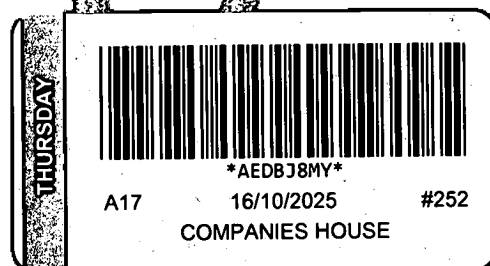




Trustee Report

April 2024 - March 2025



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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:

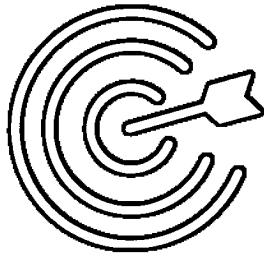
We will improve and promote positive mental health in our communities by:

- **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

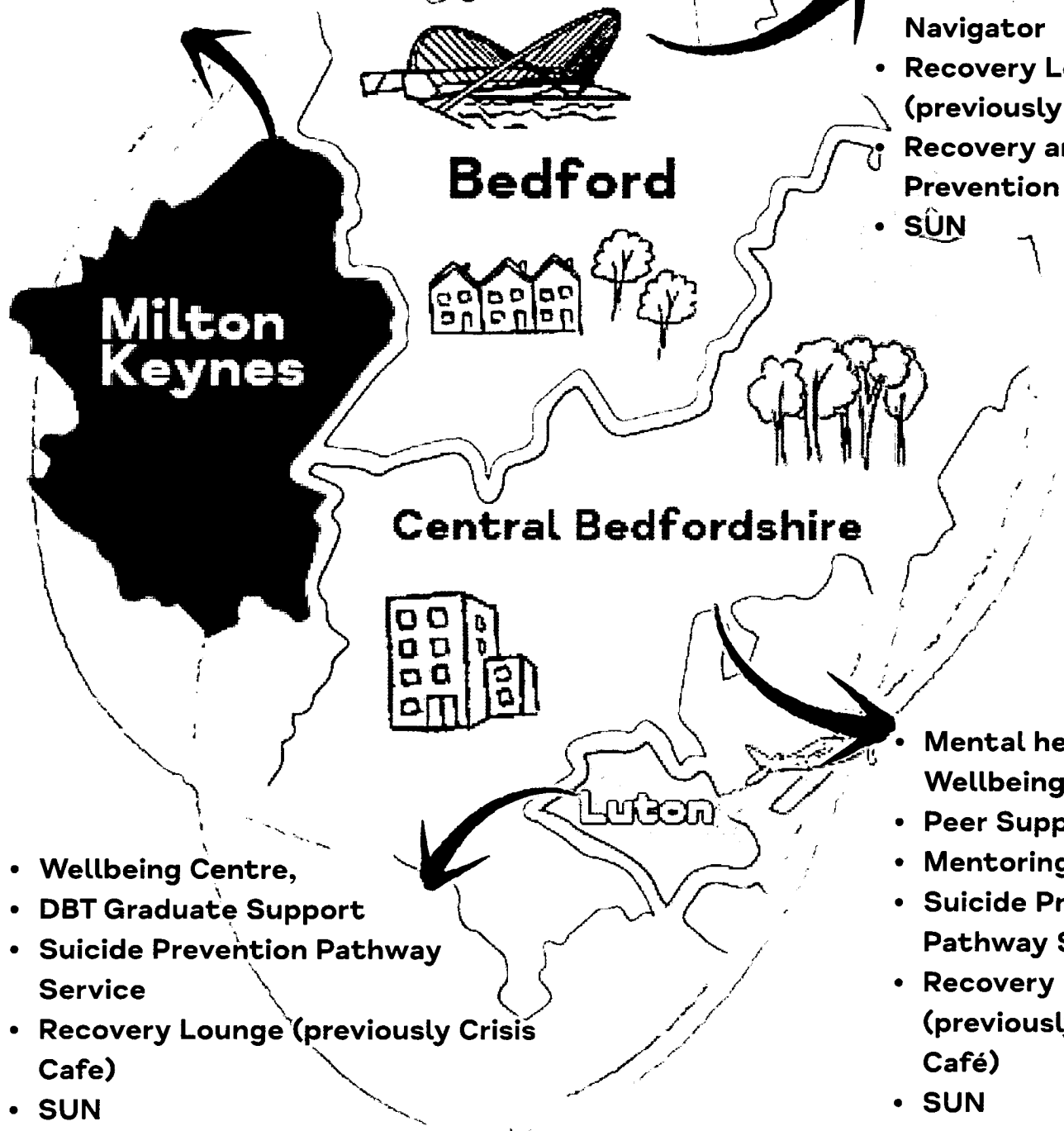
Followers

5

Mind BLMK on the Map

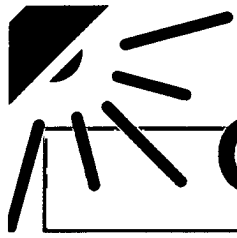
- Peer support
- Bereavement by Suicide
- Crisis Recovery
- In-Patients
- Suicide Prevention Pathway Service
- Crisis Café
- Young Person's Sanctuary

- 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

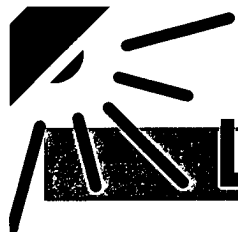
Individualised, one-to-one support to young people who are currently experiencing difficulty with their mental health and wellbeing. The post holder works closely with clinical colleagues in CAMHS.

“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."

96%

of people felt listened to, respected and valued by the people involved in their support!

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.

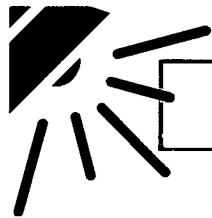
I turned to Peer Support because I wanted to connect with others who had been through similar experiences and could truly understand what I was going through. Even when you're surrounded by supportive friends and family, it can feel isolating if they haven't lived the same struggles. While searching 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.

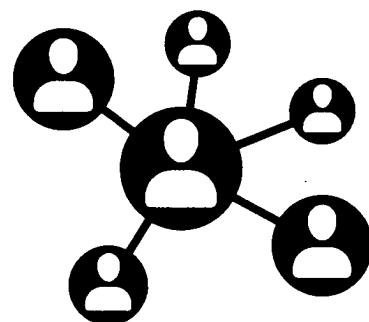
Working in partnership with:



**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."

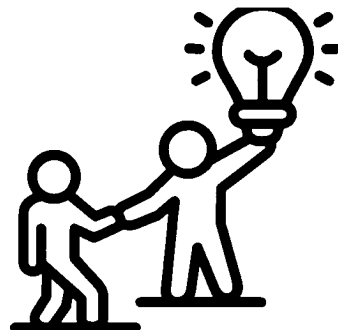
"The peer support workers are amazing and I'm glad to have the chance to have them in my life. They are very supportive and I'm very grateful to them."

"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



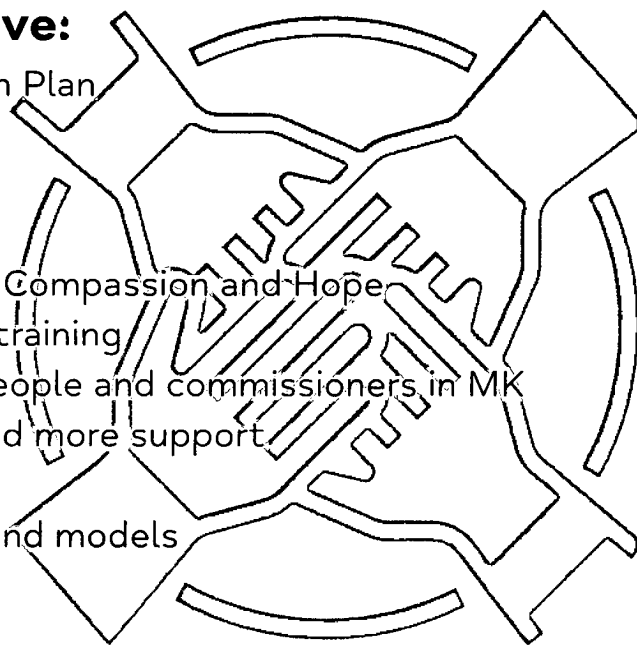
Involve is Mind BLMK's commitment to Influence and Participation. We aim for people's lived experience to be at the heart of everything we do, especially those voices of underserved communities. We have a mixture of regular online drop-in sessions and periodic face to face sessions in services.

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?

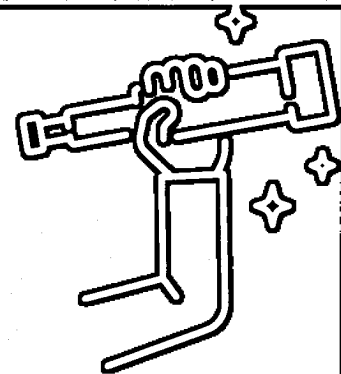
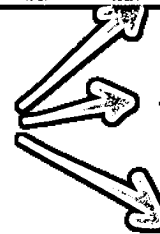
If so, please sign up as we are always looking for likeminded members.

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

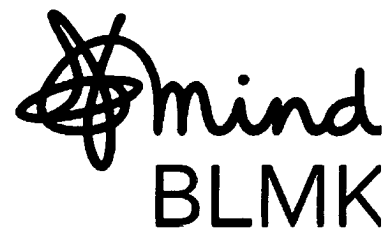
We plan on continuing to use the power of collaboration to our advantage, both internally and externally.

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

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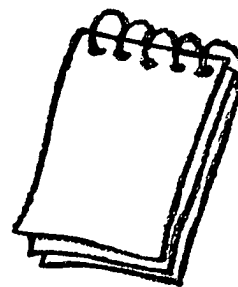
Quality and service development

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	-	-

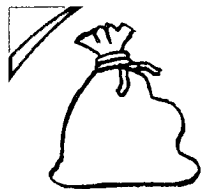
Decision Making

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

Registered Company No.

03511342

Company Secretary

Caroline Lewis

Registered Charity No.

1068724

Principal and Registered Office

The Rufus Centre
Steppingley Road
Flitwick
Beds MK45 1AH

Auditor

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

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.

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.

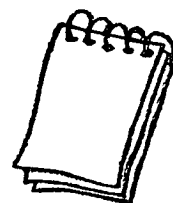
The report of the Trustees has been prepared in accordance with the special provision for small companies in the Companies Act 2006.

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:

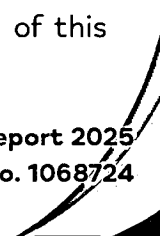
- give a true and fair view of the state of the charitable company's affairs as at 31st March 2025 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been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

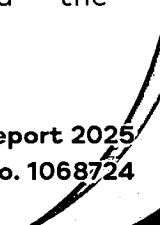
- ‘- identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
- ‘- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
- ‘- the internal controls established 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	<u>454,433</u>	<u>728,732</u>
NET CURRENT ASSETS		<u>978,942</u>	<u>1,125,344</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

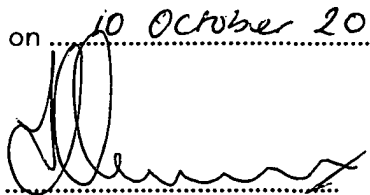


Simon Clarke

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
	85,874	941	86,815

Prior year

	Unrestricted Funds	Restricted Funds	2024 Total
Donations and Legacies			£
Donations	45,225	438	45,663
Fundraising	52,134	-	52,134
Legacies	-	-	0
	97,359	438	97,797

4. Expenditure

4.1 Charitable Activities Costs

Current Year

	Unrestricted Funds			Restricted Funds			Total Funds 2025 Total
	Activities Undertaken Directly £	Support Costs £	Total £	Activities Undertaken Directly £	Support Costs £	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	1,900,442	335,372	2,235,814	153,396	27,070	180,465	2,416,280

Prior Year

	Unrestricted Funds			Restricted Funds			Total Funds 2024 Total
	Activities Undertaken Directly £	Support Costs £	Total £	Activities Undertaken Directly £	Support Costs £	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	1,950,526	344,211	2,294,737	107,600	18,988	126,588	2,421,325



NOTES TO THE ACCOUNTS

For the Year Ended 31 MARCH 2025

4.2 Charitable Activities - Analysis of Support Costs

Current Year

	Unrestricted Funds			Restricted Funds			Basis of allocation
	Community Based Support	Training	Total	Community Based Support	Total	2025 Total	
	£	£	£	£	£	£	
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	

Prior 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	7,265	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	7,502	7,289
	<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	13	12
	<u>102</u>	<u>110</u>
The average monthly full time equivalent was		
Charitable Activities	55	61
Support and Governance	12	11
	<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

Current Year

	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

Prior 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

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		-
	11,262	-	11,262	-	-
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
	38,381	196,119	180,465	-	54,035
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
	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



MIND BEDFORDSHIRE, LUTON AND MILTON KEYNES (BLMK)

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	(274,299)	(619,398)
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)	1,010,212	1,612,244
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	15,603	18,490
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.