

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

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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
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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.

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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
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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
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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.

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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.

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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
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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

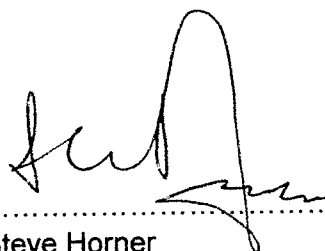
	Note	2021 £	2020 £
FIXED ASSETS			
Tangible Assets	9	22,432	29,166
CURRENT ASSETS			
Debtors	10	262,745	200,337
Cash at Bank and in Hand	22	805,915	415,512
		<u>1,068,661</u>	<u>615,849</u>
LESS: CURRENT LIABILITIES			
Creditors: amounts falling due within one year	11	<u>351,590</u>	<u>93,976</u>
NET 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	<u>387,495</u>	<u>(74,384)</u>
Cash Flows From Investing Activities			
Interest Income		2,908	4,354
Purchase of Equipment		-	-
Cash Provided by Investing Activities		<u>2,908</u>	<u>4,354</u>
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	<u><u>805,915</u></u>	<u><u>415,512</u></u>

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
	<u>153,980</u>	<u>-</u>	<u>153,980</u>
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
	<u>202,699</u>	<u>-</u>	<u>202,699</u>

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 £	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	15,594	2,752	18,346	-	-	-	18,346
Total Charitable Activity Cost	775,761	136,899	912,660	42,607	7,519	50,126	962,786
Prior Year							
	Unrestricted Funds			Restricted Funds			Total Funds 2020 Total
	Activities Undertaken Directly £	Support Costs £	Total £	Activities Undertaken Directly £	Support Costs £	Total £	
Community Based Support	605,854	106,915	712,770	54,315	9,585	63,900	776,670
Training	73,894	13,040	86,934	-	-	-	86,934
Counselling	41,935	7,400	49,335	-	-	-	49,335
Total Charitable Activity Cost	721,684	127,355	849,039	54,315	9,585	63,900	912,939

(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	5,716	693	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	119,635	14,513	2,751	136,899	7,520	7,520	144,419
Prior Year							
	Unrestricted Funds			Total	Restricted Funds		Basis of allocation
	Community Based Support £	Training £	Counselling £		Community Based Support £	Total £	
Governance	5,078	619	352	6,049	455	455	Headcount
Finance	18,042	2,201	1,249	21,492	1,617	1,617	Headcount
Audit	3,074	375	213	3,662	276	276	Headcount
Information Technology	26,729	3,260	1,850	31,839	2,396	2,396	Headcount
Human Resources	16,037	1,956	1,110	19,103	1,438	1,438	Headcount
Administration	9,890	1,206	685	11,781	887	887	Headcount
Marketing	28,065	3,423	1,943	33,431	2,516	2,516	Headcount
Total Support Cost	106,915	13,040	7,402	127,356	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)

This is stated after charging:

	2021	2020
	£	£
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

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.	<u>231,031</u>	<u>226,965</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>62</u>	<u>611</u>
No. of Volunteers	<u>110</u>	<u>114</u>
No. of Volunteer Hours	<u>981</u>	<u>9,694</u>

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
	262,738	200,337

11 CREDITORS

	2021	2020
Amounts Falling Due Within One Year		
Accruals and Deferred Income	301,591	58,030
Other Creditors	50,000	35,946
	351,590	93,976

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
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

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
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

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
	<u>22,432</u>

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	278,467	43,540

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	387,495	(74,384)

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	805,915	415,512

23 GOVERNMENT GRANTS

	2021	2020
	£	£
Grants	72,111	54,936
Contracts	764,456	455,974
Ad hoc Training	33,779	54,372
Total	870,346	565,282

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.