Health Alliances across BLMK which were set up to ensure that local community needs were being heard and addressed by funders and policy makers.

Implement a workforce strategy and allied training to ensure resilience and capacity.

The charity has an embedded training programme which enable all staff to access relevant training for their role. The training focuses on ensuring the workforce deliver best practice and that safety for themselves and others is maintained at all times. This starts with a two day focused onboarding process covering areas of knowledge required before you start in your role delivering services. This onboarding process is followed by more detailed group training. There are also regular training sessions on data protection, first aid and fire warden responsibilities. Further training is delivered to support development including a management training programme. Training is developed around the role required and there is additional training for those who work in crisis and peer support roles.

Attract sustainable new sources of funding for current and new services

We ensure that the organisation is aware of regional and national opportunities and prepare for anticipated opportunities. We continue to build a range of partners to allow us to participate in collaborative bids for the delivery of new services. In addition, we have structured both operational capability and committee decision-making so that we can respond in a timely and agile manner to unforeseen opportunities.

Key Performance Indicators / Operational Reporting

The primary monitor and reporting of objectives, remains that of meeting the commissioners reporting obligations and targets under each contract undertaken. In this way the Charity considers it is best placed to expand and thrive in delivering its charitable activities in the future. In addition to operational use, the Governance, Quality and Performance sub-committee performs regular oversight and challenge of metrics, in addition to the main Board.

The charity aims to use outcome measures that show the impact which are important to those who use our services. New outcome tools have been implemented which show the impact on quality of life and satisfaction with the service.

FINANCIAL REVIEW

Financial Position

The Company achieved a surplus of £63,566K in the year under review, increasing its unrestricted reserves to £1,146,731K. The surplus for the year reflects staff recruitment difficulties, and the continuing strong performance of the fundraising activities and action taken to curtail expenditure as appropriate to the changing circumstances.

Details of the Charity's financial performance are given in the Statement of Financial activities and Balance Sheet on pages 11 and 12 and supporting notes on pages 14-23, forming part of this annual Report.

The Trustees are satisfied that the assets of the charity are available and adequate to fulfil the obligations of the charity on a fund-by-fund basis: details of various specific funds are given in the notes to the accounts. They are also satisfied that the accounts comply with current statutory requirements.

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2023

FINANCIAL REVIEW CONT.

Policy on Reserves

It is the policy of Mind BLMK to maintain a level of unrestricted reserves equal to not less than three months' costs, plus wind-down costs and closure expenditure. The calculation of these costs is subject to the timing relative to property leases and other contractual obligations. The calculation for the minimum reserve values as at 31 July 2023 is £883.6K.

The Business Development and Finance Committee monitors these reserve levels. As these are approximately 33% more than the policy level, ways are being sought to use the excess to further enhance services and the benefit to the public.

At 31 March 2023 the total reserves amounted to £1,177.5K of which £30.82k are restricted i.e. have to be used for specific purposes and the balance are unrestricted

With the level of reserves available to the Charity, it is appropriate to prepare the accounts on a going concern basis.

Principal Funding Sources

Core funding for the charity's activities is provided by Luton Borough Council, East London NHS Foundation Trust, Bedford Borough Council, NHS BLMK ICS, Central Bedfordshire Council, Central and North West London NHS Foundation Trust.

Since 2018 there has been a dedicated Fundraising department to increase unrestricted funds. This has been a successful addition to the charity, the department has grown and has increased fundraising income from £92K to £158K since 2018.

Investment Powers and Policy

Under the Memorandum and Articles of Association, the charity has the power to invest in any way the Trustees wish. In light of the more favourable interest rates now available a review of potential higher reward options was considered.

The Trustees determined that it has no appetite for riskier investments, but given the levels of cash have taken the decision to spread cash resources in line with the Financial Services Compensation Scheme guarantee of £85,000 per account. The charity holds no investments other than bank deposits.

Expenditure on Future Income Raising Capability

The organisation continues to operate in a challenging environment particularly given cost pressures for the NHS and local authorities and continues to consider methods to diversify its income stream, and limit the impact of fluctuations to that income stream. As discussed above we have a dedicated Fundraising department and in addition we have invested in dedicated capacity to broaden our reach in terms of grant applications. Mind BLMK are developing a new 3 year strategic plan which will give direction on diversifying and stabilising our income stream.

INDEMNITY INSURANCE

Mind BLMK purchases Indemnity Insurance on behalf of the Trustees.

PENSIONS LIABILITY

Mind BLMK operates a defined contribution pension scheme to which employee and employer contribute. There is no defined benefit pension scheme and no pension liability.

PLANS FOR FUTURE PERIODS

Mind BLMK is currently setting a new strategic plan to cover the next 3 years. Led by the Board of trustees the plan has been created by the workforce, service users and stakeholders to ensure that the charity supports the needs of our communities by really understanding the challenges they face. The development of an Influence and Participation department ensures that we are listening to our communities and understand the increase in wellbeing and mental health needs and we are dedicated to continuing to provide services which best support these needs. The plan will also support the wellbeing and retention of our workforce and to support the delivery of services.

The Charity monitors its potential sources of income for four years ahead. As its main income is from contracts of limited duration, from one year upwards, the greatest risks to its future activities are:

- Failure to win the renewal of a contract in a competitive market.
- A decision by commissioners to discontinue a service, sometimes through their own financial pressures.
- The pricing of the contract offered make it difficult for the Charity to cover all its costs.

The Charity is encouraged by the government's continued investment in the transformation of mental health services in future years, and the general opportunity for third sector organisations to be a major part of this.

The charity is a provider of services funded through the NHS England transformation in adult and older adult mental health services which build on the progress made to date towards achieving the recommendations set out in the 5 year forward Plan. The Transformation programme comes to an end in March 2024 but the charity has contracts to continue delivery.

Locally the BLMK area started working on transformation bids in 2020 and the implementation started in April 2020. The transformation had to include the Voluntary sector which saw more mental health offers delivered by the voluntary sector. This has created new opportunities for Mind BLMK with new services being delivered including the crisis cafes and community connectors. The initial 3 year transformation has seen further opportunities for the voluntary sector including Mind BLMK as well as the continuation of the new services started last year.

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2023

PLANS FOR FUTURE PERIODS CONT.

Mind BLMK are part of the Transformation Boards and working groups.

Our funders have continued to support our services in FY 22/23. Our training department still delivers much needed mental health knowledge to the communities but due to a competitive market the training has reduce so a decision was made to use some of this resource to focus on grant funding. Fundraising income has reduced however the department still brings in unrestricted income which supported the charity to deliver more for the communities.

Our volunteers continue to be an important part of the charity by increasing skills, knowledge, diversity, understanding of our communities and increasing our social impact. We invested in a Volunteers Coordinator to support our strategy to increase volunteers throughout all services and departments.

The Executive and the dedicated Business Development and Finance Committee scans for developments and opportunities in mental healthcare, and the wider healthcare marketplace.

A key focus for FY 22/23 was and continues to be building relationships across the local mental health system so that the charity can continue to be at the forefront of emerging mental health agendas and influence and support change and development. As two services were developed in 22/23 which supported younger people we can clearly see the need for the charity to strengthen the offer for young people struggling with their mental health. There is to be a focus on increasing the offer of services which support people to get the support which matters most to them which consider social and economic factors which impact on peoples mental health and wellbeing.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity was incorporated on 16th February 1998 under the name "The Befrienders for Mental Health and Learning Disabilities" as a company limited by guarantee and is also a registered charity. The charity changed its name to Bedfordshire and Luton Mind on 30th October 2006.

The charity is governed by its Memorandum and Articles of Association which were updated on 2 April 2013 due to the acquisition of Milton Keynes Mind, and the change of name to Mind BLMK.

Mind BLMK is an independent charity affiliated to National Mind. It is an incorporated charity that is limited by guarantee. The liability of members in the event of the charity being wound up is limited to a sum not exceeding £10. There are currently 137 members.

Appointment of Trustees

A Board of Trustees administers the charity in accordance with the purposes of the charity, as set out in its governing document and with regard to the Charity Commission's guidance on public benefit. Trustees are recruited to provide specific skill sets to enhance charitable achievements and public benefit. The Trustees are appointed by the members in general meetings.

Additional Governance Issues

The Board of Trustees is supported by:

- The new groups set up for service user involvement as a result of the review undertaken in the year
- Executive Team overseeing operational issues
- Sub-committees covering workforce, business development and finance, health and safety, and governance,
- Our external audit service provider was changed to Myers Clark during 2016/17.
- Rotation of our Board of Trustees is also important to support the ongoing quality of governance, and at the time

Board and Committee Attendances

Trustees attendance at the Board and subcommittees is given in the table below.

Meeting Attendances	Board		Business Development and Finance		Governance, Quality and Performance		Workforce/Health and Safety	
	Actual	Possible	Actual	Possible	Actual	Possible	Actual	Possible
S. Clarke	4	4	3	4	4	4	-	-
S Horner	2	2	2	2	-	-	-	-
J Culling	4	4	3	4	-	-	-	-
L Broughton	4	4	-	-	-	-	4	4
H Donovan	3	4	-	-	4	4	-	-
D.Gibson	2	3	-	-	-	-	4	4
S Jenkins	4	4	-	-	3	4	4	4
H Parrish	4	4	3	4	4	4	-	-
A De Araujo	3	4	-	-	1	4	2	4
K Quinn	1	1	1	1	-	-		

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT CONT.

Decision Making

The Executive team is responsible for the day to day operations of the organisation. Trustees perform a governance and oversight role. The Board of Trustees and each sub-committee meet at least 4 times per year. Key decisions which require their approval are; setting of strategy; setting of annual budgets and forecasts; specific approval of major expenditure in line with prescribed delegated authorities; review of the Charity's policies and procedures, entering into key contracts and partnerships, and selection and appointment of auditors.

The Business Development and Finance sub-committee operates a streamlined approval mechanism to facilitate an agile response to emerging mental healthcare initiatives, partnership, and funding opportunities. This avoids the need to delay decisions to the next quarterly meeting cycle.

Organisation Policies

Ownership of each policy is assigned to a relevant sub-committee of the Board of Trustees. Additionally the senior management team own many of the operational policies. Policies are reviewed and updated on a staggered schedule. Key operational risks are mapped to policies to ensure completeness of policy coverage. An extensive review of organisational policies is now completed. It reviewed each policy with action taken to standardise the quality and content of policies, rationalise the number of policies, review duration and assess the effectiveness of policies across the organisation.

Induction and Training of Trustees

On election, Trustees attend an induction with key personnel and are provided with a Trustee Handbook containing organisation and governance information, guidance on their duties and responsibilities, codes of conduct and declaration of interests.

In order to take advantage of particular expertise or experience, each Trustee is a member of one or more Board sub-committees.

Organisation

The names of the Trustees who served during the year are set out on page 9.

A Chief Executive is appointed by the Trustees to manage the day to day operation of the charity.

The CEO remuneration is set in line with the ACEVO (Association of Chief Executives of Voluntary Organisations) Pay Survey, based on geographical location and charity size. An organisational Job Evaluation with 4 criteria (Knowledge; People and Relationships Management; Analysis, Planning and Thinking; Decision Making and Accountability) sets and benchmarks organisational pay. The Executive Team comprises the Chief Executive, Caroline Lewis, the Head of Finance and Resources, Katy Preen, and Head of Operations, Richard Hurst.

Mind BLMK is affiliated to Mind, the national mental health charity and during the previous year signed a new federation agreement dealing with how the various Mind organisations interact and work together. The organisation operates autonomously as regards policies and procedures.

Mind BLMK works with high professional standards in its service delivery and organisation performance through its programmes of staff and volunteer training, financial management, quality control and information systems. It holds: Mindful Employer; Disability Confident Employer; and the Mind Quality Mark (MQM).

The MQM is a robust quality assurance framework created by Mind, the mental health charity. MQM sets out the baseline of best practice and legal compliance in all areas of a local Mind's governance and activities. To achieve the MQM, a local Mind must meet or exceed all 24 key standards. Local Minds undergo a rigorous assessment which includes a thorough appraisal of organisational policies and procedures as well as a visit and interviews with trustees, staff, volunteers and people who use services.

MQM is awarded when all standards are fully met every three years. The MQM provides assurance that local Minds across England and Wales are well-run organisations who meet Mind's expectations of good practice, and in many cases excel beyond those expectations. It provides assurance that they are healthy, ambitious and strong in providing the highest quality support to people experiencing or at risk of developing mental health problems.

Partners

The charity works closely with, East London NHS Foundation Trust, Central and North West London NHS Foundation Trust, NHS BLMK ICS, Primary Care Networks and other statutory agencies. Voluntary partners include MK and Bedfordshire and Luton Community Foundations, Carers in Bedfordshire, Bedfordshire Rural Communities Charity, Luton All Women's centre, Action MK, Citizens' Advice, Hertfordshire Minds, Bucks Mind and CPSL Mind. Support for our core services comes from East London NHS Foundation Trust, NHS BLMK ICS, Luton Borough Council, Central Bedfordshire Council, Bedford Borough, Central and North West London NHS Foundation Trust with whom we work together to provide a relevant service within the resource constraints of all parties.

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT (CONTINUED)

Grants

The charity works in partnership to deliver mental health initiatives with grant funding when suitable opportunities are identified and we hold sufficient funds to deliver to a high standard. The charity does not have a policy of making grants to other parties.

Risk Management

The Board of Trustees oversees the major risks to which the charity is exposed in order to ensure processes, policies and systems are put in place to reduce and mitigate risks. The risk register which has responsibilities split between the trustees and the executive reflects the impact of any risk and the likelihood of its occurrence. It identifies controls and generates actions to reduce any risk. The risks are reviewed by the Trustees and systems have been put in place to mitigate those risks. The systems has recently been reviewed and a process has been added to ensure live risks are seen and mitigated effectively. The register ensures risks around, governance, services, finances and workforce are identified and owned by the relevant governance committee with further oversight at every Board meeting.

Significant Risks

Attracting and retaining an effective workforce can be challenging and therefore the risk of the impact of vacant roles is significant for the charity. It impacts on the ability to deliver services and have a sufficient infrastructure to support the charity. In addition it means loss to the knowledge and experience the charity requires. The current need to attract and retain people who have the skills and experience to work in all departments/services and levels in the charity is more relevant currently due to the growth in service delivery. This risk is mitigated by reviewing policies associated with recruitment, onboarding, supervisions, appraisals, dedicated recruitment capacity in the HR team and Senior Leadership Team oversight.

The Charity continues to develop new services and extend current provision and this impacts on the organisational structure and capacity. Therefore these are regularly monitored to ensure it is sufficiently dynamic and agile to respond to current needs and future changes in a growing charity.

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2023

REFERENCE AND ADMINISTRATIVE INFORMATION

Registered Company No. 03511342

Registered Charity No. 1068724

Trustees

Simon Clarke	Appointed 3rd June 2019 Chair from 3rd June 2019
Steven Horner	Appointed 10 December 2014 Deceased 26th September 2022
James Culling	Appointed 1 October 2016 Resigned 7th March 2023
Lesley Broughton	Appointed 19 October 2018
Dr Helen Donovan	Appointed 19 October 2018
Drew Gibson	Appointed 2 September 2019
Sara Jenkins	Appointed 6 September 2021
Hannah Parrish	Appointed 6 September 2021
Alex De Araujo	Appointed 7 April 2021
Kevin Quinn	Appointed 5 December 2022

Company Secretary

Caroline Lewis

Chief Executive

Caroline Lewis

Principal and Registered Office

The Rufus Centre
 Steppingley Road
 Flitwick
 Beds
 MK45 1AH

Auditors

Myers Clark - Chartered Accountants
 Statutory Auditor
 Egale 1
 80 St Albans Road
 Watford
 WD17 1DL

Bankers

Barclays Bank Plc
 111 High Street
 Bedford
 Beds
 MK40 1NJ

Website

www.mind-blmk.org.uk

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2023

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees who served during the year are listed on page 9, though post balance sheet changes have been noted. None of the Trustees has any beneficial interest in the charity.

The Trustees (who are also directors of the charity for the purposes of company law) are responsible for preparing the Trustees' Annual 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 accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the results of the charity for that period. In preparing those accounts, the Trustees are required to:

- select suitable accounting policies and 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 and statement of recommended practice have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on a "going concern" basis unless it is inappropriate to assume that the charity will continue in operation.

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

In accordance with company law, as the charity's Trustees, we certify that:

- so far as we are aware, there is no relevant audit information of which the charity's auditors are unaware; and
- as the Trustees of the charity we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

The report of the Trustees has been prepared in accordance with the special provision for small companies in the Companies Act 2006.

Signed on behalf of the Board of Trustees



S. Clarke
Trustee

The Rufus Centre
Steppingley Road
Flitwick
Bedfordshire
MK45 1AH

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF
MIND BLMK
For the year Ended 31st March 2023**

Opinion

We have audited the financial statements of MIND BLMK ('the charitable company') for the year ended 31st March 2023 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 charitable company's affairs as at 31st March 2023 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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 charitable company's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

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

Other Information

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. 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.

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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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.

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF
MIND BLMK
For the year Ended 31st March 2023**

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, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 10, the trustees (who are also the directors of the charitable company for the purposes of company law) 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 the trustees 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 company'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 company or to cease operations, or have no realistic alternative but to do so.

Auditor's 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 is detailed below:

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities.

This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company'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 charitable company'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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Paul Windmill (Senior Statutory Auditor)

Dated **20.10.2023**

For and on behalf of Myers Clark Statutory Auditor
Egale1, 80 St Albans Road
Watford
Hertfordshire
WD 17 1DL

MIND BLMK
STATEMENT OF FINANCIAL ACTIVITIES INCLUDING
INCOME AND EXPENDITURE ACCOUNT
For the year Ended 31st March 2023

	Note	Unrestricted Funds	Restricted Funds	2023 Total Funds	Unrestricted Funds	Restricted Funds	2022 Total Funds
		£	£	£	£	£	£
INCOME AND ENDOWMENTS							
Donations and Legacies Charitable Activities	3	158,227	-	158,227	192,199	-	192,199
Community Based Support Training		1,738,828	-	1,738,828	1,569,318	13,466	1,582,784
Counselling		31,658	-	31,658	72,371	-	72,371
		-	-	-	24,342	-	24,342
Other Trading Activities		-	-	-	-	-	-
Investments		3,978	-	3,978	1,668	-	1,668
TOTAL INCOME AND ENDOWMENTS		1,932,691	-	1,932,691	1,859,898	13,466	1,873,365
EXPENDITURE							
Business Development and Fundraising Costs Charitable Activities	4(a)	52,244	-	52,244	68,974	-	68,974
Community Based Support Training		1,734,421	11,510	1,745,931	1,317,164	17,472	1,334,636
Counselling		59,550	-	59,550	62,808	-	62,808
		-	-	-	21,461	-	21,461
Other		11,400	-	11,400	11,000	-	11,000
TOTAL EXPENDITURE		1,857,615	11,510	1,869,125	1,481,407	17,472	1,498,879
NET INCOME/EXPENDITURE		75,076	(11,510)	63,566	378,492	(4,006)	374,486
TRANSFERS BETWEEN FUNDS	5	-	-	-	-	-	-
NET MOVEMENT OF FUNDS	6	75,076	(11,510)	63,566	378,492	(4,006)	374,486
RECONCILIATION OF FUNDS							
TOTAL FUNDS BROUGHT FORWARD		1,071,655	42,334	1,113,989	693,163	46,340	739,503
TOTAL FUNDS CARRIED FORWARD		1,146,731	30,824	1,177,555	1,071,655	42,334	1,113,989

The notes on pages 14 to 23 form part of these accounts.

The Statement of Financial Activities also complies with the requirements for an Income and Expenditure Account under the Companies Act 2006.

MIND BLMK
BALANCE SHEET
Year Ended 31st March 2023

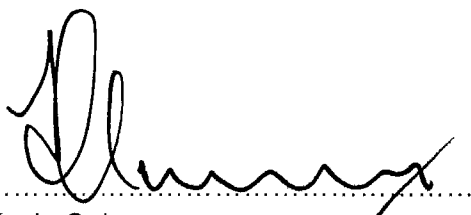
	Note	2023	2022
		£	£
FIXED ASSETS			
Tangible Assets	9	17,640	24,835
CURRENT ASSETS			
Debtors	10	1,283,398	1,048,245
Cash at Bank and in Hand	22	1,224,647	782,919
		<u>2,508,045</u>	<u>1,831,164</u>
LESS: CURRENT LIABILITIES			
Creditors: amounts falling due within one year	11	<u>1,348,130</u>	<u>742,010</u>
NET CURRENT ASSETS		<u>1,159,915</u>	<u>1,089,154</u>
NET ASSETS		<u><u>1,177,555</u></u>	<u><u>1,113,989</u></u>
TOTAL CHARITY FUNDS			
Unrestricted	13	1,146,731	1,071,656
Restricted	14	30,824	42,333
	15	<u><u>1,177,555</u></u>	<u><u>1,113,989</u></u>

Under the Companies Act 2006, s454, on a voluntary basis the trustees can amend the financial statements if they subsequently prove to be defective.

The financial statements were approved by the trustees on 18 October 2023



Simon Clarke
Trustee



Kevin Quinn
Trustee

Registered Company Number: 03511342
 Registered Charity Number: 1068724

The notes on pages 16 to 26 form part of these accounts.

MIND BLMK
Statement of Cash Flows
Year Ended 31st March 2023

	Note	2023 Funds £	2022 Funds £
Cash flows From Operating Activities:			
Net Cash Used in Operating Activities	21	437,750	(24,664)
Cash Flows From Investing Activities			
Interest Income		3,978	1,668
Purchase of Equipment		-	-
Cash Provided by Investing Activities		3,978	1,668
Increase/(Decrease) in Cash and Cash Equivalents in the Year		441,728	(22,996)
Cash and Cash Equivalents at the Beginning of the Year		782,919	805,915
Total Cash and Cash Equivalents at the End of the Year	22	1,224,647	782,919

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2023

1 ACCOUNTING POLICIES - BASIS OF PREPARATION

Mind BLMK meets the definition of a public benefit entity under FRS 102. The Financial Statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland (FRS102) issued 1 January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Companies Act 2006 and the Charities Act 2011, in so far as it applies, and UK generally accepted Practice as it applies from 1 January 2019.

The preparation of financial statements in compliance with SORP 2019 requires the use of certain critical accounting estimates. It also requires management to exercise judgement in applying the accounting policies (see note 2).

(a) Going Concern

The accounts have been prepared on the going concern basis and the trustees are not aware of material uncertainties regarding going concern.

(b) Funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objective of the charity without further specified purpose and are available as general funds. The Trustees may allocate certain unrestricted funds as designated funds where appropriate.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

Details of the funds of the charity, how they have arisen and their use are given in notes 13 and 14.

(c) Income recognition

All income is recognised once the charity has entitlement to the income, it is probable that it will be received and the amount receivable can be measured reliably.

All income is gross without deduction for related expenditure.

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when it is probable that it will be received and the amount can be ascertained. The value of services provided by volunteers has not been included.

Grants that are non-exchange transactions are recognised in the period in which they are receivable. Grants received which relate to future periods are treated as deferred income.

Grants that are subject to performance related criteria are recognised as performance is met.

Income that is subject to contractual terms is recognised when those terms have been met.

Income from investments is included in the Statement of Financial Activities in the year in which it is receivable.

Restricted income is recorded in the SOFA when receivable.

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2023

1 ACCOUNTING POLICIES - BASIS OF PREPARATION CONT.

(d) Expenditure recognition

Liabilities for expenditure are recognised in accordance with the accruals concept.

Resources expended are recognised in the period in which they are incurred and include attributable VAT, which cannot be recovered.

Costs of raising funds comprise the direct costs of raising funds and an apportionment of support and governance costs.

Expenditure on charitable activities comprise the direct costs attributable to each activity and an apportionment of support and governance costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the other activities of the charity. The basis on which support costs are allocated are set out in note 4.

(e) Tangible Fixed Assets

Fixed assets are capitalised in the balance sheet as tangible fixed assets and they are stated at historical cost less accumulated depreciation. A gift of an asset or a grant to purchase is recognised in full and any restrictions on the asset's use is recognised by allocating the asset to a restricted fund. The charity's capitalisation limit is £3,000 therefore all fixed assets above this value are capitalised. This includes assets where the total cost of assets purchased in one batch is more than £3,000 but the value of each individual asset purchased in the batch is less than £3,000.

Depreciation is provided on all tangible fixed assets, to write off the cost, less estimated residual value, of each asset over its expected useful life at the following rates:

Leasehold improvements	- over period of lease of 25 years
Fixtures, fittings and equipment	- 25% to 33.33% on cost
Computer Software	- 33.33% on cost

(d) Debtors

Short term debtors are measured at transaction price, less any impairment losses. Any losses resulting from impairment are recognised in expenditure.

(e) Creditors

Short term creditors are measured at transaction price.

(f) Cash and Cash Equivalents

Cash and cash equivalents comprise cash at bank and in hand and demand deposits with banks.

(g) Financial Instruments

The Charity only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities such as debtors and creditors.

Financial instruments are initially measured at transaction value. They are assessed at the end of each reporting period for objective evidence of impairment. If objective evidence of impairment is found, an impairment loss is recognised in the SOFA.

(h) Holiday Pay Accrual

A liability is recognised to the extent of any unused pay entitlement that is accrued at the Balance Sheet date and carried forward to future periods. This is measured at the undiscounted salary cost of the future holiday entitlement accrued at the Balance Sheet date.

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2023

1 ACCOUNTING POLICIES - BASIS OF PREPARATION CONT.

(i) Operating Leases

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

(ii) Pension Contributions

Pension contributions represent payments to individual personal pension schemes and are charged to the income and expenditure account in the period to which they relate.

2 JUDGEMENTS IN APPLYING ACCOUNTING POLICIES AND KEY SOURCES OF ESTIMATION UNCERTAINTY

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities as at the balance sheet date and the amounts reported for revenues and expenses during the year. The nature of the estimation means that the actual outcomes could differ from those estimates. There are no material key sources of estimation uncertainty that could have an impact on the financial statements.

3 INCOME	Unrestricted Funds	Restricted Funds	2023 Total
Current Year			
Donations and Legacies			£
Donations	100,446	-	100,446
Fundraising	57,781	-	57,781
Legacies	-	-	0
	<hr/> 158,227	<hr/> -	<hr/> 158,227
Prior year			
	Unrestricted Funds	Restricted Funds	2022 Total
Donations and Legacies			£
Donations	82,766	-	82,766
Fundraising	90,433	-	90,433
Legacies	20,000	-	20,000
	<hr/> 193,199	<hr/> -	<hr/> 193,199

MIND BLMK
NOTES TO THE ACCOUNTS
For the year ended 31st March 2023

4 Expenditure

(a) Charitable Activities Costs

Current Year	Unrestricted Funds		Restricted Funds		Total Funds 2022 Total
	Activities Undertaken Directly	Support Costs	Activities Undertaken Directly	Support Costs	
Community Based Support	£ 1,474,632	£ 260,229	£ 9,784	£ 1,727	£ 1,746,371
Training	50,618	8,933	-	-	59,551
Counselling	-	-	-	-	-
Total Charitable Activity Cost	1,525,250	269,162	9,784	1,727	1,805,922
Prior Year	Unrestricted Funds		Restricted Funds		Total Funds 2021 Total
	Activities Undertaken Directly	Support Costs	Activities Undertaken Directly	Support Costs	
Community Based Support	£ 1,119,589	£ 197,575	£ 14,851	£ 2,621	£ 1,334,636
Training	53,387	9,421	-	-	62,808
Counselling	18,242	3,219	-	-	21,461
Total Charitable Activity Cost	1,191,218	210,215	14,851	2,621	1,418,905

(b) Charitable Activities - Analysis of Support Costs

Current Year	Unrestricted Funds		Restricted Funds		Basis of allocation
	Community Based Support	Training Counselling	Community Based Support	Total	
Governance	£ 14,573	£ 500	£ 97	£ 97	Headcount
Finance	62,455	2,144	0	414	Headcount
Audit	5,205	179	0	35	Headcount
Information Technology	45,800	1,572	0	304	Headcount
Human Resources	58,552	2,010	0	388	Headcount
Administration	38,514	1,322	0	256	Headcount
Marketing	35,131	1,206	0	233	Headcount
Total Support Cost	260,229	8,933	0	1,727	270,888
Prior Year	Unrestricted Funds		Restricted Funds		Basis of allocation
	Community Based Support	Training Counselling	Community Based Support	Total	
Governance	£ 11,460	£ 546	£ 186	£ 152	Headcount
Finance	28,637	1,413	483	393	Headcount
Audit	3,754	179	61	50	Headcount
Information Technology	34,773	1,658	567	461	Headcount
Human Resources	52,357	2,497	853	695	Headcount
Administration	36,946	1,762	602	490	Headcount
Marketing	28,648	1,366	467	380	Headcount
Total Support Cost	197,575	9,421	3,219	2,621	212,836

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2023

5 TRANSFERS

No transfers between reserves were made in the year.

6 NET INCOME/(EXPENDITURE)

This is stated after charging:

	2023	2022
	£	£
Depreciation	15,092	12,549
Bad Debt Write Off	40	4,250
Auditor's Remuneration	10,960	11,000
Operating Lease Rentals	514	6,082
Operating Lease Rentals - Property	57,768	54,258

7 STAFF COSTS

Wages and Salaries	1,385,169	1,068,812
Social Security costs	96,386	56,392
Pension Costs	38,063	30,508
Health Plan	4,874	3,966
	<u>1,524,492</u>	<u>1,159,678</u>

The average monthly number of staff based on headcount was

Charitable Activities	87	66
Support and Governance	10	9
	<u>97</u>	<u>75</u>

The average monthly full time equivalent was

Charitable Activities	48	37
Support and Governance	8	8
	<u>56</u>	<u>45</u>

1 employee earned in excess of £60,000 during the year (2021 - 1)

CEO Remuneration	70,932	63,217
Other Key Management Personnel	277,682	164,931
Aggregate amount of Key Management Personnel (Executive team and Senior Managers) benefits to include salary, employers national insurance and pension and health cover.	<u>348,614</u>	<u>228,147</u>

None of the volunteer trustees received any remuneration from the charity during the year in their capacity as trustees.

Trustees Expenses. One trustee received expenses for travel	<u>115</u>	<u>23</u>
No. of Volunteers	<u>55</u>	<u>53</u>
No. of Volunteer Hours	<u>4,120</u>	<u>981</u>

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2023

8 TAXATION

The charity is exempt from corporation tax on its charitable activities.

9 TANGIBLE FIXED ASSETS

	Leasehold Improvements	Fixtures, Fittings and Equipment	Total
Cost	£	£	£
At 1st April 2022	36,488	181,019	217,507
Additions	-	7,897	7,897
At 31st March 2023	36,488	188,916	225,404
Accumulated Depreciation			
At 1st April 2022	32,473	160,199	192,672
Charge for Year	902	14,190	15,092
At 31st March 2023	33,375	174,389	207,764
Net Book Value as 31st March 2023	3,113	20,820	17,640
At 31st March 2022	4,015	20,820	24,835

10 DEBTORS

	2023 £	2022 £
Prepayments and Accrued income	229,081	55,874
Other Debtors	1,054,317	992,372
	<u>1,283,398</u>	<u>1,048,245</u>

As at the end of July 2023 the balance of other debtors as at 31 March 2023 has been paid in its entirety

11 CREDITORS

	2023	2022
Amounts Falling Due Within One Year		
Accruals and Deferred Income	1,252,810	672,170
Other Creditors	95,320	69,840
	<u>1,348,130</u>	<u>742,010</u>

12 FINANCIAL INSTRUMENTS

	2023 £	2022 £
Financial Assets		
Financial Assets That are Debt Instruments Measured at Amortised Cost	1,054,292	992,338
Financial Liabilities		
Financial Liabilities Measured at Amortised Cost	41,886	33,992

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2023

13 UNRESTRICTED FUNDS	Balance	Net	Transfer	Balance
Current Year	1st April	Outgoing	of funds	31st March
	2022	Resources	£	23
	£	£		£
Designated				
Property	52,765	-	-	52,765
	52,765	-	-	52,765
Undesignated	1,018,889	75,076		1,093,965
	1,071,655	75,076	-	1,146,731
Prior Year	Balance	Net	Transfer	Balance
	1st April	Outgoing	of funds	31st March
	2021	Resources	£	2022
	£	£	£	£
Designated				
Property	75,061	-	(22,297)	52,765
	75,061	-	(22,297)	52,765
Undesignated	618,101	378,491	22,297	1,018,889
	693,163	378,491	-	1,071,655
DESIGNATED FUNDS				
Property				
This fund has been set aside for lease refurbishment commitments and capital requirements for service delivery venues.				
14 RESTRICTED FUNDS	Balance	Incoming	Outgoing	Balance
Current Year	1st April	Resources	Resources	31st March
	2022	£	£	2023
	£			£
Designated				
Luton Services	35,830		11,509	24,321
	35,830	-	11,509	24,321
Undesignated				
Other Capital Projects	2,260			2,260
Arabic & Asian Women	554			554
Wellbeing in Later Life - Comic Relief	2,589			2,589
Luton NHS SOS bus	1,101			1,101
	42,333	-	11,509	30,824
Prior Year	Balance	Incoming	Outgoing	Balance
	1st April	Resources	Resources	31st March
	2020	£	£	2021
	£	£	£	£
Designated				
Luton Services	36,672		842	35,830
	36,672	-	842	35,830
Undesignated				
Other Capital Projects	2,260			2,260
Arabic & Asian Women	554			554
Wellbeing in Later Life - Comic Relief	2,589			2,589
Luton NHS SOS bus	1,101			1,101
Mind DBT Luton	-	2,436	2,436	-
Panacea Hoarding and Peer Support	3,164	14,633	17,797	-
	46,339	17,069	21,075	42,333

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2023

14 RESTRICTED FUNDS CONT.

Luton Services Reserve

As the organisation is no longer contracted to provide an IAPT and Wellbeing service in Luton, a designated Luton Restricted Fund was set up in FY 16/17 using funds from the Luton IAPT and Wellbeing Restricted Fund to enable these funds to be used on other services provided in Luton. The commissioner of this service approved this transfer.

Other Capital Projects

Grants received from Bedfordshire NHS to provide capital equipment for BLM throughout Bedfordshire.

Arabic & Asian Women Cultural Project

Funding by Bedfordshire County Council to raise awareness of Mental Health issues and increase access to therapies amongst Asian and Arabic women in Bedford.

Wellbeing in Later Life - Comic Relief

Funding from Comic Relief to develop mentoring services for older people in Central Bedfordshire to increase personal wellbeing and support networks.

Luton NHS SOS Bus

The Luton SOS bus project aims to reach out to people who may be in need of support, but do not know where to go. Mind BLMK planned to work with partner organisations in Luton to run a weekly outreach event to engage with the public to raise awareness of support available, and offer information and advice using the SOS bus as a base. Discussions on how these services will be delivered are ongoing.

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2023

15 ANALYSIS OF NET ASSETS BETWEEN FUNDS	Tangible Fixed Assets	Net Current Assets	Total
	£	£	£
Restricted Funds	902	29,922	30,824
Designated funds		52,765	52,765
Unrestricted Funds	16,738	1,077,228	1,093,966
	<u>17,640</u>	<u>1,159,915</u>	<u>1,177,555</u>

16 COMPANY STRUCTURE

The charity is limited by guarantee and does not have a share capital. Every member of the charity undertakes to contribute such amount as may be required, not exceeding £10, to the charity's assets if it should be wound up while he or she is a member or within one year after he or she ceases to be a member, for payment of the charity's debts and liabilities contracted before he or she ceased to be a member, and of the costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves.

17 LEASING COMMITMENTS

	2023	2022
	£	£
Future Minimum Lease Payments under non-cancellable operating leases for periods not later than one year		
Property	50,021	13,466
Other Assets	2,233	2,074
later than one year and not later than five years		
Property	4,168	30,605
Other Assets	6,326	6,137
	<u>63,748</u>	<u>52,282</u>

18 DEFERRED INCOME

	2023	2022
	£	£
Balance Deferred Income as at 31st March 2022	630,960	278,467
Previous Year Income Recognised	(466,322)	(231,417)
Current Year Income Deferred	1,033,559	583,911
Balance as at 31st March 2023	<u>1,198,197</u>	<u>630,960</u>

Income is deferred to acknowledge that some income is received in advance of matched expenditure. The large increase from last year was due to monies being received in March 22 that related to FY 22/23 from commissioners.

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2023

19 PENSIONS

During the year, contributions continued to be paid into the Charity's Stakeholder Pension Scheme. There were 3 members in the year, each of whom contribute 5% of salary. The Charity pays a sum representing 6% of the employee's salary into the scheme. Total costs to the Charity were £6,883.81 (2021-2022, £6,439.40) and are included in wages and salaries costs. This scheme was closed to new entrants on 31st March 2012. Members of staff not in the Stakeholder scheme are entitled to join a NEST scheme after a qualifying period. Each member contributes 5% of salary and the Charity also pays 3% of salary. There were 86 members in the year, the total cost to the Charity being £30,509.78 (2021-22 £24,068.63).

20 RELATED PARTY TRANSACTIONS

There were no related party transactions during the year. All trustees donated their time.

**21 RECONCILIATION OF NET INCOME/(EXPENDITURE)
TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	2023	2022
	£	£
Net Income/(Expenditure) for the Reporting Period	63,566	374,486
Adjustments for :		
Depreciation Charge	15,092	12,549
Income Shown in Investment Income	(3,978)	(1,668)
(Increase)/Decrease in Assets	(7,897)	(14,952)
(Increase)/Decrease in Debtors	(235,153)	(785,499)
Increase/(Decrease) in Creditors	606,120	390,420
Net Cash Provided Used in Operating Activities	<u>437,750</u>	<u>(24,664)</u>

22 ANALYSIS OF CASH AND CASH EQUIVALENTS

	2023	2022
	£	£
Cash in Hand	370	202
Notice Deposits (Less Than 3 Months)	1,224,277	782,717
Total Cash and Cash Equivalents	<u>1,224,647</u>	<u>782,919</u>

23 GOVERNMENT GRANTS

	2023	2022
	£	£
Grants	19,942	24,082
Contracts	1,605,956	1,242,329
Ad hoc Training	23,702	35,204
Total	<u>1,649,600</u>	<u>1,301,615</u>

Government grants include monies from central government departments, local government and NHS commissioning groups, local police forces and academies. The monies have been provided in the main to fund our local mental health services, specific projects and training courses.

There are no unfulfilled conditions or contingencies attached to these monies.

MIND BLMK

England & Wales - Charity number 1068724

Accounts

MIND BLMK

**Registered Company No. 03511342 (England and Wales)
Registered Charity No. 1068724**

**Annual Report & Audited Accounts
Year Ended 31st March 2022**

**MIND BLMK
ACCOUNTS
For the year Ended 31st March 2022**

CONTENTS	PAGE
Report of the Trustees	1-10
Independent Auditors' Report to the Members	11-12
Statement of Financial Activities	13
Balance Sheet	14
Statement of Cash Flow	15
Notes to the Accounts	16-26

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2022

The Trustees, who are also Directors of the charity for the purposes of Company Law, present their annual report together with the independently verified accounts for the year ended 31st March 2022. This report is a Director's Report as required by s417 of the Companies Act 2006.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and 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 (FRS 102) (effective 1 January 2019)

OBJECTIVES AND ACTIVITIES

Objects of the Charity

The object of the charity as stated in the constitution is to promote and protect people with mental health problems and assist in the development of people with mental ill health by provision of support, advice and other services.

Summary of Main Activities

To achieve the object, the charity offers the following mental health and wellbeing services, as stand alone and in partnership with other service providers, in Bedfordshire, Luton and Milton Keynes: The variety of services provided are primarily those commissioned, or specifically funded, to ensure members of the public with mental health issues have access to appropriate help and support.

During the year the charity set up a number of services across the area with funding from local commissioners and as a result of the NHS Mental Health Implementation Plan which included an expansion of our Crisis Cafes, Suicide Prevention Services and Community Connectors.

Community Based Support

- Community recovery groups for those with severe and enduring mental health problems
- Wellbeing programmes
- Wellbeing Centres across Bedfordshire and Luton.
- Therapeutic groups
- Crisis Cafes funded by the East London Foundation Trust (ELFT), Central and North West London Foundation Trust (CNWL) and Milton Keynes (BLMK) CCG have provided crisis services for individuals in need of mental health support in the evenings 7 days a week.
- The Milton Keynes Crisis Recovery Service funded by NHS BLMK CCG enables an individual in mental health crisis to work on a one-to-one basis with a Crisis Recovery Support Worker to identify how to make positive change and find solutions to manage their longer term wellbeing and increase their resilience.
- MK NHS Commissioners funded a service to promote Improving Access to Psychological Therapies and Mind services across the MK area with a view to improving access to mental health services in the area.

Training

- Therapeutic, mental health awareness and suicide prevention training provided to members of the public, mental health professionals, public sector bodies, partners and companies. Due to the fact that the training is provided in a broad base of organisations it also acts to market the organisation which does lead to additional income such as fundraising events.

Public Benefit

Through these services the Company meets its public benefit obligations in accordance with the Charity Commission guidance.

Volunteers

The charity is grateful for the unstinting efforts of its volunteers. 53 volunteers donated 1,150 hours during the year. This reflects a 17% increase from the prior year, and is driven by the gradual return in delivery of services to face to face from remote due to the relaxation in restrictions that were in place during the COVID 19 pandemic. If this is conservatively valued at £9.50 (the current minimum wage) per hour the volunteer effort amounts to £10,925. This amount is not included in the accounts.

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2022

ACHIEVEMENTS AND PERFORMANCE

Our main activity is in Community Based Support, where we work to achieve our overall objective by applying for grants or tendering for contracts from those organisations and commissioners who have funding available to help those in society with mental health problems. Some examples of performance are detailed below.

Community Based Support

Offering Wellbeing and mental health options to the community enables individuals and their families to stay healthy. During the period 2,582 people accessed services and were supported in over 8,617 hours of support. Some examples of performance are detailed below.

Community based services enable people to get the right support in the right place and enable people to be part of their communities which increases well being and resilience. The services operate in communities they serve however during some periods of lockdown, due to the pandemic some community-based services moved to telephone and virtual support. Due to lessons learned during the pandemic some online and telephone services have continued to be delivered after the period of lockdowns so that people who may struggle to access face to face services could still access our services. However, the majority of our services have now returned back to face to face delivery in localities across the area. 1,339 group sessions and 4,262 one to one sessions were delivered across the area.

1,637 instances of support from the crisis cafes resulted in 91% of people feeling their crisis was de-escalated, 83% felt they resumed normal life, 90% felt less isolate, 76% felt less suicidal or likely to self-harm.

Counselling

The counselling service in Milton Keynes was closed at the end of the financial year due to changes in priorities for funding by the local commissioners. During the year while it was open the counselling services supported 70 individuals who received 501 sessions of counselling in the period covered by the accounts.

Training

Training for the community is delivered as it raises awareness and skills people to understand and support wellbeing and mental health needs. This enables people to support each other in families, neighbourhoods and workplaces. In FY 21/22 1,217 individuals attending training to increase their knowledge. 102 individuals became qualified Mental Health First aiders enabling them to feel confident in supporting those struggling with their mental health. 232 individuals increased their knowledge in reducing suicides by attending the See the Signs training and understanding how to identify those at risk and how to support them. During the previous period webinars were developed as an accessible way for people to understand how to stay well during the pandemic. This method of delivery continued in FY 21/22 which made it more accessible with some 83% of courses being delivered and 7% face to face.

Service User Involvement

A member of staff is now responsible for influence and participation and is in the process of recruiting volunteers to our Central Advisory Group which will help to identify improvements in policies, service design and our business plan in conjunction with staff members. In addition they have been seconded to work with NHS BLMK CCG in their co-production work with service users. Service users were consulted during the preparation of the new strategy to ensure that Mind BLMK services and direction reflect the needs of the local community.

Increase partnership working in mental health and associated areas

This is an ongoing activity. The charity continues to develop its range of partnerships and pursue new opportunities. The Business Development and Finance committee has this as a specific focus. Because of the influencing work carried out with commissioners Mind BLMK is viewed as a key contributor to the Mental Health Transformation work that the NHS are implementing and more funding has been gained in the year for example the Community Connectors across the area. The charity is also involved in Voluntary, Community and Social Enterprise Mental Health Alliances in Milton Keynes which were set up to ensure that local community needs were being heard and addressed by funders and policy makers.

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2022

ACHIEVEMENTS AND PERFORMANCE CONTINUED

Implement a workforce strategy and allied training to ensure resilience and capacity.

During the year the charity took the decision that training as a whole needed to be upgraded given the growth in staff numbers, the increase in the different types of services we offer and the way that staff working practices had changed during the pandemic. As part of this process the charity took the decision to commission another local mind who had an established training programme to deliver training for part of the induction and ongoing annual training on core areas that require regular training such as safeguarding, GDPR and confidentiality. This is in line with the existing workforce strategy and workforce development and retention is a key part of the Business Strategy that is currently under review.

Attract sustainable new sources of funding for current and new services

We ensure that the organisation is aware of regional and national opportunities and prepare for anticipated opportunities. We continue to build a range of partners to allow us to participate in collaborative bids for the delivery of new services. In addition, we have structured both operational capability and committee decision-making so that we can respond in a timely and agile manner to unforeseen opportunities.

Key Performance Indicators / Operational Reporting

The primary monitor and reporting of objectives, remains that of meeting the commissioners reporting obligations and targets under each contract undertaken. In this way the Company considers it is best placed to expand and thrive in delivering its charitable activities in the future. In addition to operational use, the Governance, Quality and Performance sub-committee performs regular oversight and challenge of metrics, in addition to the main Board.

The Mind BLMK Crisis Cafes opened in February 2020 in Bedford and Luton, were expanded to Milton Keynes in late 20 and subsequently expanded to cover Central Bedfordshire in mid 2021. They were set up initially to provide face to face support for people in these areas who were in crisis. The Crisis cafes were adapted in response to the COVID 19 pandemic and the restrictions that were introduced as a result of this by providing phone support. All the crisis cafes are now providing services face to face again. The support provided by the crisis cafe meant that a high proportion of people who would otherwise have had to engage with the NHS or visit A & E were able to have their crisis de-escalated and felt better able to cope with future crises.

FINANCIAL REVIEW

Financial Position

The Company achieved a surplus of £374,486K in the year under review, increasing its unrestricted reserves to £1,071,656K. The surplus for the year reflects staff recruitment difficulties, some changes to delivery of the Crisis Cafes contracts owing to the Covid19 restrictions for part of the year, the continuing strong performance of the fundraising activities and action taken to curtail expenditure as appropriate to the changing circumstances.

Details of the Company's financial performance are given in the Statement of Financial activities, Balance Sheet on pages 12 and 13 and supporting notes on pages 15-20 , forming part of this annual Report.

The Trustees are satisfied that the assets of the charity are available and adequate to fulfil the obligations of the charity on a fund-by-fund basis: details of various specific funds are given in the notes to the accounts. They are also satisfied that the accounts comply with current statutory requirements.

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2022

FINANCIAL REVIEW CONT.

Policy on Reserves

It is the policy of Mind BLMK to maintain a level of unrestricted reserves equal to not less than three months' costs, plus wind-down costs and closure expenditure. The calculation of these costs is subject to the timing relative to property leases and other contractual obligations.

The Business Development and Finance Committee monitors these reserve levels. As these are approximately 50% more than the policy level, ways are being sought to use the excess to further enhance services and the benefit to the public.

At 31 March 2021 the total reserves amounted to £1,114K of which £42k are restricted i.e. have to be used for specific purposes and the balance are unrestricted

With the level of reserves available to the Charity, it is appropriate to prepare the accounts on a going concern basis.

Principal Funding Sources

Core funding for the charity's activities is provided by Luton Borough Council, East London NHS Foundation Trust, Bedford Borough Council, NHS BLMK CCG, Central Bedfordshire Council, Central and North West London NHS Foundation Trust, Milton and Keynes Council. Luton.

During the year the work of the Fundraising Manager who was appointed in 2018 to develop and grow this area of income has resulted in an increase in fundraising income from £92K to £192K since their appointment. The level of income has increased by £38K after the £49K dip in 20/21 due to the impact of COVID. The Fundraising Manager left in early 2022 and was replaced not long after. It is not expected that the change in the manager will result in a dip in the income for FY 22/23.

Investment Powers and Policy

Under the Memorandum and Articles of Association, the charity has the power to invest in any way the Trustees wish. In light of the current low interest rate environment a review of potential higher reward options was considered.

The Trustees determined that it has no appetite for riskier investments, but given the levels of cash have taken the decision to spread cash resources in line with the Financial Services Compensation Scheme guarantee of £85,000 per account.. The charity holds no investments other than bank deposits.

Expenditure on Future Income Raising Capability

The organisation continues to operate in a challenging environment particularly given the impact of the Covid 19 pandemic, and continues to consider methods to diversify our income stream, and limit the impact of fluctuations to that income stream. As discussed above a Fund Raising Manager was appointed in FY 18/19 and continues to grow the income, our reach to potential donors across the region and broaden our reach in terms of grant applications. Mind BLMK are developing a new 3 year strategic plan which will give direction on diversifying and stabilising our income stream. This will involve some expenditure to strengthen the fundraising and grant writing department to continue to grow our income and reach potential donors across the area and broaden our reach in terms of grant applications.

INDEMNITY INSURANCE

Mind BLMK purchases Indemnity Insurance on behalf of the Trustees.

PENSIONS LIABILITY

Mind BLMK operates a defined contribution pension scheme to which employee and employer contribute. There is no defined benefit pension scheme and no pension liability.

PLANS FOR FUTURE PERIODS

Mind BLMK are currently setting a new strategic plan to cover the next 3 years. Led by the Board of trustees the plan has been created by the workforce, service users and stakeholders to ensure that the charity supports the needs of our communities by really understanding the challenges they face after the COVID restrictions which increased feelings of isolation, loneliness, stress and anxiety. These will continue to impact on people as we continue in these uncertain times. The plan will also support the wellbeing and retention of our workforce and to support the delivery of services.

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2022

PLANS FOR FUTURE PERIODS CONT.

The Charity monitors its potential sources of income for four years ahead. As its main income is from contracts of limited duration, from one year upwards, the greatest risks to its future activities are:

- Failure to win the renewal of a contract in a competitive market.
- A decision by commissioners to discontinue a service, sometimes through their own financial pressures.
- The pricing of the contract offered make it difficult for the Company to cover all its costs.

This last point is mitigated to a large extent by the Company's fundraising activities.

The Charity is encouraged by the government's continued investment in the transformation of mental health services in future years, and the general opportunity for third sector organisations to be a major part of this.

NHS England and NHS Improvement aim to deliver a transformation in adult and older adult mental health services by 2023/24, building on the progress made to date towards achieving the recommendations set out in the 5 year forward Plan and aiming to rebalance the provision of care and ensure that people can access the care they need closer to home.

The NHS Mental Health implementation plan 2019/20-2023/24 sets out priorities for improving adult and older adult mental health care over the next two years supported by major new investment. NHS England and NHS Improvement are investing to improve care across a range of services and settings, including mental health crisis care, acute mental health care, and community-based mental health care.

Locally the BLMK area started working on transformation bids in 2020 and the implementation started in April 2020. The transformation has to include the Voluntary sector which will see more mental health offers delivered by the voluntary sector. This has created new opportunities for Mind BLMK with new services being delivered including the crisis cafes and community connectors. The initial 3 year transformation has seen further opportunities for the voluntary sector including Mind BLMK as well as the continuation of the new services started last year.

Mind BLMK are part of the Transformation Boards and working groups.

Our funders have continued to support our services in FY 21/22 with only one service needing to have its funding cut by 3% due to a reduction in income for the council from the local airport due to the restrictions put in place for the pandemic. Our training and fundraising income have continued to recover and grow in FY 21/22 as delivery of training has been adapted to be done remotely and face to face and income has continued to be generated and fundraisers have continued to adapt to different ways of raising funds due to the restrictions that were in place for part of FY 21/22 but are also returning to doing face to face events with the removal of restrictions part way through 2022.

The financial impact of the pandemic on the organisation was monitored closely by the trustees and appropriate action was taken as necessary. With the easing of restrictions in 2021 all our services have now returned to being delivered face to face. However, due to lessons learned during the pandemic a mixed model of delivery is now in place for the majority of services with face to face and online groups and one to ones and wellbeing calls which has enabled more people to access the services provided than would be possible with just face to face access.

Our volunteers continue to be an important part of our service provision but this was impacted at the early stage of lockdown. As services have adapted to being delivered safely and remotely, volunteers have once again started to be used providing for example our peer support mentoring service, counselling and attending remote groups with service users.

The Executive and the dedicated Business Development and Finance Committee scans for developments and opportunities in mental healthcare, and the wider healthcare marketplace.

A strategic review to consider the changing healthcare landscape was undertaken during the 2nd half of 2015. This resulted in a new 5 year Strategic Plan being published in January 2016. The plan is being reviewed in the first half of FY 22/23 due to changes in funding streams and the needs of the community.

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2022

PLANS FOR FUTURE PERIODS CONTINUED

A key focus for FY 21/22 was and continues to be continuing to develop our partnership working with the East London NHS Foundation Trust (ELFT). As part of the Operational Management team, Mind BLMK is helping to design and implement a new Recovery Service in Bedfordshire. Mind have now been sub-contracted to provide the peer support function up to and including 2022/23, and are working closely with ELFT to explore how Mind can contribute further to the evolving Recovery Service past this date. Mind BLMK has also been closely consulted about other new services across the area including the crisis cafes and the re-imagining work that has been going on in Luton around the voluntary sector for example.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity was incorporated on 16th February 1998 under the name "The Befrienders for Mental Health and Learning Disabilities" as a company limited by guarantee and is also a registered charity. The charity changed its name to Bedfordshire and Luton Mind on 30th October 2006.

The charity is governed by its Memorandum and Articles of Association which were updated on 2 April 2013 due to the acquisition of Milton Keynes Mind, and the change of name to Mind BLMK.

Mind BLMK is an independent charity affiliated to National Mind. It is an incorporated charity that is limited by guarantee. The liability of members in the event of the charity being wound up is limited to a sum not exceeding £10. There are currently 137 members.

Appointment of Trustees

A Board of Trustees administers the charity in accordance with the purposes of the charity, as set out in its governing document and with regard to the Charity Commission's guidance on public benefit. Trustees are recruited to provide specific skill sets to enhance charitable achievements and public benefit. The Trustees are appointed by the members in general meetings.

Additional Governance Issues

The Board of Trustees is supported by:

- The new groups set up for service user involvement as a result of the review undertaken in the year
- Executive Team overseeing operational issues
- Sub-committees covering workforce, business development and finance, health and safety, and governance, quality and performance. Each sub-committee is led by a trustee and made up of at least 1 executive officer and 2 or more trustees.
- Our external audit service provider was changed to Myers Clark during 2016/17.
- Rotation of our Board of Trustees is also important to support the ongoing quality of governance, and at the time of writing (October 2022), we are in the process of recruiting one new trustee.

Board and Committee Attendances

Trustees attendance at the Board and subcommittees is given in the table below.

Meeting Attendances	Board		Business Development		Governance, Quality and		Workforce/Health and Safety	
	Actual	Possible	Actual	Possible	Actual	Possible	Actual	Possible
S. Clarke	4	4	3	4	4	4	-	-
S Horner	2	4	4	4	-	-	-	-
J Culling	4	4	4	4	-	-	-	-
L Broughton	4	4	-	-	-	-	4	4
H Donovan	3	4	-	-	4	4	-	-
D. Gibson	4	4	-	-	-	-	4	4
S Jenkins	3	3	-	-	1	2	2	2
H Parrish	2	3	2	2	2	2	-	-
A De Araujo	3	4	-	-	2	4	2	4

STRUCTURE, GOVERNANCE AND MANAGEMENT CONT.

Decision Making

The Executive team is responsible for the day to day operations of the organisation. Trustees perform a governance and oversight role. The Board of Trustees and each sub-committee meet at least 4 times per year. Key decisions which require their approval are; setting of strategy; setting of annual budgets and forecasts; specific approval of major expenditure in line with prescribed delegated authorities; review of the Charity's policies and procedures, entering into key contracts and partnerships, and selection and appointment of auditors.

The Business Development and Finance sub-committee operates a streamlined approval mechanism to facilitate an agile response to emerging mental healthcare initiatives, partnership, and funding opportunities. This avoids the need to delay decisions to the next quarterly meeting cycle.

Organisation Policies

Ownership of each policy is assigned to a relevant sub-committee of the Board of Trustees. Additionally the senior management team own many of the operational policies. Policies are reviewed and updated on a staggered annual schedule. Key operational risks are mapped to policies to ensure completeness of policy coverage. An extensive review of organisational policies has been ongoing during the current year, with action to standardise the quality and content of policies, rationalise the number of policies, and assess the effectiveness of policies across the organisation.

Induction and Training of Trustees

On election, Trustees attend an induction with key personnel and are provided with a Trustee Handbook containing organisation and governance information, guidance on their duties and responsibilities, codes of conduct and declaration of interests.

In order to take advantage of particular expertise or experience, each Trustee is a member of one or more Board sub-committees.

Organisation

The names of the Trustees who served during the year are set out on page 9.

A Chief Executive is appointed by the Trustees to manage the day to day operation of the charity.

The CEO remuneration is set in line with the ACEVO (Association of Chief Executives of Voluntary Organisations) Pay Survey, based on geographical location and charity size. An organisational Job Evaluation with 4 criteria (Knowledge; People and Relationships Management; Analysis, Planning and Thinking; Decision Making and Accountability) sets and benchmarks organisational pay

The Executive Team comprises the Chief Executive, Caroline Lewis, the Finance and Resource Manager, Katy Preen, and Operational Manager Richard Hurst.

Mind BLMK is affiliated to Mind, the national mental health charity and during the previous year signed a new federation agreement dealing with how the various Mind organisations interact and work together. The organisation operates autonomously as regards policies and procedures.

Mind BLMK works with high professional standards in its service delivery and organisation performance through its programmes of staff and volunteer training, financial management, quality control and information systems. It holds: Mindful Employer; Disability Confident Employer; and the Mind Quality Mark (MQM).

The MQM is a robust quality assurance framework created by Mind, the mental health charity. MQM sets out the baseline of best practice and legal compliance in all areas of a local Mind's governance and activities. To achieve the MQM, a local Mind must meet or exceed all 24 key standards. Local Minds undergo a rigorous assessment which includes a thorough appraisal of organisational policies and procedures as well as a visit and interviews with trustees, staff, volunteers and people who use services.

MQM is awarded when all standards are fully met. The MQM provides assurance that local Minds across England and Wales are well-run organisations who meet Mind's expectations of good practice, and in many cases excel beyond those expectations. It provides assurance that they are healthy, ambitious and strong in providing the highest quality support to people experiencing or at risk of developing mental health problems.

Partners

The charity works closely with, East London NHS Foundation Trust, Central and North West London NHS Foundation Trust, NHS BLMK CCG, GPs and other statutory agencies. Voluntary partners include MK and Bedfordshire and Luton Community Foundations, Age UK MK, Talkback, Headway, Social Business Alliance CIC, Relate Bedfordshire, Relate MK, Bedford Creative Arts, Carers in Bedfordshire, Bucks Carers, Bedfordshire Rural Communities Charity, the Disability Resource Centre, MK Centre for Integrated Living, Citizens' Advice, Hertfordshire Minds and Mind in Cambridgeshire. Support for our core services comes from East London NHS Foundation Trust, NHS BLMK CCG, Luton Borough Council, , Central Bedfordshire Council, Bedford Borough, Central and North West London NHS Foundation Trust and Milton Keynes Council with whom we work together to provide a relevant service within the resource constraints of all parties.

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT (CONTINUED)

Grants

The charity works in partnership to deliver mental health initiatives with grant funding when suitable opportunities are identified and we hold sufficient funds to deliver to a high standard. The charity does not have a policy of making grants to other parties.

Risk Management

The Board of Trustees has conducted its own review of the major risks to which the charity is exposed. The risk matrix which has responsibilities split between the trustees and the executive reflects the impact of any risk and the likelihood of its occurrence, has been reviewed by the Trustees and systems have been put in place to mitigate those risks, including a designated property fund. A perceived significant external risk to funding is the removal of the requirement for transformation monies to involve the voluntary sector from 2024 that has led to the development of a strategic plan that will allow for the diversification of funding and activities. Failure to recruit staff for existing and new projects is perceived to be a risk due to the nationwide difficulties in recruiting suitable staff. This issue could impact on our reputation, funding and contract performance. To mitigate this risk a review has been carried out on how we recruit, induct and retain staff and our overall reward package. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Significant Risks

Confidence in the Charity Sector: Charities have continued to be in the public eye again in the last 12 months. We are unable to influence these external factors, however the organisation remains focused on continuing to apply good governance practice. We have a dedicated sub-committee to focus on evolving our governance and minimising risks within Mind BLMK. We continue to seek to differentiate ourselves through robust governance and a focus on delivering the best possible quality services and measuring, monitoring and acting upon the outcomes, both internally and through external accreditations. Mind BLMK has been awarded the Mind Quality Mark (MQM) after an assessment in 2018 and this is due to be renewed by way of an audit in early 2023.

We maintain and review appropriate policies with regard to fundraising, combined with volunteer support.

East London NHS Foundation Trust: This partnership has continued to positively evolve and strengthen and has now been extended to March 2023.

Brexit: At the time of writing this year's report, seven years on from the referendum, the uncertainties which we faced in 2016 remain. The UK has left the EU and the future UK relationship with the European Union have been agreed although the British Government is looking to amend part of the agreement. The EU Settlement Scheme has made things clearer for EU citizens wishing to continue living and working in the UK after Brexit. Currently Mind BLMK has not suffered noticeably from the labour and reduction in funding impacts of Brexit.

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2022

REFERENCE AND ADMINISTRATIVE INFORMATION

Registered Company No. 03511342

Registered Charity No. 1068724

Trustees

Simon Clarke	Appointed 3rd June 2019 Chair from 3rd June 2019
Steven Horner	Appointed 10 December 2014 Deceased 26th September 2022
James Culling	Appointed 1 October 2016
Lesley Broughton	Appointed 19 October 2018
Dr Helen Donovan	Appointed 19 October 2018
Drew Gibson	Appointed 2 September 2019
Sara Jenkins	Appointed 6 September 2021
Hannah Parrish	Appointed 6 September 2021
Alex De Araujo	Appointed 7 April 2021

Company Secretary

Caroline Lewis

Chief Executive

Caroline Lewis

Principal and Registered Office

The Rufus Centre
 Steppingley Road
 Flitwick
 Beds
 MK45 1AH

Auditors

Myers Clark - Chartered Accountants
 Statutory Auditor
 Egale 1
 80 St Albans Road
 Watford
 WD17 1DL

Bankers

Barclays Bank Plc
 111 High Street
 Bedford
 Beds
 MK40 1NJ

Website

www.mind-blmk.org.uk

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2022

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees who served during the year are listed on page 9, though post balance sheet changes have been noted. None of the Trustees has any beneficial interest in the charity.

The Trustees (who are also directors of the charity for the purposes of company law) are responsible for preparing the Trustees' Annual 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 accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the results of the charity for that period. In preparing those accounts, the Trustees are required to:

- select suitable accounting policies and 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 and statement of recommended practice have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on a "going concern" basis unless it is inappropriate to assume that the charity will continue in operation.

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

In accordance with company law, as the charity's Trustees, we certify that:

- so far as we are aware, there is no relevant audit information of which the charity's auditors are unaware; and
- as the Trustees of the charity we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

The report of the Trustees has been prepared in accordance with the special provision for small companies in the Companies Act 2006.

Signed on behalf of the Board of Trustees



.....
Simon Clarke
Trustee

The Rufus Centre
Steppingley Road
Flitwick
Bedfordshire
MK45 1AH

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF
MIND BLMK
For the year Ended 31st March 2022**

Opinion

We have audited the financial statements of MIND BLMK ('the charitable company') for the year ended 31st March 2022 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 charitable company's affairs as at 31st March 2022 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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 charitable company's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

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

Other Information

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. 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.

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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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.

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF
MIND BLMK
For the year Ended 31st March 2022**

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, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 10, the trustees (who are also the directors of the charitable company for the purposes of company law) 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 the trustees 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 company'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 company or to cease operations, or have no realistic alternative but to do so.

Auditor's 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 is detailed below:

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities.

This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company'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 charitable company'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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Paul Windmill (Senior Statutory Auditor)

Dated 14 November 2022

For and on behalf of Myers Clark Statutory Auditor
Egale1, 80 St Albans Road
Watford
Hertfordshire
WD 17 1DL

MIND BLMK
STATEMENT OF FINANCIAL ACTIVITIES INCLUDING
INCOME AND EXPENDITURE ACCOUNT
For the year Ended 31st March 2022

	Note	Unrestricted Funds	Restricted Funds	2022 Total Funds	Unrestricted Funds	Restricted Funds	2021 Total Funds
		£	£	£	£	£	£
INCOME AND ENDOWMENTS							
Donations and Legacies	3	192,199	-	192,199	153,980	-	153,980
Charitable Activities							
Community Based Support		1,569,318	13,466	1,582,784	977,503	46,004	1,023,507
Training		72,371	-	72,371	49,254	-	49,254
Counselling		24,342	-	24,342	16,529	-	16,529
Other Trading Activities		-	-	-	-	-	-
Investments		1,668	-	1,668	2,908	-	2,908
TOTAL INCOME AND ENDOWMENTS		1,859,899	13,466	1,873,365	1,200,174	46,004	1,246,178
EXPENDITURE							
Business Development and Fundraising Costs		68,974	-	68,974	84,158	-	84,158
Charitable Activities	4(a)						
Community Based Support		1,317,164	17,472	1,334,636	797,555	50,126	847,681
Training		62,808	-	62,808	96,759	-	96,759
Counselling		21,461	-	21,461	18,346	-	18,346
Other		11,000	-	11,000	10,770	-	10,770
TOTAL EXPENDITURE		1,481,407	17,472	1,498,879	1,007,588	50,126	1,057,714
NET INCOME/EXPENDITURE		378,492	(4,006)	374,486	192,586	(4,122)	188,464
TRANSFERS BETWEEN FUNDS	5	-	-	-	-	-	-
NET MOVEMENT OF FUNDS	6	378,492	(4,006)	374,486	192,586	(4,122)	188,464
RECONCILIATION OF FUNDS							
TOTAL FUNDS BROUGHT FORWARD		693,163	46,340	739,503	500,577	50,462	551,039
TOTAL FUNDS CARRIED FORWARD		1,071,655	42,334	1,113,989	693,163	46,340	739,503

The notes on pages 16 to 26 form part of these accounts.

The Statement of Financial Activities also complies with the requirements for an Income and Expenditure Account under the Companies Act 2006.

MIND BLMK
BALANCE SHEET
For the year Ended 31st March 2022

	Note	2022	2021
		£	£
FIXED ASSETS			
Tangible Assets	9	24,835	22,432
CURRENT ASSETS			
Debtors	10	1,048,245	262,745
Cash at Bank and in Hand	22	782,919	805,915
		<u>1,831,164</u>	<u>1,068,661</u>
LESS: CURRENT LIABILITIES			
Creditors: amounts falling due within one year	11	<u>742,010</u>	<u>351,590</u>
NET CURRENT ASSETS		<u>1,089,154</u>	<u>717,070</u>
NET ASSETS		<u><u>1,113,989</u></u>	<u><u>739,503</u></u>
TOTAL CHARITY FUNDS			
Unrestricted	13	1,071,656	693,164
Restricted	14	42,333	46,339
	15	<u><u>1,113,989</u></u>	<u><u>739,503</u></u>

Under the Companies Act 2006, s454, on a voluntary basis the trustees can amend the financial statements if they subsequently prove to be defective.

The financial statements were approved by the trustees on 03 November 2022



.....
 Simon Clarke
Trustee

Registered Company Number: 03511342
Registered Charity Number: 1068724

The notes on pages 16 to 26 form part of these accounts.

MIND BLMK
Statement of Cash Flows
Year Ended 31st March 2022

	Note	2022 Funds £	2021 Funds £
Cash flows From Operating Activities:			
Net Cash Used in Operating Activities	21	(24,664)	387,495
Cash Flows From Investing Activities			
Interest Income		1,668	2,908
Purchase of Equipment		-	-
Cash Provided by Investing Activities		1,668	2,908
Increase/(Decrease) in Cash and Cash Equivalents in the Year		(22,996)	390,403
Cash and Cash Equivalents at the Beginning of the Year		805,915	415,512
Total Cash and Cash Equivalents at the End of the Year	22	782,919	805,915

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2022

1 ACCOUNTING POLICIES - BASIS OF PREPARATION

Mind BLMK meets the definition of a public benefit entity under FRS 102. The Financial Statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland (FRS102) issued 1 January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Companies Act 2006 and the Charities Act 2011, in so far as it applies, and UK generally accepted Practice as it applies from 1 January 2019.

The preparation of financial statements in compliance with SORP 2019 requires the use of certain critical accounting estimates. It also requires management to exercise judgement in applying the accounting policies (see note 2).

(a) Going Concern

The accounts have been prepared on the going concern basis and the trustees are not aware of material uncertainties regarding going concern.

(b) Funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objective of the charity without further specified purpose and are available as general funds. The Trustees may allocate certain unrestricted funds as designated funds where appropriate.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

Details of the funds of the charity, how they have arisen and their use are given in notes 13 and 14.

(c) Income recognition

All income is recognised once the charity has entitlement to the income, it is probable that it will be received and the amount receivable can be measured reliably.

All income is gross without deduction for related expenditure.

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when it is probable that it will be received and the amount can be ascertained. The value of services provided by volunteers has not been included.

Grants that are non-exchange transactions are recognised in the period in which they are receivable. Grants received which relate to future periods are treated as deferred income.

Grants that are subject to performance related criteria are recognised as performance is met.

Income that is subject to contractual terms is recognised when those terms have been met.

Income from investments is included in the Statement of Financial Activities in the year in which it is receivable.

Restricted income is recorded in the SOFA when receivable.

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2022

1 ACCOUNTING POLICIES - BASIS OF PREPARATION CONT.

(d) Expenditure recognition

Liabilities for expenditure are recognised in accordance with the accruals concept.

Resources expended are recognised in the period in which they are incurred and include attributable VAT, which cannot be recovered.

Costs of raising funds comprise the direct costs of raising funds and an apportionment of support and governance costs.

Expenditure on charitable activities comprise the direct costs attributable to each activity and an apportionment of support and governance costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the other activities of the charity. The basis on which support costs are allocated are set out in note 4.

(e) Tangible Fixed Assets

Fixed assets are capitalised in the balance sheet as tangible fixed assets and they are stated at historical cost less accumulated depreciation. A gift of an asset or a grant to purchase is recognised in full and any restrictions on the asset's use is recognised by allocating the asset to a restricted fund. The charity's capitalisation limit is £3,000 therefore all fixed assets above this value are capitalised. This includes assets where the total cost of assets purchased in one batch is more than £3,000 but the value of each individual asset purchased in the batch is less than £3,000.

Depreciation is provided on all tangible fixed assets, to write off the cost, less estimated residual value, of each asset over its expected useful life at the following rates:

Leasehold improvements	- over period of lease of 25 years
Fixtures, fittings and equipment	- 25% to 33.33% on cost
Computer Software	- 33.33% on cost

(d) Debtors

Short term debtors are measured at transaction price, less any impairment losses. Any losses resulting from impairment are recognised in expenditure.

(e) Creditors

Short term creditors are measured at transaction price.

(f) Cash and Cash Equivalents

Cash and cash equivalents comprise cash at bank and in hand and demand deposits with banks.

(g) Financial Instruments

The Charity only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities such as debtors and creditors.

Financial instruments are initially measured at transaction value. They are assessed at the end of each reporting period for objective evidence of impairment. If objective evidence of impairment is found, an impairment loss is recognised in the SOFA.

(h) Holiday Pay Accrual

A liability is recognised to the extent of any unused pay entitlement that is accrued at the Balance Sheet date and carried forward to future periods. This is measured at the undiscounted salary cost of the future holiday entitlement accrued at the Balance Sheet date.

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2022

1 ACCOUNTING POLICIES - BASIS OF PREPARATION CONT.

(i) Operating Leases

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

(j) Pension Contributions

Pension contributions represent payments to individual personal pension schemes and are charged to the income and expenditure account in the period to which they relate.

2 JUDGEMENTS IN APPLYING ACCOUNTING POLICIES AND KEY SOURCES OF ESTIMATION UNCERTAINTY

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities as at the balance sheet date and the amounts reported for revenues and expenses during the year. The nature of the estimation means that the actual outcomes could differ from those estimates. There are no material key sources of estimation uncertainty that could have an impact on the financial statements.

3 INCOME	Unrestricted Funds	Restricted Funds	2022 Total
Current Year			
Donations and Legacies			£
Donations	82,766	-	82,766
Fundraising	90,433	-	90,433
Legacies	20,000	-	20,000
	193,199	-	193,199
Prior year			
	Unrestricted Funds	Restricted Funds	2021 Total
Donations and Legacies			£
Donations	82,845	-	82,845
Fundraising	71,135	-	71,135
Legacies	-	-	0
	153,980	-	153,980

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2022

4 Expenditure

(a) Charitable Activities Costs

Current Year	Unrestricted Funds			Restricted Funds			Total Funds 2022 Total
	Activities Undertaken Directly	Support Costs	Total	Activities Undertaken Directly	Support Costs	Total	
Community Based Support	1,119,589	197,575	1,317,164	14,851	2,621	17,472	£ 1,334,636
Training	53,387	9,421	62,808	-	-	-	£ 62,808
Counselling	18,242	3,219	21,461	-	-	-	£ 21,461
Total Charitable Activity Cost	1,191,218	210,215	1,401,433	14,851	2,621	17,472	£ 1,418,905
Prior Year	Unrestricted Funds			Restricted Funds			Total Funds 2021 Total
	Activities Undertaken Directly	Support Costs	Total	Activities Undertaken Directly	Support Costs	Total	
Community Based Support	677,922	119,633	797,555	42,607	7,519	50,126	£ 847,681
Training	82,245	14,514	96,759	-	-	-	£ 96,759
Counselling	16,594	2,752	18,346	-	-	-	£ 18,346
Total Charitable Activity Cost	775,761	136,899	912,660	42,607	7,519	50,126	£ 962,786

(b) Charitable Activities - Analysis of Support Costs

Current Year	Unrestricted Funds			Restricted Funds			Basis of allocation
	Community Based Support	Training	Counselling	Total	Community Based Support	Total	
Governance	11,460	546	186	12,192	152	152	Headcount
Finance	29,637	1,413	483	31,533	393	393	Headcount
Audit	3,764	179	61	3,994	50	50	Headcount
Information Technology	34,773	1,658	567	36,998	461	461	Headcount
Human Resources	52,367	2,497	853	55,707	695	695	Headcount
Administration	36,946	1,762	602	39,310	490	490	Headcount
Marketing	28,648	1,366	467	30,481	380	380	Headcount
Total Support Cost	197,575	9,421	3,219	210,215	2,621	2,621	£ 212,836
Prior Year	Unrestricted Funds			Restricted Funds			Basis of allocation
	Community Based Support	Training	Counselling	Total <td>Community Based Support</td> <td>Total</td> <td></td>	Community Based Support	Total	
Governance	5,716	694	131	6,541	359	359	Headcount
Finance	18,610	2,258	428	21,295	1,170	1,170	Headcount
Audit	2,526	306	58	2,890	159	159	Headcount
Information Technology	21,401	2,596	492	24,490	1,345	1,345	Headcount
Human Resources	32,567	3,951	749	37,267	2,047	2,047	Headcount
Administration	11,565	1,403	266	13,234	727	727	Headcount
Marketing	27,250	3,306	627	31,183	1,713	1,713	Headcount
Total Support Cost	119,633	14,514	2,752	136,898	7,520	7,520	£ 144,418

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2022

5 TRANSFERS

No transfers between reserves were made in the year.

6 NET INCOME/(EXPENDITURE)

This is stated after charging:

	2022	2021
	£	£
Depreciation	12,549	10,958
Bad Debt Write Off	4,250	1,809
Auditor's Remuneration	11,000	10,770
Operating Lease Rentals	6,082	3,415
Operating Lease Rentals - Property	54,258	62,604

7 STAFF COSTS

Wages and Salaries	1,068,812	748,091
Social Security costs	56,392	53,765
Pension Costs	30,508	21,562
Health Plan	3,966	2,701
	<u>1,159,678</u>	<u>826,119</u>

The average monthly number of staff based on headcount was

Charitable Activities	66	54
Support and Governance	9	9
	<u>75</u>	<u>63</u>

The average monthly full time equivalent was

Charitable Activities	37	24
Support and Governance	8	6
	<u>45</u>	<u>30</u>

1 employee earned in excess of £60,000 during the year (2021 - 1)

CEO Remuneration	63,217	61,799
Other Key Management Personnel	164,931	169,231
Aggregate amount of Key Management Personnel (Executive team and Senior Managers) benefits to include salary, employers national insurance and pension and health cover.	<u>228,147</u>	<u>231,031</u>

None of the volunteer trustees received any remuneration from the charity during the year in their capacity as trustees.

Trustees Expenses. One trustee received expenses for travel	<u>23</u>	<u>62</u>
No. of Volunteers	<u>53</u>	<u>110</u>
No. of Volunteer Hours	<u>1,150</u>	<u>981</u>

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2022

8 TAXATION

The charity is exempt from corporation tax on its charitable activities.

9 TANGIBLE FIXED ASSETS

	Leasehold Improvements	Fixtures, Fittings and Equipment	Total
Cost	£	£	£
At 1st April 2021	36,488	166,067	202,555
Additions		14,952	14,952
At 31st March 2022	36,488	181,019	217,507
Accumulated Depreciation			
At 1st April 2021	31,571	148,775	180,347
Charge for Year	902	11,424	12,326
At 31st March 2022	32,473	160,199	192,673
Net Book Value as 31st March 2022	4,015	20,820	24,834
At 31st March 2021	4,917	17,516	22,432

10 DEBTORS

	2022 £	2021 £
Prepayments and Accrued income	55,874	184,255
Other Debtors	992,372	78,483
	<u>1,048,245</u>	<u>262,738</u>

As at the end of September 2022 the balance of other debtors as at 31 March 2022 has been paid in its entirety

11 CREDITORS

	2022	2021
Amounts Falling Due Within One Year		
Accruals and Deferred Income	672,170	301,591
Other Creditors	69,840	50,000
	<u>742,010</u>	<u>351,590</u>

12 FINANCIAL INSTRUMENTS

	2020 £	2019 £
Financial Assets		
Financial Assets That are Debt Instruments Measured at Amortised Cost	992,338	78,457
Financial Liabilities		
Financial Liabilities Measured at Amortised Cost	33,992	21,631

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2022

13 UNRESTRICTED FUNDS		Balance	Net	Transfer	Balance
Current Year		1st April	Outgoing	of funds	31st March
		2021	Resources	£	2022
		£	£	£	£
Designated					
Property		75,061	-	(22,297)	52,765
		75,061	-	(22,297)	52,765
Undesignated		618,101	378,491	22,297	1,018,889
		693,163	378,491	-	1,071,655
<hr/>					
Prior Year		Balance	Net	Transfer	Balance
		1st April	Outgoing	of funds	31st March
		2020	Resources	£	2021
		£	£	£	£
Designated					
Property		75,061	-	-	75,061
		75,061	-	-	75,061
Undesignated		425,515	192,586	-	618,101
		500,577	192,586	-	693,163
<hr/>					
DESIGNATED FUNDS					
Property					
This fund has been set aside for lease refurbishment commitments and capital requirements for service delivery venues.					
14 RESTRICTED FUNDS		Balance	Incoming	Outgoing	Balance
Current Year		1st April	Resources	Resources	31st March
		2021	£	£	2022
		£	£	£	£
Designated					
Luton Services		36,672	-	842	35,830
		36,672	-	842	35,830
Undesignated					
Other Capital Projects		2,260	-	-	2,260
Arabic & Asian Women		554	-	-	554
Wellbeing in Later Life - Comic Relief		2,589	-	-	2,589
Luton NHS SOS bus		1,101	-	-	1,101
Mind DBT Luton		-	2,436	2,436	-
Panacea Hoarding and Peer Support		3,164	14,633	17,797	-
		46,339	17,069	21,075	42,333
<hr/>					
Prior Year		Balance	Incoming	Outgoing	Balance
		1st April	Resources	Resources	31st March
		2020	£	£	2021
		£	£	£	£
Designated					
Luton Services		41,594	-	4,922	36,672
		41,594	-	4,922	36,672
Undesignated					
Computers		708	-	708	-
Other Capital Projects		2,260	-	-	2,260
Arabic & Asian Women		554	-	-	554
Wellbeing in Later Life - Comic Relief		2,589	-	-	2,589
Panacea Trust Youth Peer Support		709	-	709	-
Luton NHS SOS bus		1,101	-	-	1,101
Mind DBT Luton		145	1,667	1,812	-
Lottery Hoarding project		802	5,598	6,400	-
Panacea Hoarding and Peer Support		-	4,878	1,714	3,164
		50,462	12,143	16,265	46,339
<hr/>					

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2022

14 RESTRICTED FUNDS CONT.

Luton Services Reserve

As the organisation is no longer contracted to provide an IAPT and Wellbeing service in Luton, a designated Luton Restricted Fund was set up in FY 16/17 using funds from the Luton IAPT and Wellbeing Restricted Fund to enable these funds to be used on other services provided in Luton. The commissioner of this service approved this transfer.

Other Capital Projects

Grants received from Bedfordshire NHS to provide capital equipment for BLM throughout Bedfordshire.

Arabic & Asian Women Cultural Project

Funding by Bedfordshire County Council to raise awareness of Mental Health issues and increase access to therapies amongst Asian and Arabic women in Bedford.

Wellbeing in Later Life - Comic Relief

Funding from Comic Relief to develop mentoring services for older people in Central Bedfordshire to increase personal wellbeing and support networks.

Luton NHS SOS Bus

The Luton SOS bus project aims to reach out to people who may be in need of support, but do not know where to go. Mind BLMK planned to work with partner organisations in Luton to run a weekly outreach event to engage with the public to raise awareness of support available, and offer information and advice using the SOS bus as a base. Discussions on how these services will be delivered are ongoing.

Mind DBT Luton

A peer support project for people in Luton who have a personality disorder and have had training in Dialectical Behaviour Therapy (DBT) to help them manage their condition.

Panacea Trust Hoarding and Peer Support

A project to provide a Peer Support Group for men in Bedford who are experiencing mental health issues and in addition to provide support for anyone in Bedford who is experiencing Hoarding Disorder.

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2022

15 ANALYSIS OF NET ASSETS BETWEEN FUNDS	Tangible Fixed Assets	Net Current Assets	Total
	£	£	£
Restricted Funds	902	41,431	42,333
Designated funds		52,764	52,764
Unrestricted Funds	23,933	994,959	1,018,892
	<u>24,835</u>	<u>1,089,154</u>	<u>1,113,989</u>

16 COMPANY STRUCTURE

The charity is limited by guarantee and does not have a share capital. Every member of the charity undertakes to contribute such amount as may be required, not exceeding £10, to the charity's assets if it should be wound up while he or she is a member or within one year after he or she ceases to be a member, for payment of the charity's debts and liabilities contracted before he or she ceased to be a member, and of the costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves.

17 LEASING COMMITMENTS

	2022	2021
	£	£
Future Minimum Lease Payments under non-cancellable operating leases for periods not later than one year		
Property	13,466	3,339
Other Assets	2,074	3,347
later than one year and not later than five years		
Property	30,605	0
Other Assets	<u>0</u>	<u>6,137</u>

18 DEFERRED INCOME

	2022	2021
	£	£
Balance Deferred Income as at 31st March 2021	278,467	43,540
Previous Year Income Recognised	(231,417)	(27,798)
Current Year Income Deferred	583,911	262,725
Balance as at 31st March 2022	<u>630,960</u>	<u>278,467</u>

Income is deferred to acknowledge that some income is received in advance of matched expenditure. The large increase from last year was due to monies being received in March 22 that related to FY 22/23 from commissioners.

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2022

19 PENSIONS

During the year, contributions continued to be paid into the Charity's Stakeholder Pension Scheme. There were 73 members in the year, each of whom contribute 5% of salary. The Charity pays a sum representing 6% of the employee's scheme. Total costs to the Charity were £6,439.40 (2020-2021, £6,305.06) and are included in wages and salaries. The scheme was closed to new entrants on 31st March 2012. Members of staff not in the Stakeholder scheme are in a NEST scheme after a qualifying period. Each member contributes 5% of salary and the Charity also pays 3% of salary. There were 73 members in the year, the total cost to the Charity being £24,068.63 (2020-21 £15,257.12).

20 RELATED PARTY TRANSACTIONS

There were no related party transactions during the year. A donation of £50 was received from one trustee and they donated their time.

**21 RECONCILIATION OF NET INCOME/(EXPENDITURE)
TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	2022	2021
	£	£
Net Income/(Expenditure) for the Reporting Period	374,486	188,464
Adjustments for :		
Depreciation Charge	12,549	10,958
Income Shown in Investment Income	(1,668)	(2,908)
(Increase)/Decrease in Assets	(14,952)	(4,224)
(Increase)/Decrease in Debtors	(785,499)	(62,409)
Increase/(Decrease) in Creditors	390,420	257,614
Net Cash Provided Used in Operating Activities	(24,664)	387,495

22 ANALYSIS OF CASH AND CASH EQUIVALENTS

	2022	2021
	£	£
Cash in Hand	202	176
Notice Deposits (Less Than 3 Months)	782,717	805,739
Total Cash and Cash Equivalents	782,919	805,915

23 GOVERNMENT GRANTS

	2022	2021
	£	£
Grants	24,082	72,111
Contracts	1,242,329	764,456
Ad hoc Training	35,204	33,779
Total	1,301,615	870,346

Government grants include monies from central government departments, local government and NHS commissioning groups, local police forces and academies. The monies have been provided in the main to fund our local mental health services, specific projects and training courses.

There are no unfulfilled conditions or contingencies attached to these monies.

MIND BLMK

England & Wales - Charity number 1068724

Accounts

MIND BLMK

**Registered Company No. 03511342 (England and Wales)
Registered Charity No. 1068724**

**Annual Report & Audited Accounts
Year Ended 31st March 2021**

**MIND BLMK
ACCOUNTS
For the year Ended 31st March 2021**

CONTENTS	PAGE
Report of the Trustees	1-10
Independent Auditors' Report to the Members	11-12
Statement of Financial Activities	13
Balance Sheet	14
Statement of Cash Flow	15
Notes to the Accounts	16-26

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2021

The Trustees, who are also Directors of the charity for the purposes of Company Law, present their annual report together with the independently verified accounts for the year ended 31st March 2021. This report is a Director's Report as required by s417 of the Companies Act 2006.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and 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 (FRS 102) (effective 1 January 2019)

OBJECTIVES AND ACTIVITIES

Objects of the Charity

The object of the charity as stated in the constitution is to promote and protect people with mental health problems and assist in the development of people with mental ill health by provision of support, advice and other services.

Summary of Main Activities

To achieve the object, the charity offers the following mental health and wellbeing services, as stand alone and in partnership with other service providers, in Bedfordshire, Luton and Milton Keynes: The variety of services provided are primarily those commissioned, or specifically funded, to ensure members of the public with mental health issues have access to appropriate help and support.

During the year the Company set up Crises Cafes, a new national initiative funded by the NHS, in Luton, Bedford, Central Bedfordshire and Milton Keynes.

Community Based Support

- Community recovery groups for those with severe and enduring mental health problems
- Wellbeing programmes
- Wellbeing Centres across Bedfordshire, Luton and Milton Keynes
- Therapeutic groups
- Free counselling funded by Milton Keynes Community Foundation, Samuel Whitbread School, the National Lottery Community Fund and a GP cluster is provided in Milton Keynes for issues including life crisis, loss, anger self-esteem, depression and anxiety. A Community Connector service has also been started in Milton Keynes by a GP practice group which aims to direct people who present at a GP surgery with a mental health issue to other services in the area that can support them and prevent their mental health from declining.
- Crisis Cafes funded by the East London Foundation Trust (ELFT), and the Luton NHS commissioners have provided crisis services for individuals in need of mental health support in the evenings 7 days a week. A crisis cafe funded by Central North West London Foundation Trust (CNWL) and the MK NHS commissioners started providing support in July in the evenings 5 days a week and this has now been extended to 7 days a week.
- In the year ELFT funded a Liaison and Diversion Peer Support Worker to work in Luton with them to improve the health and justice outcomes for adults and children who come into contact with the youth and criminal justice systems where a range of complex needs have been identified as factors in their offending behaviour.
- MK NHS Commissioners funded a service to promote Improving Access to Psychological Therapies and Mind services across the MK area with a view to improving access to mental health services in the area.
- Full cost counselling is also provided across Bedfordshire and Milton Keynes.

Training

- Therapeutic, mental health awareness and suicide prevention training provided to members of the public, mental health professionals, public sector bodies, partners and companies.

Public Benefit

Through these services the Company meets its public benefit obligations in accordance with the Charity Commission guidance.

Volunteers

The charity is grateful for the unstinting efforts of its volunteers. 110 volunteers donated 981 hours during the year. This reflects a 90% reduction from prior year, and is driven by the change in delivery of services from face to face to remote due to the restrictions in place during the COVID 19 pandemic. If this is conservatively valued at £8.91 (the current minimum wage) per hour the volunteer effort amounts to £8,741. This amount is not included in the accounts.

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2021

ACHIEVEMENTS AND PERFORMANCE

Our main activity is in Community Based Support, where we work to achieve our overall objective by applying for grants or tendering for contracts from those organisations and commissioners who have funding available to help those in society with mental health problems. Some examples of performance are detailed below.

Community Based Support

Offering Wellbeing and mental health options to the community enables individuals and their families to stay healthy. During the period 1,124 people accessed services and were supported in over 8,474 hours of support. Some examples of performance are detailed below.

Community Based Support

Community based services enable people to get the right support in the right place and enable people to be part of their communities which increases well being and resilience. The services operate in communities they serve however for this period due to the pandemic all community-based services moved to telephone and virtual support. Across Bedfordshire and Luton 9344 wellbeing calls were made to individuals to support them to stay emotionally well and reduce isolation and loneliness. In addition there were 2675 attendances on virtual support sessions.

902 instances of support from the crisis cafes resulted in 91% of people feeling their crisis was de-escalated, 89% felt they resume normal life, 90% felt less isolate, 86% felt less suicidal or likely to self-harm.

Counselling

The counselling services supported 505 individuals who received 828 sessions of counselling in the period covered by the accounts. 84% said they felt the service enabled them to make progress to make positive changes to improve their wellbeing, 88% felt that they will be able to build on the progress they have made, 92% said they would use the service again if they needed to.

Training

Training for the community is delivered as it raises awareness and skills people to understand and support wellbeing and mental health needs. This enables people to support each other in families, neighbourhoods and workplaces. This has been particularly needed during the pandemic which reflected in 2,505 individuals attending training to increase their knowledge. 21 individuals became qualified Mental Health First aiders enabling them to feel confidence to support those struggling with their mental health. 242 individuals increased their knowledge in reducing suicides by attending the See the Signs training and understanding how to identify those at risk and how to support them. During the period webinars were developed as an accessible way for people to understand how to stay well during the pandemic. This method of delivery made it more accessible during this time.

Service User Involvement - An Influence and Participation policy statement and procedure were agreed by the Board to transform the way we involve service users in the organisations. This transformation was to ensure we are involving and hearing from a wide range of service users and creating opportunities for meaningful involvement. The Influence and Participation lead has continued to work with National Mind to continue to increase our skills and processes as we develop our local and central advisory groups and our first service users for these groups have been recruited.

Service User Involvement - An Influence and Participation policy statement and procedure were agreed by the Board to transform the way we involve service users in the organisations. This transformation was to ensure we are involving and hearing from a wide range of service users and creating opportunities for meaningful involvement. The Influence and Participation lead has continued to work with National Mind to continue to increase our skills and processes as we develop our local and central advisory groups and our first service users for these groups have been recruited.

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2021

ACHIEVEMENTS AND PERFORMANCE CONTINUED

- **Increase partnership working in mental health and associated areas.** This is an ongoing activity. The charity continues to develop its range of partnerships and pursue new opportunities. The Business Development and Finance committee has this as a specific focus. Because of the influencing work carried out with commissioners Mind BLMK is viewed as a key contributor to the Mental Health Transformation work that the NHS are implementing and more funding has been gained in the year for example the crisis cafes across the area.
- **Implement a workforce strategy and allied training to ensure resilience and capacity.** This has been implemented and is currently under review given the impact of the COVID 19 pandemic on how staff have had to adapt to working from home to a large extent and how services have been delivered remotely and face to face.
- **Attract sustainable new sources of funding for current and new services** – We ensure that the organisation is aware of regional and national opportunities and prepare for anticipated opportunities. We continue to build a range of partners to allow us to participate in collaborative bids for the delivery of new services. In addition, we have structured both operational capability and committee decision-making so that we can respond in a timely and agile manner to unforeseen opportunities.

Key Performance Indicators / Operational Reporting

The primary monitor and reporting of objectives, remains that of meeting the commissioners reporting obligations and targets under each contract undertaken. In this way the Company considers it is best placed to expand and thrive in delivering its charitable activities in the future. In addition to operational use, the Governance, Quality and Performance sub-committee performs regular oversight and challenge of metrics, in addition to the main Board.

The Mind BLMK Crisis Cafes opened in February 2020 in Bedford and Luton initially to provide face to face support for people in these areas who were in crisis. The Crisis cafes were adapted in response to the COVID 19 pandemic and the restrictions that were introduced as a result of this by providing phone support. The service was extended to Milton Keynes in December which provided face to face services and phone support. The support provided by the crisis cafe meant that a high proportion of people who would otherwise have had to engage with the NHS or visit A & E were able to have their crisis de-escalated and felt better able to cope with future crises.

FINANCIAL REVIEW

Financial Position

The Company achieved a surplus of £188K in the year under review, increasing its unrestricted reserves to £693K. The surplus for the year benefited from the necessary changes to delivery of the Crisis Cafes contracts owing to the Covid19 restrictions, the continuing strong performance of the fundraising activities and action taken to curtail expenditure as appropriate to the changing circumstances.

Details of the Company's financial performance are given in the Statement of Financial activities, Balance Sheet on pages 12 and 13 and supporting notes on pages 15-20, forming part of this annual Report.

The Trustees are satisfied that the assets of the charity are available and adequate to fulfil the obligations of the charity on a fund-by-fund basis: details of various specific funds are given in the notes to the accounts. They are also satisfied that the accounts comply with current statutory requirements.

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2021

FINANCIAL REVIEW CONT.

Policy on Reserves

It is the policy of Mind BLMK to maintain a level of unrestricted reserves equal to not less than three months' costs, plus wind-down costs and closure expenditure. The calculation of these costs is subject to the timing relative to property leases and other contractual obligations.

The Business Development and Finance Committee monitors these reserve levels. As these are approximately double the policy level, ways are being sought to use the excess to further enhance services and the benefit to the public.

At 31 March 2021 the total reserves amounted to £740k, of which £46k are restricted i.e. have to be used for specific purposes and the balance are unrestricted

With the level of reserves available to the Charity, it is appropriate to prepare the accounts on a going concern basis.

Principal Funding Sources

Core funding for the charity's activities is provided by Luton Borough Council, East London NHS Foundation Trust, Bedford Borough Council, Milton Keynes Clinical Commissioning Group, Central Bedfordshire Council, Central and North West London NHS Foundation Trust, Luton NHS and Milton Keynes Council. Luton, Bedford and Milton Keynes CCGs have combined into one CCG in 21/22 that covers all three areas.

During the year the work of the Fundraising Manager who was appointed in 2018 to develop and grow this area of income has resulted in an increase in the percentage of income from fundraising from 9% to 12% of income since their appointment. As discussed earlier this income in FY 20/21 has been impacted by the Covid 19 pandemic.

Investment Powers and Policy

Under the Memorandum and Articles of Association, the charity has the power to invest in any way the Trustees wish. In light of the current low interest rate environment a review of potential higher reward options was considered.

The Trustees determined that it has no appetite for riskier investments. The charity holds no investments other than bank deposits.

Expenditure on Future Income Raising Capability

The organisation continues to operate in a challenging environment particularly given the impact of the Covid 19 pandemic, and continues to consider methods to diversify our income stream, and limit the impact of fluctuations to that income stream. As discussed above a Fund Raising Manager was appointed in FY 18/19 and continues to grow the income, our reach to potential donors across the region and broaden our reach in terms of grant applications.

INDEMNITY INSURANCE

Mind BLMK purchases Indemnity Insurance on behalf of the Trustees.

PENSIONS LIABILITY

Mind BLMK operates a defined contribution pension scheme to which employee and employer contribute. There is no defined benefit pension scheme and no pension liability.

PLANS FOR FUTURE PERIODS

Mind BLMK operates in a changing and uncertain environment. The Trustees and Executive take a proactive approach to change. The Covid 19 pandemic has been a great challenge for the charity but the workforce quickly responded to this challenge, adapted by working remotely and continued to deliver our services to a population that had greater need due to increased feelings of isolation, loneliness, stress and anxiety due to the unprecedented times that we were and continue to live in. At all stages of the pandemic as the restrictions change risk assessments for services and staff working practices have been done and changes made when needed. As well as the welfare of our service users we have focused on the welfare of our staff to ensure that their wellbeing is being maintained and that their home working set up is safe and suitable for the work that the charity carries out.

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2021

PLANS FOR FUTURE PERIODS CONT.

The Charity monitors its potential sources of income for four years ahead. As its main income is from contracts of limited duration, from one year upwards, the greatest risks to its future activities are:

- Failure to win the renewal of a contract in a competitive market.
- A decision by commissioners to discontinue a service, sometimes through their own financial pressures.
- The pricing of the contract offered make it difficult for the Company to cover all its costs.

This last point is mitigated to a large extent by the Company's fundraising activities. There is no doubt that fundraising is challenging every year, partly through the number of charities seeking such funds, partly through maintaining trust in what an individual charity does, and the general economic situation having an impact on availability of funds.

This last point is mitigated to a large extent by the Company's fundraising activities. There is no doubt that fundraising is challenging every year, partly through the number of charities seeking such funds, partly through maintaining trust in what an individual charity does, and the general economic situation having an impact on availability of funds.

The Charity is encouraged by the government's proposed transformation of mental health services in future years, and the general opportunity for third sector organisations to be a major part of this.

NHS England and NHS Improvement aim to deliver a transformation in adult and older adult mental health services by 2023/24, building on the progress made to date towards achieving the recommendations set out in the 5 year forward Plan and aiming to rebalance the provision of care and ensure that people can access the care they need closer to home.

The NHS Mental Health implementation plan 2019/20-2023/24 sets out priorities for improving adult and older adult mental health care over the next five years supported by major new investment. NHS England and NHS Improvement are investing to improve care across a range of services and settings, including mental health crisis care, acute mental health care, and community-based mental health care.

Locally the BLMK area started working on transformation bids last year and the implementation started in April 2021. The transformation has to include the Voluntary sector which will see more mental health offers delivered by the voluntary sector. This has created new opportunities for Mind BLMK with new roles services being delivered including the crisis cafes and community connectors. The initial 3 year transformation will see further opportunities for the voluntary sector as well as the continuation of the new services started this year.

Mind BLMK are part of the Transformation Boards and working groups.

Our funders have continued to support our services in FY 20/21 with only one service needing to have its funding cut by 9% due to a reduction in income for the council from the local airport due to the restrictions put in place for the pandemic. Our training and fundraising income did stop overnight when the national lockdown happened at the end of March 2020. To replace some of the fundraising income Covid 19 emergency funding grants were applied for and the charity was successful in winning these. Towards the end of the second quarter in FY 20/21 fundraising did start to increase as fundraisers started to adapt to the new ways of living and some of the lockdown restrictions were eased. Delivery of training has been adapted to be done remotely and income is now starting to be generated from this.

The financial impact of the pandemic on the organisation has been monitored closely by the trustees and plans for different scenarios were quickly put in place for action that would need to be taken to minimise the impact of the pandemic on the organisation. This included putting 12 staff on furlough who could not do their job from home or there was no work for them and one member of staff was made redundant. The majority of the staff fully returned to work during Q2 FY 20/21 or were on flexible furlough. Other costs have been looked at and potential savings have been identified and will be implemented in the year ahead.

Our volunteers continue to be an important part of our service provision but this was impacted at the early stage of lockdown. As services have adapted to being delivered safely and remotely, volunteers have once again started to be used providing for example our peer support mentoring service, counselling and attending remote groups with service users.

The dedicated Business Development and Finance Committee scans for developments and opportunities in mental healthcare, and the wider healthcare marketplace.

A strategic review to consider the changing healthcare landscape was undertaken during the 2nd half of 2015. This resulted in a new 5 year Strategic Plan being published in January 2016. Although the plan covers a 5 year period, it is being reviewed in FY 20/21 due to changes in funding streams and the needs of the community.

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2021

PLANS FOR FUTURE PERIODS CONTINUED

A key focus for the coming year is continuing to develop our partnership working with the East London NHS Foundation Trust (ELFT). As part of the Operational Management team, Mind BLMK is helping to design and implement a new Recovery Service in Bedfordshire. Mind have now been sub-contracted to provide the peer support function up to and including 2020/21, and are working closely with ELFT to explore how Mind can contribute further to the evolving Recovery Service past this date. Mind BLMK has also been closely consulted about other new services across the area including the crisis cafes and the re-imagining work that has been going on in Luton around the voluntary sector for example.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity was incorporated on 16th February 1998 under the name "The Befrienders for Mental Health and Learning Disabilities" as a company limited by guarantee and is also a registered charity. The charity changed its name to Bedfordshire and Luton Mind on 30th October 2006.

The charity is governed by its Memorandum and Articles of Association which were updated on 2 April 2013 due to the acquisition of Milton Keynes Mind, and the change of name to Mind BLMK.

Mind BLMK is an independent charity affiliated to National Mind. It is an incorporated charity that is limited by guarantee. The liability of members in the event of the charity being wound up is limited to a sum not exceeding £10. There are currently 135 members.

Appointment of Trustees

A Board of Trustees administers the charity in accordance with the purposes of the charity, as set out in its governing document and with regard to the Charity Commission's guidance on public benefit. Trustees are recruited to provide specific skill sets to enhance charitable achievements and public benefit. The Trustees are appointed the members in general meetings.

Additional Governance Issues

The Board of Trustees is supported by:

- The new groups set up for service user involvement as a result of the review undertaken in the year
- Executive Team overseeing operational issues
- Sub-committees covering workforce, business development and finance, health and safety, and governance, quality and performance. Each sub-committee is led by a trustee and made up of at least 1 executive officer and 2 or more trustees.
- Our external audit service provider was changed to Myers Clark during 2016/17. In 2021 the checking of the accounts was an audit due to the increased level of turnover.
- Rotation of our Board of Trustees is also important to support the ongoing quality of governance, and at the time of writing (June 2021), we are in the process of recruiting new trustees.

Board and Committee Attendances

Trustees attendance at the Board and subcommittees is given in the table below.

Meeting Attendances	Board		Business Development and Finance		Governance, Quality and Performance		Workforce/Health and Safety	
	Actual	Possible	Actual	Possible	Actual	Possible	Actual	Possible
S. Clarke	4	4	3	4	2	2	-	-
S. Horner	4	4	4	4	-	-	-	-
J. Culling	3	4	4	4	-	-	-	-
L. Broughton	4	4	-	-	-	-	4	4
H. Donovan	4	4	-	-	2	4	-	-
D. Gibson	4	4	-	-	-	-	4	4

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT CONT.

Decision Making

The Executive team is responsible for the day to day operations of the organisation. Trustees perform a governance and oversight role. The Board of Trustees and each sub-committee meet at least 4 times per year. Key decisions which require their approval are; setting of strategy; setting of annual budgets and forecasts; specific approval of major expenditure in line with prescribed delegated authorities; review of the Charity's policies and procedures, entering into key contracts and partnerships, selection and appointment of auditors.

The Business Development and Finance sub-committee operates a streamlined approval mechanism to facilitate an agile response to emerging mental healthcare initiatives, partnership, and funding opportunities. This avoids the need to delay decisions to the next quarterly meeting cycle.

Organisation Policies

Ownership of each policy is assigned to a relevant sub-committee of the Board of Trustees. Additionally the senior management team own many of the operational policies. Policies are reviewed and updated on a staggered annual schedule. Key operational risks are mapped to policies to ensure completeness of policy coverage. An extensive review of organisational policies has been ongoing during the current year, with action to standardise the quality and content of policies, rationalise the number of policies, and assess the effectiveness of policies across the organisation.

Induction and Training of Trustees

On election, Trustees attend an induction with key personnel and are provided with a Trustee Handbook containing organisation and governance information, guidance on their duties and responsibilities, codes of conduct and declaration of interests.

In order to take advantage of particular expertise or experience, each Trustee is a member of one or more Board sub-committees.

Organisation

The names of the Trustees who served during the year are set out on page 9.

A Chief Executive is appointed by the Trustees to manage the day to day operation of the charity.

The CEO remuneration is set in line with the ACEVO (Association of Chief Executives of Voluntary Organisations) Pay Survey, based on geographical location and charity size. An organisational Job Evaluation with 4 criteria (Knowledge; People and Relationships Management; Analysis, Planning and Thinking; Decision Making and Accountability) sets and benchmarks organisational pay

The Executive Team comprises the Chief Executive, Caroline Lewis, the Finance and Resource Manager, Katy Preen, and Operational Manager Richard Hurst .

Mind BLMK is affiliated to Mind, the national mental health charity and during the year signed a new federation agreement dealing with how the various Mind organisations interact and work together. The organisation operates autonomously as regards policies and procedures.

Mind BLMK works with high professional standards in its service delivery and organisation performance through its programmes of staff and volunteer training, financial management, quality control and information systems. It holds: Mindful Employer; Disability Confident Employer; and the Mind Quality Mark.

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT (CONTINUED)

Partners

The charity works closely with, East London NHS Foundation Trust, Central and North West London NHS Foundation Trust, GPs and other statutory agencies. Voluntary partners include MK and Bedfordshire and Luton Community Foundations, Age UK MK, Talkback, Headway, Social Business Alliance CIC, Relate Bedfordshire, Relate MK, Bedford Creative Arts, Carers in Bedfordshire, Bucks Carers, Bedfordshire Rural Communities Charity, the Disability Resource Centre, the Learning Partnership, MK Centre for Integrated Living, Citizens' Advice, Hertfordshire Mind and Mind in Cambridgeshire. Support for our core services comes from East London NHS Foundation Trust, Milton Keynes Clinical Commissioning Group, Luton Borough Council, , Central Bedfordshire Council, Bedford Borough, Central and North West London NHS Foundation Trust and Milton Keynes Council with whom we work together to provide a relevant service within the resource constraints of all parties.

Grants

The charity works in partnership to deliver mental health initiatives with grant funding when suitable opportunities are identified and we hold sufficient funds to deliver to a high standard. The charity does not have a policy of making grants to other parties.

Risk Management

The Board of Trustees has conducted its own review of the major risks to which the charity is exposed. The risk matrix which has responsibilities split between the trustees and the executive reflects the impact of any risk and the likelihood of its occurrence, has been reviewed by the Trustees and systems have been put in place to mitigate those risks, including a designated property fund. Significant external risks to funding led to the development of a strategic plan that will allow for the diversification of funding and activities. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Significant Risks

Confidence in the Charity Sector: Charities have been in the public eye again in the last 12 months. We are unable to influence these external factors, however the organisation remains focused on continuing to apply good governance practice. We have a dedicated sub-committee to focus on evolving our governance and minimising risks within Mind BLMK. We continue to seek to differentiate ourselves through robust governance and a focus on delivering the best possible quality services and measuring, monitoring and acting upon the outcomes, both internally and through external accreditations. Mind BLMK has been awarded the Mind Quality Mark (MQM) after an assessment last year.

We maintain and review appropriate policies with regard to fundraising, combined with volunteer support.

East London NHS Foundation Trust: This partnership has continued to positively evolve and strengthen and has now been extended to March 2023.

Brexit: At the time of writing this year's report, five years on from the referendum, the uncertainties which we faced in 2016 remain. The UK has left the EU and the future UK relationship with the European Union have been agreed. The EU Settlement Scheme has made things clearer for EU citizens wishing to continue living and working in the UK after Brexit. Currently Mind BLMK has not suffered noticeably from the labour and reduction in funding impacts of Brexit.

MIND BLMK
REPORT OF THE TRUSTEES
For the year Ended 31st March 2021

REFERENCE AND ADMINISTRATIVE INFORMATION

Registered Company No. 03511342

Registered Charity No. 1068724

Trustees

Simon Clarke	Appointed 3rd June 2019 Chair from 3rd June 2019
Steven Homer	Appointed 10 December 2014
James Culling	Appointed 1 October 2016
Lesley Broughton	Appointed 19 October 2018
Dr Helen Donovan	Appointed 19 October 2018
Drew Gibson	Appointed 2 September 2019
Sara Jenkins	Appointed 6 September 2021
Hannah Parrish	Appointed 6 September 2021
Alex De Araujo	Appointed 7 April 2021

Company Secretary

Caroline Lewis

Chief Executive

Caroline Lewis

Principal and Registered Office

The Rufus Centre
 Steppingley Road
 Flitwick
 Beds
 MK45 1AH

Auditors

Myers Clark - Chartered Accountants
 Statutory Auditor
 Egale 1
 80 St Albans Road
 Watford
 WD17 1DL

Bankers

Barclays Bank Plc
 111 High Street
 Bedford
 Beds
 MK40 1NJ

Website

www.mind-blmk.org.uk

MIND BLMK
REPORT OF THE TRUSTEES
#

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees who served during the year are listed on page 9, though post balance sheet changes have been noted. None of the Trustees has any beneficial interest in the charity.

The Trustees (who are also directors of the charity for the purposes of company law) are responsible for preparing the Trustees' Annual 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 accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the results of the charity for that period. In preparing those accounts, the Trustees are required to:

- select suitable accounting policies and 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 and statement of recommended practice have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on a "going concern" basis unless it is inappropriate to assume that the charity will continue in operation.

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

In accordance with company law, as the charity's Trustees, we certify that:

- so far as we are aware, there is no relevant audit information of which the charity's auditors are unaware; and
- as the Trustees of the charity we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

The report of the Trustees has been prepared in accordance with the special provision for small companies in the Companies Act 2006.

Signed on behalf of the Board of Trustees



.....
S. Clarke
Trustee

The Rufus Centre
Steppingley Road
Flitwick
Bedfordshire
MK45 1AH

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF
MIND BLMK
For the year Ended 31st March 2021**

Opinion

We have audited the financial statements of MIND BLMK ('the charitable company') for the year ended 31st March 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 charitable company's affairs as at 31st March 2021 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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 charitable company's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

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

Other Information

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. 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.

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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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, which includes the directors' report prepared for the purposes of
 - company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
 - the directors' report included within the trustees' report has 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 company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' 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 and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 10, the trustees (who are also the directors of the charitable company for the purposes of company law) 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 the trustees 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 company'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 company or to cease operations, or have no realistic alternative but to do so.

Auditor's 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.

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF
MIND BLMK
For the year Ended 31st March 2021**

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 is detailed below:

The extent to which the audit was considered capable of detecting irregularities including fraud

In identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following;

- The nature of the industry and sector, control environment and business performance including the design of
 - the remuneration policies, key drivers for trustee remuneration, bonus levels and performance targets;
- results of our enquiries of Management about their own identification and assessment of the risks of irregularities;
- any matters we identified having obtained and review the charitable company's documentation of their policies and procedures relating to;
 - o identifying, evaluating and complying with laws and regulation and whether they were aware of any instances of non-compliance;
 - o detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
 - o the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations;
- the matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory frameworks that the charitable company operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included the UK Companies Act.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the company's ability to operate or to avoid a material penalty. These included the Employment law.

Audit response to risks identified

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities.

This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company'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 charitable company'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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Paul Windmill (Senior Statutory Auditor)

Dated: 17th December 2021

For and on behalf of Myers Clark Statutory Auditor
Egale1, 80 St Albans Road
Watford
Hertfordshire
WD 17 1DL

MIND BLMK
STATEMENT OF FINANCIAL ACTIVITIES INCLUDING
INCOME AND EXPENDITURE ACCOUNT
For the year Ended 31st March 2021

	Note	Unrestricted Funds	Restricted Funds	2021 Total Funds	Unrestricted Funds	Restricted Funds	2020 Total Funds
		£	£	£	£	£	£
INCOME AND ENDOWMENTS							
Donations and Legacies Charitable Activities	3	153,980		153,980	202,699	-	202,699
Community Based Support		977,503	46,004	1,023,507	583,239	39,746	622,985
Training		49,254		49,254	108,415	-	108,415
Counselling		16,529		16,529	50,845	-	50,845
Other Trading Activities		-		-	1,043	-	1,043
Investments		2,908		2,908	4,354	-	4,354
TOTAL INCOME AND ENDOWMENTS		1,200,174	46,004	1,246,178	950,595	39,746	990,341
EXPENDITURE							
Business Development and Fundraising Costs Charitable Activities	4(a)	84,158		84,158	63,462	-	63,462
Community Based Support		797,555	50,126	847,681	712,770	63,900	776,670
Training		96,759		96,759	86,934	-	86,934
Counselling		18,346		18,346	49,335	-	49,335
Other		10,770		10,770	5,940	-	5,940
TOTAL EXPENDITURE		1,007,588	50,126	1,057,714	918,441	63,900	982,341
NET INCOME/EXPENDITURE		192,586	(4,122)	188,464	32,154	(24,154)	8,000
TRANSFERS BETWEEN FUNDS	5	-	-	-	-	-	-
NET MOVEMENT OF FUNDS	6	192,586	(4,122)	188,464	32,154	(24,154)	8,000
RECONCILIATION OF FUNDS							
TOTAL FUNDS BROUGHT FORWARD		500,577	50,462	551,039	468,423	74,616	543,039
TOTAL FUNDS CARRIED FORWARD		693,163	46,340	739,503	500,577	50,462	551,039

The notes on pages 16 to 26 form part of these accounts.

The Statement of Financial Activities also complies with the requirements for an Income and Expenditure Account under the Companies Act 2006.

MIND BLMK
BALANCE SHEET
Year Ended 31st March 2021

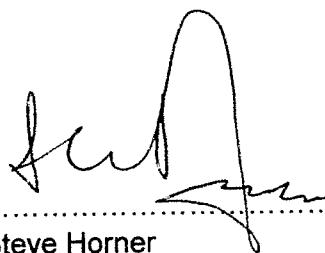
	Note	2021	2020
		£	£
FIXED ASSETS			
Tangible Assets	9	22,432	29,166
CURRENT ASSETS			
Debtors	10	262,745	200,337
Cash at Bank and in Hand	22	805,915	415,512
		<u>1,068,661</u>	<u>615,849</u>
LESS: CURRENT LIABILITIES			
Creditors: amounts falling due within one year	11	<u>351,590</u>	<u>93,976</u>
NET CURRENT ASSETS		<u>717,070</u>	<u>521,873</u>
NET ASSETS		<u><u>739,503</u></u>	<u><u>551,039</u></u>
TOTAL CHARITY FUNDS			
Unrestricted	13	693,164	500,577
Restricted	14	46,339	50,462
	15	<u><u>739,503</u></u>	<u><u>551,039</u></u>

Under the Companies Act 2006, s454, on a voluntary basis the trustees can amend the financial statements if they subsequently prove to be defective.

The financial statements were approved by the trustees on 15th October 2021



Simon Clarke
Trustee



Steve Horner
Trustee

Registered Company Number: 03511342
Registered Charity Number: 1068724

The notes on pages 15 to 24 form part of these accounts.

MIND BLMK
Statement of Cash Flows
Year Ended 31st March 2021

	Note	2021 Funds £	2020 Funds £
Cash flows From Operating Activities:			
Net Cash Used in Operating Activities	21	387,495	(74,384)
Cash Flows From Investing Activities			
Interest Income		2,908	4,354
Purchase of Equipment		-	-
Cash Provided by Investing Activities		2,908	4,354
Increase/(Decrease) in Cash and Cash Equivalents in the Year		390,403	(70,030)
Cash and Cash Equivalents at the Beginning of the Year		415,512	485,542
Total Cash and Cash Equivalents at the End of the Year	22	805,915	415,512

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2021

1 ACCOUNTING POLICIES - BASIS OF PREPARATION

Mind BLMK meets the definition of a public benefit entity under FRS 102. The Financial Statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland (FRS102) issued 1 January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Companies Act 2006 and the Charities Act 2011, in so far as it applies, and UK generally accepted Practice as it applies from 1 January 2019.

The preparation of financial statements in compliance with SORP 2019 requires the use of certain critical accounting estimates. It also requires management to exercise judgement in applying the accounting policies (see note 2).

(a) Going Concern

The accounts have been prepared on the going concern basis and the trustees are not aware of material uncertainties regarding going concern.

(b) Funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objective of the charity without further specified purpose and are available as general funds. The Trustees may allocate certain unrestricted funds as designated funds where appropriate.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

Details of the funds of the charity, how they have arisen and their use are given in notes 13 and 14.

(c) Income recognition

All income is recognised once the charity has entitlement to the income, it is probable that it will be received and the amount receivable can be measured reliably.

All income is gross without deduction for related expenditure.

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when it is probable that it will be received and the amount can be ascertained. The value of services provided by volunteers has not been included.

Grants that are non-exchange transactions are recognised in the period in which they are receivable. Grants received which relate to future periods are treated as deferred income.

Grants that are subject to performance related criteria are recognised as performance is met.

Income that is subject to contractual terms is recognised when those terms have been met.

Income from investments is included in the Statement of Financial Activities in the year in which it is receivable.

Restricted income is recorded in the SOFA when receivable.

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2021

1 ACCOUNTING POLICIES - BASIS OF PREPARATION CONT.

(d) Expenditure recognition

Liabilities for expenditure are recognised in accordance with the accruals concept.

Resources expended are recognised in the period in which they are incurred and include attributable VAT, which cannot be recovered.

Costs of raising funds comprise the direct costs of raising funds and an apportionment of support and governance costs.

Expenditure on charitable activities comprise the direct costs attributable to each activity and an apportionment of support and governance costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the other activities of the charity. The basis on which support costs are allocated are set out in note 4.

(e) Tangible Fixed Assets

Fixed assets are capitalised in the balance sheet as tangible fixed assets and they are stated at historical cost less accumulated depreciation. A gift of an asset or a grant to purchase is recognised in full and any restrictions on the asset's use is recognised by allocating the asset to a restricted fund. The charity's capitalisation limit is £3,000 therefore all fixed assets above this value are capitalised. This includes assets where the total cost of assets purchased in one batch is more than £3,000 but the value of each individual asset purchased in the batch is less than £3,000.

Depreciation is provided on all tangible fixed assets, to write off the cost, less estimated residual value, of each asset over its expected useful life at the following rates:

Leasehold improvements	- over period of lease of 25 years
Fixtures, fittings and equipment	- 25% to 33.33% on cost
Computer Software	- 33.33% on cost

(d) Debtors

Short term debtors are measured at transaction price, less any impairment losses. Any losses resulting from impairment are recognised in expenditure.

(e) Creditors

Short term creditors are measured at transaction price.

(f) Cash and Cash Equivalents

Cash and cash equivalents comprise cash at bank and in hand and demand deposits with banks.

(g) Financial Instruments

The Charity only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities such as debtors and creditors.

Financial instruments are initially measured at transaction value. They are assessed at the end of each reporting period for objective evidence of impairment. If objective evidence of impairment is found, an impairment loss is recognised in the SOFA.

(h) Holiday Pay Accrual

A liability is recognised to the extent of any unused pay entitlement that is accrued at the Balance Sheet date and carried forward to future periods. This is measured at the undiscounted salary cost of the future holiday entitlement accrued at the Balance Sheet date.

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2021

1 ACCOUNTING POLICIES - BASIS OF PREPARATION CONT.

(i) Operating Leases

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

(j) Pension Contributions

Pension contributions represent payments to individual personal pension schemes and are charged to the income and expenditure account in the period to which they relate.

2 JUDGEMENTS IN APPLYING ACCOUNTING POLICIES AND KEY SOURCES OF ESTIMATION UNCERTAINTY

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities as at the balance sheet date and the amounts reported for revenues and expenses during the year. The nature of the estimation means that the actual outcomes could differ from those estimates. There are no material key sources of estimation uncertainty that could have an impact on the financial statements.

3 INCOME	Unrestricted Funds	Restricted Funds	2021 Total
Current Year			
Donations and Legacies			£
Donations	82,845	-	82,845
Fundraising	71,135	-	71,135
Legacies	-	-	0
	<hr/> 153,980	<hr/> -	<hr/> 153,980
Prior year			
	Unrestricted Funds	Restricted Funds	2020 Total
Donations and Legacies			£
Donations	89,127		89,127
Fundraising	108,572	-	108,572
Legacies	5,000		5,000
	<hr/> 202,699	<hr/> -	<hr/> 202,699

**MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2021**

4 Expenditure

(a) Charitable Activities Costs

Current Year	Unrestricted Funds		Restricted Funds		Total Funds 2021 Total
	Activities Undertaken Directly	Support Costs	Activities Undertaken Directly	Support Costs	
Community Based Support	£ 677,922	£ 119,633	£ 42,607	£ 7,519	£ 847,681
Training	82,245	14,514	-	-	96,759
Counselling	15,594	2,752	-	-	18,346
Total Charitable Activity Cost	775,761	136,899	42,607	7,519	962,786
Prior Year	Unrestricted Funds		Restricted Funds		Total Funds 2020 Total
Activities Undertaken Directly	Support Costs	Activities Undertaken Directly	Support Costs		
Community Based Support	£ 605,854	£ 106,915	£ 54,315	£ 9,585	£ 776,670
Training	73,894	13,040	-	-	86,934
Counselling	41,935	7,400	-	-	49,335
Total Charitable Activity Cost	721,684	127,355	54,315	9,585	912,939

(b) Charitable Activities - Analysis of Support Costs

Current Year	Unrestricted Funds		Restricted Funds		Basis of allocation
	Community Based Support	Training Counselling	Community Based Support	Total	
Governance	£ 5,716	£ 693	£ 359	£ 359	Headcount
Finance	18,610	2,258	1,170	1,170	Headcount
Audit	2,526	306	159	159	Headcount
Information Technology	21,401	2,996	1,345	1,345	Headcount
Human Resources	32,567	3,951	2,047	2,047	Headcount
Administration	11,565	1,403	727	727	Headcount
Marketing	27,250	3,306	1,713	1,713	Headcount
Total Support Cost	119,635	14,513	7,520	7,520	144,419
Prior Year	Unrestricted Funds		Restricted Funds		Basis of allocation
Community Based Support	Training Counselling	Community Based Support	Total		
Governance	£ 5,078	£ 619	£ 455	£ 455	Headcount
Finance	18,042	2,201	1,617	1,617	Headcount
Audit	3,074	375	276	276	Headcount
Information Technology	26,729	3,260	2,396	2,396	Headcount
Human Resources	16,037	1,956	1,438	1,438	Headcount
Administration	9,890	1,206	887	887	Headcount
Marketing	28,065	3,423	2,516	2,516	Headcount
Total Support Cost	106,915	13,040	9,585	9,586	136,941

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2021

5 TRANSFERS

No transfers between reserves were made in the year.

6 NET INCOME/(EXPENDITURE)	2021	2020
	£	£
This is stated after charging:		
Depreciation	10,958	6,074
Bad Debt Write Off	1,809	-
Auditor's Remuneration	10,770	5,940
Operating Lease Rentals	3,415	5,073
Operating Lease Rentals - Property	62,604	70,805
	<u>748,091</u>	<u>628,455</u>
7 STAFF COSTS		
Wages and Salaries	748,091	628,455
Social Security costs	53,765	46,016
Pension Costs	21,562	18,872
Health Plan	2,701	2,336
	<u>826,119</u>	<u>695,680</u>
The average monthly number of staff based on headcount was		
Charitable Activities	54	36
Support and Governance	9	7
	<u>63</u>	<u>43</u>
The average monthly full time equivalent was		
Charitable Activities	24	25
Support and Governance	6	7
	<u>30</u>	<u>32</u>
1 employee earned in excess of £60,000 during the year (2019 - nil)		
CEO Remuneration	61,799	60,586
Other Key Management Personnel	169,231	166,379
Aggregate amount of Key Management Personnel (Executive team and Senior Managers) benefits to include salary, employers national insurance and pension and health cover.	231,031	226,965
None of the volunteer trustees received any remuneration from the charity during the year in their capacity as trustees.		
Trustees Expenses. One trustee received expenses for travel	62	611
No. of Volunteers	110	114
No. of Volunteer Hours	981	9,694

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2021

8 TAXATION

The charity is exempt from corporation tax on its charitable activities.

9 TANGIBLE FIXED ASSETS

	Leasehold Improvements	Fixtures, Fittings and Equipment	Total
Cost	£	£	£
At 1st April 2020	36,488	162,067	198,555
Additions		4,224	4,224
At 31st March 2021	36,488	166,291	202,779
Accumulated Depreciation			
At 1st April 2020	30,668	138,721	169,389
Charge for Year	903	10,054	10,958
At 31st March 2021	31,571	148,775	180,347
Net Book Value as 31st March 2021	4,917	17,516	22,432
At 31st March 2020	5,820	23,346	29,166

10 DEBTORS

	2021 £	2020 £
Prepayments and Accrued income	184,255	129,776
Other Debtors	78,483	70,561
	<u>262,738</u>	<u>200,337</u>

11 CREDITORS

	2021	2020
Amounts Falling Due Within One Year		
Accruals and Deferred Income	301,591	58,030
Other Creditors	50,000	35,946
	<u>351,590</u>	<u>93,976</u>

12 FINANCIAL INSTRUMENTS

	2020 £	2019 £
Financial Assets		
Financial Assets That are Debt Instruments Measured at Amortised Cost	78,457	70,121
Financial Liabilities		
Financial Liabilities Measured at Amortised Cost	21,631	19,561

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2021

13 UNRESTRICTED FUNDS	Balance	Net	Transfer	Balance
Current Year	1st April	Outgoing	of funds	31st March
	2020	Resources	£	2021
	£	£		£
Designated				
Property	75,061	-	-	75,061
	75,061	-	-	75,061
Undesignated	425,515	192,586		618,101
	500,577	192,586	-	693,163
	500,577	192,586	-	693,163
Prior Year	Balance	Net	Transfer	Balance
	1st April	Outgoing	of funds	31st March
	2019	Resources	£	2020
	£	£		£
Designated				
Property	75,061	-	-	75,061
	75,061	-	-	75,061
Undesignated	393,361	32,154	-	425,515
	468,423	32,154	-	500,577
	468,423	32,154	-	500,577

DESIGNATED FUNDS

Property

This fund has been set aside for lease refurbishment commitments and capital requirements for service delivery venues.

14 RESTRICTED FUNDS	Balance	Incoming	Outgoing	Transfer	Balance
Current Year	1st April	Resources	Resources	of funds	31st March
	2020	£	£	£	2021
	£				£
Designated					
Luton Services	41,594		4,922		36,672
	41,594	-	4,922	-	36,672
Undesignated					
Computers	708	-	708	-	-
Other Capital Projects	2,260	-	-	-	2,260
Arabic & Asian Women	554	-	-	-	554
Wellbeing in Later Life - Comic Relief	2,589	-	-	-	2,589
Panacea Trust Youth Peer Support	709	-	709	-	-
Luton NHS SOS bus	1,101	-	-	-	1,101
Mind DBT Luton	145	1,667	1,812	-	-
Lottery Hoarding project	802	5,598	6,400	-	-
Panacea Hoarding and Peer Support	-	4,878	1,714	-	3,164
	50,462	12,143	16,265	-	46,339
	50,462	12,143	16,265	-	46,339
Prior Year	Balance	Incoming	Outgoing	Transfer	Balance
	1st April	Resources	Resources	of funds	31st March
	2019	£	£	£	2020
	£				£
Designated					
Luton Services	51,352		9,758	-	41,594
	51,352	-	9,758	-	41,594
Undesignated					
Computers	3,203	-	2,495	-	708
Other Capital Projects	2,260	-	-	-	2,260
Arabic & Asian Women	554	-	-	-	554
Wellbeing in Later Life - Comic Relief	2,589	-	-	-	2,589
Panacea Trust Youth Peer Support	231	7,605	7,127	-	709
Luton NHS SOS bus	1,101	-	-	-	1,101
Mind Reboot	4,130	9,748	13,878	-	-
Mind Wellbeing in Work	547	1,330	1,877	-	-
Mind DBT Luton	-	4,503	4,358	-	145
Lottery Hoarding project	-	3,000	2,198	-	802
Wellbeing in Later Life Harpur Trust	8,648	13,563	22,211	-	-
	74,615	39,749	63,902	-	50,462
	74,615	39,749	63,902	-	50,462

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2021

14 RESTRICTED FUNDS CONT.

Luton Services Reserve

As the organisation is no longer contracted to provide an IAPT and Wellbeing service in Luton, a designated Luton Restricted Fund was set up in FY 16/17 using funds from the Luton IAPT and Wellbeing Restricted Fund to enable these funds to be used on other services provided in Luton. The commissioner of this service approved this transfer.

Computers

Funded by SCIE to part replace Mind BLMK's computers and to allow service users to access computers and the internet

Other Capital Projects

Grants received from Bedfordshire NHS to provide capital equipment for BLM throughout Bedfordshire.

Arabic & Asian Women Cultural Project

Funding by Bedfordshire County Council to raise awareness of Mental Health issues and increase access to therapies amongst Asian and Arabic women in Bedford.

Wellbeing in Later Life - Comic Relief

Funding from Comic Relief to develop mentoring services for older people in Central Bedfordshire to increase personal wellbeing and support networks.

Panacea Trust Youth Peer Support

Youth Peer Support will help change the lives of participants in believing that they are making a positive change and in the longer term help young people develop the skills and knowledge to build stronger, more resilient approaches, reducing the negative impact of mental health issues.

Luton NHS SOS Bus

The Luton SOS bus project aims to reach out to people who may be in need of support, but do not know where to go. Mind BLMK planned to work with partner organisations in Luton to run a weekly outreach event to engage with the public to raise awareness of support available, and offer information and advice using the SOS bus as a base. Discussions on how these services will be delivered are ongoing.

Mind DBT Luton

A peer support project for people in Luton who have a personality disorder and have had training in Dialectical Behaviour Therapy (DBT) to help them manage their condition.

Lottery Hoarding Project

A pilot project in Dunstable to help clients who have identified that they have hoarding issues and want to get help.

Panacea Trust Hoarding and Peer Support

A project to provide a Peer Support Group for men in Bedford who are experiencing mental health issues and in addition to provide support for anyone in Bedford who is experiencing Hoarding Disorder.

**15 ANALYSIS OF NET ASSETS
 BETWEEN FUNDS**

	Tangible Fixed Assets
Restricted Funds	£ 1,315
Designated funds	
Unrestricted Funds	21,117
	<hr/> 22,432 <hr/>

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2021

16 COMPANY STRUCTURE

The charity is limited by guarantee and does not have a share capital. Every member of the charity undertakes to contribute such amount as may be required, not exceeding £10, to the charity's assets if it should be wound up while he or she is a member or within one year after he or she ceases to be a member, for payment of the charity's debts and liabilities contracted before he or she ceased to be a member, and of the costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves.

17 LEASING COMMITMENTS

	2021	2020
	£	£
Future Minimum Lease Payments under non-cancellable operating leases for periods not later than one year		
Property	3,339	40,065
Other Assets	3,347	3,347
later than one year and not later than five years		
Property	0	3,339
Other Assets	6,137	6,137

18 DEFERRED INCOME

	2021	2020
	£	£
Balance Deferred Income as at 31st March 2020	43,540	36,643
Previous Year Income Recognised	(27,798)	(27,264)
Current Year Income Deferred	262,725	34,162
Balance as at 31st March 2021	<u>278,467</u>	<u>43,540</u>

Income is deferred to acknowledge that some income is received in advance of matched expenditure. The large increase from last year was due to monies from the new funding for mental health transformation in FY 21/22 being received in FY 20/21.

19 PENSIONS

During the year, contributions continued to be paid into the Charity's Stakeholder Pension Scheme. There were 4 members in the year, each of whom contribute 5% of salary. The Charity pays a sum representing 6% of the employee's salary into the scheme. Total costs to the Charity were £6,305.06 (2019-2020, £6,605.95) and are included in wages and salaries costs. This scheme was closed to new entrants on 31st March 2012. Members of staff not in the Stakeholder scheme are entitled to join a NEST scheme after a qualifying period. Each member contributes 5% of salary and the Charity also pays 3% of salary. There were 45 members in the year, the total cost to the Charity being £15,257.12 (2019-20 £12,346.55).

20 RELATED PARTY TRANSACTIONS

There were no related party transactions during the year. A donation of £50 was received from one trustee and all trustees donated their time.

MIND BLMK
NOTES TO THE ACCOUNTS
For the year Ended 31st March 2021

**21 RECONCILIATION OF NET INCOME/(EXPENDITURE)
 TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	2021	2020
	£	£
Net Income/(Expenditure) for the Reporting Period	188,464	8,000
Adjustments for :		
Depreciation Charge	10,958	6,074
Income Shown in Investment Income	(2,908)	(4,354)
(Increase)/Decrease in Assets	(4,224)	(22,455)
(Increase)/Decrease in Debtors	(62,409)	(60,050)
Increase/(Decrease) in Creditors	257,614	(1,599)
Net Cash Provided Used in Operating Activities	<u>387,495</u>	<u>(74,384)</u>

22 ANALYSIS OF CASH AND CASH EQUIVALENTS

	2021	2020
	£	£
Cash in Hand	176	428
Notice Deposits (Less Than 3 Months)	805,739	415,084
Total Cash and Cash Equivalents	<u>805,915</u>	<u>415,512</u>

23 GOVERNMENT GRANTS

	2021	2020
	£	£
Grants	72,111	54,936
Contracts	764,456	455,974
Ad hoc Training	33,779	54,372
Total	<u>870,346</u>	<u>565,282</u>

Government grants include monies from central government departments, local government and NHS commissioning groups, local police forces and academies. The monies have been provided in the main to fund our local mental health services, specific projects and training courses.

There are no unfulfilled conditions or contingencies attached to these monies.