KETTERING ASSOCIATION FOR MENTAL HEALTH

England & Wales · Charity number 1069373

Details

Other names	KETTERING MIND
Status	Registered
Legal form	Charitable company
Company number	03530898
Registered	1998-04-30
Register	View on the Charity Commission register

Contact

Address	49-51 Russell Street Kettering Northamptonshire NN16 0EN
Phone	01536523216
Email	info@ketteringmind.org.uk
Website	www.ketteringmind.org.uk

Activities

Objects: TO PROMOTE THE WELLBEING AND PRESERVATION OF GOOD MENTAL HEALTH AND TO ASSIST IN RELIEVING AND REHABILITATING PERSONS SUFFERING FROM MENTAL DISORDER OR CONDITIONS OF EMOTIONAL OR MENTAL DISTRESS REQUIRING ADVICE OR TREATMENT. TO PROVIDE AND MANAGE HOUSING EITHER FURNISHED OR UNFURNISHED, INCLUDING SOCIAL HOUSING FOR POOR PEOPLE OR FOR THE RELIEF OF THOSE IN NEED BY REASON OF AGE, ILL-HEALTH, DISABILITY OR FINANCIAL HARDSHIP, FOR THE BENEFIT OF THE COMMUNITY. ANY OTHER EXCLUSIVELY CHARITABLE OBJECT THAT CAN BE CARRIED OUT FROM TIME TO TIME BY A CHARITY REGISTERED AS A PROVIDER OF SOCIAL HOUSING WITH THE REGULATOR.

Activities: We provide support to adults in Kettering and district who experience mental health problems. This support is provided through the Crisis pathway, Resource Centre, Supported Accommodation, Intermediate Support Service, Wellbeing and prevention work and Self Directed Support packages. We raise public awareness and promote understanding to influence change.

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Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** The Advancement Of Health Or Saving Of Lives, Accommodation/housing, Other Charitable Purposes
- **Who:** People With Disabilities, The General Public/mankind

Geography

- Northamptonshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,378,486	£1,131,244	£3,492,527	38
2024-03-31	£1,134,132	£1,083,199	£3,212,855	37
2023-03-31	£988,038	£950,623	£2,951,971	36
2022-03-31	£851,841	£822,180	£3,017,579	34
2021-03-31	£1,018,781	£723,480	£2,906,768	32

Trustees

Name	Role	Appointed
Christopher Davison	Chair	2022-01-14
BARBARA MOLONEY		
DR ANDREW STEPHEN		
Jonathon Smith		2022-09-09
Keli Watts		2018-10-12
Lesley Thurland		2022-01-14
MARTIN MOLONEY		
Mark Hindwood		2025-11-27
PHILIP DOUGLAS		
Rachel Pickhaver		2025-11-27

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KETTERING ASSOCIATION FOR MENTAL HEALTH

England & Wales - Charity number 1069373

Accounts

Annual Review and Financial Statements 2024 - 2025

mind Kettering











"Nothing can dim the light that shines from within."
Maya Angelou



Registered Charity No. 1069373
Registered Company No. 03530898

Serving across North Northamptonshire

Our people

These are the people who strategically and operationally steered Kettering Minds work this year – and inspired others not listed here, to keep pushing for better mental health.

Our People

Trustees
Mr Christopher Davison - Chair
Mr Jonathon Smith – Vice Chair
Dr Andrew Stephen - Treasurer
Mr Philip Douglas
Dr Derek Lee (Resigned 25th July 2024)
Mrs Barbara Moloney
Ms Keli Watts
Mr Robert Kew (Resigned 27th June 2024)
Mrs Lesley Thurland
Mr Richard Elliott
Mr Martin Moloney

Company Secretary
Mr Philip Douglas (Until 27th February 2025)

Senior Management
Jo Pettitt – Chief Executive Officer (CEO)

Kirsty Woods – Financial Manager / Deputy CEO

Company Secretary
Kirsty Woods (from 27th February 2025)

Registered Office
49 – 51 Russell Street
Kettering
Northamptonshire
NN16 0EN

Registered Company number
03530898

Registered Charity number
1069373

Professional Services

Auditor
Azets Audit Services
Thorpe House
93 Headlands, Kettering
Northamptonshire NN15 6BL

Bankers
Virgin Money
7 Gold Street
Northampton NN1 1EN

Solicitors
Wilson Browne
Kettering Parkway South
Kettering Venture Park, Kettering
Northamptonshire NN15 6WN

Investment Management Services
Quilter Cheviot
One Kingsway
London,
WC2B 6AN

Foreword to Annual Report and Accounts

On behalf of the Board of Trustees, I am pleased to introduce the Annual Report and Accounts for Kettering Mind for 2024/25.

As well as containing our financial statements, you will also find further information of all the activities we undertake across our three main work streams:

- Supported Accommodation;
- Community and Home Support (*across North Northamptonshire*); and
- Resource Centre

Here you will find details of the depth and breadth of services we provide and the impact we are making on people's lives and the community we serve.

Partnerships and collaboration - both formal and informal – are important to us including our Crisis Café services run jointly with Northamptonshire Healthcare NHS Foundation Trust (NHFT) together with our Mental Health Navigators (Crisis Pathway) service also run in partnership with NHFT.

We play a full and active role in the Northamptonshire Integrated Care System (ICS). Managers and staff attend meetings of the Local Area Partnerships (LAPs) as well as the Mental Health Northamptonshire Collaboration (MHNC). We are also represented and attend meetings of the North Northants VCSE ICS Engagement Group.

We recognise that changes are being proposed concerning the future arrangements for Integrated Care Boards (ICBs) with a move to a wider ICB 'cluster' model for the East Midlands which will see a reduction from five ICBs to two/three clusters:

- Leicester, Leicestershire and Rutland (LLR) and Northamptonshire;
- Derbyshire and Nottinghamshire; and
- Lincolnshire - now looking to cluster with Derbyshire and Nottinghamshire

Whilst we do not anticipate seeing any changes at a local level in the short to medium term, we do need to recognise the cost pressures and direction of travel with the health and care system at a regional level and the potential impact it could have on NHS commissioning arrangements for mental health services.

We do believe, however, that the move to 'Neighbourhood and Place-based Partnerships' represents an opportunity for us strategically, as will the focus on prevention in the NHS 10-Year Plan announced by the Government earlier this year.

Further details of our achievements during 2024/25 can be found on pages 27 and 28 of our Annual Report and Accounts including the significant progress made with our Digital Strategy and the roll-out of our Customer Relationship Management (CRM) IT System which resulted in all services successfully transitioning by March 2025.

Foreword continued.....

One of the 'Improvement Recommendations' coming out of the previous Mind Quality Mark Accreditation Visit in 2023 was to develop a realistic plan for selecting and implementing a CRM System, and I am pleased to report that this has now been fully implemented.

As we look back on the previous year, we also look forward to the year ahead.

There are three key priorities we will be focussing on:

1. Pennels Two

As I referred to in my foreword in last year's Annual Report, in February 2024 planning permission was granted for five dedicated flats to be built at 175a Beatrice Road in a project known as 'Pennels Two'. Throughout 2024/25, a Project Team met regularly to oversee the planning, design and proposed construction of these new facilities.

In February 2025, we were successful in securing a loan from the Charity Bank that enabled us to move forward with the build and am pleased to report that in June 2025, we signed off the Joint Contracts Tribunal (JCT) Contract for the Pennels Two Project with the successful contractor following a comprehensive tender exercise.

Throughout this process, and included within the tender documentation, we made clear that Tender Evaluation Criteria and a Scoring Matrix would be used to support our decision making and any submissions would need to address all criteria comprehensively to enable a full and fair evaluation.

Potential contractors were aware that we were looking at a range of criteria not just cost including:

- Total Tender Price;
- Programme and Timeframes;
- Quality and Experience;
- Social Value and Community Considerations; and
- Financial Stability and Business Standing.

Following a thorough Tender Evaluation Panel exercise, which included one of our Tenants as a Tenant representative, we were pleased to award the contract to Colam Ltd. Work started on site in July 2025 with a planned completion in March 2026.

This important development adds to our housing portfolio and supports our strategic ambition of becoming a Registered Provider of Social Housing. We would like to take this opportunity to thank our Architects, at HY Building Design, for all their help and expertise throughout this process.

Foreword continued.....

2. Registered Provider of Social Housing

Kettering Mind has a strategic ambition of becoming a 'Registered Provider of Social Housing' and I am pleased to report that, in August 2024, the Regulator of Social Housing approved our preliminary application.

Further focussed work will be undertaken with the regulator during 2025/26 by the Management Team and Trustees on the necessary governance to support the completion of a full application. Our thanks go to our CEO, Finance Manager/Deputy CEO and Chair of our Housing Sub-Committee for all the time and effort they have invested in our registered provider application.

3. Mind Quality Mark (MQM)

In May 2023, we were delighted to be awarded the Mind Quality Mark (MQM) following an accreditation visit earlier in the year. MQM is both a framework of good practice and a quality assurance tool, and covers:

- Leadership and Governance;
- Finance and Policies;
- Services and People; and
- Influence and Engagement.

Within these four areas are standards and indicators which provide the infrastructure for all organisations within the Mind Federation to be well governed, financially sustainable and able to thrive in our local communities.

A further accreditation visit is anticipated in 2026/27 and one of our priorities this year is to prepare for the visit by reviewing our compliance with the existing standards together with the changes made to the MQM Review Process for 2025 – 28. We will complete a Self-Assessment to benchmark ourselves against the standards outlined.

On pages 50 –53 you will find details of our financial performance for 2024/25 including our Statement of Financial Activities, our Balance Sheet and the Statement of Cash Flows. Through positive financial stewardship over many years, the Charity is in a strong position financially.

Like many other charities we needed to manage in our financial forecasting and planning, the impact of the increased employer National Insurance rate from April 2025 together with the increase in the UK National Living Wage also from April 2025 which were both announced by the Government in the Autumn 2024 Budget. Despite these financial pressures, I am pleased to report that we were able to award our staff a pay increase of 2.5% from April 2025 in acknowledgment of their hard work and contribution to the Charity.

We are also planning to utilise a significant amount of our reserves to fund the construction costs of Pennels Two which I referred to earlier in my foreword together

Foreword continued.....

with utilising the loan from the Charity Bank; the final costs of which are projected to be £1.1m.

I would like to take this opportunity of thanking all those people who have either donated or raised funds for us during 2024/25. Kettering Mind is registered with the Fundraising Regulator, and we are fully compliant with the Code of Fundraising Practice. Further details of our Fundraising activities whether that be through, public fundraising, events or our 'Community Partnership Agreements' can be found on pages 30/31 of our Annual Report and Accounts. All at Kettering Mind are hugely grateful to all individuals, community groups or organisations who either donate or fundraise to support the work we do.

At Kettering Mind, we recognise that we are a community within a community and take our commitment to climate change and environmental considerations seriously. We have an Environmental Strategy in place and an Action Plan monitored by our Environmental Group. We have also established a staff led Green Champions Group to ensure that wherever possible we 'recycle, reduce or reuse'. Green issues are discussed actively across all the organisations forums and meetings. The design of our Pennels Two development will also incorporate the latest eco-friendly energy systems and sustainable design solutions. We are pleased to have secured a 'Green Energy Grant' to support these developments.

Thank you for taking the time to read through our Annual Report and Accounts. At our heart we are a membership organisation and as reflected in our Governing document and actively include our members, service users and tenants in our service provision. On behalf of the Board of Trustees, I would like to take this opportunity of thanking all members of staff, and to our volunteers, for their continuing provision of compassionate and professional support to our service users and tenants. I know our hardworking Management Team and dedicated staff continue to strive for improvements in the services we deliver.

Together with my colleague Trustees, we are custodians and stewards of Kettering Mind and would like to thank them for the time, energy and enthusiasm they bring to their roles.

I would also like to thank the Trustees for all they contribute to the life and work of Kettering Mind and to the good governance of the charity.

Chris Davison FIHSCM, DipHSM, CertHMS.

Chair, Board of Trustees, Kettering Mind

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Trustees' Report (including Directors' Report)

The Trustees present their report and financial statements for the year ended 31 March 2025

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 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 1st January 2019).

Objectives and Activities

Kettering Mind's objects

To promote the wellbeing and preservation of good mental health and to assist in relieving and rehabilitating persons suffering from mental disorder or conditions of emotional or mental distress requiring advice or treatment.

To provide and manage housing either furnished or unfurnished, including social housing for poor people or for the relief of those in need by reason of age, ill-health, disability or financial hardship, for the benefit of the community. Any other exclusively charitable object that can be carried out from time to time by a charity registered as a provider of social housing with the regulator.

Our Vision:

We won't give up until everyone experiencing a mental health problem gets both support and respect

Our Mission:

We provide advice and support to empower anyone experiencing a mental health problem.

We campaign to improve services, raise awareness and promote understanding and positive living conditions

Trustees' Report (including Directors' Report) (continued)

Our Goals

Staying well:

Support people likely to develop mental health problems, to stay well.

Empowering choice:

Empower people who experience a mental health problem to make informed choices about how they live and recover.

Improving services and support:

Ensure people get the right services and support at the right time to help their recovery and enable them to live with their mental health

Enabling social participation:

Open the doors to people with experience of mental health problems participating fully in society.

Removing inequality of opportunity:

Gain equality of treatment for people who experience both mental health and other forms of discrimination.

Organisational excellence:

Make the most of our assets by building a culture of excellence.

Our Values

Open: We reach out to anyone who needs us

Together. We're stronger in partnerships

Responsive: We listen, we act

Independent: We speak out fearlessly

Unstoppable: We never give up

Trustees' Report (including Directors' Report) (continued)

We are Mind. Open, experienced, unstoppable, together.

We connect minds. We support minds. We change minds.

We're here to fight for mental health.
For support. For respect. For you.

Purpose and aims

Kettering Mind's purposes and aims are to:-

- Benefit the public by promoting mental health and wellbeing;
- Support people who experience mental health difficulties;
- Promote recovery and enhance the quality of people's lives;
- Promote the right to good safe accommodation;
- Promote the right to timely and appropriate support.

All our charitable services focus on prevention, wellbeing and recovery, and a belief that everyone should have equality of opportunity, to actively participate in society. Personalisation shapes how services are planned, co-produced and delivered.

We work to ensure that:

- Robust policies and procedures are in place, underpinning safe services for all
- Safeguarding is a core priority when we deliver services
- Cyber security and record keeping protects individuals details in line with the General Data Protection Regulation (GDPR)

Public benefit

Trustees have had due regard to the Charity Commission's public benefit guidance, and have taken it into account when making decisions to which the guidance is relevant

Public benefit is addressed throughout the trustees' annual report

Trustees' Report (including Directors' Report) (continued)

Activities, Projects and Services

Supported Housing

Everyone deserves a safe, secure and affordable place to call home. Kettering Mind is committed to providing safe, high-quality homes for people with mental health problems. Knowing our tenants is key to having the biggest impact on improving satisfaction levels.

During 2024-2025 we delivered:

3 Tenant Newsletters

And facilitated:

60 House Meetings (Within the houses)

4 Tenant Forums (At Kettering Mind)

10 Tenant Socials

Tenant Socials Update

Tenant socials have been well attended throughout the year, with tenants actively involved in planning the activities they'd like to participate in. These events have fostered a strong sense of community and engagement. Activities have included:

• Discos	• Bowling	• Crazy golf
• Snooker	• Picnics	• Meals out
• Trips to Wicksteed Park and Hunstanton		

These varied events have provided opportunities for social interaction, recreation, and wellbeing, contributing positively to tenant satisfaction and community spirit.

The Housing Sub-Committee (HSC)

The HSC is a sub-group of Kettering Minds Board of Trustees. It is formed to oversee and guide the management and development of the Charity's housing stock and to monitor the standards of care provided to the tenants of owned, leased and managed residential properties. Tenant representation was present 5 out of the 6 meetings and at one meeting asked for communication to be improved around work and repair tasks. This has resulted in all tenants now receiving an individual memo with the information in advance of works

The table below shows the number of tenants each project can accommodate if at full capacity.

		No. of tenants	Property owner	Landlords	Support providers
•	Avondale Flats	6	bpha	bpha	Kettering Mind
•	Clarkson House	4	Kettering Mind	Kettering Mind	Kettering Mind
•	Highfield Flats	4	NNC	Kettering Mind	Kettering Mind
•	Warkton House	3	NNC	Kettering Mind	Kettering Mind
•	Pennels (Rehabilitation)	7	Kettering Mind	Kettering Mind	Kettering Mind

Trustees' Report (including Directors' Report) (continued)

Pennels - Rehabilitation

Pennels rehabilitation service has been operating for 10 years. It opened officially in May 2015 after undergoing extensive refurbishment. Pennels was is a licenced HMO (House of Multiple Occupancy) and the licence is renewable via NNC application every 5 years, (next renewable January 2029).

Pennels rehabilitation service was set up to help individuals recover from the difficulties of longer-term mental illnesses / mental health problems. Support packages up to 18 months, enable intensive rehabilitation plans, co-produced with the tenants to identify, plan for and regain skills to live as independently as possible. The difficulties with living with a longer-term mental health problem can mean that individuals need support to adjust and recover, while accepting that they may still have serious difficulties which may need continuing help and support, once they feel ready to move on.

Since opening in 2015, we have helped 39 tenants through Pennels rehabilitation During 2024-2025, 8 individuals benefited from living here, and the occupancy rate was 99.2% *(2023-2024 87%, 2022–2023 64%, 2021–2022 72%)*

Tenant satisfaction

In October 2024 we conducted the annual satisfaction survey based on the Tenant Satisfaction Measures that the Regulator of Social Housing Introduced in April 2023. It covers important areas like repairs, complaints and how well tenants are kept informed about things that matter to them. 88% of questionnaires were completed and returned *(2023 – 2024 83%)*. At the Forum in the same month the results were published and shared. These are a few of the results:

95%	• 95% of respondents agreed with the statement 'Kettering Mind treats me fairly and with respect' *(2023 – 2024 95%)*
90%	• 90% of respondents felt the support is tailored to their needs. *(2023 – 2024 95%)*
86%	• 86% of respondents were satisfied with the service provided by Kettering Mind? *(2023 – 2024 85%)*
85%	• 85% of respondents were satisfied that Kettering Mind keeps them informed about things that matter to them *(2023 – 2024 85%)*
95%	• 95% of respondents found the staff friendly and approachable *(2023 – 2024 90%)*

Trustees' Report (including Directors' Report) (continued)

Looking after your home

In 2024–2025 across the supported housing projects Clarkson, Highfield, Warkton and Pennels

We replaced:

- 1 tumble dryer
- 1 cooker
- 1 kettle, 1 toaster and 1 vacuum

We refurbished:

- 1 x bathroom and shower (part of cyclical maintenance)

We arranged 3 external repairs for:

- Plumbing / drains

Health & safety compliance and landscaping was undertaken at one project for:

- Fire safety
- Electrical
- Tree and garden boundary maintenance

Tenant safety is our highest priority we have a planned programme of works to maintain homes to a good standard, making sure annual gas safety checks are completed and health and safety checks are carried out. Trustees have assurance through the monthly health and safety reports that these are being completed. During 2024-2025 there was additional fire safety remedial compliance work completed.

Highfield Flats occupancy rate across the year was 100%
(Highfield Flats 2023–2024, occupancy rate was 96%, 2022-2023 83%, 2021–2022 76%)

There was 100% occupancy rate at Clarkson house
(Clarkson House 2022–2023, occupancy rate was 100%, 2022-2023 75%, 2021–2022 73%)

Trustees' Report (including Directors' Report) (continued)

Community and home support - across North Northamptonshire

Intermediate Support Service

104 individuals were supported to meet specific outcomes, that they had identified would help them towards living their best life.
(2023-2024 94 individuals; (2022–2023 88 individuals)

The Intermediate Support Service offers time-limited support, to enable individuals who have mental health needs to meet identified outcomes to improve:

- Health and wellbeing
- Levels of independence
- Resilience through self-help / self-care
- Quality of life
- Positive connections within the community
- Choice and control
- Economic well-being / maintaining employment
- And other personal outcomes related to preventing deterioration and focusing on enablement

It is a high impact, high energy prevention service that focuses on small positive steps, and continuous improvement to reach specific desired outcomes.

We supported individuals to:

- Develop confidence in managing mental health alongside tenancy skills including household tasks; shopping; budgeting and setting up utility services
- Declutter their home, making the environment safe, homely and welcoming
- Re-connect with health services to manage physical health and self-care
- Use public transport to go and see family / friends
- Go into a shop for the first time in years – (agoraphobia)

These are all steps that have had huge positive impact on each individual's quality of life and hope for the future

Trustees' Report (including Directors' Report) (continued)

We delivered.....

• Private Support

4 individuals were supported, 273 support sessions delivered 508 hrs

(2023–2024 4 individuals, 323 support sessions, 595 hrs)

(2022–2023 4 individuals, 260 support sessions, 496 hrs)

• Individual packages of care

17 individuals were supported 2436 community support sessions delivered 4466 hrs

(2023-2024 19 individuals, 1976 support sessions, 3818 hrs)
(2022–2023 16 individuals, 1796 support sessions, 2958 hrs)

• Hospital at Home (Crisis pathway)

The Hospital at Home service was established in 2019 following on from a successful pilot. It is delivered in partnership with Northamptonshire Healthcare NHS Foundation Trust as an alternative to a mental health hospital admission, where appropriate.

Individuals would have been admitted to hospital if this service had not been in place.

During the year we received fewer referrals than expected due to the NHS referrals being routed through one source, the Urgent Care and Assessment Team, rather than open through the Crisis Pathway.

11 individuals did not require a hospital admission after receiving hospital at home.

(2023–2024 16 individuals)
(2022–2023 18 individuals)

• Breathing Spaces - Orbit

This service ended as planned in March 2025 and was primarily for Orbit housing tenants who were in need of some mental health support. The role of the workers was to:

- Actively listen to what tenants wanted to do to make positive changes to their wellbeing.
- Help individuals assess whether they were ready to make those changes and support them in planning a pathway identified to achieve their goals.
- Provide information of appropriate support agencies that they may wish to use.
- Motivate and empower individuals to make these changes and maintain them long term.

35 tenants benefitted from this service

(2023–2024 43 tenants)
(2022–2023 42 tenants)

Trustees' Report (including Directors' Report) (continued)

• Crisis Cafes (Crisis pathway)

The Crisis café service is delivered in partnership with Northamptonshire Healthcare NHS Foundation Trust and open 3 days a week at Kettering Mind. The aim is to support people to reduce any immediate crisis and to safety plan; drawing on strengths, resilience, and coping mechanisms to manage their mental health and wellbeing. The NHS signpost direct from the 111 service and the police utilise the crisis support.

Opened	Supported	Delivered
156 days	**732** individuals in crisis	**1161** crisis interventions
(2023–2024 158 days) *(2022–2023 156 days)*	*(2023–2024 894 individuals)* *(2022–2023 936 individuals)*	*(2023–2024 1278 interventions)* *(2022–2023 1351 interventions)*

'This service has helped me well over the last few weeks and helped me through a really tough time, it's been invaluable to me'

'It was good to talk and offload and to talk about my situation'

'A plan was formed, more valuable than words can express. A huge thank you

• Mental Health Navigators (Crisis pathway)

The Mental Health Navigator Service is delivered in partnership with Northamptonshire Healthcare NHS Foundation Trust, and is an established method for reducing pressure on primary care by supporting people to address their unmet non-clinical needs. This service offers a dedicated capacity to assist and empower people to access the right support, to manage a range of needs.

400

During the year, 400 individuals were supported by mental health navigators

Accessible drop-ins have continued to thrive throughout the year and have included Desborough, Rothwell and Burton Latimer Libraries; the job centre, council offices, Grange Resource Centre, Home start, Broughton warm spaces, Green Patch, Geek Retreat, Barton Seagrave village hall. In addition to this also provide ad-hoc drop-ins to maintain open access and contact for 'warm referrals' from different local organisations.

The drop-ins allow individuals to access support when needed, with no referral needed or waitlist, and near to where they live. The navigators are supported by the integrated response hub and are able to log on to the hub's call handling system to access support and advice.

Trustees' Report (including Directors' Report) (continued)

• Resource Centre

Throughout the year we have delivered sessions, courses and groups from the Resource Centre in Russell Street. Building based services continue to evolve and thrive as we facilitate vital mental health wellbeing initiatives. These are some of the things we did:

• Anxiety Management	• Discos
• Anger Management	• Let's talk about depression
• Depression management	• Christmas Tree Festival - Decorations
• Mindfulness	• Quizzes
• Understand Yourself Better	• Gardening
• Men's Group	• Peer support
• Women's group	• Arts & crafts
• Student Mental Health	• The Secret Garden
• Hoarding peer support	• Russell Street allotment
• Cooking skills	• local walks
• Connect and Be Active (pool, snooker, quoits, bowls, darts, armchair exercise)	

New editions in the year included:

Monday peer support drop-in

Through the Resource Centre Forums, beneficiaries felt they would like an open drop in where light bites e.g. soup, jacket potatoes and cake etc., would be available alongside advice and support and friendship. This new initiative was launched as a pilot in May 2024, and due to the positive feedback and value has been continued.

Counselling service

Counselling provides a safe and confidential space for individuals to discuss their thoughts, feelings, and experiences. Following the review improved and relaunch of the counselling service last financial year, we have continued to provide this service, but due to no additional funding as we had received for 6 months in the previous year, this was at a reduced level. Extra sessions and therapeutic groups took place thanks to qualified counsellors volunteering their time to Kettering Mind.

346

During the year, 346 individuals were supported through Resource centre services. *(2023-2024 383 individuals)*

Trustees' Report (including Directors' Report) (continued)

• Outreach – Mind 'on the road' (connect, campaign and train)

Mind 'on the road' has gone from strength to strength over the year, with Trustees continuing to designate reserves to increase the public profile of Kettering Mind and the reach within the local community. This happened through the delivery of a programme of engagement activities, campaigning, training and outreach work.

We have built, and continue to develop strong partnerships with other local organisations, community groups and underrepresented or marginalised communities. This enables us to breakdown stigma and discrimination surrounding mental health by promoting positive attitudes, awareness and understanding.

Mental Health Outreach: A Year of Impact

Over the past year, our mental health outreach service has made a meaningful difference by bringing information, advice, and support directly into local communities. Through drop-ins, presentations, training sessions (covering topics like anxiety, stress, and general mental health), one-to-one conversations, and signposting, we've reached people where they are.

We've actively participated in community events and Local Area Partnerships (LAPs), ensuring our presence at the heart of the community. Our support has extended to teachers, parents, students, workers, managers, volunteers, and members of the public - empowering individuals with knowledge and tools to improve mental wellbeing.

During the year we:

Visited **220** places

Presented to **650** people

Spoke to **845** people

Organisations, groups, and businesses we have collaborated with throughout the year included:

Accommodation Concern	Bunzl	Desborough Town Council
All Saints Community Garden	Burton Latimer Library	DHL + Wincanton Warehouse
Anytime Fitness	Café Amore	Drover's Hall
ASDA	Cafeness	Dunelm
Ashley Farm Shop	Carey's Amusements	Earl of Dalkeith
Barton Seagrave Village Hall	Central Co-Op, London Road	Eden Centre
Befred	Corn Market Hall	Energy Fitness
Bewitched	Costa	European Plus
BGBet	Counties Community Centre	Freedom Leisure
Bridge	Crescent Community Centre	Geek Retreat
British Heart Foundation	Desborough Leisure Centre	Grange Community Hub
Bunty's Tea Room	Desborough Library	Grange Primary School

Trustees' Report (including Directors' Report) (continued)

• Outreach continued

Organisations, groups, and businesses we have collaborated with throughout the year included:

Grange Resource Centre
Gravity
Green Patch
Groski
Hall Meadow Primary School
Havelock Infants School
Hawthorn Primary School
HCC Solutions
Holland & Barrett
Holy Trinity Church
Home & Garden
Home Dzert
Job Centre
Kala Supermarket
KCU
Kettering Buccleuch Academy
Kettering Council
Kettering Freemasonry
Kettering General Hospital
Kettering Lions
Kettering Park Hotel & Spa
Kettering Town Football Club
Kettering Train Station
Kingsley Special Academy
Kino Lounge
Little Moons
Loatlands Primary School
Loddington Primary School
Merkur Slots
Midland Band Social Club
Millbrook Infant School
Millbrook Junior School
Morrisons Distribution Centre
Morrisons
Newlands Centre
Newman's
Northlands Veterinary Hospital
Odessey Pharmacy
Parkers
Peacock
Poli Maxi
Premier Convenience Store
Pure Gym
Pytchley Golf Lodge
Robinson Way Depot, Council
Rockingham Euro Market
Rothwell Junior School
Rothwell Library
Rothwell Market House
Rothwell Town Council
Rothwell Truck Stop
Royal Hotel
Rushton Primary School
S2S
Sainsbury's
Salvation Army Soup Kitchen
Santander
Simply Gym
Spot On
St Andrew's Chruch
Stoke Albany Notice Board
Sunley Court
Tesco
The Centre at Mawsley
The Old Red Lion
The Pod
The Wheel & Compass
The White Horse
Toller Church
Toller Meeting Rooms
TRESHAM
VPK
Walls & Floors
Weetabix
Well+ Pharmacy Rothwell
Westhill Park Care Home
Wilbarston Notice Board
Wilbarston Primary School
Wilbarston Village Hall
Wilbarston Village Store



Trustees' Report (including Directors' Report) (continued)

• Community Wellbeing Champions

Kettering Mind, in partnership with MHNC and Northamptonshire Mind, is proud to be delivering the Community Wellbeing Champions project - an innovative, 3-year initiative funded by North Northamptonshire Council (NNC).

Project Purpose

The project aims to recruit, train, and support a network of local volunteers - Community Wellbeing Champions, who will:

- Promote positive mental health and wellbeing within their communities
- Offer prevention and early intervention support to adults experiencing low-level mental health challenges
- Help people to live well by connecting them with local services and resources

By embedding champions within their own communities, the project ensures that support is accessible, relatable, and rooted in local knowledge.

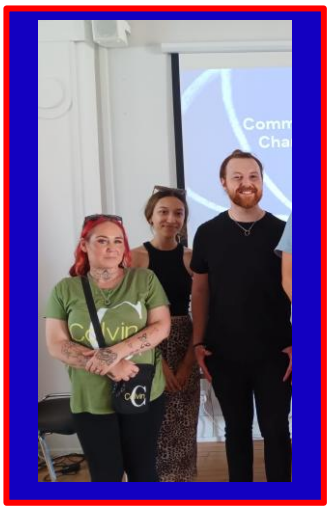
The Role of the Community Wellbeing Champion Lead is to engage with Local Area Partnerships to:

- Understand local priorities and community needs
- Map and connect with mental health and lifestyle services
- Ensure the project is aligned with existing local provision

By the 31st March 2025 we had:

20 Champions recruited

15 Champions trained



14 Partners signed up:

Northland Vets, S2S, The Pod, Grange Community Hub, Kingsley Primary School, HCC Solutions, Rothwell Library, Rothwell Jr School, Gingerbread, Sleipnir Creations CIC, KCU, Burton Latimer Library, Accommodation Concern, Freedom Leisure



Trustees' Report (including Directors' Report) (continued)

• Forums

The Role of Forums at Kettering Mind

At Kettering Mind, our forums are a vital part of our organisation's culture and operations. They reflect our deep commitment to:

- **Placing people at the heart of everything we do** – ensuring that individuals with lived experience of mental health challenges, their supporters, and our partners are central to our work and our mission to promote mental wellbeing for all.
- **Sharing power and responsibility** – fostering collaborative decision-making at a local level, where everyone's voice matters.
- **Actively listening** – creating safe, inclusive spaces where people feel heard and valued.
- **Using feedback to shape our services** – continuously improving what we offer based on what matters most to forum participants, with a clear focus on service development.
- **Being transparent and accountable** – maintaining openness in our actions and decisions, and taking responsibility for the outcomes.

During 2024-2025 we facilitated:

2 Resource Centre Forums | **4** Tenant Forums | **4** Volunteer Forums | **2** Staff Forums

Resource Centre Forums

During the forums organisational news was shared, and attendees were invited to share what mattered most to them.

In August 2024 we conducted the annual satisfaction survey and the return was 65% (2023-2024 58% return)

These are a few of the results:

79%

- 79% of respondents agreed that coming to Mind helped their wellbeing *(2023-2024 80%)*

93%

- 93% of respondents found the staff & volunteers friendly and approachable (2023-2024 100%)

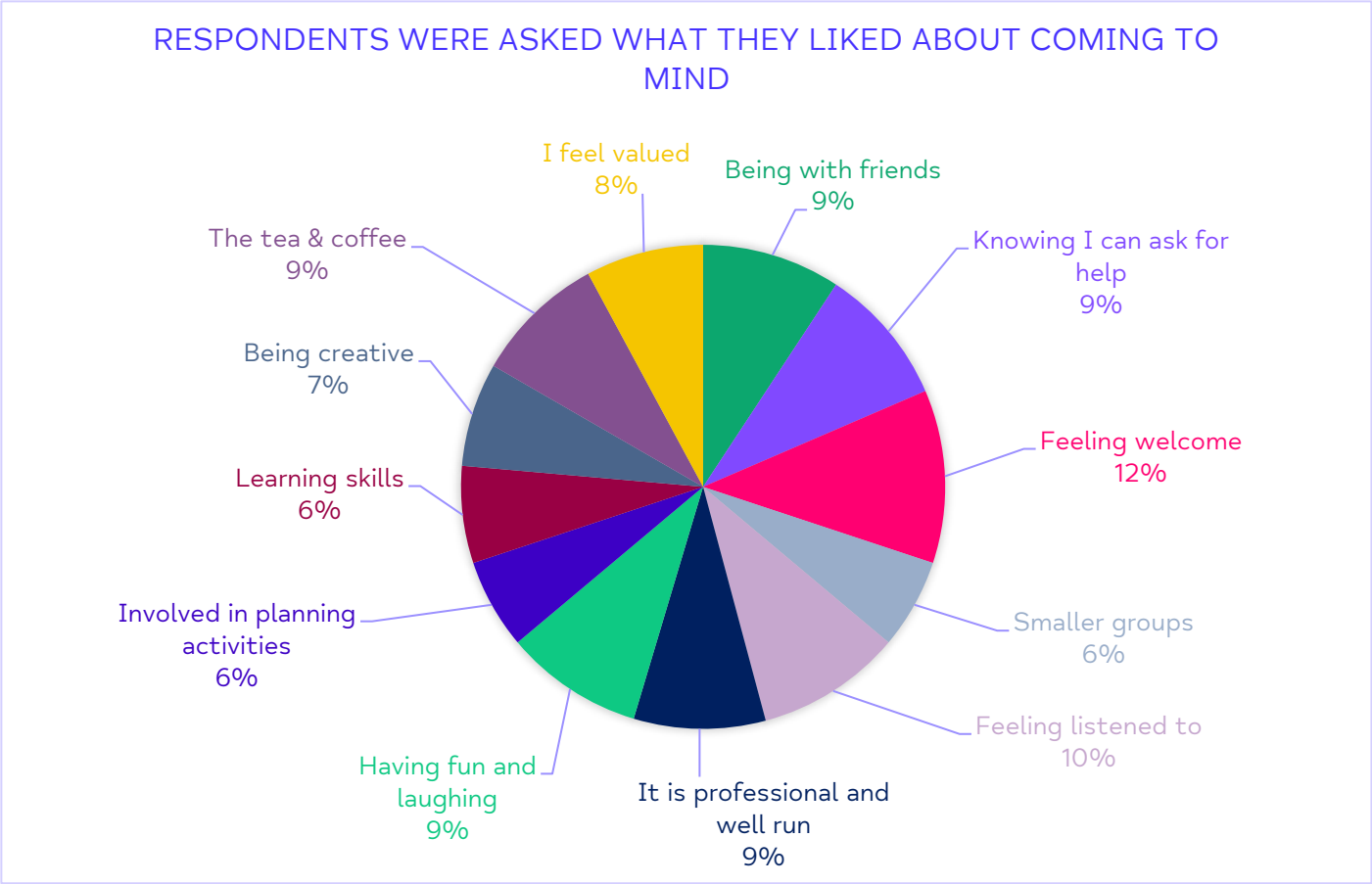
86%

- 86% of respondents rated Kettering Mind overall as excellent *(2023-2024 73%)*

Trustees' Report (including Directors' Report) (continued)

• Forums continued

Resource Centre Forums continued



Volunteer Forums

Over the past year, our forum meetings have proven to be an invaluable tool in supporting volunteers at Kettering Mind. These sessions have fostered a strong sense of community, provided a platform for open feedback, and facilitated meaningful knowledge sharing. The forums have also served as a space for bespoke training and updates on relevant policies and procedures, ensuring volunteers feel informed and equipped in their roles.

Volunteers have actively used the forum to connect with one another, share experiences, and offer mutual support. Through these discussions, they have:

- Gained confidence in their volunteer roles
- Enhanced their knowledge and skills
- Felt more motivated and engaged
- Experienced a greater sense of value and impact

Feedback from volunteers highlights that the forum has helped them feel more connected, capable, and appreciated - reinforcing their commitment to making a difference.

• Forums continued

Staff Forums

Throughout the year, we held two staff forums designed to bring our team together, foster transparency, and encourage collaboration. These sessions focused on key areas of organisational progress and staff engagement:

Review of the Year - Reflected on achievements to date and outlined future goals and direction.

Funding Overview - Provided clarity on current funding sources and financial sustainability.

Mind Quality Mark - Shared updates on our progress and gathered staff feedback on quality standards.



Service Updates - Service Managers presented updates and insights from their teams.

Leadership Q&A - Offered an open platform for staff to engage directly with the Leadership Team.

Staff Pulse Survey Feedback - Discussed results from the recent survey and explored areas for improvement.

These are a few of the results from the annual Staff Pulse Survey 2024-2025:

95%	• 95% of respondents would recommend Kettering Mind as a good place to work (2023-2024 92%)
95%	• 95% of respondents agreed they have opportunities to improve their skills and knowledge (2023-2024 88%)
86%	• 86% of respondents felt their opinions and views were valued at work (2023-2024 76%)
90%	• 90% of respondents felt the organisation takes positive action on health and wellbeing (2023-2024 76%)

MINDFUL EMPLOYER

• Forums continued

Tenant Forums

Throughout the year, Kettering Mind held four tenant forums as part of its commitment to tenant involvement in shaping housing support services. These forums served as a vital platform for:

Sharing organisational updates – Keeping tenants informed about changes, developments, and future plans

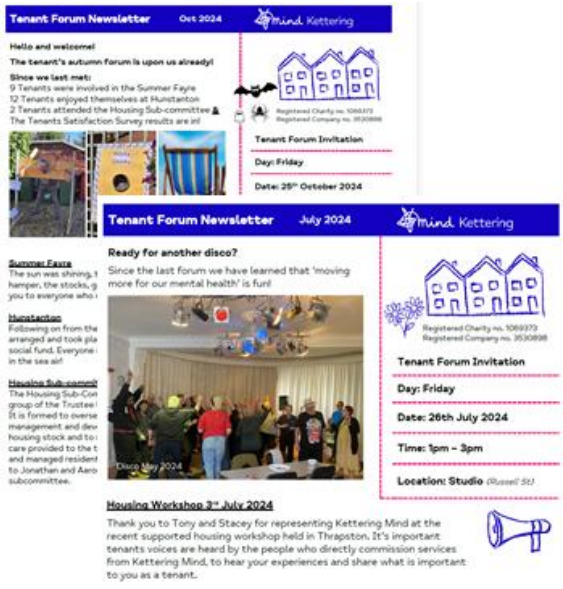
Promoting tenants' rights – Empowering individuals with knowledge and resources to advocate for themselves, and promote inclusion through the governance structures, in particular the housing sub-committee.

Listening to tenant voices – Gathering feedback on what matters most to tenants, ensuring services remain responsive and person-centred.

In addition to regular individual reviews and house meetings, the forums reinforced a culture of openness, collaboration, and continuous improvement.

The tenant forums have been lively and energetic sessions. Topics/discussions covered included

- input in to Kettering Minds Strategic Plan
- what wellness looks like for tenants
- holiday planning
- 'doing it right' how to report a repair
- coping strategies – distraction techniques
- being a good neighbour
- Registered Provider application
- Pennels II build
- tenant satisfaction measures
- overview of all of Kettering Minds services
- governance, transparency, influence and scrutiny;
- trustee and staff roles and responsibilities
- awareness of cuckooing, scam calls, texts or scam letters
- awareness of what to do if a stranger calls at the house
- awareness of health & safety and keeping safe at home


Tenant Forum Newsletter Oct 2024

Hello and welcome!

The tenant's autumn forum is upon us already!

Since we last met:
9 Tenants were involved in the Summer Fayre
12 Tenants enjoyed themselves at Hunstanton
2 Tenants attended the Housing Sub-committee
The Tenants Satisfaction Survey results are in!

Tenant Forum Invitation

Day: Friday

Date: 25th October 2024

Tenant Forum Newsletter July 2024

Ready for another disco?

Since the last forum we have learned that 'moving more for our mental health' is fun!

Disco May 2024

Housing Workshop 3rd July 2024

Thank you to Tony and Stacey for representing Kettering Mind at the recent supported housing workshop held in Thrapston. It's important tenants voices are heard by the people who directly commission services from Kettering Mind, to hear your experiences and share what is important to you as a tenant.

Tenant Forum Invitation

Day: Friday

Date: 26th July 2024

Time: 1pm – 3pm

Location: Studio

Trustees' Report (including Directors' Report) (continued)

• Mind Quality Mark (MQM)

The Mind Quality Mark (MQM) is a comprehensive assurance framework used across the Mind federation to ensure that all affiliated organisations are well-run, sustainable, and delivering impactful mental health support.

The Mind Quality Mark framework has four themes:

- Leadership and governance
- Finance and policies
- Services and people
- Influence and engagement.

Within these themes are standards and indicators which provide the architecture for all in the Mind federation to be well-governed, sustainable, and able to thrive in our local communities.

MQM is designed to:

- Provide reassurance to service users, funders, and staff that Mind organisations operate to high standards.
- Promote continuous improvement, innovation, and excellence.
- Ensure that the voices of people with lived experience of mental health problems are central to service design and delivery

Kettering Mind successfully passed the assurance framework in May 2023, and have quality standards through continuous improvement is embedded through the organisation.

Every organisation is reviewed against the standards every three years.



Trustees' Report (including Directors' Report) (continued)

Federation First - is how we work better together.

Our shared responsibilities

- **Person centred** - Keep people with mental health problems, supporters and partners at the heart of everything we do, promoting good mental health for all.
- **Sharing power** - Share power and responsibility as a federation and make informed decisions together.
- **Influential** - Call for better and more accessible mental health services across England, Wales and the Channel Islands through coordinated influencing at a national, regional and local level.
- **Raising money** - Combine our strengths and expertise to generate and distribute more income together in an equitable manner.
- **Values and behaviours** - Live our shared values and behaviours every day.
- **Innovation** - Share interconnected aspirations and programmes of work, designed to create greater impact for the people who need us most

Leadership Residential – Strengthening Connections Across the Federation (June 2024)

During the year, we were pleased to attend the two-day leadership residential at Warwick Conferences. This event provided a valuable opportunity for leaders across the Mind Federation to come together, share experiences, build networks, and take time to reflect.

Being part of the Mind Federation brings strength, unity, and a shared drive to advance our mission and values. The residential reinforced this sense of collective purpose and offered space for meaningful dialogue and collaboration.

The conference programme was both inspiring and thought-provoking, featuring influential speakers and engaging sessions, including:

- **Leading through Change and Uncertainty** – Dale Carnegie
- **Leading in Challenging Times**
- **Influencing at System Level** – exploring why it's hard, and why it's essential

These sessions helped equip us with tools and insights to lead effectively in a complex and evolving landscape, and reaffirmed the power of working together to create lasting change.

Stronger Together – Collaboration and Strategic Leadership

At Kettering Mind, we believe that we are stronger together. By working more closely with neighbouring local Minds, we can achieve greater impact and tackle the scale of the UK's mental health crisis more effectively. We recognise and value the expertise, knowledge, and experience across the federation, and actively seek opportunities to collaborate and learn from one another.

The Mind brand plays a vital role in amplifying our message. With coverage across England and Wales, it ensures that the Federation has the reach and recognition needed to support communities nationwide.

Trustees' Report (including Directors' Report) (continued)

Working Together – Partnership Across Northamptonshire

At Kettering Mind, we know that we are stronger together. Collaborating on shared initiatives and working in partnership ensures that people remain at the heart of everything we do, and reinforces the values we share as part of the Mind Federation.

Together with other local Minds, we provide comprehensive coverage across Northamptonshire for key mental health services, including:

Crisis Pathway – Crisis Cafés, Navigators, and Hospital at Home

Primary Care Interventions – Wellbeing groups / therapeutic interventions

This collective approach allows us to respond more effectively to local needs, reduce gaps in service provision, and ensure that support is available when and where it's needed most.

Leicester, Leicestershire & Rutland Mind (LLR)

As part of our commitment to regional collaboration, the Chair of Kettering Mind has been representing the organisation as a corporate trustee for LLR Mind, working alongside neighbouring Minds to support governance and strategic development. This journey culminated in the official launch of the LLR Mind strategy in May 2024, marking a significant milestone in our shared commitment to improving mental health services across the region.









There are around 100 local Minds across England and Wales affiliated to National Mind. Each local Mind is unique. Rooted in their communities, they understand local needs and tailor their services accordingly; 'local impact, shared values'

Kettering Mind not only delivers vital mental health services, but also:

Helps shape local mental health provision through active involvement in planning and strategy.

Campaigns on local issues while contributing to national movements for mental health awareness and reform.

Challenges stigma and works to change attitudes toward mental health in the local area.

Being part of the Mind network is about more than just using a logo or visual identity. It's about a shared commitment to a set of core beliefs and values that guide everything we do, from service delivery to advocacy and community engagement.

Trustees' Report (including Directors' Report) (continued)

Achievements and Performance Outcomes to date

Achievements against objectives set

1. **Development of 5 Flats**
   Following the granting of planning permission in February 2024, the Charity initiated the process of securing funding for the development of five new flats. A comprehensive loan application was submitted to the Charity Bank, which required updates to the business plan, financial projections, cash flow statements, and stress testing.

   The loan agreement was successfully signed in February 2025, enabling the Charity to move forward with the build. The project was then put out to tender, and an evaluation panel - comprising staff, tenants, and trustees - was convened to assess applications. After a thorough review, a contractor was appointed in June 2025 (post year-end).

   Demolition of the existing garage site and construction of the new flats commenced in July 2025.

2. **Registered Provider Full application**
   In August 2024, the Regulator of Social Housing approved our preliminary application, initiating a 26-week window to submit the full application. During this period, the working group met regularly and compiled over 100 pieces of supporting evidence. The full application was successfully submitted on 31st January 2025.

   Following the year-end, the Regulator commenced the detailed initial assessment of our application. We remain actively engaged in this process, with ongoing dialogue and collaboration to support the review.

3. **Kettering Mind outreach service**
   The outreach service has been one of the core charitable activities that has been impactful in breaking down stigma and discrimination, and reaching more people who wouldn't ordinarily access mental health support or services. Last year we visited 220 organisations, presented to 650 people and had over 850 conversations by once again taking Mind's information, support and campaigns 'on the road'.

   Being an active participant in the Local Area Partnerships (LAP's), ensures that the outreach we offer can be directed to the areas in greatest need. Ultimately helping deliver outcomes from the Northamptonshire Integrated Care Partnership Strategy and Local Joint Health and Wellbeing Strategy.

Trustees' Report (including Directors' Report) (continued)

Outcomes to date continued

4. **Digital Strategy**

This has been a transformational year for the charity as we migrated to a Customer Relationship Management (CRM) IT system. It was rolled out slowly and methodically through the year, and by March 2025, all services had successfully transitioned. The hard work of implementing the CRM is over, and this year 2025 – 2026 will be maximising its reporting capabilities to support the Charities impact and help demonstrate public benefit.

The Digital Development group met regularly to assess and review the digital needs of the charity, and digital practices. The Cyber Essential certificate of assurance was renewed along with Kettering Mind publishing its NHS Data Security and Protection assessment. This toolkit allows us to measure our performance against the National Data Guardian's 10 data security standards.

Contribution made by volunteers

The Value of Volunteers

Volunteers bring immeasurable value to our Charity—not only through their skills, motivation, and dedication, but also through the warmth and welcome they extend to others. Most importantly, they offer the gift of time: time to simply *be* with people.

Over the past year, this presence has been felt most strongly through support and social groups, community champion roles, and bespoke volunteer positions that harness individual talents. Whether facilitating group activities, offering a listening ear, or contributing behind the scenes, our volunteers have played a vital role in enriching the lives of those we support and strengthening our community. The total volunteer hours on average across the year was **3718**.

(2023-2024 average hours per year was 1,300; 2022-2023 average hours per year was 1404)







Trustees' Report (including Directors' Report) (continued)

Training / awareness sessions

The mandatory training for safeguarding, and mental capacity was achieved through staff accessing Social Care Institute for Excellence (SCIE)

Other training throughout the year included:

- Open Learn Effective Communication in the workplace
- Four Million Homes training Module accredited by Chartered Institute of Housing:
  - Social Housing Legal Requirements
  - Social Housing Regulatory Requirements
  - Understanding Landlord Financial Models
- The Oliver McGowan Training - Learning Disability and Autism
- Effective communication in the workplace
- Sexual Harassment in the Workplace
- An Introduction to Death, Dying and Grief
- Train4academy E-Learning Course - Communication
- Working Therapeutically with the Menopause
- Level 2 Food Hygiene and Safety for Catering
- Display Screen Equipment (DSE) Assessor
- Spectrum Fire Marshall Training - 2025-2027
- IOSH Safety for Executives and Directors
- Emotionally Unstable Personality Disorder
- NHS E-Learning: The role of the Caldicott Guardian
- Disorder De-coded 2 Day Personality Disorder Training
- Trauma Informed Training
- NNC Aquarius Training:
  - Dependency
  - Brief Interventions
  - Drug and Alcohol Awareness
- Mental Health in society
- Minute taking
- Understanding Hoarding
- Mental Health First Aider
- Understanding Autism

Training and development is an integral value of Kettering Mind, ensuring we maintain high standards and a skilled workforce. This enables us to provide a personalised professional service with care and support. During the Year:

- 1 Manager started the Chartered Institute of Housing (CIH) Level 4 Certificate in Housing
- 1 staff member enrolled on the first year of Association of Accounting Technicians (AAT) Certificate programme

Trustees' Report (including Directors' Report) (continued)

Social Media Platforms

Social media is another way for us to raise awareness and engage with individuals, who can then share the posts across their personal networks.

Facebook:
Total posts = 271
Total reach = 130,667
Total engagements = 9521

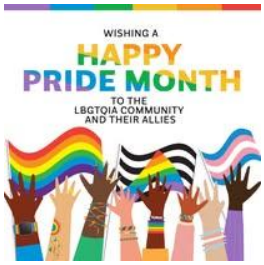
Instagram:
Total posts = 265
Total reach = 11,358
Total engagements = 988

X/Twitter we stopped using in December 2024, but we had already:
Total posts = 222
Total reach = 11,571
Total engagements = 559

These are some examples of the social media posts throughout the year...







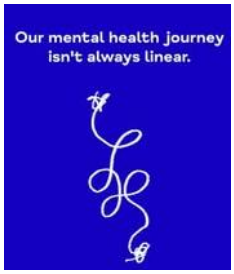










































Trustees' Report (including Directors' Report) (continued)

And some of the community outreach places and events we were involved in ....





































Trustees' Report (including Directors' Report) (continued)

And some of Kettering Mind supporters throughout the year....



















Please see acknowledgments page (at rear) for list of the Kettering Mind supporters throughout the year

Trustees' Report (including Directors' Report) (continued)

Fundraising Approach

The need for our work continues to increase, even more so in the current context. This year, our approach to fundraising included:

Public fundraising

- Raising funds from members of the public and supporters who make one-off or regular donations.
- Working with people who make donations by participating in events such as climbing Snowdon and other sponsored activities,
- Working with people who choose to donate, or enlist others to support Mind, in memory of a loved one who has died.

Community Partnership fundraising

The Community partnership with Kettering Mind is more than just a way to fundraise, it is a commitment and desire to:

- Support good mental health and wellbeing in the workplace and in the local community
- Identify the type of local impact we can make together
- Work collaboratively with Kettering Mind to engage in a plan of action, which will work towards good social outcomes that deliver value to both parties

The outreach worker generated interest with organisations wanting to sign up as partners. During the year we had 11 active Community Partners: Hall Meadow Primary School; DHL; Walls & Floors; Northlands Veterinary Group; Substance 2 Solution; Little Moons; Grange Community Hub; Toller Church; Freedom Leisure; Westhill Park Care Home and VPK *(2023-2024 4 active partnerships)*

We were proud to be involved in 54 community Partnership events which covered mental health, stress at work and attending staff away days and open day events.

Fundraising and Events

Throughout the year we had many supporters making donations and arranging various events through Kettering Mind's Just Giving page which included individuals, groups and companies running their own events and collecting donations online.

Fundraising events included Kettering Mind half marathon, Climbing Snowdon, Harniss Building Services Solutions 'Miles for Mind' Travelling the globe by getting the steps in! Sponsored cake bake and yoga.

Trustees' Report (including Directors' Report) (continued)

Fundraising standards

Kettering Mind is registered with the Fundraising Regulator and we abide by the Code of Fundraising Practice. Fundraising activities comply with all relevant legislation and the Fundraising Regulator's Fundraising Promise.

Kettering Mind will:

- commit to high standards
- be clear, honest and open
- be respectful
- be fair and reasonable
- be accountable and responsible

Fundraising operational policies are in place for handling charity money and we encourage individuals and companies to donate via Kettering Mind's Just Giving page or by direct bank transfer, mitigating risk associated with handling cash.

We are satisfied that we meet all current standards and that our operational policies will protect vulnerable people and other members of the public from unreasonable intrusion, persistent approaches and undue pressure.

Our Public Relations and fundraising group (PR Group) oversee these fundraising approaches and standards to make sure we offer a high quality service to donors and supporters, and they are monitored by the Trustees.

In both the current and previous years, we received no complaints about our fundraising.

Trustees' Report (including Directors' Report) (continued)

Financial Review

Review of financial position

Total income for the year increased by £244,354 to £1,378,486

Income from donations and legacies increased by £16,891, and income from charitable activities increased by £148,208 to £1,180,193

Other trading activities income increased by £32 during the period to £4,584.

The income from the listed investment portfolio increased from £56,847 to £73,048.

Other income increased by £63,022 to £63,261. Further details are set out in the notes to the accounts.

Total resources expended increased by £48,045 to £1,131,244

Trading costs increased by £354 to £3,340.

The cost of charitable activities was £1,111,145 (2024: £1,054,676). Further details of resources expended are set out in the notes to the accounts.

Review of financial position (continued)

Geopolitical risks for 2024-2025 included ongoing conflicts like in Ukraine and the Middle East, increased political polarization and instability in various countries. These risks translated into market volatility, supply disruptions and higher inflationary pressures.

The 2024-2025 economic climate was characterized by resilient but slowing global growth, with advanced economies showing slight improvement and emerging markets experiencing a modest slowdown.

An unrealised gain of £27,247 (2024: unrealised gain of £213,274) and gain on the sale of investments of £5,183 (2024: loss of £3,323) have been recognised in the financial statements.

Total funds increased to £3,492,527 at 31 March 2024 (2024: £3,212,855).

Trustees' Report (including Directors' Report) (continued)

Financial Review (continued)

Reserves Policy

Total funds at 31 March 2025 were £3,492,527 including restricted funds of £61,158 and unrestricted designated funds of £786,004, further details of which are included in the notes to the financial statements.

The charity's policy is to maintain general reserves to give financial stability to the charity and to its activities.

After allowing for funds of £679,258 represented by tangible assets, free reserves in unrestricted funds at 31 March 2025 were £2,752,111.

In previous periods, unrestricted funds were earmarked for long-term investment, and classified as fixed assets accordingly. The value of these investments, and subsequent additions, is now £1,828,268 and their purpose, in the current climate of local authority cut backs and budgetary pressures, is to provide long-term protection against a decline or interruption of future income.

The charity is operating in an environment of financial uncertainty, characterised by mental health policy changes, more competitive tendering, changes in the tendering process and the award of shorter term contracts.

The investment of general reserves is planned as a safeguard to ensure continuity in the provision of the charity's core services.

These services are considered by many beneficiaries to be an integral part of their day to day lives and to have to withdraw or cut back services with little or no notice could cause real hardship.

Reserves Policy (continued)

Free reserves excluding the amount invested, and excluding those designated funds of £49,681 not relating to fixed assets, totalled £874,162 (2024: £743,746).

Trustees have developed a policy whereby free reserves, which are those funds not invested in tangible assets, long-term investments and restricted funds, should be approximately two years of the expenditure on core activities, which equates to approximately £650,000 - £700,000 in general funds.

At this level, it is considered that the reserves would be adequate to enable the Trustees to manage the effect of a short-term withdrawal of funding, giving time to look at alternative sources of funding and review activities.

Free reserves are above target level at 31st March 2025.

As the Charity is building 5 properties, free reserves outside the reserves policy will be made available for furthering the aims of the charity to develop supported accommodation for individuals with enduring mental illnesses.

This new build upon completion will be capitalised as a fixed asset. (Currently classified as an Asset under construction).

Trustees' Report (including Directors' Report) (continued)

Financial Review (continued)

Principal funding source

During the year the principal funding source of the charity continued to be by way of grant and contract income from NHS Northamptonshire Integrated Care Board and NNC Adult Social Care

Investment policy

The memorandum allows the investment of monies of the charity not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may be imposed or required by law.
Investments will follow National Mind investment guidelines, avoiding investment in companies manufacturing pharmaceuticals.
Also the Trustees will ensure that social, environmental and ethical concerns are considered.

The overall goal of the charity's investment policy is to reduce reliance on external funding and to provide a means of financing special projects to further the charitable activities of Kettering Mind in future.

Therefore the main investment objective for the long- term reserves is capital growth with the aim of ensuring that they are not eroded by inflation.

The market value of the portfolio at 31st March 2025 was £1,828,268 (2024: £1,779,003).

Investment policy (continued)

The main objective for reserves held for the shorter term is to preserve capital value with a minimum level of risk and to ensure availability for unexpected funding requirements. These funds are held in the low risk environment of bank and building society accounts.

Trustees' Report (including Directors' Report) (continued)

Financial Review (continued)

Risk Management

Kettering Mind reviews risks on an ongoing basis through our Board of Trustees, Sub-committees and the Management team. These groups manage ongoing risks and identify new risks. We consider the impact and likelihood of every risk and give particular attention to the management and mitigation of the most severe risks.

Our risk management processes and the organisational risk register are audited by two trustees. Internal control measures are reviewed, documented and reported to the wider board of trustees. The risk register is continuously reviewed and, where appropriate, revised to capture the tolerance of the risk appetite and to indicate whether risks are accepted, mitigated, or eliminated.

Risks are divided into key areas covering: Workforce, contracts, health & safety, information governance, financial, assurance, board of trustees, communication and housing.

By managing risk effectively, trustees can ensure that significant risks are identified and monitored, enabling informed decisions and appropriate action.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Plans for future periods

• 175a Beatrice Road

Following the end of the financial year, the charity has formally committed to a major new project: the construction of five purpose-built flats on the garage site at Beatrice Road. This initiative marks a significant milestone in our mission to enhance supported accommodation for individuals experiencing mental health problems in the Kettering area.

After a successful tender process, Colonial Construction has been appointed to lead the build. A total of £1.1 million has been designated for the project, reflecting the charity's dedication to creating high-quality, sustainable housing solutions.

The target completion date is March 2026, and we are thrilled about the positive impact this development will have on the local community. These are exciting times for the charity and for the future of mental health support in Kettering

• Registered Housing Provider

Following the year-end, the Regulator initiated a detailed initial assessment of our full application. We continue to actively support this process through ongoing dialogue and collaboration to facilitate the review.

Trustees' Report (including Directors' Report) (continued)

Plans for future periods continued....

- Mind Quality Mark (MQM)

Over the coming year, the Charity will adopt the newly released MQM standards (2025–2028) from National Mind as a framework to guide the development and improvement of key working groups. These groups will focus on enhancing leadership and governance, strengthening financial management and policy frameworks, improving services and workforce support, and deepening influence and engagement efforts

Structure, Governance and Management

Organisational structure

The directors of the company form the Board of Trustees who meet on a monthly basis.

The day to day running of the organisation is delegated to the CEO who is assisted by a management team, administration staff, the resource centre team and the community team.

The company is responsible for the preparation of its own budgets to form the basis of funding applications to statutory bodies for the primary grants to provide services set out in the contracts.

The company can undertake other grant-aided services in its own area by application for other funding and can also launch appeals.

Governing document

The charity is a company limited by guarantee (as defined by the Companies Act 2006), not having a share capital. It was incorporated on 19th March 1998 as part of the process of devolution from the North Northamptonshire Association for Mental Health. The company is also a registered charity.

The governing document of the charitable company is the Memorandum and Articles of Association adopted on 8th October 2014, updated on 22nd November 2023.

Members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up. The total number of such guarantees at 31st March 2025 was 48 (2024: 48).

Trustees

The Trustees are the directors for the purpose of company law and trustees for the purpose of charity law. Trustees who served during the year and up to the date of signature of the financial statements are listed on page 1.

Indemnity provisions for trustees
Throughout the year third party indemnity insurance was in place to protect the trustees from claims arising from negligent acts, errors or omissions occurring whilst on charitable company business.

Trustees' Report (including Directors' Report) (continued)

Structure, Governance and Management (continued)

Trustee Recruitment and appointment

The number of members of the Committee shall not be less than four nor more than twelve. At the company Annual General Meeting, one third of the Board of Trustees or the nearest whole number to one third, shall retire from office and shall be eligible for re-election.

The Trustees may, from time to time, and at any time, appoint any member of the Association as a member of the Committee. Any Committee member so appointed shall hold office only until the next following Annual General Meeting and shall then be eligible for re-election, but shall not be taken into account in determining the Committee members who are to retire by rotation at the Annual General Meeting.

Individuals with lived experience of mental health problems are encouraged to become trustees and any required support is provided to enable full participation.

Induction and training

Most trustees are already familiar with the practical work of the charity and get involved with special events throughout the year, and directly support members through activities.

During the year the trustee induction was updated, refreshed and rebranded. Along-side this Trustees have the opportunity to attend training relevant to their duties and also to take part in the in-house bespoke training.

The trustee induction covers:

- About Kettering Mind
- Our values; Our story
- Kettering, Wellingborough, East Northants
- Northampton, Corby, Towcester, Daventry
- Charity Commission
- Charity Governance Code
- Managing contracts
- Trustee role description and expectations
- Person specification
- Trustee code of conduct
- Conflicts & declarations of interest
- Data Protection
- Lived experience influence and participation
- Trustee expenses policy
- Our strategy – Kettering Mind
- Governing document
- Most recent annual report and accounts
- Meet the trustees
- Useful governance resources
- Law, mission, policies
- Protecting the organisation's reputation
- In the boardroom (virtual or physical)
- Mind Federation, network and affiliation
- OpenHub & The Mind Quality Mark
- Disclosure in accounts
- Sub-committee terms of reference
- Mental health information and support

Trustees' Report (including Directors' Report) (continued)

Structure, Governance and Management (continued)

Key management remuneration

All trustees give of their time freely and no trustee received remuneration in the year. Details of trustees' expenses and related party transactions are disclosed in note 12 to the financial statements.

The senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the organisation on a day to day basis.

The pay of the senior staff is reviewed annually and benchmarked against other similar charitable organisations.

Related Parties

Any connection between a trustee or senior manager of the charity with a supplier of goods or services to the charity must be disclosed to the full Trustee board in the same way as any other contractual relationship with a related party.

In the current year no such related party transactions were reported.

Auditor

In accordance with the company's articles, a resolution proposing that Azets Audit Services be reappointed as auditor of the company, will be put at a General Meeting.

Disclosure of information to auditor

Each of the Board of Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Trustees' Report (including Directors' Report) (continued)

Structure, Governance and Management (continued)

Equity, Diversity, Inclusion and Equality

At Kettering Mind, we are committed to recruiting and nurturing talent from all backgrounds, fostering a vibrant, fair, and inclusive environment where everyone has the opportunity to thrive - regardless of their identity or life experience.

Inclusion is one of our greatest strengths. We strive to ensure that every individual feels welcomed, connected, and empowered to be themselves. This is reflected not only in our organisational culture, but also in our annual questionnaire results and the way we operate day to day.

Our outreach efforts, particularly in building trust and rapport with individuals from diverse and locally rooted communities, have deepened our commitment to being a proactive force in creating a more inclusive and accessible society for all.

The trustees' report was approved by the board of trustees on: 23rd October 2025

Mr Chris Davison
Trustee

Dated: 23rd October 2025

Statement of trustees' responsibilities

The Board of Trustees, who are also the directors of Kettering Association for Mental Health for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Board of Trustees to prepare financial statements for each financial year. Under company law, the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Board of Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Independent Auditor's Report

To the members of Kettering Association for Mental Health

Opinion

We have audited the financial statements of Kettering Association for Mental Health (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the 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 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for Opinion

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

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

Conclusions relating to going concern

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

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

Our responsibilities and the responsibilities of the Board of 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 other than the financial statements and our auditor's report thereon. The Board of 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 our audit:

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

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within 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 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; or
- the Board of Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of the Board of Trustees

As explained more fully in the statement of trustees' responsibilities, the Board of Trustees, who are also the directors of the charity for the purpose 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 Board of 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 Board of Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

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.

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

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

Extent to which the audit was considered capable of detecting irregularities, including fraud (continued)

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

Use of this 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 auditors' 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.

Mr Paul Tyler (Senior Statutory Auditor)
For and on behalf of Azets Audit Services

Date: 18th November 2025

Chartered Accountants
Statutory Auditor

Thorpe House
93 Headlands
Kettering
Northamptonshire
NN15 6BL

Statement of financial activities

(Including income and expenditure account)

Current financial year	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Income and endowments from:					
Donations and legacies	3	53,161	4,239	57,400	40,509
Charitable activities	4	1,110,144	70,049	1,180,193	1,031,985
Other trading activities	5	4,584	-	4,584	4,552
Investments	6	73,048	-	73,048	56,847
Other income	7	-	63,261	63,261	239
Total income		1,240,937	137,549	1,378,486	1,134,132
Expenditure on:					
Raising funds	8	20,099	-	20,099	15,085
Charitable activities	9	1,039,696	71,449	1,111,145	1,054,676
Other expenditure	14	-	-	-	13,438
Total resources expended		1,059,795	71,449	1,131,244	1,083,199
Net gains/(losses) on investments	15	32,430	-	32,430	209,951
Net (outgoing)/incoming resources before transfers		213,572	66,100	279,672	260,884
Gross transfers between funds		6,320	(6,320)	-	-
Net movement in funds		219,892	59,780	279,672	260,884
Fund balances at 1 April 2024		3,211,477	1,378	3,212,855	2,951,971
Fund balances at 31 March 2025		3,431,369	61,158	3,492,527	3,212,855

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

Statement of financial activities

(Including income and expenditure account)

Prior financial year	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income and endowments from:				
Donations and legacies	3	39,999	510	40,509
Charitable activities	4	963,396	68,589	1,031,985
Other trading activities	5	4,552	-	4,552
Investments	6	56,847	-	56,847
Other income	7	239	-	239
Total income		1,065,033	69,099	1,134,132
Expenditure on:				
Raising funds	8	15,085	-	15,085
Charitable activities	9	984,876	69,800	1,054,676
Other expenditure	14	13,438	-	13,438
Total resources expended		1,013,399	69,800	1,083,199
Net gains/(losses) on investments	15	209,951	-	209,951
Net (outgoing)/incoming resources before transfers		261,585	(701)	260,884
Gross transfers between funds		(1,015)	1,015	-
Net movement in funds		260,570	314	260,884
Fund balances at 1 April 2023		2,950,907	1,064	2,951,971
Fund balances at 31 March 2024		3,211,477	1,378	3,212,855

Balance sheet

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	17		679,258		638,729
Investments	18		1,828,268		1,779,003
			2,507,526		2,417,732
Current assets					
Debtors	19	81,691		66,058	
Cash at bank and in hand		949,088		755,054	
		1,030,779		821,112	
Creditors: amounts falling due within one year	20	(45,778)		(25,989)	
Net current assets			985,001		795,123
Total Assets less current liabilities			3,492,527		3,212,855
Income funds					
Restricted funds	21		61,158		1,378
Unrestricted Funds:					
Designated funds	22	786,004		767,510	
General unrestricted funds		2,645,365		2,443,967	
			3,431,369		3,211,477
Total funds			3,492,527		3,212,855

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the Board of Trustees on:

Dr A Stephen
Trustee

Date: 23rd October 2025

Mr C Davison
Trustee

Date: 23rd October 2025

Company Registration No. 03530898

Statement of cash flows

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	27		202,517		(13,203)
Investing activities					
Purchase of tangible fixed assets		(64,696)		(4,457)	
Purchase of investments		(141,482)		(85,742)	
Proceeds on disposal of investments		124,647		66,747	
Interest and dividends received		73,048		56,847	
Net cash generated from/(used in) investing activities			(8,483)		33,395
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			194,034		20,192
Cash and cash equivalents at beginning of year			755,054		734,862
Cash and cash equivalents at end of year			949,088		755,054

Notes to the financial statements

1. Accounting policies

Charity information

Kettering Association for Mental Health is a private company limited by guarantee incorporated in England and Wales.

The registered office is 49 - 51 Russell Street, Kettering, Northamptonshire, NN16 0EN, United Kingdom

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”) and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £. The company's accounts present information about it as an individual undertaking.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Board of Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Board of Trustees in furtherance of their charitable objectives

Designated funds are unrestricted funds of the charity which the Board of Trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Notes to the financial statements (continued)

1. Accounting policies - continued

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations and gifts are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance. Grants which represent contributions to projects not yet started at the balance sheet date are treated as deferred income. Contributions received from beneficiaries are taken as income upon receipt.

Detailed records of associated expenses and any unspent cash balances are maintained. Income recognised from the sale of services under contract is classified as unrestricted funds when the contract does not require the return of any unspent income.

Investment income is included when receivable and the amount can be measured reliably by the charity.

1.5 Resources expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the Statement of Financial Activities.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Allocation of governance and other support costs

Support costs have been differentiated between governance and support costs and other support costs, Governance costs comprise all costs involving the public accountability of the charity and its

Notes to the financial statements (continued)

1. Accounting policies - continued

1.5 Resources expended (cont.)

compliance with regulation and good practice. These costs include costs related to audit together with an apportionment of staff, overhead and support costs relating to Trustee meetings. The allocation of support and governance costs is analysed in the notes to the accounts.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. The cost of minor additions or those costing below £250 are not capitalised. The charity has legal ownership of the properties it occupies but were previously held by the North Northamptonshire Association for Mental Health. These were as follows:

49 - 51 Russell Street, Kettering
98 Kingsley Avenue, Kettering

The properties have been included in the accounts at the net book values attributed to them in the accounts for the Kettering Branch of the North Northamptonshire Association. These were derived principally from directors' valuations at 31 March 1996.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings
2% of acquisition value per annum

Equipment, furniture and fittings
20% of cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Depreciation is not provided on assets in the course of construction / not in use until they are brought into use by the charity.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date.

Changes in fair value are recognised in net income/ (expenditure) for the year. Transaction costs are expensed as incurred.

Notes to the financial statements (continued)

1. Accounting policies - continued

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

1.10 Financial Instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1.10 Financial Instruments (cont.)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities.

Notes to the financial statements (continued)

1. Accounting policies - continued

1.10 Financial Instruments (cont.)

Basic financial liabilities (cont.)
Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities
Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.13 Government Grants

Government grants are recognised at the fair value of the asset received or receivable when there is reasonable assurance that the grant conditions will be met and the grants will be received.

A grant that specifies performance conditions is recognised in income when the performance conditions are met. Where a grant does not specify performance conditions it is recognised in income when the proceeds are received or receivable. A grant received before the recognition criteria are satisfied is recognised as a liability.

2. Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Board of Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Notes to the financial statements (continued)

3. Donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	53,161	-	53,161	25,272	510	25,782
Legacies receivable	-	-	-	14,727	-	14,727
Local Authority Community Grant	-	4,239	4,239			
	53,161	4,239	57,400	39,999	510	40,509

Notes to the financial statements (continued)

4. Charitable activities

	Community, home & Other Support 2025 £	Supported Accommodation 2025 £	Resource Centre Activities 2025 £	Total 2025 £	Community, home & Other Support 2024 £	Supported Accommodation 2024 £	Resource Centre Activities 2024 £	Total 2024 £
Services provided under contract	282,085	474,896	215,426	972,407	274,860	406,814	221,603	903,277
Contributions from beneficiaries	-	207,464	322	207,786	-	128,437	271	128,708
	282,085	682,360	215,748	1,180,193	274,860	535,251	221,874	1,031,985
Analysis by fund								
Unrestricted funds	282,085	682,360	145,699	1,110,144	274,860	535,251	153,285	963,396
Restricted funds	-	-	70,049	70,049	-	-	68,589	68,589
	282,085	682,360	215,748	1,180,193	274,860	535,251	221,874	1,031,985

Notes to the financial statements (continued)

5. Other trading activities

	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
Fundraising	1,064	772
Letting and licensing arrangements	3,520	3,780
Other trading activities	4,584	4,552

6. Investments

	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
Income from listed investments	33,594	29,923
Interest receivable	39,454	26,924
	73,048	56,847

Notes to the financial statements (continued)

7. Other income

	Restricted funds 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Other income	63,261	239	-	239

Restricted Funds

Other income of £63,261 (2024: £239) relates to Energy Assessment Grants awarded in the year for Green measure costs associated with the Pennels II project

8. Raising funds

	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
Trading costs		
Cost of goods sold and other costs	3,340	2,986
Investment management	16,759	12,099
	20,099	15,085

Notes to the financial statements (continued)

9. Charitable activities

	Community, home & Other Support 2025 £	Supported Accommodation 2025 £	Resource Centre Activities 2025 £	Total 2025 £	Community, home & Other Support 2024 £	Supported Accommodation 2024 £	Resource Centre Activities 2024 £	Total 2024 £
Staff costs	187,210	287,014	196,584	670,808	165,222	270,449	170,940	606,611
Depreciation and impairment	-	12,375	11,791	24,166	-	12,463	12,384	24,847
Other direct costs	11,991	101,638	59,108	172,737	8,576	99,580	63,691	171,847
	199,201	401,027	267,483	867,711	173,798	382,492	247,015	803,305
Share of support costs*	40,971	63,099	66,868	170,938	41,952	68,979	69,675	180,606
Share of governance costs*	14,894	31,497	26,105	72,496	17,832	31,726	21,207	70,765
	255,066	495,623	360,456	1,111,145	233,582	483,197	337,897	1,054,676
Analysis by fund								
Unrestricted funds	255,066	495,623	289,007	1,039,696	233,582	483,197	268,097	984,876
Restricted funds	-	-	71,449	71,449			69,800	69,800
	255,066	495,623	360,456	1,111,145	233,582	483,197	337,897	1,054,676

*see note 10

Notes to the financial statements (continued)

10. Support costs

	Support costs 2025 £	Governance costs 2025 £	2025 £	Support costs 2024 £	Governance costs 2024 £	2024 £	Basis of allocation
Staff costs	145,504	48,501	194,005	152,334	50,778	203,112	Staff time
Payroll costs	4,446	-	4,446	5,364	-	5,364	Usage
Travel and other expenses	6,507	-	6,507	11,248	-	11,248	Usage
Light and heat	2,680	-	2,680	1,600	-	1,600	Usage
Telephone	1,227	-	1,227	989	-	989	Usage
Rent and rates	879	-	879	615	-	615	Usage
Repairs	5,000	-	5,000	4,748	-	4,748	Usage
Sundries	51	-	51	77	-	77	Usage
Cleaning	2,891	-	2,891	2,099	-	2,099	Usage
Stationery and postage	1,753	-	1,753	1,532	-	1,532	Usage
Audit fees	-	13,320	13,320	-	12,600	12,600	Governance
Accountancy	-	7,440	7,440	-	5,500	5,500	Governance
Sundries	-	3,235	3,235	-	1,887	1,887	Governance
	170,938	72,496	243,434	180,606	70,765	251,371	
Analysed between Charitable activities	170,938	72,496	243,434	180,606	70,765	251,371	

Governance costs attributable to charitable activities are apportioned pro rata to the total of direct costs and other support costs incurred in delivering each activity.

Notes to the financial statements (continued)

11. Auditor's remuneration

The analysis of auditor's remuneration is as follows: Fees payable to the charity's auditors and associates:	**2025** £	**2024** £
Audit of the charity's annual accounts	13,320	12,600
Non-audit services		
All other non-audit services	7,440	5,500

12. Trustees

None of the board of trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

Expenses in respect of travel and charity supplies totalling £216 were reimbursed to two members of the Board of Trustees (2024: Expenses in respect of travel totalling £49 were reimbursed to one member of the Board of Trustees)

Notes to the financial statements (continued)

13. Employees

Number of employees:	2025 Number	2024 Number
The average number of employees during the year was:		
Chief Executive Officer	1	1
Resource Centre based services	7	8
Community, home / supported accommodation	20	19
Management and administration	8	7
Wellbeing Navigator	2	2
	38	37

Employment costs:	2025 £	2024 £
Wages and salaries	777,600	730,353
Social security costs	59,700	55,354
Other pension costs	27,513	24,016
	864,813	809,723

The above analysis is based on each employee's primary function within the charity; however many of the employees do spend time on more than one activity.

There were no employees whose annual remuneration was £60,000 or more.

Notes to the financial statements (continued)

14. Other expenditure

	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
Other expenditure	-	13,438
	-	13,438

Other unrestricted fund expenditure of £Nil (2024: £13,438) relates to costs associated with the Pennels Project, which were fully funded by the charity.

15. Net gains/(losses) on investments

	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
Revaluation of investments	27,247	213,274
Gain/(loss) on sale of investments	5,183	(3,323)
	32,430	209,951

16. Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects

Notes to the financial statements (continued)

17. Tangible fixed assets

	Freehold land and buildings £	Asset Under Construction £	Equipment, furniture and fittings £	Total £
Cost				
As at 1 April 2024	930,121	-	144,823	1,074,944
Additions	-	56,620	8,076	64,696
Disposals	-	-	(119,831)	(119,831)
As at 31 March 2025	930,121	56,620	33,068	1,019,809
Depreciation and impairment				
At 1 April 2024	303,174	-	133,042	436,216
Depreciation charged in the year	17,553	-	6,613	24,166
Eliminated in respect of disposals	-	-	(119,831)	(119,831)
As at 31 March 2025	320,727	-	19,824	340,551
Carrying amount				
At 31 March 2025	609,394	56,620	13,244	679,258
At 31 March 2024	626,950	-	11,779	638,729

	2025 £	2024 £
The carrying value of land included in land and buildings comprises:		
Freehold	609,394	626,950

The significant part of tangible fixed assets is used for direct charitable purposes

Notes to the financial statements (continued)

18. Fixed asset investments

	Listed Investments £	Cash in portfolio £	Total £
Cost or valuation			
As at 1 April 2024	1,738,065	40,938	1,779,003
Additions	141,482	-	141,482
Valuation changes	27,247	-	27,247
Disposals	(108,632)	(10,832)	(119,464)
As at 31 March 2025	1,798,162	30,106	1,828,268
Carrying amount			
At 31 March 2025	1,798,162	30,106	1,828,268
At 31 March 2024	1,738,065	40,938	1,779,003

	2025 £	2024 £
Investments at fair value comprise:		
UK equities	163,562	172,740
UK unit trust and other investment funds	709,721	672,970
Overseas equities	521,244	500,595
Overseas unit trusts and other investment funds	403,635	391,760
Cash held within investment portfolio	30,106	40,938
	1,828,268	1,779,003

The significance of financial instruments to the ongoing financial sustainability of the charity is considered in the financial review and investment policy and performance sections of the Trustees' Report.

The main risk to the charity from financial instruments lies in the uncertain investment markets. The charity has an investment policy aimed at providing long term growth in the value of its listed investment portfolio rather than immediate income requirements therefore the volatility of yields is of lower importance.

The listed investment portfolio comprises both UK and overseas equities and other investment funds, therefore there is a performance risk from overseas markets and their exchange rates.

The charity manages these investment risks by retaining expert advisors and operating an investment policy that provides for a high degree of diversification of holdings within investment asset classes that are quoted on recognised stock exchanges.

Notes to the financial statements (continued)

18. Fixed asset investments (continued)

Fixed asset investments revalued

All investments are carried at their market value. Investments in equities and unit trust and other investment funds are all traded in quoted public markets, primarily the London Stock Exchange. The historical cost of investments listed on a recognised stock exchange at 31 March 2025 was £1,234,905 (2023: £1,200,650).

19. Debtors

Amounts falling due within one year:	2025 £	2024 £
Trade debtors	56,691	47,449
Other debtors	10,000	18,609
	66,691	66,058

Amounts falling due after one year:	2025 £	2024 £
Other debtors	15,000	-
Total Debtors	81,691	66,058

20. Creditors: Amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	14,546	-
Other creditors	6,001	2,604
Accruals and deferred income	25,231	23,385
	45,778	25,989

Notes to the financial statements (continued)

21. Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes.

		Movement in funds				Movement in funds			
	Balance at 1 April 2023 £	Incoming Resources £	Resources expended £	Transfers £	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Mental Health Navigator	-	68,589	(69,604)	1,015	-	70,049	(69,855)	(194)	-
Beneficiary activities	862	510	(196)	-	1,176	-	(220)	-	956
Fundraising / donations	202	-	-	-	202	-	-	-	202
Pennels II Project	-	-	-	-	-	63,261	-	(3,261)	60,000
Local Authority Community Grant	-	-	-	-	-	4,239	(1,373)	(2,866)	-
	1,064	69,099	(69,800)	1,015	1,378	137,549	(71,448)	(6,321)	61,158

Mental Health Navigator

As part of the Mental Health Northants Collaboration (MHNC) the mental health navigation team provides support in the community to help people improve their general wellbeing. The service is designed for people experiencing difficulties with their emotional wellbeing, living conditions and physical health.

At 31 March 2025 the charity had fulfilled its obligations under the terms of this funding, and the balance on the fund was therefore transferred to unrestricted general funds.

Notes to the financial statements (continued)

21. Restricted funds (continued)

Beneficiary activities
Monies are collected from beneficiaries to partly fund day excursions, activity holidays and similar activities.

Fundraising / donations
From time to time funds are raised from events or appeals for a specific purpose.

Pennels II Project
The charity is in the process of developing 5 new builds. As part of that process the charity makes applications for grant funding. During the year the charity received grant income of £63,261 towards Green energy measures within the development. The transfer of £3,261 represents capitalised expenditure in the year on the asset in the course of construction. The remaining £60,000 of grant income as at 31 March 2025 will be used to part-fund other future Green measures within the development.

Local Authority Community Grant
During the year the charity received a grant of £4,239 from North Northamptonshire Council to improve energy efficiency levels at the Resource Centre. The funds were fully used in the year to commission an energy efficiency report and upgrade an old boiler to a more energy efficient boiler. The transfer of £2,866 represents the cost of the new boiler, which has been transferred to unrestricted fund assets now that the funds have been spent.

Notes to the financial statements (continued)

22. Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

		Movement in funds						
	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Building appeal fund	187,128	-	(7,031)	-	180,097	-	(7,031)	-	173,066
Legacy fund	20,541	-	-	-	20,541	-	-	-	20,541
Promotional PR fund	9,532	-	-	-	9,532	-	-	-	9,532
Revaluation Reserve fund	331,392	-	-	206,022	537,414	-	-	25,843	563,257
MakeALeg fund	18,826	-	-	-	18,826	-	-	-	18,826
Tenants Social Club	-	1,100	-	-	1,100	220	(480	(58)	782
	567,419	1,100	(7,031)	206,022	767,510	220	(7,511)	25,785	786,004

Building Appeal fund

The fund has been created to reflect the book value of freehold property used by the charity to provide resource centre activity provision, and for work and administration. The fund will be reduced over the useful economic life of the property in line with its depreciation.

Legacy fund

The fund was created for the legacy to which the charity became entitled in 2004. At the outset this was designated to be used or invested to provide for the improvement of services to beneficiaries, ideally by the acquisition of a further property. During the year there was no movement on this fund.

Notes to the financial statements (continued)

22. Designated funds (continued)

Promotional PR fund

This fund was created due to the uncertainty of future grant funding at current levels. Funds have been designated to meet the costs of raising the charity's profile and to promote fundraising activities. During the year there was no movement on this fund.

Revaluation reserve fund

The fund is required by the Companies Act 2006 and represents the amount by which unrestricted investments exceed their historical cost. £25,843 has been transferred from general funds during the year.

MakeALeg fund

This fund was created by a designation of £20,000 from general funds during 2018. Its purpose is to support creativity, innovation and one-off projects, that will further the aims and mission of Kettering Mind (The project might involve mental health action, training or education, artistic activity, sport and physical wellbeing, social activity etc.). During the year there was no movement on this fund.

Tenants Social Club

This fund was created from donations of £1,100 received from former tenants of the charity's housing projects. Its purpose is to fund trips and other social activities for the tenants, including covering support staff costs.

Notes to the financial statements (continued)

23. Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fund balances at 31 March 2025 are represented by:						
Tangible assets	679,258	-	679,258	638,729	-	638,729
Investments	1,828,268	-	1,828,268	1,779,003	-	1,779,003
Current assets / (liabilities)	923,843	61,158	985,001	793,745	1,378	795,123
	3,431,369	61,158	3,492,527	3,211,477	1,378	3,212,855

24. Pension commitments

During the year the charity operated defined contribution pension schemes on behalf of employees. The assets of the scheme are held separately from those of the charity in independently administered funds. The pension cost for the year was £27,513 (2024: £24,016).

The charity has no liability beyond making its contributions and paying across the deductions for employees' contributions. At 31 March 2025 contributions totalling £3,414 (2024: £17) were payable to the scheme and are included within creditors.

25. Events after the reporting date

Since the year end the charity has appointed contractors to build an additional 5 supported accommodation units in Beatrice Road. The project is expected to cost in the region of £1.1 million.

Notes to the financial statements (continued)

26. Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

Remuneration of key management personnel

The remuneration of key management personnel, including employer's national insurance contributions, is as follows:

	2025 £	2024 £
Aggregate compensation	102,231	97,657

The key management personnel of the charity comprise the Board of Trustees, the Chief Executive Officer (CEO) and the Financial Manager / Deputy CEO.

27. Cash generated from operations

	2025 £	2024 £
Surplus/(deficit) for the year	279,672	260,884
Adjustments for:		
Investment income recognised in statement of financial activities	(73,048)	(56,847)
Loss/(gain) on disposal of investments	(5,183)	3,323
Fair value gains and losses on investments	(27,247)	(213,274)
Depreciation and impairment of tangible fixed assets	24,166	24,847
Movements in working capital:		
(Increase) in debtors	(15,632)	(11,063)
Increase/(decrease) in creditors	19,789	(21,073)
Cash (absorbed by)/generated from operations	202,517	(13,203)

28. Analysis of changes in net funds

The charity had no debt during the year

Acknowledgements

So many people helped to make the progress outlined in this report possible – from the individuals and organisations listed here to everyone who has donated time and money to Kettering Mind's core charitable activities. Your support made it possible for us to reach more people in more ways - and we can only do what we do because of you. We can't thank you enough.

Thank you to:

Anna Auty
bpha
Bunzl UK Limited
Burton Latimer Football Club
C Savoury
Climbing Snowden – (Amelia Pearson Anna Forden, Becky Jones, Benjamin Bailey, Bradley McCambridge, Darcy Conisbee, Karen Johnston, Mike Murray)
Cranford Parchial Church Council
Dean Hewitt
Joe & Liam - Kettering half Marathon
Donation from a Meditation Group
Dr Stuart Walmsley – Hoarding
E.A. Timson Family Trust
Halifax
Hall Meadow Primary School
Harniss BSS - Miles for Mind
Holy Trinity Parish Church
J Glover, Fundraising Event
J Sainsburys
Jennifer Hofmann - Kettering Half Marathon
Kettering Huxlowe Inner Wheel
Kit Willis
Margaret Giffin Charitable Trust
Masonic Charitable Foundation
Mayor of Kettering - Cllr Craig Skinner
Mental Health Northants Collaboration
Michael Guest Charitable Foundation
Millbrook Junior School
Northants Board Game Convention
Poppy Rosell - adidas Manchester Marathon
Provincial Grand Lodge of Northants & Hunts
Rae Drage
RC Summer Fayre Takings
RCI
Ryan Riddy
Sandra Roberts Yoga Fundraiser
Stan Chambers
Tanya Wilson, Charity Day Fundraiser
Tesco
The Michael Guest Charitable Foundation
Timson Benevolent Trust Donation
Toller Church Coffee Morning
Tony Atwell-Jeffery
Virgin Money Cashback
Westhill Care Home
Wincancton Group Cake Sale
Woodway

And for family and friends raising money in memory of their loved ones:

In memory of:

- Bunty Woods
- Jean Hannah
- Margaret Titcombe
- Sian Williams

And thank you to all those who wish to remain anonymous

Kettering Mind is registered with the Fundraising Regulator and we abide by the Code of Fundraising Practice... Fundraising activities comply with all relevant legislation and the Fundraising Regulator's Fundraising Promise: • We will commit to high standards • We will be clear, honest and open • We will be respectful • We will be fair and reasonable • We will be accountable and responsible

Registered with FUNDRAISING REGULATOR

KETTERING ASSOCIATION FOR MENTAL HEALTH

England & Wales - Charity number 1069373

Accounts

Annual Review and Financial Statements 2023 - 2024

mind Kettering







"Be yourself, everyone else is already taken."

Oscar Wilde

Registered Charity number: 1069373

Registered Company number: 03530898



Serving across North Northamptonshire

Our people

These are the people who strategically and operationally steered Kettering Minds work this year – and inspired others not listed here, to keep pushing for better mental health.

Our People

Trustees
Mr Martin Moloney – (Chair until AGM 22 Nov 2023)
Mr Christopher Davison - (Chair from AGM 22 Nov 2023)
Mr Richard Elliott – (Vice Chair until AGM 22 Nov 2023)
Mr Jonathon Smith – (Vice Chair from AGM 22 Nov 2023)
Dr Andrew Stephen - Treasurer
Mr Philip Douglas
Dr Derek Lee
Mrs Barbara Moloney
Ms Keli Watts
Mr Robert Kew
Mrs Lesley Thurland

Company Secretary
Mr Philip Douglas

Senior Management
Jo Pettitt – Chief Executive Officer (CEO)

Kirsty Woods – Financial Manager / Deputy CEO

Registered Office
49 – 51 Russell Street
Kettering
Northamptonshire
NN16 0EN

Registered Company number
03530898

Registered Charity number
1069373

Professional Services

Auditor
Azets Audit Services
Thorpe House
93 Headlands, Kettering
Northamptonshire NN15 6BL

Bankers
Virgin Money
7 Gold Street
Northampton NN1 1EN

Solicitors

Wilson Browne
Kettering Parkway South
Kettering Venture Park, Kettering
Northamptonshire NN15 6WN

Investment Management Services
Quilter Cheviot
One Kingsway
London,
WC2B 6AN

Foreword to Annual Report and Accounts

On behalf of the Board of Trustees, I am pleased to introduce the Annual Report and Accounts for Kettering Mind for 2023/24.

As well as containing our financial statements, you will also find further information of all the activities we undertake across our three main work streams:

- Supported Accommodation;
- Community and Home Support (across North Northamptonshire); and
- Resource Centre

Here you will find details of the depth and breadth of services we provide and the impact we are making on people's lives and the community we serve.

Partnerships and collaboration - both formal and informal – are important to us including our Crisis Café services run jointly with Northamptonshire Healthcare NHS Foundation Trust (NHFT) together with our Mental Health Navigators (Crisis Pathway) service also run in partnership with NHFT.

We play a full and active role in the Northamptonshire Integrated Care System (ICS) and Managers and staff attend meetings of the Local Area Partnerships (LAPs) as well as the Mental Health Northamptonshire Collaboration (MHNC). We are also represented and attend meetings of the North Northants VCSE ICS Engagement Group.

In May 2023, we were delighted to be awarded the Mind Quality Mark (MQM) following an accreditation visit earlier in the year. MQM is both a framework of good practice and a quality assurance tool, and covers:

- Leadership and Governance;
- Finance and Policies;
- Services and People; and
- Influence and Engagement.

Within these four areas are standards and indicators which provide the infrastructure and governance for all organisations within the Mind Federation to be well governed, financially sustainable and able to thrive in our local communities.

We were delighted to demonstrate either compliance against all of these standards or significant progress towards meeting them. Our thanks go to all staff, service users, tenants and volunteers who contributed to the MQM process.

On page 21 you will also see details of the 'Local Mind Excellence Awards' which are a way of recognising the effort, determination and impact of local Minds on their communities. It is a chance to celebrate the amazing skills and talents of the local Mind Network. These awards were open to local Minds who had completed the MQM process between October 2022 – November 2023, and Kettering Mind was 'Highly Commended' in two categories.

Foreword continued...

The use of the Mind brand as an affiliated organisation is so much more than a logo or visual identity. The common bond we share is a set of shared beliefs and values which underpin the work we undertake:

- **Open:** we reach out to anyone who needs us
- **Together:** We are stronger in working in partnerships
- **Responsive:** We listen, we act
- **Independent:** We speak out without fear or favour
- **Unstoppable:** We never give up.

As we look back on the previous year, we also look forward to the year ahead.

There are three key priorities we are focussing on:

1. Pennels Two

In February 2024 planning permission was granted for five dedicated flats to be built at 175a Beatrice Road in a project known as 'Pennels Two'. During the course of 2023/24, a Project Team was established to oversee the planning, design and proposed construction of these new facilities. A 'Programme of Works' has been prepared by our Architects which anticipates that the groundworks and associated foundations will commence in March 2025. This is an exciting development for all concerned with Kettering Mind.

2. Registered Provider of Social Housing

Kettering Mind has a strategic ambition of becoming a 'Registered Provider of Social Housing'. During the course of the year, work was undertaken to complete and submit a preliminary application to the Regulator of Social Housing which was submitted formally in April 2024. We were supported in this process by our colleagues at East Midlands Community Led Housing (EMCLH).

I am pleased to report that, in August 2024, the Regulator confirmed that our application can move beyond the preliminary stage and further focussed work will be undertaken during 2024/25 by the management team and trustees on the necessary governance to support the completion of a Detailed Application.

3. Digital Strategy

Our Digital Development Group met regularly during the year to review and assess the digital needs, practices and priorities of the Charity. We take Information Governance (IG) seriously and have a robust IG Policy in place. We have also published our Data Security and Protection Assessment which allows us to measure our performance and benchmark our data security against the National Data Guardian's 10 Data Security Standards.

Foreword continued...

However, we recognise that Kettering Mind relies heavily on paper systems and spreadsheets for the storing and reporting of activity and data. One of our key priorities last year was to implement a 'Customer Relationship Management' (CRM) System which will strengthen the capture of activity across all our service areas and reduce the reliance of staff on paper based systems.

One of the Improvement Recommendations coming out of the MQM Accreditation Visit was to develop a realistic plan for selecting and implementing a CRM System, and I am pleased to report that our adopted CRM was successfully trialled, piloted and rolled out across all our service areas from April 2024.

On pages 44-47 you will find details of our financial performance for 2023/24 including our statement of financial activities, our balance sheet and the statement of cash flows. Through positive financial stewardship over many years, the Charity is in a strong position financially. We are planning to utilise a significant amount of our reserves to fund the construction costs of Pennels Two which I referred to earlier in my foreword and is one of our key priorities for 2024/25.

I would like to take this opportunity of thanking all those people who have either donated or raised funds for us during 2023/24. Further details of our Fundraising activities whether that be through, public fundraising, events or our 'Community Partnership Agreements' can be found on pages 27-28 of our Annual Report and Accounts. Kettering Mind is registered with the Fundraising Regulator and we are fully compliant with the Code of Fundraising Practice.

All of us at Kettering Mind are hugely grateful to all individuals, community groups or organisations who either donate or fundraise to support the work we do.

Thank you for taking the time to read through our Annual Report and Accounts. At our heart we are a membership organisation as reflected in our Governing document and actively include our members, service users and tenants in our service provision.

I was proud and humbled to be elected Chair in November 2023 and on behalf of the Board of Trustees would like to take this opportunity of thanking all members of staff, and to our volunteers, for their continuing provision of compassionate and professional support to our service users and tenants. I know our hardworking Management Team and dedicated staff continue to strive for improvements in the services we deliver.

Together with my colleague Trustees, we are custodians and stewards of Kettering Mind and l would like to thank them for the time, energy and enthusiasm they bring to their roles.

I would also like to thank the Trustees for all they contribute to the life and work of Kettering Mind and to the good governance of the charity.

Chris Davison FIHSCM, DipHSM, CertHMS.
Chair, Board of Trustees, Mind Kettering

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Trustees' Report (including Directors' Report)

The Trustees present their report and financial statements for the year ended 31 March 2024

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 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 1st January 2019).

Objectives and Activities

Kettering Mind's objects

To promote the wellbeing and preservation of good mental health and to assist in relieving and rehabilitating persons suffering from mental disorder or conditions of emotional or mental distress requiring advice or treatment.

To provide and manage housing either furnished or unfurnished, including social housing for poor people or for the relief of those in need by reason of age, ill-health, disability or financial hardship, for the benefit of the community. Any other exclusively charitable object that can be carried out from time to time by a charity registered as a provider of social housing with the regulator.

The Charity's objects and policies adopted in furtherance of these objects are detailed below, the objects were revised and updated on 22nd November 2023 at the AGM.

Our Vision:

We won't give up until everyone experiencing a mental health problem gets both support and respect

Our Mission:

We provide advice and support to empower anyone experiencing a mental health problem.

We campaign to improve services, raise awareness and promote understanding and positive living conditions

Trustees' Report (including Directors' Report) (continued)

Our Goals

Staying well:

Support people likely to develop mental health problems, to stay well.

Empowering choice:

Empower people who experience a mental health problem to make informed choices about how they live and recover.

Improving services and support:

Ensure people get the right services and support at the right time to help their recovery and enable them to live with their mental health

Enabling social participation:

Open the doors to people with experience of mental health problems participating fully in society.

Removing inequality of opportunity:

Gain equality of treatment for people who experience both mental health and other forms of discrimination.

Organisational excellence:

Make the most of our assets by building a culture of excellence.

Our Values

Open: We reach out to anyone who needs us

Together. We're stronger in partnerships

Responsive: We listen, we act

Independent: We speak out fearlessly

Unstoppable: We never give up

Trustees' Report (including Directors' Report) (continued)

We are Mind. Open, experienced, unstoppable, together.

We connect minds. We support minds. We change minds.

We're here to fight for mental health.
For support. For respect. For you.

Purpose and aims

Kettering Mind's purposes and aims are to:-

- Benefit the public by promoting mental health and wellbeing;
- Support people who experience mental health difficulties;
- Promote recovery and enhance the quality of people's lives;
- Promote the right to good safe accommodation;
- Promote the right to timely and appropriate support.

All our charitable services focus on prevention, wellbeing and recovery, and a belief that everyone should have equality of opportunity, to actively participate in society. Personalisation shapes how services are planned, co-produced and delivered.

We work to ensure that:

- Robust policies and procedures are in place, underpinning safe services for all
- Safeguarding is a core priority when we deliver services
- Cyber security and record keeping protects individuals details in line with the General Data Protection Regulation (GDPR)

Public benefit

Trustees have had due regard to the Charity Commission's public benefit guidance, and have taken it into account when making decisions to which the guidance is relevant

Public benefit is addressed throughout the trustees' annual report

Trustees' Report (including Directors' Report) (continued)

Activities, Projects and Services

Supported Housing

There has been a lot of change in the world of housing over the past few years following the tragedy of Grenfell, and new regulations are coming in. At the heart of this change is the importance of listening to tenants and ensuring their voice is heard. The ultimate goal is to improve quality and safety within homes. Understanding what really matters to tenants is key to having the biggest impact on improving satisfaction levels.

During 2023-2024 we delivered:

4 Tenant Newsletters

And facilitated:

60 House Meetings
(Within the houses)

4 Tenant Forums
(At Kettering Mind)

8 Tenant Socials
(At Kettering Mind)

Kettering Mind are always exploring new ideas for tenant engagement where service performance and satisfaction can be monitored and where Kettering Mind can be held to account if performance falls below expectations. Supported housing exists to make sure everyone in our communities can live their best life, whatever their circumstances. House meetings, quarterly tenant forms, newsletters and socials, along with the annual tenant satisfaction questionnaire continue to shape the supported housing and address the needs of tenants.

The Housing Sub-Committee (HSC)

The HSC is a sub-group of Kettering Minds Board of Trustees. It is formed to oversee and guide the management and development of the Charity's housing stock and to monitor the standards of care provided to the tenants of owned, leased and managed residential properties. During the year there were 6 housing sub-committee meetings, tenant representation was present at 4 of these meetings. Developing representation on this sub-committee is of key importance and something the charity is striving to improve over the coming year.

The table below shows the number of tenants each project can accommodate if at full capacity.

		No. of tenants	Property owner	Landlords	Support providers
•	Avondale Flats	6	bpha	bpha	Kettering Mind
•	Clarkson House	4	Kettering Mind	Kettering Mind	Kettering Mind
•	Highfield Flats	4	NNC	Kettering Mind	Kettering Mind
•	Warkton House	3	NNC	Kettering Mind	Kettering Mind
•	Pennels (Rehabilitation)	7	Kettering Mind	Kettering Mind	Kettering Mind

Trustees' Report (including Directors' Report) (continued)

Pennels - Rehabilitation

Pennels rehabilitation service has been operating for 9 years. It opened officially in May 2015 after undergoing extensive refurbishment. In January 2024, the HMO (House of Multiple Occupancy) licence was renewed for a further 5 years, granted by NNC.

Pennels rehabilitation service was set up to help individuals recover from the difficulties of longer-term mental illnesses / mental health problems. Support packages up to 18 months, enable intensive rehabilitation plans, co-produced with the tenants to identify, plan for and regain skills to live as independently as possible. The difficulties with living with a longer-term mental health problem can mean that individuals need support to adjust and recover, while accepting that they may still have serious difficulties which may need continuing help and support, once they feel ready to move on.

Since opening in 2015, we have helped 35 tenants through Pennels rehabilitation During 2023-2024, 10 individuals benefited from living here, and the occupancy rate was 87% *(2022–2023 64%, 2021–2022 72%)*

Tenant satisfaction

In October 2023 we conducted a satisfaction survey based on the Tenant Satisfaction Measures that the Regulator of Social Housing Introduced in April 2023. It covers important areas like repairs, complaints and how well tenants are kept informed about things that matter to them. 83% of questionnaires were completed and returned. At the Forum in the same month the results were published and shared. These are a few of the results:

95%	• 95% of respondents agreed with the statement 'Kettering Mind treats me fairly and with respect'
90%	• 90% of respondents felt the support is tailored to their needs.
85%	• 85% of respondents were satisfied that Kettering Mind keeps them informed about things that matter to them • 85% of respondents were satisfied that Kettering Mind listens to their views and acts upon them • Taking everything into account 85% of respondents were satisfied with the service provided by Kettering Mind?

Trustees' Report (including Directors' Report) (continued)

Looking after your home

In 2023–2024 across the supported housing projects Clarkson, Highfield, Warkton and Pennels

We replaced:

- 2 Front doors
- 1 Cooker
- 2 Rotary washing lines, 2 kettles, 1 toaster and 1 microwave

We refurbished:

- 2 x whole flats
- 2 x bathrooms
- Decorated, refreshed and replaced flooring across 3 projects as part of the cyclical maintenance

We arranged 8 repairs covering:

- External brickwork
- Plumbing and electrical
- Lock replacement

Tenant safety is our highest priority we have a planned programme of works to maintain homes to a good standard, making sure annual gas safety checks are completed and health and safety checks are carried out.

Highfield Flats occupancy rate across the year was 96%
(Highfield Flats 2022–2023, occupancy rate was 83%, 2021–2022 76%)

There was 100% occupancy rate at Clarkson house
(Clarkson House 2022–2023, occupancy rate was 75%, 2021–2022 73%)

Community and home Support - across North Northamptonshire

Intermediate Support Service

94 individuals were supported to meet specific outcomes, that they had identified would help them towards living their best life.
(2022–2023 88 individuals (2021-2022 also 88)

The Intermediate Support Service offers time-limited support, to enable individuals who have mental health needs to meet identified outcomes to improve:

- Health and wellbeing
- Levels of independence
- Resilience through self-help / self-care
- Quality of life
- Positive connections within the community
- Choice and control
- Economic well-being / maintaining employment
- And other personal outcomes related to preventing deterioration and focusing on enablement

It is a high impact, high energy prevention service that focuses on small positive steps, and continuous improvement to reach specific desired outcomes.

We supported individuals through:

- Developing tenancy skills including household tasks, shopping, budgeting, and setting up utility services
- Hoarding work and decluttering the home, making the environment safe
- Managing mental health
- Managing physical health and self-care
- Developing confidence to use public transport to reconnect with friends / family

Trustees' Report (including Directors' Report) (continued)

We delivered.....

• Private Support

4 individuals were supported
323 support sessions delivered
595 hrs

(2022–2023 4 individuals, 260 support sessions, 496 hrs)

(2021–2022 3 individuals, 272 support sessions, 476 hrs)

• Individual packages of care

19 individuals were supported
1976 community support sessions delivered 3818 hrs

(2022–2023 16 individuals, 1796 support sessions, 2958 hrs)

(2021-2022 16 individuals, 1337 community support sessions, 2238 hrs)

• Hospital at Home (Crisis pathway)

The Hospital at Home service is delivered in partnership with Northamptonshire Healthcare NHS Foundation Trust as an alternative to a mental health hospital admission, where possible.

This started in December 2019 following on from a successful pilot in 2018/2019.

Individuals would have been admitted to hospital if this service had not been in place

16 individuals did not require a hospital admission after receiving hospital at home.

(2022–2023 18 individuals)
(2021–2022 26 individuals)

• Breathing Spaces - Orbit

This service is primarily for Orbit housing tenants who are in need of some mental health support. The role of the workers is to:

- Actively listen to what they wanted to do to make positive changes to their wellbeing.
- Help individuals assess whether they were ready to make those changes and support them in planning a pathway identified to achieve their goals.
- Provide information of appropriate support agencies that they may wish to use.
- Motivate and empower individuals to make these changes and maintain them long term.

43 tenants benefitted from this service

(2022–2023 42 tenants)
(2021–2022 51 tenants)

Trustees' Report (including Directors' Report) (continued)

• Crisis Cafes (Crisis pathway)

The Crisis café service is delivered in partnership with Northamptonshire Healthcare NHS Foundation Trust and open 3 days a week at Kettering Mind. The aim is to support people to reduce any immediate crisis and to safety plan; drawing on strengths, resilience, and coping mechanisms to manage their mental health and wellbeing. The NHS signpost direct from the 111 service and the police utilise the crisis support.

Opened	Supported	Delivered
158 days	**894** individuals in crisis	**1278** crisis interventions
(2022–2023 156 days) *(2021–2022 158 days)*	*(2022–2023 936 individuals)* *(2021–2022 816 individuals)*	*(2022–2023 1351 interventions)* *(2021–2022 1205 interventions)*

'A great relief and feeling that I mattered and I can breathe again'

'Opening, Welcome, Non Judgemental'

'I found it helpful to speak to someone else for advice or to chat, to understand what I am struggling with'

• Mental Health Navigators (Crisis pathway)

The Mental health navigator service is delivered in partnership with Northamptonshire Healthcare NHS Foundation Trust, and is an established method for reducing pressure on primary care by supporting people to address their unmet non-clinical needs. This service offers a dedicated capacity to assist and empower people to access the right support, to manage a range of needs.

671 During the year, 671 individuals were supported by mental health navigators

During the year we employed 2 navigators, 1 working alongside the community mental health team. Drop-ins continued to be delivered at Desborough Library, Rothwell Library, the job centre and the council offices. Due to demand the frequency of these drop ins increased and additional regular drop ins were established within:

- Mother and baby groups – Kettering library
- Home start – drop ins started March 2024
- Geek Retreat
- Green Patch

Navigators were involved in meetings re: setting up LGBTQ group for 17-25 year olds in partnership with Youth works, the council and Growth and Inclusion Northants GAIN.

Trustees' Report (including Directors' Report) (continued)

• Mental Health Navigators (Crisis pathway) continued

The drop-ins allow individuals to access support when needed, with no referral needed or waitlist. The navigators are supported by the integrated response hub and are able to log on to the hub's call handling system to access support and advice.

'Very good to talk to someone in a calm setting, not office based'

'Exploring options has been helpful.'

'I feel happy to hear of many options I could take in the near future. Group sessions etc.

• Resource Centre

Building based services continue to evolve and thrive as we facilitate public health initiatives mental health courses and peer support sessions. Throughout the year we have delivered sessions, courses and groups :

• Anxiety Management	• Flower arranging
• Anger Management	• Carers mental health & resilience course
• Depression management	• Christmas bauble decorating
• Mindfulness	• Making Christmas decoration
• Understand Yourself Better	• Quizzes
• Men's Group	• Gardening
• Women's group	• Pottery
• Student Mental Health	• Peer support
• Hoarding peer support	• Arts & crafts
• Cooking skills	• Flower arranging
• Bird box and bug hotel creation	• Russell Street Allotment
• Connect and Be Active (bowls, darts, snooker, armchair exercise, local walks)	

Feedback from pottery group attendees

'The course has improved my wellbeing and has given me more skills'

'It was really fun, fulfilling and nice to go to. I really liked working with clay and being with others. I love creativity and makes me want to do more of my own.'

'Feeling safe around others helped with my anxiety'

New editions in the year included:

Wednesday Peer support sessions (evening)

This group provides people with a supportive community that enables them to play a more active role in the ongoing management of their mental and physical health and wellbeing. Peer support develops people's knowledge, skills and confidence, enabling them to take steps to live as well as possible.

Trustees' Report (including Directors' Report) (continued)

• Resource Centre continued

Menopause mental health support group

This group was set up in response to us receiving enquiries and people having nowhere to go. Women were asking for a safe place where they could share their experiences around the menopause.

The group is based around peer support values of empathy and empowerment with the aim of creating a supportive and non-judgemental space to share and feel less alone.

Counselling service

The whole counselling service was reviewed, improved and relaunched during the year. With additional funding through MHNC we were able to expand the service for 6 months, so more individuals could receive counselling at no cost during this period. This additional funding ended in March 2024.

383

During the year, 383 individuals were supported through Resource centre services.

• Outreach – Mind 'on the road' (connect, campaign and train)

Trustees designated reserves to increase the public profile of Kettering Mind. This happened through the delivery of a programme of engagement activities, campaigning, training and outreach work within the local community.

The purpose was to connect and build strong partnerships with other local organisations, community groups and underrepresented or marginalised communities. To breakdown stigma and discrimination surrounding mental health by promoting positive attitudes, awareness and understanding.

Over the year lots of great work has been happening. We took mental health information, advice and support direct out 'on the road'.

The outreach service has been delivered through drop-ins, presentations, training (anxiety, stress, mental health etc.), 1-1 chats, signposting, attending community events and being proactively involved in the Local Area Partnerships (LAP's) and present in the heart of the local communities.

We have supported teachers, parents, students, workers, managers, volunteers, and members of the public.

During the year we:

Visited **115** places

Presented to **445** people

Spoke to **260** people

Trustees' Report (including Directors' Report) (continued)

• Outreach continued

Organisations, groups, community events and businesses we have been involved with throughout the year were:

- Kingsley school
- Kettering Park School
- CEVA Logistics
- Hall Meadow Primary
- TRESHAM
- Hi-Spec
- Weetabix
- Bro2Bro
- Woodway
- LAP Task Action Group for Kettering (Rural & Urban)
- Kettering Refugee Assistance (Asylum Seekers – hotels in Kettering / Rothwell)
- CMHT STAR days to raise awareness of our services
- Gave a talk before a choir concert at Rockingham Road Baptist Church about Kettering Mind's services.
- Town Council meeting who were discussing young people and mental health
- DS Smith Packaging
- Rothwell Truck Stop
- Pathfinder schools:
  Montsaye Rothwell, Rothwell Junior, Hawthorn Primary, Loatlands Primary, Wilbarston School, Havelock Infant and Junior School Rushton Primary
- The beat bus – (joining the Police as they spent time in the communities)
- Little Moons
- Morrison's Distribution Centre shifts
- Women's community march
- The Grange Estate Christmas Fayre
- Kettering Pitch and Track
- DHL/ Wincanton Warehouse
- Asda, Tesco
- Kettering town under 18s football team
- Blue Monday – information stand at Asda
- Time to talk day – information stands at Tesco, Newlands Centre, Desborough Library, Bewitched (Rothwell) Burton Latimer Library, Morrisons distribution centre
- Kettering & District Flower Club
- Millbrook Coffee Morning
- Walls & Floors
- Headfest – we had additional drop-ins at Kettering Mind
- Job Centre
- Work pays
- Halifax bank

Trustees' Report (including Directors' Report) (continued)

• Forums

The forums are firmly embedded into the life of Kettering Mind, and underpin our commitment to:

- Keeping people with mental health problems, supporters, and partners at the heart of everything we do, promoting good mental health for all
- Sharing power and responsibility as a local level, and make informed decisions together
- Listen to what is being said
- Using feedback to develop our services, particularly those that matter to forum attendees, with a clear emphasis on service improvement.
- Being transparent and accountable

During 2023-2024 we facilitated:

4 Resource Centre Forums

4 Tenant Forums

3 Volunteer Forums

2 Staff Forums

Resource Centre Forums

During the forums organisational news was shared, ideas for new peer support groups were planned, designed, set up and piloted. Discussions happened around keeping safe, how to make a complaint, the MQM, environmental and greening up, and keeping mentally well – 'good day / bad day'.

In August 2023 we conducted a satisfaction survey based on the questions decided during the June 2023 Forum. At the September 2023 Forum the results were published and shared. These are a few of the results:

80%

- 80% of respondents agreed that coming to Mind helped their wellbeing

100%

- 100% of respondents found the staff & volunteers friendly and approachable

73%

- 73% of respondents rated Kettering Mind overall as excellent

The top 5 things respondents liked about coming to Kettering Mind were:

- Feeling welcome
- Feeling valued
- Having fun and laughing
- Being with friends
- Knowing it is professional and well run

Trustees' Report (including Directors' Report) (continued)

• Forums continued

Staff Forums

We had 2 forums during the year and they were a chance for staff to come together to:

- Review the year to date, where are we now and where are we going
- Funding overview - understanding how we are currently funded
- Mind Quality Mark - update and feedback
- Service updates and feedback from Service Managers
- Feedback from the 'Staff Pulse Survey' results
- Q&A with the Leadership team

MINDFUL EMPLOYER

These are a few of the results from the Staff Pulse Survey December 2023:

92%	• 92% of respondents would recommend Kettering Mind as a good place to work
88%	• 88% of respondents agreed they have opportunities to improve their skills and knowledge
76%	• Felt their opinions and views were valued at work • Felt the organisation takes positive action on health and wellbeing

Tenant Forums

Tenant involvement has always played a big role in how we shape, monitor and deliver the housing support services at Kettering Mind, primarily through individual reviews and house meetings. There were 4 tenant forums during the year, it was a chance for us to share organisational news, promote tenants' rights, and listen to what really mattered to tenants.

These were some of the topics and discussions:

- Fire safety – know your escape route
- Green champions – delivering initiatives across the houses
- Strangers at the door – home safety
- Complaints – what to do if you have one
- Mind quality Mark
- Core values and principles that underpin supported accommodation
- Core responsibilities of the workers who come and see you.
- Partnership working – how can we creatively work together to support you to live your best day, when you are not particularly feeling good in yourself and would rather not see a worker or do e.g. the washing?
- The introduction of a new CRM (Customer Relationship Management) software
- What stops you from asking for what you want or need?
- Planning holidays and social 'meet ups', as a result of the tenants social club was formed and so far has included a quiz, games afternoon, bingo and board games, pool, darts, Christmas carols, disco, dinner and a local walk.

Trustees' Report (including Directors' Report) (continued)

• Forums continued

Volunteer Forums

These forums were the last to be established, recruitment has been a priority throughout the year. Volunteers wanted to use these forums as a chance to get to know each other, and to be updated on what's going on in the resource centre. 3 forums were held during the year.

• Mind Quality Mark (MQM)

The Mind Quality framework provides assurance that the Mind federation is made up of well run, sustainable organisations delivering life changing support for people with, or at risk of developing mental health problems.

The framework ensures that the core values of Mind, where the voices of people with lived experience of mental health problems underpin and inform everything we do, are lived out every day.

The Themes of MQM

MQM has four themes; Leadership and Governance, Finance and Policies, Services and People and Influence and Engagement. Within these themes are standards and indicators which provide the architecture for all in the Mind Federation to be well-governed, sustainable and able to thrive in our local communities.

Leadership & Governance

People with mental health problems are confident that their local Mind has strong leadership, effective governance and a strategy that embeds Mind's vision and values and reflects the Mind Federation Purpose Statement.

- Leadership
- Strategy
- Mind Federation
- Board of trustees
- Legal compliance

Finance & Policies

People with mental health problems know that their local Mind has sufficient funding, financial controls, and policies to make it safe and sustainable.

- Risk
- Finance
- Policies
- Health and safety
- Information governance

Services & People

People with mental health problems receive personalised support that helps them make a positive difference to their lives.
Staff and volunteers are supported to excel.

- Equality and Diversity
- Effective services
- Safeguarding
- Human Resources (HR)
- Volunteers
- Evaluation and impact

Influence & Engagement

People with mental health problems benefit from a local Mind that is collaborative and influential, and are confident that their voices are central to this.

- Collaboration, profile and influence
- Influence and participation
- Promoting positive attitudes to mental health
- Environment

The MQM is both a framework of good practice and a quality assurance tool. Local Minds are expected to meet or be working towards the MQM standards at all times to ensure that Mind's reputation is safeguarded and that support for people with mental health problems is safe and effective. Every organisation is reviewed every three years.

Trustees' Report (including Directors' Report) (continued)

• Mind Quality Mark (MQM) continued

Staff, service users, trustees, volunteers and tenants contributed to the process and were proud to celebrate Kettering Minds excellence across these areas. We received official confirmation that we had passed the MQM in May 2023

About the Local Mind Excellence Awards

The Local Mind Excellence Awards are a way of recognising the effort, determination and impact of local Minds on their communities. It is a chance to celebrate the amazing skills and talents of the local Mind network. These awards were open to local Minds who had completed MQM in the period October 2022 to November 2023.

Highly Commended

Kettering Mind

Collaboration, profile and influence

Kettering Mind has developed a significant role in influencing and developing the transformation of the NHS, the development of the Integrated Care System (ICS), place based structures and in representing the third sector on the ICS steering group.

Inpiring positive change within the NHS through the development of new structures that enable the community to gain better access to prevention and early intervention services.

Kettering Mind partners with Support North Northamptonshire, a new collaborative enabling people to gain better access to prevention and early intervention services.



Highly Commended

Kettering Mind

Influence and participation

Kettering Mind promotes a culture that really listens to and involves people from in the process of designing services and reviewing their impact along the way. A diverse range of people are actively encouraged to get involved, including those with lived experience of mental health problems. The organisation has built on existing structures then expanded across all areas of the organisation.

Promoting a culture that listens enabled community support to improve structures and create new services.

Kettering Mind now has a forum which is now co-designing new pilot support services. A structured peer support pilot was set up, a volunteer recruitment group became active and what the resource centre could look like in a year was reviewed.



Trustees' Report (including Directors' Report) (continued)

Federation First - is how we work better together.

Leicester, Leicestershire & Rutland Mind (LLR)

We know locally that we are stronger together and can achieve more by working more closely. We recognise the expertise, knowledge, and experience within other local Minds across the federation. Only together can we tackle the scale of the UK mental health crisis.

The Mind brand is important to get the message across, coverage across England and Wales is key to the reach of the Federation.

The Kettering Mind Chair has been representing Kettering Mind as a corporate trustee for LLR alongside neighbouring Mind organisations, as part of their governance and development journey.







There are around 100 local Minds and through being affiliated to National Mind, ensure they deliver mental health services to anyone who needs them.

Each local Mind is unique. They understand the needs of their community and they tailor their services to match.

As well as delivering services, Kettering Mind:

- Helps to plan local mental health services
- Campaigns on local mental health issues and join in with national campaigns
- Changes attitudes towards mental health in their area

The use of the Mind brand as an affiliated organisation is so much more than a logo, or a visual identity. What underpins these things is a set of shared beliefs and values.

Trustees' Report (including Directors' Report) (continued)

Achievements and Performance Outcomes to date

Achievements against objectives set

1. 175a Beatrice Road garage site development
   New plans were submitted to NNC for 5 flats and 5 parking spaces in July 2022. The decision was made February 2024, where the application was approved.

2. Registered Housing Provider
   The working group met regularly and gathered supporting evidence in preparation for the preliminary application to be submitted. East Midlands Community Led Housing (external consultants) have continued to support the Charity with the action plan tasks. Becoming a registered provider is a serious undertaking – together with advantages there are obligations that must be met. The preliminary application form was submitted in April 2024 (post year-end) so the process of meeting the initial eligibility criteria has started. In order to proceed to the full Registered Housing Provider application, the preliminary application needs to be approved by Regulator of Social Housing.

3. Kettering Mind outreach service
   This past year has been one where we have embedded our visibility and presence in the community. We are proactively involved in partnership working through engaging in local groups and services, taking Mind's information, support and campaigns 'on the road', and being an active voice in the Local Area Partnerships (LAP's). The LAP's respond to identified local needs and deliver outcomes from the Northamptonshire Integrated Care Partnership Strategy and Local Joint Health and Wellbeing Strategy

4. Digital Strategy
   The Charity tested different Customer Relationship Management (CRM) systems and one has been chosen to be rolled out across all the different service areas from April 2024. The Digital Development group meet regularly to assess and review the digital needs of the charity, and digital practices. The Cyber Essential certificate of assurance was renewed along with Kettering Mind publishing our Data Security and Protection assessment. This toolkit allows us to measure our performance against the National Data Guardian's 10 data security standards.

Contribution made by volunteers

Volunteers add value, skill, motivation and a friendly welcoming to others and most importantly the time to 'just be' with people. During this past year 'time with people' has mainly been through virtual groups, or bespoke roles utilising their talents to support the charity in other valuable ways.

Last year the total volunteer hours on average was **53** per week.

(2022-2023 average hours per week was 27)

Trustees' Report (including Directors' Report) (continued)

Training / awareness sessions

During the year a bespoke induction programme of training was delivered to new staff and volunteers covering:

- Organisation, Values, Mission, The Mind brand (and support, supervision and wellbeing)
- Active Listening Skills
- Responding skills
- Neurotic and psychotic disorders and amotivational syndrome
- Stigma and discrimination around Mental Illness
- Equality and Diversity - Being an Inclusive organisation
- Personalisation - One Page Profile and other personalisation tools
- Professionalism, ethics and Standards (including Information Governance)

The mandatory training for safeguarding, and mental capacity was achieved through staff accessing Social Care Institute for Excellence (SCIE) Other training throughout the year included:

- Internet Safety - Suicide and Self Harm
- Managing Behaviours which Challenge
- Social Care TV Certificate in Eating Disorders
- Northants Carbon Literacy - Carbon Literate
- IOSH Managing Safely Course
- The caring manager in health and social care
- An introduction in social work law
- Depression Awareness and Recovery
- Autism and the Sensory Environment
- Assessing Needs
- Train the Trainer
- Person Centred Care
- Understanding PTSD
- Understanding OCD
- Making Decisions
- Caring for adults
- Managing and managing people
- Introduction to Trauma
- CMI Level 5 Diploma in Management and Leadership
- Lead and manage change in health and social care
- Knowledge & Understanding Framework - Personality Disorder Awareness
- Psychological First Aid: Supporting Children and Young People
- Understanding Avoidant/Restrictive Food Intake Disorder
- Supporting older people with learning disabilities and their families
- Supporting and developing resilience in social work
- The Oliver McGowan Training on Learning Disability and Autism

Training and development is an integral value of Kettering Mind, ensuring we maintain high standards and a skilled workforce. This enables us to provide a personalised professional service with care and support.

During the Year, 2 Managers achieved CMI Level 5 Diploma in Management and Leadership and 1 Manager IOSH Managing Safely Course

Trustees' Report (including Directors' Report) (continued)

Social Media Platforms

These are some examples of the social media posts throughout the year...

Social media is another way for us to raise awareness and engage with individuals, who can then share the posts across their personal networks.

We have reached 27,900 people we would not have had contact with between 1 April 2023 – 1 April 2024

(1 April 2022 – 31 March 2023 24,040 people)

Outreach















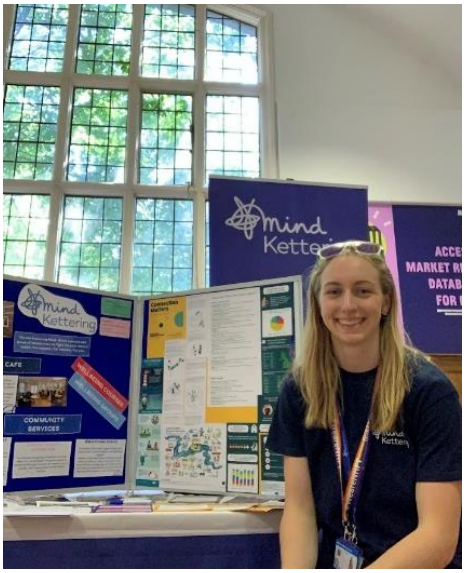


Trustees' Report (including Directors' Report) (continued)

Outreach - continued





















Trustees' Report (including Directors' Report) (continued)

Fundraising Approach

The need for our work continues to increase, even more so in the current context. This year, our approach to fundraising included:

Public fundraising

- Raising funds from members of the public and supporters who make one-off or regular donations.
- Working with people who make donations by participating in events such as marathons and other sponsored activities,
- Working with people who choose to donate, or enlist others to support Mind, in memory of a loved one who has died.

Community Partnership fundraising

The Community partnership with Kettering Mind is more than just a way to fundraise, it is a commitment and desire to:

- Support good mental health and wellbeing in the workplace and in the local community
- Identify the type of local impact we can make together
- Work collaboratively with Kettering Mind to engage in a plan of action, which will work towards good social outcomes that deliver value to both parties

The outreach worker generated interest with organisations wanting to sign up as partners. During the year Kingsley Academy, DHL and Hall Meadow Primary signed up.

Harniss Building Services Solutions have continued to fundraise for Kettering Mind

Fundraising and Events

Throughout the year we had many supporters making donations and arranging various events through Kettering Mind's Just Giving page which included individuals, groups and companies running their own events and collecting donations online.

Fundraising events included Harniss Building Services Solutions 'Miles for Mind' Travelling the globe by getting the steps in! (& a football tournament), Kallum Rosser's half Marathon and Poppy Rowsell's marathon.

Trustees' Report (including Directors' Report) (continued)

Fundraising standards

Kettering Mind is registered with the Fundraising Regulator and we abide by the Code of Fundraising Practice. Fundraising activities comply with all relevant legislation and the Fundraising Regulator's Fundraising Promise.

Kettering Mind will:

- commit to high standards
- be clear, honest and open
- be respectful
- be fair and reasonable
- be accountable and responsible

Fundraising operational policies are in place for handling charity money and we encourage individuals and companies to donate via Kettering Mind's Just Giving page or by direct bank transfer, mitigating risk associated with handling cash.

We are satisfied that we meet all current standards and that our operational policies will protect vulnerable people and other members of the public from unreasonable intrusion, persistent approaches and undue pressure.

Our PR action group oversee these fundraising approaches and standards to make sure we offer a high quality service to donors and supporters, and they are monitored by the Trustees.

In both the current and previous years, we received no complaints about our fundraising.

Trustees' Report (including Directors' Report) (continued)

Financial Review

Review of financial position

Total income for the year increased by £146,094 to £1,134,132

Income from donations and legacies increased by £27,298, and income from charitable activities increased by £133,861 to £1,031,985

Other trading activities income increased by £473 during the period to £4,552.

The income from the listed investment portfolio increased from £39,684 to £56,847.

Other income has decreased by £32,701 to £239. Other income in 2023 included £31,793 which related to the revision of a liability to repay grant income. Further details are set out in the notes to the accounts.

Total resources expended increased by £132,576 to £1,083,199

Trading costs increased by £797 to £2,986. Other expenditure increased by £3,816 to £13,438. Further details are set out in the financial statements.

The cost of charitable activities was £1,054,676 (2023: £927,418). Further details of resources expended are set out in the notes to the accounts.

Review of financial position (continued)

During the year ended 31 March 2023 the markets took a hit with the unstable political situation across the world, particularly in Ukraine, impacting cost of living fuel costs and the housing market.

The financial markets have recovered over the period to 31 March 2024.

An unrealised gain of £213,274 (2023: unrealised loss of £95,359) and loss on the sale of investments of £3,323 (2023: loss of £7,664) have been recognised in the financial statements.

Total funds increased to £3,212,855 at 31 March 2024 (2023: £2,951,971).

Trustees' Report (including Directors' Report) (continued)

Financial Review (continued)

Reserves Policy

Total funds at 31 March 2024 were £3,212,855 including restricted funds of £1,378 and unrestricted designated funds of £767,510, further details of which are included in the notes to the financial statements.

The charity's policy is to maintain general reserves to give financial stability to the charity and to its activities.

After allowing for funds of £638,729 represented by tangible assets, free reserves in unrestricted funds at 31 March 2024 were £2,572,748

In previous periods, unrestricted funds were earmarked for long-term investment, and classified as fixed assets accordingly. The value of these investments, and subsequent additions, is now £1,779,003 and their purpose, in the current climate of local authority cut backs and budgetary pressures, is to provide long-term protection against a decline or interruption of future income. The charity is now operating in an environment of financial uncertainty, characterised by mental health policy changes, more competitive tendering, potential changes in the tendering process and the award of shorter term contracts.

The investment of general reserves is planned as a safeguard to ensure continuity in the provision of the charity's core services. These services are considered by many beneficiaries to be an integral part of their day to day lives and to have to withdraw or cut back services with little or no notice could cause real hardship.

Reserves Policy (continued)

Free reserves excluding the amount invested, and excluding those designated funds of £49,999 not relating to fixed assets, totalled £743,746 (2023: £692,834).

Trustees have developed a policy whereby free reserves, which are those funds not invested in tangible assets, long-term investments and restricted funds, should be approximately two years of the expenditure on core activities, which equates to approximately £650,000 - £700,000 in general funds.

At this level, it is considered that the reserves would be adequate to enable the Trustees to manage the effect of a short-term withdrawal of funding, giving time to look at alternative sources of funding and review activities.

Free reserves are above target level at 31st March 2024.

As the Charity plans to build 5 properties, free reserves outside the reserves policy will be made available for furthering the aims of the charity in developing supported accommodation for individuals with enduring mental illnesses.

Trustees' Report (including Directors' Report) (continued)

Financial Review (continued)

Principal funding source

During the year the principal funding source of the charity continued to be by way of grant and contract income from NHS Northamptonshire Integrated Care Board and NNC Adult Social Care

Investment policy

The memorandum allows the investment of monies of the charity not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may be imposed or required by law.
Investments will follow National Mind investment guidelines, avoiding investment in companies manufacturing pharmaceuticals.
Also the Trustees will ensure that social, environmental and ethical concerns are considered.

The overall goal of the charity's investment policy is to reduce reliance on external funding and to provide a means of financing special projects to further the charitable activities of Kettering Mind in future.

Therefore the main investment objective for the long- term reserves is capital growth with the aim of ensuring that they are not eroded by inflation.

There is no immediate income requirement from these funds which have been invested in a portfolio under the discretionary management of Quilter Cheviot.

Investment policy (continued)

The market value of the portfolio at 31st March 2024 was £1,779,003 (2023: £1,550,057).

The main objective for reserves held for the shorter term is to preserve capital value with a minimum level of risk and to ensure availability for unexpected funding requirements. These funds are held in the low risk environment of bank and building society accounts.

Trustees' Report (including Directors' Report) (continued)

Financial Review (continued)

Risk Management

Kettering Mind reviews risks on an ongoing basis through our Board of Trustees, Sub-committees and the Management team. These groups manage ongoing risks and identify new risks. We consider the impact and likelihood of every risk and give particular attention to the management and mitigation of the most severe risks.

Our risk management processes and the organisational risk register are audited by two trustees. Internal control measures are reviewed, documented and reported to the wider board of trustees. The risk register is continuously reviewed and, where appropriate, revised to capture the tolerance of the risk appetite and to indicate whether risks are accepted, mitigated, or eliminated.

Risks are divided into key areas covering: Workforce, contracts, health & safety, information governance, financial, assurance, board of trustees, communication and housing.

By managing risk effectively, trustees can ensure that significant risks are identified and monitored, enabling informed decisions and appropriate action.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Plans for future periods

175a Beatrice Road

- We are focussed on progressing the development forward of 5 new builds, having received full planning permission in February 2024. This is a huge undertaking for the charity, and will run alongside the registered housing provider application, but is not dependent upon the outcome. The build cost will be approximately 1.4 million pounds, and will be a mixture of reserves and loans.

Registered Housing Provider

- To submit the Preliminary application to the Regulator of Social Housing to become a registered housing provider. If successful at this stage and trustees consider it in the best interest of Kettering Mind to continue, then to submit the full application.

Digital Strategy

- To continue the roll out of the new CRM across the different service areas of the organisation

Trustees' Report (including Directors' Report) (continued)

Structure, Governance and Management

Organisational structure

The directors of the company form the Board of Trustees who meet on a monthly basis.

The day to day running of the organisation is delegated to the CEO who is assisted by a management team, administration staff, the Resource centre team and the community team.

The company is responsible for the preparation of its own budgets to form the basis of funding applications to statutory bodies for the primary grants to provide services set out in the contracts.

The company can undertake other grant-aided services in its own area by application for other funding and can also launch appeals.

Governing document

The charity is a company limited by guarantee (as defined by the Companies Act 2006), not having a share capital. It was incorporated on 19th March 1998 as part of the process of devolution from the North Northamptonshire Association for Mental Health. The company is also a registered charity.

The governing document of the charitable company is the Memorandum and Articles of Association adopted on 8th October 2014, updated on 22nd November 2023.

Members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up. The total number of such guarantees at 31st March 2024 was 48 (2023: 48).

Trustees

The Trustees are the directors for the purpose of company law and trustees for the purpose of charity law. Trustees who served during the year and up to the date of signature of the financial statements are listed on page 1.

Indemnity provisions for trustees
Throughout the year third party indemnity insurance was in place to protect the trustees from claims arising from negligent acts, errors or omissions occurring whilst on charitable company business.

Trustees' Report (including Directors' Report) (continued)

Structure, Governance and Management (continued)

Trustee Recruitment and appointment

The number of members of the Committee shall not be less than four nor more than twelve. At the company Annual General Meeting, one third of the Board of Trustees or the nearest whole number to one third, shall retire from office and shall be eligible for re-election.

The Trustees may, from time to time, and at any time, appoint any member of the Association as a member of the Committee. Any Committee member so appointed shall hold office only until the next following Annual General Meeting and shall then be eligible for re-election, but shall not be taken into account in determining the Committee members who are to retire by rotation at the Annual General Meeting.

Individuals with lived experience of mental health problems are encouraged to become trustees and any required support is provided to enable full participation.

Induction and training

Most trustees are already familiar with the practical work of the charity and get involved with special events throughout the year, and directly support members through activities.

During the year the trustee induction was updated, refreshed and rebranded. Along-side this Trustees have the opportunity to attend training relevant to their duties and also to take part in the in-house bespoke training.

The trustee induction covers:

About Kettering Mind
Our values; Our story
Kettering, Wellingborough, East Northants
Northampton, Corby, Towcester, Daventry
Charity Commission
Charity Governance Code
Managing contracts
Trustee role description and expectations
Person specification
Trustee code of conduct
Conflicts & declarations of interest
Data Protection
Lived experience influence and participation
Trustee expenses policy
Our strategy – Kettering Mind
Governing document
Most recent annual report and accounts
Meet the trustees
Useful governance resources
Law, mission, policies
Protecting the organisation's reputation
In the boardroom (virtual or physical)
Mind Federation, network and affiliation
OpenHub & The Mind Quality Mark
Disclosure in accounts
Sub-committee terms of reference
Mental health information and support

Trustees' Report (including Directors' Report) (continued)

Structure, Governance and Management (continued)

Key management remuneration

All trustees give of their time freely and no trustee received remuneration in the year. Details of trustees' expenses and related party transactions are disclosed in note 12 to the financial statements.

The senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the organisation on a day to day basis.

The pay of the senior staff is reviewed annually and benchmarked against other similar charitable organisations.

Related Parties

Any connection between a trustee or senior manager of the charity with a supplier of goods or services to the charity must be disclosed to the full Trustee board in the same way as any other contractual relationship with a related party.

In the current year no such related party transactions were reported.

Auditor

In accordance with the company's articles, a resolution proposing that Azets Audit Services be reappointed as auditor of the company, will be put at a General Meeting.

Trustees' Report (including Directors' Report) (continued)

Structure, Governance and Management (continued)

Equality and diversity

We strive to recruit talents from diverse backgrounds and create a vibrant and inclusive Mind, and appreciate everyone for their individual contribution.

We are proud to instil a culture of inclusion, equity and respect, and one of Kettering Mind's strengths is to include others, making sure that people feel comfortable to be themselves, and feel that they belong, this is reflected in the annual surveys.

We are privileged to be part of so many students social work journey of learning by hosting them for either 70 days or 100 days placement. Over the years students from Ghana, Nigeria, Zimbabwe, Cameroon, Sweden and Afghanistan have enriched the vibrancy and life within Kettering Mind.

With the outreach work, making local connections and being pro-actively involved within the community strengthens our resolve to be inclusive and accessible to all.

The trustees' report was approved by the board of trustees on:

Mr Chris Davison

Trustee

Dated: 24th October 2024

Statement of trustees' responsibilities

The Board of Trustees, who are also the directors of Kettering Association for Mental Health for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Board of Trustees to prepare financial statements for each financial year. Under company law, the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Board of Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Independent Auditor's Report

To the members of Kettering Association for Mental Health

Opinion

We have audited the financial statements of Kettering Association for Mental Health (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the 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 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for Opinion

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

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

Conclusions relating to going concern

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

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

Our responsibilities and the responsibilities of the Board of 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 other than the financial statements and our auditor's report thereon. The Board of 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 our audit:

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

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within 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 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; or
- the Board of Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of the Board of Trustees

As explained more fully in the statement of trustees' responsibilities, the Board of Trustees, who are also the directors of the charity for the purpose 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 Board of 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 Board of Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

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.

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

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

Extent to which the audit was considered capable of detecting irregularities, including fraud (continued)

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

Use of this 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 auditors' 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.

Mr Paul Tyler (Senior Statutory Auditor)
For and on behalf of Azets Audit Services

Date: 11th November 2024

Chartered Accountants
Statutory Auditor

Thorpe House
93 Headlands
Kettering
Northamptonshire
NN15 6BL

Statement of financial activities

(Including income and expenditure account)

Current financial year	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
Income and endowments from:					
Donations and legacies	3	39,999	510	40,509	13,211
Charitable activities	4	963,396	68,589	1,031,985	898,124
Other trading activities	5	4,552	-	4,552	4,079
Investments	6	56,847	-	56,847	39,684
Other income	7	239	-	239	32,940
Total income		1,065,033	69,099	1,134,132	988,038
Expenditure on:					
Raising funds	8	15,085	-	15,085	13,583
Charitable activities	9	984,876	69,800	1,054,676	927,418
Other expenditure	14	13,438	-	13,438	9,622
Total resources expended		1,013,399	69,800	1,083,199	950,623
Net gains/(losses) on investments	15	209,951	-	209,951	(103,023)
Net (outgoing)/incoming resources before transfers		261,585	(701)	260,884	(65,608)
Gross transfers between funds		(1,015)	1,015	-	-
Net movement in funds		260,570	314	260,884	(65,608)
Fund balances at 1 April 2023		2,950,907	1,064	2,951,971	3,017,579
Fund balances at 31 March 2024		3,211,477	1,378	3,212,855	2,951,971

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

Statement of financial activities

(Including income and expenditure account)

Prior financial year	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income and endowments from:				
Donations and legacies	3	10,360	2,851	13,211
Charitable activities	4	837,083	61,041	898,124
Other trading activities	5	4,079	-	4,079
Investments	6	39,684	-	39,684
Other income	7	1,147	31,793	32,940
Total income		892,353	95,685	988,038
Expenditure on:				
Raising funds	8	13,583	-	13,583
Charitable activities	9	826,341	101,077	927,418
Other expenditure	14	9,622	-	9,622
Total resources expended		849,546	101,077	950,623
Net gains/(losses) on investments	15	(103,023)	-	(103,023)
Net (outgoing)/incoming resources before transfers		(60,216)	(5,392)	(65,608)
Gross transfers between funds		48,721	(48,721)	-
Net movement in funds		(11,495)	(54,113)	(65,608)
Fund balances at 1 April 2022		2,962,402	55,177	3,017,579
Fund balances at 31 March 2023		2,950,907	1,064	2,951,971

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

Balance sheet

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	17		638,729		659,117
Investments	18		1,779,003		1,550,057
			2,417,732		2,209,174
Current assets					
Debtors	19	66,058		54,997	
Cash at bank and in hand		755,054		734,862	
		821,112		789,859	
Creditors: amounts falling due within one year	20	(25,989)		(47,062)	
Net current assets			795,123		742,797
Total Assets less current liabilities			3,212,855		2,951,971
Income funds					
Restricted funds	21		1,378		1,064
Unrestricted Funds:					
Designated funds	22	767,510		567,419	
General unrestricted funds		2,443,967		2,383,488	
			3,211,477		2,950,907
Total funds			3,212,855		2,951,971

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the Board of Trustees on:

Dr A Stephen
Trustee

Date: 24 October 2024

Mr C Davison
Trustee

Date: 24 October 2024

Company Registration No. 03530898

Statement of cash flows

	Notes	2024 £	2024 £	2023 £	2023 £
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	26		(13,203)		(29,961)
Investing activities					
Purchase of tangible fixed assets		(4,457)		(6,867)	
Purchase of investments		(85,742)		(250,804)	
Proceeds on disposal of investments		66,747		135,023	
Interest and dividends received		56,847		39,811	
Net cash generated from/(used in) investing activities			33,395		(82,837)
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			20,192		(112,798)
Cash and cash equivalents at beginning of year			734,862		847,660
Cash and cash equivalents at end of year			755,054		734,862

Notes to the financial statements

1. Accounting policies

Charity information

Kettering Association for Mental Health is a private company limited by guarantee incorporated in England and Wales.

The registered office is 49 - 51 Russell Street, Kettering, Northamptonshire, NN16 0EN, United Kingdom

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”) and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £. The company's accounts present information about it as an individual undertaking.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Board of Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Board of Trustees in furtherance of their charitable objectives

Designated funds are unrestricted funds of the charity which the Board of Trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Notes to the financial statements (continued)

1. Accounting policies - continued

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations and gifts are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance. Grants which represent contributions to projects not yet started at the balance sheet date are treated as deferred income. Contributions received from beneficiaries are taken as income upon receipt.

Detailed records of associated expenses and any unspent cash balances are maintained. Income recognised from the sale of services under contract is classified as unrestricted funds when the contract does not require the return of any unspent income.

Investment income is included when receivable and the amount can be measured reliably by the charity.

1.5 Resources expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the Statement of Financial Activities.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Allocation of governance and other support costs

Support costs have been differentiated between governance and support costs and other support costs, Governance costs comprise all costs involving the public accountability of the charity and

Notes to the financial statements (continued)

1. Accounting policies - continued

1.5 Resources expended (cont.)

its compliance with regulation and good practice. These costs include costs related to audit together with an apportionment of staff, overhead and support costs relating to Trustee meetings. The allocation of support and governance costs is analysed in the notes to the accounts.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. The cost of minor additions or those costing below £250 are not capitalised. The charity has legal ownership of the properties it occupies but were previously held by the North Northamptonshire Association for Mental Health. These were as follows:

49 - 51 Russell Street, Kettering
98 Kingsley Avenue, Kettering

The properties have been included in the accounts at the net book values attributed to them in the accounts for the Kettering Branch of the North Northamptonshire Association. These were derived principally from directors' valuations at 31 March 1996.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings
2% of acquisition value per annum

Equipment, furniture and fittings
20% of cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Depreciation is not provided on assets in the course of construction / not in use until they are brought into use by the charity.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date.

Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

Notes to the financial statements (continued)

1. Accounting policies - continued

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

1.10 Financial Instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1.10 Financial Instruments (cont.)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities.

Notes to the financial statements (continued)

1. Accounting policies - continued

1.10 Financial Instruments (cont.)

Basic financial liabilities (cont.)
Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities
Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.13 Government Grants

Government grants are recognised at the fair value of the asset received or receivable when there is reasonable assurance that the grant conditions will be met and the grants will be received.

A grant that specifies performance conditions is recognised in income when the performance conditions are met. Where a grant does not specify performance conditions it is recognised in income when the proceeds are received or receivable. A grant received before the recognition criteria are satisfied is recognised as a liability.

2. Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Board of Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Notes to the financial statements (continued)

3. Donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	25,272	510	25,782	10,360	2,851	13,211
Legacies receivable	14,727	-	14,727	-	-	-
	39,999	510	40,509	10,360	2,851	13,211

Donations and gifts include coronavirus-related government grants, details of which are set out below:

Restricted Funds
Adult Social Care Infection Control Fund £Nil (2023: £2,851)

The above grant is intended to tackle the risks of Covid-19 infections.

Notes to the financial statements (continued)

4. Charitable activities

	Community, home & Other Support 2024 £	Supported Accommodation 2024 £	Resource Centre Activities 2024 £	Total 2024 £	Community, home & Other Support 2023 £	Supported Accommodation 2023 £	Resource Centre Activities 2023 £	Total 2023 £
Services provided under contract	274,860	406,814	221,603	903,277	259,254	346,637	186,357	792,248
Contributions from beneficiaries	-	128,437	271	128,708	-	94,431	11,445	105,876
	274,860	535,251	221,874	1,031,985	259,254	441,068	197,802	898,124
Analysis by fund								
Unrestricted funds	274,860	535,251	153,285	963,396	259,254	441,068	136,761	837,083
Restricted funds	-	-	68,589	68,589	-	-	61,041	61,041
	274,860	535,251	221,874	1,031,985	259,254	441,068	197,802	898,124

Notes to the financial statements (continued)

5. Other trading activities

	Unrestricted Funds 2024 £	Unrestricted Funds 2023 £
Fundraising	772	299
Letting and licensing arrangements	3,780	3,780
Other trading activities	4,552	4,079

6. Investments

	Unrestricted Funds 2024 £	Unrestricted Funds 2023 £
Income from listed investments	29,923	27,174
Interest receivable	26,924	12,510
	56,847	39,684

Notes to the financial statements (continued)

7. Other income

	Unrestricted funds 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Other income	239	1,147	31,793	32,940

Restricted Funds

Other income of £Nil (2023: £31,793) relates to the revision of a liability to repay grant income. The liability was first recognised as other expenditure in the financial statements for the year ended 31 March 2022 and the change in estimate in the previous year resulted from new information received from the donor and its agents after the 2022 financial statements were approved

8. Raising funds

	Unrestricted Funds 2024 £	Unrestricted Funds 2023 £
Trading costs		
Cost of goods sold and other costs	2,986	2,189
Investment management	12,099	11,394
	15,085	13,583

Notes to the financial statements (continued)

9. Charitable activities

	Community, home & Other Support 2024 £	Supported Accommodation 2024 £	Resource Centre Activities 2024 £	Total 2024 £	Community, home & Other Support 2023 £	Supported Accommodation 2023 £	Resource Centre Activities 2023 £	Total 2023 £
Staff costs	165,222	270,449	170,940	606,611	155,115	202,881	139,295	497,291
Depreciation and impairment	-	12,463	12,384	24,847	-	12,504	11,992	24,496
Other direct costs	8,576	99,580	63,691	171,847	7,027	90,001	78,785	175,813
	173,798	382,492	247,015	803,305	162,142	305,386	230,072	697,600
Share of support costs*	41,952	68,979	69,675	180,606	42,791	55,666	67,123	165,580
Share of governance costs*	17,832	31,726	21,207	70,765	18,392	26,642	19,204	64,238
	233,582	483,197	337,897	1,054,676	223,325	387,694	316,399	927,418
Analysis by fund								
Unrestricted funds	233,582	483,197	268,097	984,876	223,325	387,694	215,322	826,341
Restricted funds	-	-	69,800	69,800	-	-	101,077	101,077
	233,582	483,197	337,897	1,054,676	223,325	387,694	316,399	927,418

*see note 10

Notes to the financial statements (continued)

10. Support costs

	Support costs 2024 £	Governance costs 2024 £	2024 £	Support costs 2023 £	Governance costs 2023 £	2023 £	Basis of allocation
Staff costs	152,334	50,778	203,112	132,584	44,195	176,779	Staff time
Payroll costs	5,364	-	5,364	5,106	-	5,106	Usage
Travel and other	11,248	-	11,248	2,571	-	2,571	Usage
Light and heat	1,600	-	1,600	1,769	-	1,769	Usage
Telephone	989	-	989	894	-	894	Usage
Rent and rates	615	-	615	788	-	788	Usage
Repairs	4,748	-	4,748	11,192	-	11,192	Usage
Sundries	77	-	77	348	-	348	Usage
Cleaning	2,099	-	2,099	9,088	-	9,088	Usage
Stationery and postage	1,532	-	1,532	1,240	-	1,240	Usage
Audit fees	-	12,600	12,600	-	10,450	10,450	Governance
Accountancy	-	5,500	5,500	-	6,259	6,259	Governance
Sundries	-	1,887	1,887	-	3,334	3,334	Governance
	180,606	70,765	251,371	165,580	64,238	229,818	
Analysed between Charitable activities	180,606	70,765	251,371	165,580	64,238	229,818	

Governance costs attributable to charitable activities are apportioned pro rata to the total of direct costs and other support costs incurred in delivering each activity.

Notes to the financial statements (continued)

11. Auditor's remuneration

The analysis of auditor's remuneration is as follows: Fees payable to the charity's auditors and associates:	**2024** £	**2023** £
Audit of the charity's annual accounts	12,600	10,450
Non-audit services		
All other non-audit services	5,500	6,260

12. Trustees

None of the board of trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

Expenses in respect of travel totalling £49 were reimbursed to one member of the Board of Trustees (2023: Expenses in respect of resource centre materials totalling £261 were reimbursed to two members of the Board of Trustees

Notes to the financial statements (continued)

13. Employees

Number of employees:	2024 Number	2023 Number
The average number of employees during the year was:		
Chief Executive Officer	1	1
Resource Centre based services	8	9
Community, home / supported accommodation	19	17
Management and administration	7	7
Wellbeing Navigator	2	2
	37	36

Employment costs:	2024 £	2023 £
Wages and salaries	730,353	609,612
Social security costs	55,354	44,459
Other pension costs	24,016	19,999
	809,723	674,070

The above analysis is based on each employee's primary function within the charity; however many of the employees do spend time on more than one activity.

There were no employees whose annual remuneration was £60,000 or more.

Notes to the financial statements (continued)

14. Other expenditure

	Unrestricted Funds 2024 £	Unrestricted Funds 2023 £
Other expenditure	13,438	9,622
	13,438	9,622

Other unrestricted fund expenditure of £13,438 (2023: £9,622) relates to costs associated with the Pennels Project, which were fully funded by the charity.

15. Net gains/(losses) on investments

	Unrestricted Funds 2024 £	Unrestricted Funds 2023 £
Revaluation of investments	213,274	(95,359)
Gain/(loss) on sale of investments	(3,323)	(7,664)
	209,951	(103,023)

16. Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects

Notes to the financial statements (continued)

17. Tangible fixed assets

	Freehold land and buildings £	Equipment, furniture and fittings £	Total £
Cost			
As at 1 April 2023	930,120	140,508	1,070,628
Additions	-	4,457	4,457
As at 31 March 2024	930,120	144,965	1,075,085
Depreciation and impairment			
At 1 April 2023	284,342	127,167	411,509
Depreciation charged in the year	18,828	6,019	24,847
As at 31 March 2024	303,170	133,186	436,356
Carrying amount			
At 31 March 2024	626,950	11,779	638,729
At 31 March 2023	645,778	13,339	659,117

	2024 £	2023 £
The carrying value of land included in land and buildings comprises:		
Freehold	626,950	645,778

The significant part of tangible fixed assets is used for direct charitable purposes

Notes to the financial statements (continued)

18. Fixed asset investments

	Listed Investments £	Cash in portfolio £	Total £
Cost or valuation			
As at 1 April 2023	1,512,897	37,160	1,550,057
Additions	85,742	3,778	89,520
Valuation changes	213,274	-	213,274
Disposals	(73,848)	-	(73,848)
As at 31 March 2024	1,738,065	40,938	1,779,003
Carrying amount			
At 31 March 2024	1,738,065	40,938	1,779,003
At 31 March 2023	1,512,897	37,160	1,550,057

	2024 £	2023 £
Investments at fair value comprise:		
UK equities	172,740	159,314
UK unit trust and other investment funds	672,970	597,520
Overseas equities	500,595	424,121
Overseas unit trusts and other investment funds	391,760	331,942
Cash held within investment portfolio	40,938	37,160
	1,779,003	1,550,057

The significance of financial instruments to the ongoing financial sustainability of the charity is considered in the financial review and investment policy and performance sections of the Trustees' Report.

The main risk to the charity from financial instruments lies in the uncertain investment markets. The charity has an investment policy aimed at providing long term growth in the value of its listed investment portfolio rather than immediate income requirements therefore the volatility of yields is of lower importance.

The listed investment portfolio comprises both UK and overseas equities and other investment funds, therefore there is a performance risk from overseas markets and their exchange rates.

The charity manages these investment risks by retaining expert advisors and operating an investment policy that provides for a high degree of diversification of holdings within investment asset classes that are quoted on recognised stock exchanges.

Notes to the financial statements (continued)

18. Fixed asset investments (continued)

Fixed asset investments revalued

All investments are carried at their market value. Investments in equities and unit trust and other investment funds are all traded in quoted public markets, primarily the London Stock Exchange. The historical cost of investments listed on a recognised stock exchange at 31 March 2024 was £1,200,650 (2023: £1,181,505).

19. Debtors: Amounts falling due within one year

	2024 £	2023 £
Trade debtors	47,449	45,802
Other debtors	18,609	9,195
	66,058	54,997

20. Creditors: Amounts falling due within one year

	2024 £	2023 £
Other creditors	2,604	23,902
Accruals and deferred income	23,385	23,160
	25,989	47,062

Notes to the financial statements (continued)

21. Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes.

		Movement in funds				Movement in funds			
	Balance at 1 April 2022 £	Incoming Resources £	Resources expended £	Transfers £	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Mental Health Navigator	-	49,617	(42,896)	(6,721)	-	68,589	(69,604)	1,015	-
Beneficiary activities	1,377	-	(366)	(149)	862	510	(196)	-	1,176
Fundraising / donations	364	130	(51)	(241)	202	-	-	-	202
Adult Social Care Infection Control	53,436	34,644	(55,083)	(32,997)	-	-	-	-	-
Mental Health Productivity Pilot	-	11,294	(2,681)	(8,613)	-	-	-	-	-
	55,177	95,685	(101,077)	(48,721)	1,064	69,099	(69,800)	1,015	1,378

Mental Health Navigator

As part of the Mental Health Northants Collaboration (MHNC) the mental health navigation team provides support in the community to help people improve their general wellbeing. The service is designed for people experiencing difficulties with their emotional wellbeing, living conditions and physical health.

During the year ended 31 March 2024 the charity transferred funds of £1,015 from unrestricted funds to meet the excess of expenditure over income for this service in the year.

Notes to the financial statements (continued)

21. Restricted funds (continued)

Beneficiary activities
Monies are collected from beneficiaries to partly fund day excursions, activity holidays and similar activities.

Fundraising / donations
From time to time funds are raised from events or appeals for a specific purpose.

Adult Social Care Infection Control
As part of a government funded initiative local authorities were provided with funds to distribute to local adult social care providers to reduce the rate of coronavirus transmission within and between care settings, in particular by helping to reduce the need for staff movements between sites.

At 31 March 2023 the charity had made full provision for the known amounts repayable under the terms of the grant and therefore the cash balance on the fund of £32,997 was transferred to unrestricted funds. These amounts repayable were repaid in the current year.

Mental Health Productivity Pilot
During the previous year the charity received a grant of £11,295 from National Mind to pilot a project supporting employees' mental health in the workplace.

At 31 March 2023 the charity had fulfilled its obligations under the terms of this funding, and the balance on the fund was therefore transferred to unrestricted general funds.

Notes to the financial statements (continued)

22. Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

		Movement in funds					
	Balance at 1 April 2022 £	Resources expended £	Transfers £	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Building appeal fund	194,159	(7,031)	-	187,128	-	(7,031)	-	180,097
Legacy fund	20,541	-	-	20,541	-	-	-	20,541
Promotional PR fund	9,532	-	-	9,532	-	-	-	9,532
Revaluation Reserve fund	440,110	-	(108,718)	331,392	-	-	206,022	537,414
MakeALeg fund	18,826	-	-	18,826	-	-	-	18,826
Tenants Social Club	-	-	-	-	1,100	-	-	1,100
	683,168	(7,031)	(108,718)	567,419	1,100	(7,031)	206,022	767,510

Building Appeal fund

The fund has been created to reflect the book value of freehold property used by the charity to provide resource centre activity provision, and for work and administration. The fund will be reduced over the useful economic life of the property in line with its depreciation.

Legacy fund

The fund was created for the legacy to which the charity became entitled in 2004. At the outset this was designated to be used or invested to provide for the improvement of services to beneficiaries, ideally by the acquisition of a further property. During the year there was no movement on this fund.

Notes to the financial statements (continued)

22. Designated funds (continued)

Promotional PR fund

This fund was created due to the uncertainty of future grant funding at current levels. Funds have been designated to meet the costs of raising the charity's profile and to promote fundraising activities. During the year there was no movement on this fund.

Revaluation reserve fund

The fund is required by the Companies Act 2006 and represents the amount by which unrestricted investments exceed their historical cost. £206,022 has been transferred from general funds during the year.

MakeALeg fund

This fund was created by a designation of £20,000 from general funds during 2018. Its purpose is to support creativity, innovation and one-off projects, that will further the aims and mission of Kettering Mind (The project might involve mental health action, training or education, artistic activity, sport and physical wellbeing, social activity etc.). During the year there was no movement on this fund.

Tenants Social Club

This fund was created from donations of £1,100 received from former tenants of the charity's housing projects. Its purpose is to fund trips and other social activities for the tenants, including covering support staff costs.

Notes to the financial statements (continued)

23. Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Fund balances at 31 March 2024 are represented by:						
Tangible assets	638,729	-	638,729	659,117	-	659,117
Investments	1,779,003	-	1,779,003	1,550,057	-	1,550,057
Current assets / (liabilities)	793,745	1,378	795,123	741,733	1,064	742,797
	3,211,477	1,378	3,212,855	2,950,907	1,064	2,951,971

24. Pension commitments

During the year the charity operated defined contribution pension schemes on behalf of employees. The assets of the scheme are held separately from those of the charity in independently administered funds. The pension cost for the year was £24,016 (2023: £19,999).

The charity has no liability beyond making its contributions and paying across the deductions for employees' contributions. At 31 March 2024 contributions totalling £17 (2023: £44) were payable to the scheme and are included within creditors.

Notes to the financial statements (continued)

25. Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

Remuneration of key management personnel

The remuneration of key management personnel, including employer's national insurance contributions, is as follows:

	2024 £	2023 £
Aggregate compensation	97,657	93,784

The key management personnel of the charity comprise the Board of Trustees, the Chief Executive Officer (CEO) and the Financial Manager / Deputy CEO.

26. Cash generated from operations

	2024 £	2023 £
Surplus/(deficit) for the year	260,884	(65,608)
Adjustments for:		
Investment income recognised in statement of financial activities	(56,847)	(39,684)
Loss/(gain) on disposal of investments	3,323	7,664
Fair value gains and losses on investments	(213,274)	95,359
Depreciation and impairment of tangible fixed assets	24,847	24,496
Movements in working capital:		
(Increase)/decrease in debtors	(11,063)	(23,952)
(Decrease)/increase in creditors	(21,073)	(28,236)
Cash (absorbed by)/generated from operations	(13,203)	(29,961)

27. Analysis of changes in net funds

The charity had no debt during the year

Acknowledgements

So many people helped to make the progress outlined in this report possible – from the individuals and organisations listed here to everyone who has donated time and money to Kettering Mind's core charitable activities. Your support made it possible for us to reach more people in more ways - and we can only do what we do because of you. We can't thank you enough.

Thank you to:

Amazon Smile
Anna Ward
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Kallum Rosser
Kettering and District Flower Club
Kettering Huxloe Inner Wheel
Kingsley Academy
Kit Willis
Mawsley Cleaning Services
Mental Health Northants Collaboration
Millbrook Infant School
Mrs Palmer - 94th birthday collection
Mrs Sylvia Loach
Pamela Thurston
Poppy Rowsell
Rothwell Holy Trinity Parish Church
Shelby Fuller
Steph Gilbert
Stephen Johnson
Stoughton Community Garden Society
Tesco Kettering
Timson Benevolent Trust
TK Maxx and Homesense Foundation Donation
Tony Atwell-Jeffery
Travis Brooks
Virgin money cashback
Weekley Village Singers

And for family and friends raising money in memory of their loved ones:

In memory of:

- Amber Loach
- Anna Milne
- Kate Howton
- Matt Socci
- Michael Biss
- Sian Williams

And thank you to all those who wish to remain anonymous

Kettering Mind is registered with the Fundraising Regulator and we abide by the Code of Fundraising Practice... Fundraising activities comply with all relevant legislation and the Fundraising Regulator's Fundraising Promise: • We will commit to high standards • We will be clear, honest and open • We will be respectful • We will be fair and reasonable • We will be accountable and responsible

Registered with FUNDRAISING REGULATOR

KETTERING ASSOCIATION FOR MENTAL HEALTH

England & Wales - Charity number 1069373

Accounts

Annual Review and Financial Statements 2022 - 2023

mind Kettering









Registered Charity number: 1069373

Registered Company number: 03530898



"Mental health...is not a destination, but a process. It's about how you drive, not where you're going."

Noam Shpancer, PhD

Serving across North Northamptonshire

Our people

These are the people who strategically and operationally steered Kettering Minds work this year – and inspired others not listed here, to keep pushing for better mental health.

Our People

Trustees
Mr Martin Moloney - Chair
Mr Richard Elliott – Vice Chair
Dr Andrew Stephen - Treasurer
Mr Philip Douglas
Dr Derek Lee
Mrs Barbara Moloney
Ms Keli Watts
Mr Robert Kew
Mrs Lesley Thurland
Mr Christopher Davison
Mr Jonathon Smith (appointed 9 November 2022)

Company Secretary
Mr Philip Douglas

Senior Management
Jo Pettitt – Chief Executive Officer (CEO)

Kirsty Woods – Financial Manager / Deputy CEO

Registered Office
49 – 51 Russell Street
Kettering
Northamptonshire
NN16 0EN

Registered Company number
03530898

Registered Charity number
1069373

Professional Services

Auditor
Azets Audit Services
Thorpe House
93 Headlands, Kettering
Northamptonshire NN15 6BL

Bankers
Virgin Money
7 Gold Street
Northampton NN1 1EN

Solicitors
Wilson Browne
Kettering Parkway South
Kettering Venture Park, Kettering
Northamptonshire NN15 6WN

Investment Management Services
Quilter Cheviot
One Kingsway
London,
WC2B 6AN

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Trustees' Report (including Directors' Report)

The Trustees present their report and financial statements for the year ended 31 March 2023

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 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 published in October 2019.

Objectives and Activities

Kettering Mind's objects

To promote the wellbeing and preservation of mental health and to assist in relieving and rehabilitating persons suffering from mental disorder or conditions of emotional or mental distress requiring advice or treatment.

The Charity's objects and policies adopted in furtherance of these objects are detailed below, and there has been no change in these during the year.

Our Vision:

We won't give up until everyone experiencing a mental health problem gets both support and respect

Our Mission:

We provide advice and support to empower anyone experiencing a mental health problem.

We campaign to improve services, raise awareness and promote understanding and positive living conditions

Trustees' Report (including Directors' Report) (continued)

Our Goals

Staying well:

Support people likely to develop mental health problems, to stay well.

Empowering choice:

Empower people who experience a mental health problem to make informed choices about how they live and recover.

Improving services and support:

Ensure people get the right services and support at the right time to help their recovery and enable them to live with their mental health

Enabling social participation:

Open the doors to people with experience of mental health problems participating fully in society.

Removing inequality of opportunity:

Gain equality of treatment for people who experience both mental health and other forms of discrimination.

Organisational excellence:

Make the most of our assets by building a culture of excellence.

Our Values

Open: We reach out to anyone who needs us

Together. We're stronger in partnerships

Responsive: We listen, we act

Independent: We speak out fearlessly

Unstoppable: We never give up

Trustees' Report (including Directors' Report) (continued)

We are Mind. Open, experienced, unstoppable, together.

We connect minds. We support minds. We change minds.

We're here to fight for mental health.
For support. For respect. For you.

Purpose and aims

Kettering Mind's purposes and aims are to:-

- Benefit the public by promoting mental health and wellbeing;
- Support people who experience mental health difficulties;
- Promote recovery and enhance the quality of people's lives;
- Promote the right to good safe accommodation;
- Promote the right to timely and appropriate support.

All our charitable services focus on prevention, wellbeing and recovery, and a belief that everyone should have equality of opportunity, to actively participate in society. Personalisation shapes how services are planned, co-produced and delivered.

We work to ensure that:

- Robust policies and procedures are in place, underpinning safe services for all
- Safeguarding is a core priority when we deliver services
- Cyber security and record keeping protects individuals details in line with the General Data Protection Regulation (GDPR)

Public benefit

Trustees have had due regard to the Charity Commission's public benefit guidance, and have taken it into account when making decisions to which the guidance is relevant

Public benefit is addressed throughout the trustees' annual report

Trustees' Report (including Directors' Report) (continued)

Activities, Projects and Services

Supported Housing

	No. of tenants	Property owner	Landlords	Support providers
• Avondale Flats	6	bpha	bpha	Kettering Mind
• Clarkson House	4	Kettering Mind	Kettering Mind	Kettering Mind
• Highfield Flats	4	KBC	Kettering Mind	Kettering Mind
• Warkton House	3	KBC	Kettering Mind	Kettering Mind

Supported housing exists to make sure everyone in our communities can live their best life, whatever their circumstances. The table above and below shows the number of tenants each project can accommodate if at full capacity. Infection control measures were in place throughout the year and staff were assigned to specific project areas as and when needed. The Charity carried voids across the year for Highfield Flats and Clarkson House (Highfield Flats occupancy rate was at 83% (2021-2022 76%) and Clarkson House 75%) (2021-2022 73%)

During 2022 - 2023, 16 individuals benefited from living in the supported accommodation

Rehabilitation Project

	No. of tenants	Property owner	Landlords	Support providers
• Pennels Rehabilitation	7	Kettering Mind	Kettering Mind	Kettering Mind

Pennels rehabilitation service was set up to help individuals recover from the difficulties of longer-term mental illnesses / mental health problems. It opened officially in May 2015 after undergoing extensive refurbishment major improvements / additions to the property throughout the previous year to make it ready as a House of Multiple Occupancy (HMO), but most importantly create a 'homely environment'. Support packages up to 18 months, enable intensive rehabilitation plans, co-produced with the tenants to identify, plan for and regain skills to live as independently as possible.

The difficulties with living with a longer-term mental health problem can mean that individuals need support to adjust and recover, while accepting that they may still have serious difficulties which may need continuing help and support, once they feel ready to move on.

Referrals were received from across Northamptonshire

During 2022 - 2023, 10 individuals benefited from living here, and the occupancy rate was at 64% (2021 - 2022, occupancy rate was at 72%)

Community and home Support - across North Northamptonshire

Intermediate Support Service

88 individuals were supported to meet specific outcomes, that they had identified would help them towards living their best life. (2021-2023 also 88)

The Intermediate Support Service offers time-limited support, to enable individuals who have mental health needs to meet identified outcomes to improve:

- Health and wellbeing
- Levels of independence
- Resilience through self-help / self-care
- Quality of life
- Positive connections within the community
- Choice and control
- Economic well-being / maintaining employment
- And other personal outcomes related to preventing deterioration and focusing on enablement

It is a high impact, high energy prevention service that focuses on small positive steps, and continuous improvement to reach specific desired outcomes.

We supported individuals through:

- Developing tenancy skills including household tasks, shopping, budgeting, and setting up utility services
- Hoarding work and decluttering the home, making the environment safe
- Managing mental health
- Managing physical health and self-care
- Developing confidence to use public transport to reconnect with friends / family

Trustees' Report (including Directors' Report) (continued)

We delivered.....

• Private Support

4 individuals were supported 260 support sessions delivering 496 hrs)

(2021 – 2022 3 individuals, 272 support sessions, 476 hrs)

• Individual packages of care

16 individuals were supported 1796 community support sessions delivered 2958 hrs

(2021-2022 16 individuals, 1337 community support sessions, 2238 hrs)

• Hospital at Home

NHFT and Kettering Mind are jointly delivering the Hospital at Home service as an alternative to a mental health hospital admission, where possible.

This started in December 2019 following on from a successful pilot in 2018/2019.

Individuals would have been admitted to hospital if this service had not been in place

18 individuals did not require a hospital admission after receiving hospital at home.

(2021 – 2022 26 individuals)

• Breathing Spaces - Orbit

This service is primarily for Orbit housing tenants who are in need of some mental health support. The role of the workers is to:

- Actively listen to what they wanted to do to make positive changes to their wellbeing.
- Help individuals assess whether they were ready to make those changes and support them in planning a pathway identified to achieve their goals.
- Provide information of appropriate support agencies that they may wish to use.
- Motivate and empower individuals to make these changes and maintain them long term.

42 tenants benefitted from this service

(2021 – 2022 51 tenants)

Trustees' Report (including Directors' Report) (continued)

Crisis Pathway

• Crisis Cafes

NHFT and Kettering Mind are working in partnership to facilitate the Crisis Cafés in Kettering 3 days a week. The aim is to support people to reduce any immediate crisis and to safety plan; drawing on strengths, resilience, and coping mechanisms to manage their mental health and wellbeing. The NHS signpost direct from the 111 service and the police utilise the crisis support.

Opened **156** days	Supported **936** individuals in crisis	Delivered **1351** crisis interventions
(2021 – 2022 158 days)	*(2021 – 2022 816 individuals)*	*(2021 – 2022 1205 crisis interventions)*

'Very helpful and nice to be able to just talk with someone and feel listen to'

'Very helpful as been in a bad couple of weeks but coming here as pulled me out the hole I was trapped in'

'I found it helpful to receive some emotional support and also to be given access to support of NHS'

'A lot to take in but another start into finding what will make me want to keep living'

• Mental Health Navigators

The Mental Health Integrated Hub was opened in January 2020 by NHFT in partnership with the local Minds. The Kettering Mind Navigators remained in our local community and continued not to be absorbed into the hub. The main outcome is to provide support in the community to help people improve their general wellbeing. The service is designed for people experiencing difficulties with their emotional wellbeing, living conditions and physical health.

We work within the local mental health team, Kettering Mind, the council offices, libraries, gyms, health and wellbeing events and groups in the community to engage with individuals at point of need. (e.g. take the support to the individuals)

The model of support has evolved over the last few years to being more community and outreach focused, on a par to how it first started in August 2014

Trustees' Report (including Directors' Report) (continued)

Resource centre

• Resource Centre

Building based services have returned, for those that prefer face to face support. Infection control measures are embedded into the way we operate, to keep the building clean sanitised and safe for all.

The Hoarding Peer support group continues via zoom, and some Student Mental Health sessions have been online.

All other groups are back face to face and over the year we have delivered:

- Anxiety Management,
- Anger Management,
- Depression management,
- Mindfulness,
- Understand Yourself Better,
- Mens Group,
- Women's group,
- Student Mental Health,
- Cooking,
- Gardening
- Long Covid Support group.

New editions in the year included:

Connect and Be Active group

This group focused on socially coming together incorporating wellbeing and light physical activity, the varied programme has included:

- Indoor bowls and Quoits
- Short walks
- Armchair Exercise
- Pool / snooker / Table tennis / Darts / Badminton
- Advice, support and discussions around managing key physical wellbeing needs (this included smoking cessation, cooking for healthier options, and other specific physical health related sessions).

Pottery Group
At the latter part of the year a pottery group was set up, again social group with a creative purpose, positive feedback and demand has meant another group will run.

Wednesday Peer Support
This is a new group and is more of a 'drop in' and unstructured. It is where informal support can be sought alongside board games, pool and discussions.

A Christmas party/disco was organised for the afternoon of the 20th December, all who attended had a wonderful time.

Trustees' Report (including Directors' Report) (continued)

Resource centre continued

• Outreach – Mind 'on the road' (connect, campaign and train)

Trustees designated reserves to increase the public profile of Kettering Mind. This happened through the delivery of a programme of engagement activities, campaigning, training and outreach work within the local community. The purpose was to connect and build strong partnerships with other local organisations, community groups and underrepresented or marginalised communities. To breakdown stigma and discrimination surrounding mental health by promoting positive attitudes, awareness and understanding.

Since August 2022 lots of great work has been happening in the local community

- Drop-ins held at Kettering Job Centre, individuals were supported and signposted to relevant services.
- Presentation given to Work-pays about mental health/wellbeing in the work place, and the impact it can have.
- Presentation given to Kettering Footballs School on mental health and wellbeing
- Stall held at Desborough Co-Op, customers informed about the Desborough and Rothwell Library's monthly drop-ins.
- Attended the Kettering COPD support group, spoke about mental health and wellbeing and Kettering Minds services.
- Attended Latimer Arts College and spoke to six form students regarding looking after their wellbeing/ mental health. The school posted on their social media thanking Kettering Mind for sharing some simple and practical Mindfulness techniques.
- Millbrook Junior School / Infant School parents coffee morning.
- Kingsley Primary School, spoke to staff on the importance of self-care and stress management.
- Support continues with the Kettering Skateboard community.
- Presentation at Hispec – local company. They had requested some information and knowledge for their employees on mental wellbeing and the different services that we deliver to the community.
- A member of staff gave a presentation to Teamwork Trust staff and service users, regarding the different services that Kettering Mind deliver.
- The Resource Centre/ outreach worker and Mental Health navigator attended the Tresham College fresher's fayre. The College asked if we could deliver a wellbeing workshop and provide a drop in for students 18+.
- The Princes Trust requested if Kettering Mind could attend one of their Wellbeing workshops.
- We attended workshops that were held for the communities of the Grange and Avondale estates. The workshops were for local communities and organisations to work together to improve health and well-being.

Trustees' Report (including Directors' Report) (continued)

Resource centre continued

• Outreach *continued..*

- The Grange Primary School contacted Kettering Mind to attend a meeting regarding setting up a community hub at the school. The purpose of the hub was to provide a drop in/support service for parents.
- We visited St Peters and Pauls Church soup kitchen and provided support to some of the attendees.
- After a visit to the Kino Lounge, the manager has offered a space to hold any appointments that are booked in the local community.
- A visit to Kettering Library, who have requested support for their visitors once all renovation works to the building are completed.
- 10th October was World Mental Health day, in the morning we held a stall at Tesco and in the afternoon held a stall at the Newlands shopping Centre.
- We visited Elmbank Care Home and gave a small presentation to staff regarding managing mental health and wellbeing.
- We attended the Macular society event at St Andrews Church and then attended an Orbit housing event held at Tresham College.
- Monthly drop-ins at Burton Latimer Library, Desborough Library and Rothwell Library to provide, emotional support and sign post to services.
- We attended the Rothwell Truck Stop Wellbeing event for National Lorry week. The worker supported a number of people, and networked with North Northants Council, D4Drivers and the BBC. D4Driver spoke about setting up a mental health lorry and driving it around the country.
- Kettering Mind held a stand at the Grange estate Christmas fayre and at the 24hr Tesco, where a number of conversations were had with the public regarding mental health and wellbeing.
- We visited Kingsley School, staff members were given support and advice.
- Kettering Town Football Club Gave presentation to students regarding Mental Health
- Latimer Arts College - Mindfulness Presentation
- Weetabix - Wellness Event, many people spoken with and information shared

Trustees' Report (including Directors' Report) (continued)

Resource centre continued

• Russell Street Refurbishment

To improve infection control measures, carpets throughout the building, have been replaced with hardwearing flooring (excluding office areas). The ground floor toilets have undergone a full refurbishment. We now have an upgraded accessible toilet/ baby changing facility, women, gents and gender-neutral toilets.

Office chairs, meeting tables, chairs for the Studio and furniture for the counselling rooms have been purchased to meet antibacterial standards. Hand sanitizer stations are throughout the building. The measures in place underpins Kettering Mind commitment to mitigating infection control risks, and with the new and improved washroom facilities, our commitment to being open and accessible to all.

Forums

Resource Centre Forums

Before the pandemic hit we had a very active member's voice group in the Resource Centre, and annual stakeholder afternoons. These were key to ensuring that Kettering Mind services and policies were led, and shaped by the people best placed to know what works.

September 2022 saw the launch of the Resource Centre Forum, and was an opportunity to involve and inform attendees of what was currently happening at Kettering Mind (organisational news), and for individuals to tell us what was working well, or not so well, (over a cup of tea or coffee) and share ideas about what they think we should be doing. Three Resource Centre forums have taken place during the year and it was a chance to discuss topics such as:

- Staffing
- Volunteers
- Mind Quality Mark
- Governance
- Greening up – environmental issues
- Lived experience and participation
- Resource Centre – pandemic, before, current and where are we now?
- Gaps in services
- Co-designing new pilot services

The forums have enabled everyone to be involved in service design and reflection on the new services.

An area for development from these forums was a desire for more volunteers, to enhance the opportunities people can take part in, including art and creative opportunities

Trustees' Report (including Directors' Report) (continued)

• Forums *continued..*

Staff Forum
After a challenging few years, this was a great opportunity to reflect as a team, plan for the future, spend time together talking openly and honestly and celebrate our successes.

It was a chance to revisit Our Vision, Mission, Goals and Values, reflect on the past few years and look at where we are now. The Chair of our Board of Trustees joined us to provide an update on the Organisational Strategy (where we are going) and an overview of the Mind Quality Mark process. There was service updates and feedback from Service Managers and a Q&A session with the Leadership team. It was also where the launch of the new 'Staff Pulse Survey' happened.

Tenants Forum
Tenant involvement has always played a big role in how we shape, monitor and deliver the housing support services at Kettering Mind, primarily through individual reviews and house meetings. The first tenants forum took place in July 2022 and was a really important addition to bring everyone together, a chance to discuss how tenant involvement is now, and how it might look going forward.

It's about getting involved in the development and monitoring of housing services, and ensuring standards are raised that underpin Kettering Minds commitment to tenants, in particular enhancing the satisfaction and enjoyment of living in their own homes.

Topics covered in addition to the ones covered in the Resource Centre included tenancy specific ones e.g. who do you report repairs to? What do I do if I'm struggling to pay my rent? Sharing tenancy experiences, and discuss topics of mutual interest etc.

An area for development identified from these forums was the desire for a tenants social club

Strategy Day





The strategy day included Trustees, staff and service users. It was a chance to reflect on the past year and look forward to the new year, visualizing what we want to accomplish in the next 12 months and beyond.

The purpose of strategic planning is to review the overall goals for Kettering Mind, see if we are on track, and to develop a plan to achieve them. It involved stepping back from day-to-day operations and asking where Kettering Mind is headed and what its priorities should be. The strategic plan was then taken to all the forums to be discussed.

Trustees' Report (including Directors' Report) (continued)

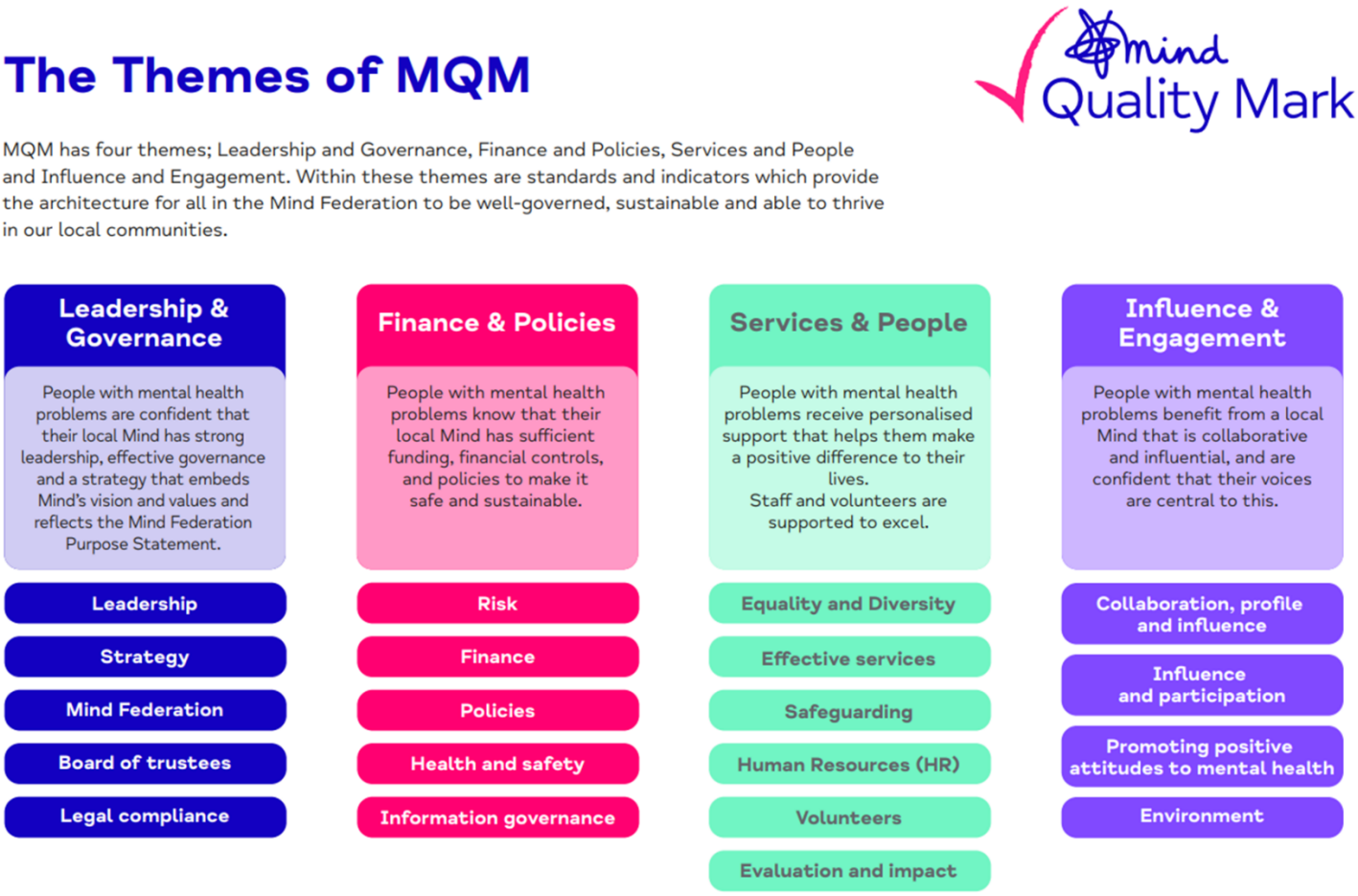
Mind Quality Mark (MQM)

The Mind Quality framework provides assurance that the Mind federation is made up of well run, sustainable organisations delivering life changing support for people with, or at risk of developing mental health problems.

The framework ensures that the core values of Mind, where the voices of people with lived experience of mental health problems underpin and inform everything we do, are lived out every day.

The MQM is both a framework of good practice and a quality assurance tool. Local Minds are expected to meet or be working towards the MQM standards at all times to ensure that Mind's reputation is safeguarded and that support for people with mental health problems is safe and effective. Every organisation is reviewed every three years.

Kettering Mind's review happened this year, these were the themes we were assessed against.



Staff, service users, trustees, volunteers and tenants contributed to the process and were proud to celebrate Kettering Minds excellence across these areas. We received official confirmation that we had passed in May 2023 (post year end)

Trustees' Report (including Directors' Report) (continued)

Achievements and Performance

Outcomes to date

Impact for beneficiaries and wider benefits to society as a whole
(Snapshot of feedback from beneficiaries, taken from feedback forms - end of service):

'They were very helpful, the most important was they got me out of the house on my own, which is something I don't do often. It gave me a chance to speak about my problems and thoughts. I enjoyed the relaxed feel and a cup of coffee'

'It has allowed me to open up more about the difficulties I am facing, to someone outside of the situation and family, but also analyse my own reactions and how I can change / adapt myself to allow my mental health to improve'

'The worker made me feel comfortable and was a good listener'

'Course was delivered very well and I will try to implement positive changes in my life'

'Helped me get a plan together and some stability, and getting things off my chest I would otherwise have bottled up'

Achievements against objectives set

1. 175a Beatrice Road garage site development
   New plans were submitted to NNC for 5 flats and 5 parking spaces in July 2022. The decision was due September 2022. The Charity is still waiting (July 2023)

2. Registered Housing Provider
   This has been ongoing with the working group meeting regularly and evidence gathered in anticipation of the application submission. East Midlands Community Led Housing has continued to support the Charity with the action plan tasks. Becoming a registered provider is a serious undertaking – together with advantages there are obligations that must be met. The preliminary application form will need to be submitted and approved by Homes England before we can proceed to the full Registered Housing Provider application process.

3. Kettering Mind outreach service
   We successfully recruited in August 2022. From September 2022 – March 2023 we have had much more of a presence in the local community through engaging in local groups and services, taking Mind's information, support and campaigns 'on the road'.

4. Digital Strategy
   The Digital Development group has met regularly to assess and review the digital needs of the charity, and digital practices that may increase the efficiency and effectiveness of day to day activity. The year has included setting up an additional data task group specifically looking into different Customer Relationship Management (CRM) systems that could meet the Charities requirements.

Trustees' Report (including Directors' Report) (continued)

Contribution made by volunteers

Volunteers add value, skill, motivation and a friendly welcoming to others and most importantly the time to 'just be' with people. During this past year 'time with people' has mainly been through virtual groups, or bespoke roles utilising their talents to support the charity in other valuable ways.

Last year the total volunteer hours on average was 27 per week.

Training / awareness sessions

During the year a bespoke induction programme of training was delivered to new staff and volunteers covering:

- Organisation, Values, Mission, The Mind brand (and support, supervision and wellbeing)
- Active Listening Skills
- Responding skills
- Neurotic and psychotic disorders and amotivational syndrome
- Stigma and discrimination around Mental Illness
- Equality and Diversity - Being an Inclusive organisation
- Personalisation - One Page Profile and other personalisation tools
- Professionalism, ethics and Standards (including Information Governance)

The mandatory training for safeguarding, and mental capacity was achieved through staff accessing Social Care Institute for Excellence (SCIE) Other training throughout the year included:

- Assessing needs
- Confidentiality
- CoSHH
- Cyber security
- Fire Training
- First Aid awareness
- Health & Safety
- Induction Awareness
- Information Governance
- Managing behaviours with challenge
- Personality Disorders
- Risk Assessment Safeguarding of Children
- Safeguarding of vulnerable adults
- Self-harm
- Supervision and appraisal
- Train the Trainer

Training and development is an integral value of Kettering Mind, ensuring we maintain high standards and a skilled workforce. This enables us to provide a personalised professional service with care and support.

Trustees' Report (including Directors' Report) (continued)

Social Media Platforms

These are some examples of the social media posts throughout the year...

Social media is another way for us to raise awareness and engage with individuals, who can then share the posts across their personal networks.

We have reached 24,040 people we would not have had contact with between 1 April 2022 – 31 March 2023

We established connections with over 100 local organisations in Kettering and the surrounding areas



















Trustees' Report (including Directors' Report) (continued)

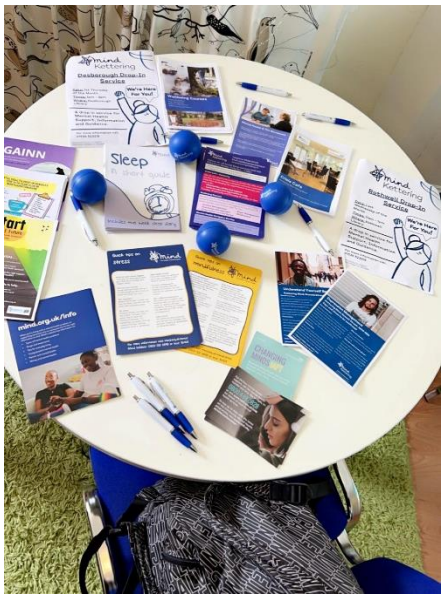
Outreach

















Trustees' Report (including Directors' Report) (continued)

We welcomed

- We welcomed Elmbank Care home to Kettering Mind for International Friendship day.
- National Mind Mind Quality Team to review our organisation under the standards required of affiliation
- Local community in to celebrate 'time to talk day'
- The High Sheriff Of Northamptonshire Crispin Holborrow to see the work we undertake along with the Mayor of Kettering Town, Keli Watts and David Walsh Rector at St Peter & St Paul



Trustees' Report (including Directors' Report) (continued)

Fundraising Approach

The need for our work continues to increase, even more so in the current context. This year, our approach to fundraising included:

Public fundraising

- Raising funds from members of the public and supporters who make one-off or regular donations.
- Working with people who make donations by participating in events such as marathons and other sponsored activities,
- Working with people who choose to donate, or enlist others to support Mind, in memory of a loved one who has died.

Community Partnership fundraising

The Community partnership with Kettering Mind is more than just a way to fundraise, it is a commitment and desire to:

- Support good mental health and wellbeing in the workplace and in the local community
- Identify the type of local impact we can make together
- Work collaboratively with Kettering Mind to engage in a plan of action, which will work towards good social outcomes that deliver value to both parties

Towards the end of the year, the outreach worker had generated interest with organisations wanting to sign up as partners.

Fundraising and Events

Throughout the year we had many supporters arranging various events through Kettering Mind's Just Giving page which included individuals, groups and companies running their own events and collecting donations online.

Fundraising events included Andy's Charity Skydive - 2nd September 2022!, Harniss Welsh 3000s Challenge, Feel Good's Feel Good Fest 2022 Live, Lee's 10 Week Litter Challenge, Lee's 5k everyday in September, Becci's John O'Groats to Lands End virtual walk - 874 miles, Harniss' fundraiser for Kettering Mind, and a fun St. Patricks 'House of Games' night.





Trustees' Report (including Directors' Report) (continued)

Fundraising standards

Kettering Mind is registered with the Fundraising Regulator and we abide by the Code of Fundraising Practice. Fundraising activities comply with all relevant legislation and the Fundraising Regulator's Fundraising Promise.

Kettering Mind will:

- commit to high standards
- be clear, honest and open
- be respectful
- be fair and reasonable
- be accountable and responsible

Fundraising operational policies are in place for handling charity money and we encourage individuals and companies to donate via Kettering Minds Just Giving page or by direct bank transfer, mitigating risk associated with handling cash.

We are satisfied that we meet all current standards and that our operational policies will protect vulnerable people and other members of the public from unreasonable intrusion, persistent approaches and undue pressure.

Our PR action group oversee these fundraising approaches and standards to make sure we offer a high quality service to donors and supporters, and they are monitored by the Trustees.

In both the current and previous years, we received no complaints about our fundraising.

Trustees' Report (including Directors' Report) (continued)

Financial Review

Review of financial position

Total income for the year increased by £136,197 to £988,038

Income from donations reduced by £14,620, and income from charitable activities increased by £102,917 to £898,124

Other trading activities income increased by £89 during the period to £4,079. So far we have not returned to pre-covid room hire activities or catering activities.

The improved bank interest rates during the year and the additional £100,000 invested in the listed investment portfolio in the year, together have contributed to the increase in investment income from £18,601 to £39,684.

Other income increased by £29,210. Income for 2023 was £32,940. Further details are set out in the notes to the accounts.

Total resources expended increased by £128,443 to £950,623

Trading costs increased by £822 to £2,189. Other expenditure decreased by £53,757 to £9,622. Further details are set out in the financial statements.

The cost of charitable activities was £927,418 (2022: £746,155). Further details of resources expended are set out in the notes to the accounts.

Review of financial position (continued)

In late February 2020, uncertainty resulting from the pandemic caused a significant fall in investment values and a net loss of £112,827 was reported in 2020.

Although financial markets recovered over the period to 31 March 2022 by 31 March 2023 the markets took another hit with the unstable political situation across the world, particularly in Ukraine, impacting cost of living fuel costs and the housing market.

An unrealised loss of £95,359 (2022: unrealised gain of £76,732) and loss on the sale of investments of £7,664 (2022: Realised gains of £4,418) have been recognised in the financial statements.

Total funds decreased to £2,951,971 at 31 March 2023 (2022: £3,017,579).

Trustees' Report (including Directors' Report) (continued)

Financial Review (continued)

Reserves Policy

Total funds at 31 March 2023 were £2,951,971 including restricted funds of £1,064 and unrestricted designated funds of £567,419, further details of which are included in the notes to the financial statements.

The charity's policy is to maintain general reserves to give financial stability to the charity and to its activities.

After allowing for funds of £659,117 represented by tangible assets, free reserves in unrestricted funds at 31 March 2023 were £2,291,790

In previous periods, unrestricted funds were earmarked for long-term investment, and classified as fixed assets accordingly. The value of these investments, and subsequent additions, is now £1,550,057 and their purpose, in the current climate of local authority cut backs and budgetary pressures, is to provide long-term protection against a decline or interruption of future income. The charity is now operating in an environment of financial uncertainty, characterised by mental health policy changes, more competitive tendering, potential changes in the tendering process and the award of shorter term contracts.

The investment of general reserves is planned as a safeguard to ensure continuity in the provision of the charity's core services. These services are considered by many beneficiaries to be an integral part of their day to day lives and to have to withdraw or cut back services with little or no notice could cause real hardship.

Reserves Policy (continued)

Free reserves excluding the amount invested, and excluding those designated funds of £48,899 not relating to fixed assets, totalled £692,834 (2022: £699,458).

Trustees have developed a policy whereby free reserves, which are those funds not invested in tangible assets, long-term investments and restricted funds, should be approximately two years of the expenditure on core activities, which equates to approximately £600,000 - £650,000 in general funds.

At this level, it is considered that the reserves would be adequate to enable the Trustees to manage the effect of a short-term withdrawal of funding, giving time to look at alternative sources of funding and review activities.

Free reserves are above target level at 31st March 2023. Since 31st March 2023 inflationary pressures are such that the level of expenditure is expected to increase, reducing the current level of free reserves.

Trustees' Report (including Directors' Report) (continued)

Financial Review (continued)

Principal funding source

During the year the principal funding source of the charity continued to be by way of grant and contract income from NHS Northamptonshire Integrated Care Board and NNC Adult Social Care

Investment policy

The memorandum allows the investment of monies of the charity not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may be imposed or required by law.
Investments will follow National Mind investment guidelines, avoiding investment in companies manufacturing pharmaceuticals.
Also the Trustees will ensure that social, environmental and ethical concerns are considered.

The overall goal of the charity's investment policy is to reduce reliance on external funding and to provide a means of financing special projects to further the charitable activities of Kettering Mind in future.

Therefore the main investment objective for the long- term reserves is capital growth with the aim of ensuring that they are not eroded by inflation.

There is no immediate income requirement from these funds which have been invested in a portfolio under the discretionary management of Quilter Cheviot.

Investment policy (continued)

The market value of the portfolio at 31st March 2023 was £1,550,057 (2022: £1,537,299).

The main objective for reserves held for the shorter term is to preserve capital value with a minimum level of risk and to ensure availability for unexpected funding requirements. These funds are held in the low risk environment of bank and building society accounts.

Trustees' Report (including Directors' Report) (continued)

Financial Review (continued)

Risk Management

By managing risk effectively, trustees can ensure that significant risks are identified and monitored, enabling informed decisions and appropriate action. The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

We are certain that infection control measures are here to stay and this is now shaping how we provide the support. The longer term impact on mental health as people struggle to manage with how it's still affecting their lives is still unfolding. The risks are not being able to meet the demand. We, in common with most organisations, are having to change significantly to continue to both support beneficiaries and be effective in a rapidly changing world. Remaining responsive to meet the needs of beneficiaries is the priority.

The reserves policy is in place to mitigate any external risks to funding. Internal risks are minimised by the implementation of internal control procedures and a planned programme of training, personalised to role requirements.

Kettering Mind reviews risks on an ongoing basis through our board of trustees, sub committees and management team. These groups manage ongoing risks and identify new risks, consider the impact and likelihood of every risk. The organisational risk register is monitored, reviewed and updated as an action within the annual operational plan.

Plans for future periods

175a Beatrice Road

- To continue with the planning application process to North Northants Council

Registered Housing Provider

- To continue the process of the Preliminary application to Homes England to be in a position to then follow the full Registered Provider Application process.

Kettering Mind Outreach Services

- To have more of a presence in the local community through engaging in local groups and services taking Mind's information, support and campaigns 'on the road'

Digital Strategy

- To assess and review the digital needs of the charity, and digital practices that may increase the efficiency and effectiveness of day to day activity.

Trustees' Report (including Directors' Report) (continued)

Structure, Governance and Management

Organisational structure

The directors of the company form the Board of Trustees who meet on a monthly basis.

The day to day running of the organisation is delegated to the CEO who is assisted by a management team, administration staff, the Resource centre team and the community team.

The company is responsible for the preparation of its own budgets to form the basis of funding applications to statutory bodies for the primary grants to provide services set out in the contracts.

The company can undertake other grant-aided services in its own area by application for other funding and can also launch appeals.

Governing document

The charity is a company limited by guarantee (as defined by the Companies Act 2006), not having a share capital. It was incorporated on 19th March 1998 as part of the process of devolution from the North Northamptonshire Association for Mental Health. The company is also a registered charity.

The governing document of the charitable company is the Memorandum and Articles of Association adopted on 8th October 2014. Members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up. The total number of such guarantees at 31st March 2023 was 48 (2022: 48).

Trustees

The Trustees, are also the directors for the purpose of company law, and trustees for the purpose of charity law. Trustees who served during the year and up to the date of signature of the financial statements are listed on page 1.

Indemnity provisions for trustees
Throughout the year third party indemnity insurance was in place to protect the trustees from claims arising from negligent acts, errors or omissions occurring whilst on charitable company business.

Trustees' Report (including Directors' Report) (continued)

Structure, Governance and Management (continued)

Trustee Recruitment and appointment

The number of members of the Committee shall not be less than four nor more than twelve. At the company Annual General Meeting, one third of the Board of Trustees or the nearest whole number to one third, shall retire from office and shall be eligible for re-election.

The Trustees may, from time to time, and at any time, appoint any member of the Association as a member of the Committee. Any Committee member so appointed shall hold office only until the next following Annual General Meeting and shall then be eligible for re-election, but shall not be taken into account in determining the Committee members who are to retire by rotation at the Annual General Meeting.

Individuals with lived experience of mental health problems are encouraged to become trustees and that any appropriate support is in place.

Induction and training

Most trustees are already familiar with the practical work of the charity and get involved with special events throughout the year, and directly support members through activities.

During the year the trustee induction was updated, refreshed and rebranded. Along-side this Trustees have the opportunity to attend training relevant to their duties and also to take part in the in-house bespoke training.

The trustee induction covers:

About Kettering Mind
Our values; Our story
Kettering, Wellingborough, East Northants
Northampton, Corby, Towcester, Daventry
Charity Commission
Charity Governance Code
Managing contracts
Trustee role description and expectations
Person specification
Trustee code of conduct
Conflicts & declarations of interest
Data Protection
Lived experience influence and participation
Trustee expenses policy
Our strategy – Kettering Mind
Governing document
Most recent annual report and accounts
Meet the trustees
Useful governance resources
Law, mission, policies
Protecting the organisation's reputation
In the boardroom (virtual or physical)
Mind Federation, network and affiliation
OpenHub & The Mind Quality Mark
Disclosure in accounts
Sub-committee terms of reference
Mental health information and support

Trustees' Report (including Directors' Report) (continued)

Structure, Governance and Management (continued)

Key management remuneration

All trustees give of their time freely and no trustee received remuneration in the year. Details of trustees' expenses and related party transactions are disclosed in note 12 to the financial statements.

The senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the organisation on a day to day basis.

The pay of the senior staff is reviewed annually and benchmarked against other similar charitable organisations.

Related Parties

Any connection between a trustee or senior manager of the charity with a supplier of goods or services to the charity must be disclosed to the full Trustee board in the same way as any other contractual relationship with a related party.

In the current year no such related party transactions were reported.

Auditor

In accordance with the company's articles, a resolution proposing that Azets Audit Services be reappointed as auditor of the company, will be put at a General Meeting.

• Affiliation to National Mind

All local Minds are affiliated to National Mind. Each one is unique in the services it delivers and how they deliver them. Being local ensures we recognise and respond to the needs of the local community.

Kettering Mind is an independent charity / company, and is responsible for its own funding and fundraising.

As well as delivering services, affiliation to a nationally recognised mental health organisation enables us to further the mission of National Mind (see page 3-4)

As a local Mind, Kettering Mind will:

- get involved in planning local mental health services
- campaign on local mental health issues and join in with national Mind campaigns
- help to change attitudes towards mental health in Northamptonshire.

Having an easily recognised logo inspires people to support us and to come to us for support by connecting with them through shared beliefs and values.

The use of the Mind brand as an affiliated organisation is so much more than a logo, or a visual identity. What underpins these things is a set of shared beliefs and values.

Trustees' Report (including Directors' Report) (continued)

Structure, Governance and Management (continued)

Equality and diversity

We strive to be inclusive, benefit from diversity, and appreciate everyone for their individual contribution.

We are proud to instil a culture of inclusion, equity and respect, and one of Kettering Mind's strengths is to include others, making sure that people feel comfortable to be themselves, and feel that they belong.

We are privileged to be part of so many students social work journey of learning by hosting them for either 70 days or 100 days placement. Over the years students from Ghana, Nigeria, Zimbabwe, Cameroon, Sweden and Afghanistan have enriched the vibrancy and life within Kettering Mind.

With the outreach work, making connections within the community will strengthen our resolve to be inclusive and accessible to all

The trustees' report was approved by the board of trustees on:

Mr Martin Moloney

Trustee

Dated: 27th October 2023

Statement of trustees' responsibilities

The Board of Trustees, who are also the directors of Kettering Association for Mental Health for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Board of Trustees to prepare financial statements for each financial year. Under company law, the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Board of Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Independent Auditor's Report

To the members of Kettering Association for Mental Health

Opinion

We have audited the financial statements of Kettering Association for Mental Health (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the 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 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for Opinion

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

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

Conclusions relating to going concern

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

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

Our responsibilities and the responsibilities of the Board of 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 other than the financial statements and our auditor's report thereon. The Board of 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 our audit:

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

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within 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 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; or
- the Board of Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of the Board of Trustees

As explained more fully in the statement of trustees' responsibilities, the Board of Trustees, who are also the directors of the charity for the purpose 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 Board of 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 Board of Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

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.

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

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

Extent to which the audit was considered capable of detecting irregularities, including fraud (continued)

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

Use of this 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 auditors' 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.

Mr Paul Tyler (Senior Statutory Auditor)
For and on behalf of Azets Audit Services

Date: 13 November 2023

Chartered Accountants
Statutory Auditor

Thorpe House
93 Headlands
Kettering
Northamptonshire
NN15 6BL

Statement of financial activities

(Including income and expenditure account)

Current financial year	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Total 2022 £
Income and endowments from:					
Donations and legacies	3	10,360	2,851	13,211	27,831
Charitable activities	4	837,083	61,041	898,124	795,207
Other trading activities	5	4,079	-	4,079	3,990
Investments	6	39,684	-	39,684	21,083
Other income	7	1,147	31,793	32,940	3,730
Total income		892,353	95,685	988,038	851,841
Expenditure on:					
Raising funds	8	13,583	-	13,583	12,646
Charitable activities	9	826,341	101,077	927,418	746,155
Other expenditure	14	9,622	-	9,622	63,379
Total resources expended		849,546	101,077	950,623	822,180
Net gains/(losses) on investments	15	(103,023)	-	(103,023)	81,150
Net (outgoing)/incoming resources before transfers		(60,216)	(5,392)	(65,608)	110,811
Gross transfers between funds		48,721	(48,721)	-	-
Net movement in funds		(11,495)	(54,113)	(65,608)	110,811
Fund balances at 1 April 2022		2,962,402	55,177	3,017,579	2,906,768
Fund balances at 31 March 2023		2,950,907	1,064	2,951,971	3,017,579

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

Statement of financial activities

(Including income and expenditure account)

Prior financial year	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income and endowments from:				
Donations and legacies	3	21,766	6,065	27,831
Charitable activities	4	736,403	58,804	795,207
Other trading activities	5	3,990	-	3,990
Investments	6	21,083	-	21,083
Other income	7	3,730	-	3,730
Total income		786,972	64,869	851,841
Expenditure on:				
Raising funds	8	12,646	-	12,646
Charitable activities	9	675,722	70,433	746,155
Other expenditure	14	25,315	38,064	63,379
Total resources expended		713,683	108,497	822,180
Net gains/(losses) on investments	15	81,150	-	81,150
Net (outgoing)/incoming resources before transfers		154,439	(43,628)	110,811
Gross transfers between funds		11,075	(11,075)	-
Net movement in funds		165,514	(54,703)	110,811
Fund balances at 1 April 2021		2,796,888	109,880	2,906,768
Fund balances at 31 March 2022		2,962,402	55,177	3,017,579

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

Balance sheet

	Notes	2023 £	2023 £	2022 £	2022 £
Fixed assets					
Tangible assets	17		659,117		676,746
Investments	18		1,550,057		1,537,299
			2,209,174		2,214,045
Current assets					
Debtors	19	54,997		31,172	
Cash at bank and in hand		734,862		847,660	
		789,859		878,832	
Creditors: amounts falling due within one year	20	(47,062)		(75,298)	
Net current assets			742,797		803,534
Total Assets less current liabilities			2,951,971		3,017,579
Income funds					
Restricted funds	21		1,064		55,177
Unrestricted Funds:					
Designated funds	22	567,419		683,169	
General unrestricted funds		2,383,488		2,279,233	
			2,950,907		2,962,402
Total funds			2,951,971		3,017,579

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the Board of Trustees on:

Dr A Stephen **Trustee** 27th October 2023

Mr M Moloney **Trustee** 27th October 2023

Company Registration No. 03530898

Statement of cash flows

	Notes	2023 £	2023 £	2022 £	2022 £
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	26		(29,961)		112,235
Investing activities					
Purchase of tangible fixed assets		(6,867)		(6,803)	
Purchase of investments		(250,804)		(136,150)	
Proceeds on disposal of investments		135,023		126,855	
Interest and dividends received		39,811		21,131	
Net cash (used in)/generated from investing activities			(82,837)		5,033
Net (decrease)/increase in cash and cash equivalents			(112,798)		117,268
Cash and cash equivalents at beginning of year			847,660		730,392
Cash and cash equivalents at end of year			734,862		847,660

Notes to the financial statements

1. Accounting policies

Charity information

Kettering Association for Mental Health is a private company limited by guarantee incorporated in England and Wales.

The registered office is 49 - 51 Russell Street, Kettering, Northamptonshire, NN16 0EN, United Kingdom

1.1 Accounting convention

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with the charity's memorandum and articles of association, 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £. The company's accounts present information about it as an individual undertaking.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Board of Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Board of Trustees in furtherance of their charitable objectives

Designated funds are unrestricted funds of the charity which the Board of Trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Notes to the financial statements (continued)

1. Accounting policies - continued

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations and gifts are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance. Grants which represent contributions to projects not yet started at the balance sheet date are treated as deferred income. Contributions received from beneficiaries are taken as income upon receipt.

Detailed records of associated expenses and any unspent cash balances are maintained. Income recognised from the sale of services under contract is classified as unrestricted funds when the contract does not require the return of any unspent income.

Investment income is included when receivable and the amount can be measured reliably by the charity.

1.5 Resources expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the Statement of Financial Activities.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Allocation of governance and other support costs

Support costs have been differentiated between governance and support costs and other support costs, Governance costs comprise all costs involving the public accountability of the charity and

Notes to the financial statements (continued)

1. Accounting policies - continued

1.5 Resources expended (cont.)

its compliance with regulation and good practice. These costs include costs related to audit together with an apportionment of staff, overhead and support costs relating to Trustee meetings. The allocation of support and governance costs is analysed in the notes to the accounts.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. The cost of minor additions or those costing below £250 are not capitalised. The charity has legal ownership of the properties it occupies but were previously held by the North Northamptonshire Association for Mental Health. These were as follows:

49 - 51 Russell Street, Kettering
98 Kingsley Avenue, Kettering

The properties have been included in the accounts at the net book values attributed to them in the accounts for the Kettering Branch of the North Northamptonshire Association. These were derived principally from directors' valuations at 31 March 1996.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings
2% of acquisition value per annum

Equipment, furniture and fittings
20% of cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Depreciation is not provided on assets in the course of construction / not in use until they are brought into use by the charity.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date.

Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

Notes to the financial statements (continued)

1. Accounting policies - continued

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

1.10 Financial Instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1.10 Financial Instruments (cont.)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities.

Notes to the financial statements (continued)

1. Accounting policies - continued

1.10 Financial Instruments (cont.)

Basic financial liabilities (cont.)
Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities
Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.13 Government Grants

Government grants are recognised at the fair value of the asset received or receivable when there is reasonable assurance that the grant conditions will be met and the grants will be received.

A grant that specifies performance conditions is recognised in income when the performance conditions are met. Where a grant does not specify performance conditions it is recognised in income when the proceeds are received or receivable. A grant received before the recognition criteria are satisfied is recognised as a liability.

2. Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Board of Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Notes to the financial statements (continued)

3. Donations and legacies

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Donations and gifts	10,360	2,851	13,211	21,766	6,065	27,831

Donations and gifts include coronavirus-related government grants, details of which are set out below:

Unrestricted Funds
Coronavirus Statutory Sick Pay rebate Scheme £Nil(2022: £1,053)

Restricted Funds
Adult Social Care Infection Control Fund £2,851 (2022: £6,065)
The above grant is intended to tackle the risks of Covid-19 infections.

Notes to the financial statements (continued)

4. Charitable activities

	Community, home & Other Support 2023 £	Supported Accommodation 2023 £	Resource Centre Activities 2023 £	Total 2023 £	Community, home & Other Support 2022 £	Supported Accommodation 2022 £	Resource Centre Activities 2022 £	Total 2022 £
Services provided under contract	259,254	346,637	186,357	792,248	228,337	284,498	168,364	681,199
Contributions from beneficiaries	-	94,431	11,445	105,876	-	90,228	23,780	114,008
	259,254	441,068	197,802	898,124	228,337	374,726	192,144	795,207
Analysis by fund								
Unrestricted funds	259,254	441,068	136,761	837,083	228,337	374,726	133,340	736,403
Restricted funds	-	-	61,041	61,041	-	-	58,804	58,804
	259,254	441,068	197,802	898,124	228,337	374,726	192,144	795,207

Notes to the financial statements (continued)

5. Other trading activities

	Unrestricted Funds 2023 £	Unrestricted Funds 2022 £
Fundraising	299	-
Letting and licensing arrangements	3,780	3,990
Other trading activities	4,079	3,990

6. Investments

	Unrestricted Funds 2023 £	Unrestricted Funds 2022 £
Income from listed investments	27,174	20,573
Interest receivable	12,510	510
	39,684	21,083

Notes to the financial statements (continued)

7. Other income

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Other income	1,147	31,793	32,940	3,730	-	3,730

Other income of £31,793 (2022: £Nil) relates to the revision of a liability to repay grant income. The liability was first recognised as other expenditure in the financial statements for the year ended 31 March 2022 and the change in estimate in the current year results from new information received from the donor and its agents after the 2022 financial statements were approved

8. Raising funds

	Unrestricted Funds 2023 £	Unrestricted Funds 2022 £
Trading costs		
Cost of goods sold and other costs	2,189	1,367
Investment management	11,394	11,279
	13,583	12,646

Notes to the financial statements (continued)

9. Charitable activities

	Community, home & Other Support 2023 £	Supported Accommodation 2023 £	Resource Centre Activities 2023 £	Total 2023 £	Community, home & Other Support 2022 £	Supported Accommodation 2022 £	Resource Centre Activities 2022 £	Total 2022 £
Staff costs	155,115	202,881	139,295	497,291	111,297	202,915	131,846	446,058
Depreciation and impairment	-	12,504	11,992	24,496	-	13,294	8,032	21,326
Other direct costs	7,027	90,001	78,785	175,813	6,809	48,968	40,683	96,460
	162,142	305,386	230,072	697,600	118,106	265,177	180,561	563,844
Share of support costs*	42,791	55,666	67,123	165,580	27,826	51,113	50,209	129,148
Share of governance costs*	18,392	26,642	19,204	64,238	12,431	24,295	16,437	53,163
	223,325	387,694	316,399	927,418	158,363	340,585	247,207	746,155
Analysis by fund								
Unrestricted funds	223,325	387,694	215,322	826,341	158,363	340,585	176,774	675,722
Restricted funds	-	-	101,077	101,077	-	-	70,433	70,433
	223,325	387,694	316,399	927,418	158,363	340,585	247,207	746,155

*see note 10

Notes to the financial statements (continued)

10. Support costs

	Support costs 2023 £	Governance costs 2023 £	2023 £	Support costs 2022 £	Governance costs 2022 £	2022 £	Basis of allocation
Staff costs	132,584	44,195	176,779	108,335	36,122	144,457	Staff time
Depreciation	-	-	-	3,442	-	3,442	Usage
Payroll costs	5,106	-	5,106	5,032	-	5,032	Usage
Travel and other	2,571	-	2,571	4,176	-	4,176	Usage
Light and heat	1,769	-	1,769	2,072	-	2,072	Usage
Telephone	894	-	894	971	-	971	Usage
Rent and rates	788	-	788	463	-	463	Usage
Repairs	11,192	-	11,192	402	-	402	Usage
Sundries	348	-	348	221	-	221	Usage
Cleaning	9,088	-	9,088	2,708	-	2,708	Usage
Stationery and postage	1,240	-	1,240	1,326	-	1,326	Usage
Audit fees	-	10,450	10,450	-	9,500	9,500	Governance
Accountancy	-	6,259	6,259	-	6,570	6,570	Governance
Sundries	-	3,334	3,334	-	971	971	Governance
	165,580	64,238	229,818	129,148	53,163	182,311	
Analysed between Charitable activities	165,580	64,238	229,818	129,148	53,163	182,311	

Governance costs attributable to charitable activities are apportioned pro rata to the total of direct costs and other support costs incurred in delivering each activity.

Notes to the financial statements (continued)

11. Auditor's remuneration

The analysis of auditor's remuneration is as follows: Fees payable to the charity's auditors and associates:	**2023** £	**2022** £
Audit of the charity's annual accounts	10,450	9,500
Non-audit services		
All other non-audit services	6,260	6,570

12. Trustees

None of the board of trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

Expenses in respect of resource centre materials totalling £261 were reimbursed to two members of the Board of Trustees (2022: Expenses in respect of staff gifts and resource centre materials totalling £144 were reimbursed to one member of the Board of Trustees).

Notes to the financial statements (continued)

13. Employees

Number of employees:	2023 Number	2022 Number
The average number of employees during the year was:		
Chief Executive Officer	1	1
Resource Centre based services	9	8
Community, home / supported accommodation	17	18
Management and administration	7	6
Wellbeing Navigator	2	1
	36	34

Employment costs:	2023 £	2022 £
Wages and salaries	609,612	539,610
Social security costs	44,459	34,511
Other pension costs	19,999	16,394
	674,070	590,515

The above analysis is based on each employee's primary function within the charity; however many of the employees do spend time on more than one activity.

There were no employees whose annual remuneration was £60,000 or more.

Notes to the financial statements (continued)

14. Other expenditure

	Unrestricted funds 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Other expenditure	9,622	25,315	38,064	63,379
	9,622	25,315	38,064	63,379

Other unrestricted fund expenditure of £9,622 (2022: £25,315) relates to costs associated with the Pennels Project, which were fully funded by the charity.

Other restricted fund expenditure of £Nil (2022: £38,064) related to amounts received in the form of a grant which, under the terms of the grant agreement, became repayable after 31 March 2022

15. Net gains/(losses) on investments

	Unrestricted Funds 2023 £	Unrestricted Funds 2022 £
Revaluation of investments	(95,359)	76,732
Gain/(loss) on sale of investments	(7,664)	4,418
	(103,023)	81,150

16. Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects

Notes to the financial statements (continued)

17. Tangible fixed assets

	Freehold land and buildings £	Equipment, furniture and fittings £	Total £
Cost			
As at 1 April 2022	930,120	133,639	1,063,759
Additions	-	6,867	6,867
As at 31 March 2023	930,120	140,506	1,070,626
Depreciation and impairment			
At 1 April 2022	265,514	121,499	387,013
Depreciation charged in the year	18,828	5,668	24,496
As at 31 March 2023	284,342	127,167	411,509
Carrying amount			
At 31 March 2023	645,778	13,339	659,117
At 31 March 2022	664,606	12,140	676,746

	2023 £	2022 £
The carrying value of land included in land and buildings comprises:		
Freehold	645,778	664,606

The significant part of tangible fixed assets is used for direct charitable purposes

Notes to the financial statements (continued)

18. Fixed asset investments

	Listed Investments £	Cash in portfolio £	Total £
Cost or valuation			
As at 1 April 2022	1,506,369	30,930	1,537,299
Additions	250,804	6,230	257,034
Valuation changes	(95,359)	-	(95,359)
Disposals	(148,917)	-	(148,917)
As at 31 March 2023	1,512,897	37,160	1,550,057
Carrying amount			
At 31 March 2023	1,512,897	37,160	1,550,057
At 31 March 2022	1,506,369	30,930	1,537,299

	2023 £	2022 £
Investments at fair value comprise:		
UK equities	159,314	138,336
UK unit trust and other investment funds	597,520	552,317
Overseas equities	424,121	443,308
Overseas unit trusts and other investment funds	331,942	372,408
Cash held within investment portfolio	37,160	30,930
	1,550,057	1,537,299

The significance of financial instruments to the ongoing financial sustainability of the charity is considered in the financial review and investment policy and performance sections of the Trustees' Report.

The main risk to the charity from financial instruments lies in the uncertain investment markets. The charity has an investment policy aimed at providing long term growth in the value of its listed investment portfolio rather than immediate income requirements therefore the volatility of yields is of lower importance.

The listed investment portfolio comprises both UK and overseas equities and other investment funds, therefore there is a performance risk from overseas markets and their exchange rates.

The charity manages these investment risks by retaining expert advisors and operating an investment policy that provides for a high degree of diversification of holdings within investment asset classes that are quoted on recognised stock exchanges.

Notes to the financial statements (continued)

18. Fixed asset investments (continued)

Fixed asset investments revalued

All investments are carried at their market value. Investments in equities and unit trust and other investment funds are all traded in quoted public markets, primarily the London Stock Exchange. The historical cost of investments listed on a recognised stock exchange at 31 March 2023 was £1,181,505 (2022: £1,065,688).

19. Debtors: Amounts falling due within one year

	2023 £	2022 £
Trade debtors	45,802	27,166
Other debtors	9,195	4,006
	54,997	31,172

20. Creditors: Amounts falling due within one year

	2023 £	2022 £
Other creditors	23,902	55,652
Accruals and deferred income	23,160	19,646
	47,062	75,298

Notes to the financial statements (continued)

21. Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes.

		Movement in funds				Movement in funds			
	Balance at 1 April 2021 £	Incoming Resources £	Resources expended £	Transfers £	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Mental Health Navigator	-	35,024	(22,831)	(12,193)	-	49,617	(42,896)	(6,721)	-
Beneficiary activities	1,549	74	(246)	-	1,377	-	(366)	(149)	862
Fundraising / donations	464	475	(575)	-	364	130	(51)	(241)	202
IT	231	2,200	-	(2,431)	-	-	-	-	-
Adult Social Care Infection Control	107,636	6,061	(59,277)	(984)	53,436	34,644	(55,083)	(32,997)	-
Mental Health Productivity Pilot	-	21,035	(25,568)	4,533	-	11,294	(2,681)	(8,613)	-
	109,880	64,869	(108,497)	(11,075)	55,177	95,685	(101,077)	(48,721)	1,064

Mental Health Navigator

As part of the Mental Health Northants Collaboration (MHNC) the mental health navigation team provides support in the community to help people improve their general wellbeing. The service is designed for people experiencing difficulties with their emotional wellbeing, living conditions and physical health.

At 31 March 2023 the charity had fulfilled its obligations under the terms of this funding, and the balance on the fund has therefore been transferred to unrestricted general funds

Notes to the financial statements (continued)

21. Restricted funds (continued)

Beneficiary activities
Monies are collected from beneficiaries to partly fund day excursions, activity holidays and similar activities.

Fundraising / donations
From time to time funds are raised from events or appeals for a specific purpose.

IT
During the previous year the charity received funding of £2,200 from Mental Health Northants Collaboration (MHNC) towards specific IT projects. This fund was fully expended in the year on the purchase of fixed assets.

Adult Social Care Infection Control
As part of a government funded initiative local authorities were provided with funds to distribute to local adult social care providers to reduce the rate of coronavirus transmission within and between care settings, in particular by helping to reduce the need for staff movements between sites. Northamptonshire County Council initially awarded the charity £119,051 in 2021, and a further £2,851 (2022: £6,061) was received by the charity during the current year from West Northamptonshire Council. During the year £55,083 was spent from these funds on revenue expenditure. Other income also includes a further £31,793 in respect of a reduction in the expected unspent amounts that were repaid after the year end under the terms of the grant.

At 31 March 2023 the charity had made full provision for the known amounts repayable under the terms of the grant and therefore the cash balance on the fund of £32,997 was transferred to unrestricted funds.

Mental Health Productivity Pilot
During the year the charity received a grant of £11,295 (2022: £21,035) from National Mind to pilot a project supporting employees' mental health in the workplace.

At 31 March 2023 the charity had fulfilled its obligations under the terms of this funding, and the balance on the fund has therefore been transferred to unrestricted general funds

Notes to the financial statements (continued)

22. Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2021 £	Resources expended £	Transfers £	Balance at 1 April 2022 £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Building appeal fund	201,191	(7,031)	-	194,160	(7,032)	-	187,128
Legacy fund	20,541	-	-	20,541	-	-	20,541
Promotional PR fund	9,532	-	-	9,532	-	-	9,532
Revaluation Reserve fund	380,096	-	60,014	440,110	-	(108,718)	331,392
MakeALeg fund	18,865	(39)	-	18,826	-	-	18,826
	630,225	(7,070)	60,014	683,169	(7,032)	(108,718)	567,419

Building Appeal fund
The fund has been created to reflect the book value of freehold property used by the charity to provide resource centre activity provision, and for work and administration. The fund will be reduced over the useful economic life of the property in line with its depreciation.

Legacy fund
The fund was created for the legacy to which the charity became entitled in 2004. At the outset this was designated to be used or invested to provide for the improvement of services to beneficiaries, ideally by the acquisition of a further property. During the year there was no movement on this fund.

Notes to the financial statements (continued)

22. Designated funds (continued)

Promotional PR fund
The fund was created due to the uncertainty of future grant funding at current levels. Funds have been designated to meet the costs of raising the charity's profile and to promote fundraising activities. During the year there was no movement on this fund.

Revaluation reserve fund
The fund is required by the Companies Act 2006 and represents the amount by which unrestricted investments exceed their historical cost. £108,718 has been transferred from general funds during the year.

MakeALeg fund
This fund was created by a designation of £20,000 from general funds in 2018. Its purpose is to support creativity, innovation and ideas on one-off projects, that will further the aims and mission of Kettering Mind. (The project might involve mental health action, training or education, artistic activity, sport and physical wellbeing, social activity etc.) During the year there was no movement on this fund.

Notes to the financial statements (continued)

23. Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 31 March 2023 are represented by:						
Tangible assets	659,117	-	659,117	676,746	-	676,746
Investments	1,550,057	-	1,550,057	1,537,299	-	1,537,299
Current assets / (liabilities)	741,733	1,064	742,797	748,357	55,177	803,534
	2,950,907	1,064	2,951,971	2,962,402	55,177	3,017,579

24. Pension commitments

During the year the charity operated defined contribution pension schemes on behalf of employees. The assets of the scheme are held separately from those of the charity in independently administered funds. The pension cost for the year was £19,999 (2022: £16,394).

The charity has no liability beyond making its contributions and paying across the deductions for employees' contributions. Contributions totalling £44 were payable to the scheme at 31 March 2023 and are included within creditors (2022: Contributions amounting to £28 had been overpaid to the scheme at 31 March 2022 and are included within debtors).

Notes to the financial statements (continued)

25. Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel, including employer's national insurance contributions, is as follows:

	2023 £	2022 £
Aggregate compensation	93,784	83,594

The key management personnel of the charity comprise the Board of Trustees, the Chief Executive Officer (CEO) and the Financial Manager / Deputy CEO.

Transactions with related parties

During the year the charity entered into the following transactions with related parties: Donations received without conditions from trustees and other related parties totalled £Nil (2022: £9)

26. Cash generated from operations

	2023 £	2022 £
(Deficit)/Surplus for the year	(65,608)	110,811
Adjustments for:		
Investment income recognised in statement of financial activities	(39,684)	(21,083)
Loss/(gain) on disposal of investments	7,664	(4,418)
Fair value gains and losses on investments	95,359	(76,732)
Depreciation and impairment of tangible fixed assets	24,496	24,768
Movements in working capital:		
(Increase)/decrease in debtors	(23,952)	38,634
(Decrease)/increase in creditors	(28,236)	40,255
Cash (absorbed by)/generated from operations	(29,961)	112,235

27. Analysis of changes in net funds

The charity had no debt during the year

Acknowledgements

So many people helped to make the progress outlined in this report possible – from the individuals and organisations listed here to everyone who has donated time and money to Kettering Mind's core charitable activities. Your support made it possible for us to reach more people in more ways - and we can only do what we do because of you. We can't thank you enough.

Thank you to:

Becci Bilby
Tony Atwell-Jeffery
Amazon Smile
Peter Brown
Nationwide bank
Halifax bank
Lloyds banking group
NCS fundraising
St Patricks Night games players
Tesco Kettering
Virgin money cashback
Michelle Stewart
Michael Guest Charitable Foundation
Timson Benevolent Trust
EA Timson Family Trust
Mental Health Northants Collaboration
Dr Stuart Walmsley – Hoarding Interventions
Dr Derek Lee – Understand Yourself Better
Unison Northamptonshire Health workers Branch
Harniss Building Services
Andy Earl
Feel Good Fest
Faslee Khan
NAHL Group PLC

And for family and friends raising money in memory of their loved ones:
In memory of Billy McKinnon
In memory of Alan McBlane
In memory of Jean Carthew

And thanks to all those who wish to remain anonymous

Kettering Mind is registered with the Fundraising Regulator and we abide by the Code of Fundraising Practice... Fundraising activities comply with all relevant legislation and the Fundraising Regulator's Fundraising Promise: • We will commit to high standards • We will be clear, honest and open • We will be respectful • We will be fair and reasonable • We will be accountable and responsible

KETTERING ASSOCIATION FOR MENTAL HEALTH

England & Wales - Charity number 1069373

Accounts

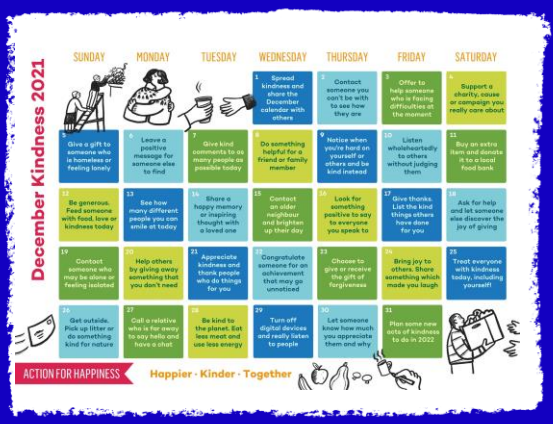
Annual Review and Financial Statements 2021 - 2022

mind Kettering











Registered Charity number: 1069373

Registered Company number: 03530898



"The ability to be in the present moment is a major component of mental wellness."

– Abraham Maslow

Serving across North Northamptonshire

Our people

These are the people who strategically and operationally steered Kettering Minds work this year – and inspired others not listed here, to keep pushing for better mental health.

Our People

Trustees
Mr Martin Moloney - Chair
Mr Richard Elliott – Vice Chair
Dr Andrew Stephen - Treasurer
Mr Philip Douglas
Mrs Jean Carthew *(resigned 28 June 2022)*
Dr Derek Lee
Mrs Barbara Moloney
Ms Keli Watts
Mr Robert Kew
Mrs Lesley Thurland *(appointed 14 January 2022)*
Mr Christopher Davison *(appointed 14 January 2022)*

Company Secretary
Mr Philip Douglas

Senior Management
Jo Pettitt – Chief Executive Officer (CEO)

Kirsty Woods – Financial Manager / Deputy CEO

Registered Office
49 – 51 Russell Street
Kettering
Northamptonshire
NN16 0EN

Registered Company number
03530898

Registered Charity number
1069373

Professional Services

Auditor
Azets Audit Services
Thorpe House
93 Headlands, Kettering
Northamptonshire NN15 6BL

Bankers
Virgin Money
7 Gold Street
Northampton NN1 1EN

Solicitors
Wilson Browne
Kettering Parkway South
Kettering Venture Park, Kettering
Northamptonshire NN15 6WN

Investment Management Services
Quilter Cheviot
One Kingsway
London,
WC2B 6AN

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Trustees' Report (including Directors' Report)

The Trustees present their report and financial statements for the year ended 31 March 2022

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 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 published in October 2019.

Objectives and Activities

Kettering Mind's objects

To promote the wellbeing and preservation of mental health and to assist in relieving and rehabilitating persons suffering from mental disorder or conditions of emotional or mental distress requiring advice or treatment.

The Charity's objects and policies adopted in furtherance of these objects are detailed below, and there has been no change in these during the year.

Our Vision:

We won't give up until everyone experiencing a mental health problem gets both support and respect

Our Mission:

We provide advice and support to empower anyone experiencing a mental health problem.

We campaign to improve services, raise awareness and promote understanding and positive living conditions

Trustees' Report (including Directors' Report) (continued)

Our Goals

Staying well:

Support people likely to develop mental health problems, to stay well.

Empowering choice:

Empower people who experience a mental health problem to make informed choices about how they live and recover.

Improving services and support:

Ensure people get the right services and support at the right time to help their recovery and enable them to live with their mental health

Enabling social participation:

Open the doors to people with experience of mental health problems participating fully in society.

Removing inequality of opportunity:

Gain equality of treatment for people who experience both mental health and other forms of discrimination.

Organisational excellence:

Make the most of our assets by building a culture of excellence.

Our Values

Open: We reach out to anyone who needs us

Together. We're stronger in partnerships

Responsive: We listen, we act

Independent: We speak out fearlessly

Unstoppable: We never give up

We are Mind. Open, experienced, unstoppable, together.

We connect minds. We support minds. We change minds.

We're here to fight for mental health.
For support. For respect. For you.

Purpose and aims

Kettering Mind's purposes and aims are to:-

- Benefit the public by promoting mental health and wellbeing;
- Support people who experience mental health difficulties;
- Promote recovery and enhance the quality of people's lives.

All our charitable services focus on prevention, wellbeing and recovery, and a belief that everyone should have equality of opportunity, to actively participate in society. Personalisation shapes how services are planned, co-produced and delivered.

Public benefit

Trustees have had due regard to the Charity Commission's public benefit guidance, and have taken it into account when making decisions to which the guidance is relevant

Public benefit is addressed throughout the trustees' annual report

Trustees' Report (including Directors' Report) (continued)

Activities, Projects and Services

Supported Housing

	No. of tenants	Property owner	Landlords	Support providers
• Avondale Flats	6	bpha	bpha	Kettering Mind
• Clarkson House	4	Kettering Mind	Kettering Mind	Kettering Mind
• Highfield Flats	4	KBC	Kettering Mind	Kettering Mind
• Warkton House	3	KBC	Kettering Mind	Kettering Mind

Supported housing exists to make sure everyone in our communities can live their best life, whatever their circumstances. The table above and below shows the number of tenants each project can accommodate if at full capacity. We continued to provide support throughout the pandemic where staff were assigned to specific project areas as part of infection control measures. The Charity carried voids across the year for Highfield Flats and Clarkson House (Highfield Flats occupancy rate was at 76% and Clarkson House 73%) This was an opportunity to complete repairs, redecoration and refurbishment.

During 2021 - 2022, 16 individuals benefited from living in the supported accommodation

Rehabilitation Project

	No. of tenants	Property owner	Landlords	Support providers
• Pennels Rehabilitation	7	Kettering Mind	Kettering Mind	Kettering Mind

Pennels rehabilitation service was set up to help individuals recover from the difficulties of longer-term mental illnesses / mental health problems. It opened officially in May 2015 after undergoing extensive refurbishment major improvements / additions to the property throughout the previous year to make it ready as a House of Multiple Occupancy (HMO), but most importantly create a 'homely environment'. Support packages up to 18 months, enable intensive rehabilitation plans, co-produced with the tenants to identify, plan for and regain skills to live as independently as possible.

The difficulties with living with a longer-term mental health problem can mean that individuals need support to adjust and recover, while accepting that they may still have serious difficulties which may need continuing help and support, once they feel ready to move on.

Referrals were received from across Northamptonshire

During 2021 - 2022, 10 individuals benefited from living here, and the occupancy rate was at 72%

Trustees' Report (including Directors' Report) (continued)

Community and home Support - across North Northamptonshire

Intermediate Support Service

88 individuals were supported to meet specific outcomes, that they had identified would help them towards living their best life.

The Intermediate Support Service offers time-limited support, to enable individuals who have mental health needs to meet identified outcomes to improve:

- Health and wellbeing
- Levels of independence
- Resilience through self-help / self-care
- Quality of life
- Positive connections within the community
- Choice and control
- Economic well-being / maintaining employment
- And other personal outcomes related to preventing deterioration and focusing on enablement

It is a high impact, high energy prevention service that focuses on small positive steps, and continuous improvement to reach specific desired outcomes.

We supported individuals through:

- Developing tenancy skills including household tasks, shopping, budgeting, and setting up utility services
- Hoarding work and decluttering the home, making the environment safe
- Managing mental health
- Managing physical health and self-care
- Developing confidence to use public transport to reconnect with friends / family

Trustees' Report (including Directors' Report) (continued)

We delivered.....

• Private Support

3 individuals were supported
272 support sessions delivered (476 hrs)

• Individual packages of care

16 individuals were supported
1337 community sessions delivered (2238 hrs)

• Hospital at Home

NHFT and Kettering Mind are jointly operating an enhanced Hospital at Home service as an alternative to a hospital admission, during a crisis where possible. This started in December 2019 following on from a successful pilot in 2018/2019.

Individuals would have been admitted to hospital if this service had not been in place

26 individuals did not require a hospital admission after receiving hospital at home.

• Breathing Spaces - Orbit

This service is primarily for Orbit housing tenants who are in need of some mental health support. The role of the workers is to:

- Actively listen to what they wanted to do to make positive changes to their wellbeing.
- Help individuals assess whether they were ready to make those changes and support them in planning a pathway identified to achieve their goals.
- Provide information of appropriate support agencies that they may wish to use.
- Motivate and empower individuals to make these changes and maintain them long term.

51 tenants benefitted from this service

Trustees' Report (including Directors' Report) (continued)

Crisis Pathway

• Crisis Cafes

NHFT and Kettering Mind are working in partnership to facilitate the Crisis Cafés in Kettering 3 days a week. The aim is to support people to reduce any immediate crisis and to safety plan; drawing on strengths, resilience, and coping mechanisms to manage their mental health and wellbeing. The NHS signpost direct from the 111 service and the police utilise the crisis support.

COVID safe measures continued to be in place throughout the year.

Opened **158** days

Supported **816** individuals in crisis

Delivered **1205** crisis interventions

'So grateful for a safe place, it's a life saver'

'Lovely environment, very laid back and good to talk to'

'Today I have been met with compassion and gentleness by the people there'

'Felt better just talking to someone that I don't know

• Mental Health Navigators

The Mental Health Integrated Hub was opened in January 2020 by NHFT in partnership with the local Minds.

Kettering Mind was already working in partnership with Kettering Borough Council (Now North Northants Council – Kettering) to provide mental health intervention to council attendees, so this was to be continued and not absorbed into the hub.

Unfortunately due to the ongoing pandemic, the council office were not open so we were unable to access our meeting room in their building. The Mental Health Navigator Service continued to operate from the Kettering Mind office and calls were responded to as individuals phoned the mental health integrated hub. By the end of March 2022, there had been a gradual opening up of the council offices so we have been able to partially resume our service from that building.

Trustees' Report (including Directors' Report) (continued)

Resource centre

• Resource Centre

This year has not been without its difficulties and challenges as the pandemic continued to impact us all. The difference this year was we had adapted the previous year to delivering services differently, by using various IT platforms to deliver support. We were able to continue 1-1 sessions and courses without any disruption.

Face to face weekly wellbeing sessions continued, albeit apprehensively whilst adhering to Covid restrictions, including social distancing. This was a lifeline for so many people who without this were at risk of loneliness and isolation. Throughout the year we have had a gradual return to building based services whilst still operating the phone and online support systems alongside, to ensure no one had to face a mental health problem alone.

On-line courses continued to run each week; these were the Creative Arts Collective, Hoarding Peer support group, The Student Mental Health and Wellbeing Group and Mindfulness.

Anxiety management, Anger Management and Depression management, has returned to face to face. Understand Yourself Better, Mens Group, Womens group, Cooking and Gardening have been face to face throughout. There was also a trip to Duxford Museum in March, which seemed like a new experience given all the lockdowns and restrictions.

In addition to the usual peer support sessions, looking after yourself physically was a key theme throughout the year, including healthy eating choices, fruit & veg benefits, and visits from Co-op representatives with different products to try.

Because of the PCI/PH grant and COVID Relief grant we were able to offer additional courses and sessions including the new 'Long Covid' support group.

Delivering services face to face has, and continues to be important. The priority this past year has been to embed robust measures to keep the building clean and sanitised, and safe for all.

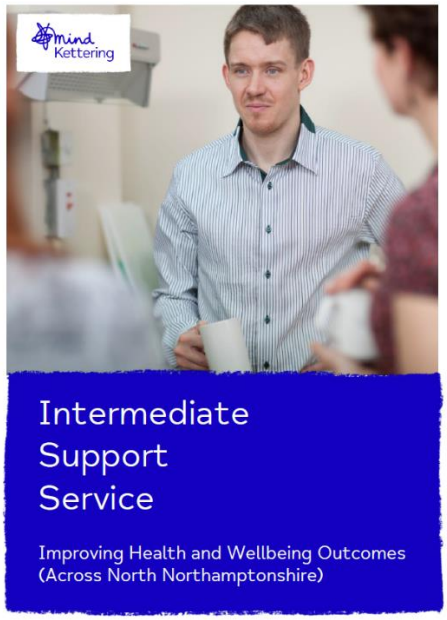
Trustees' Report (including Directors' Report) (continued)

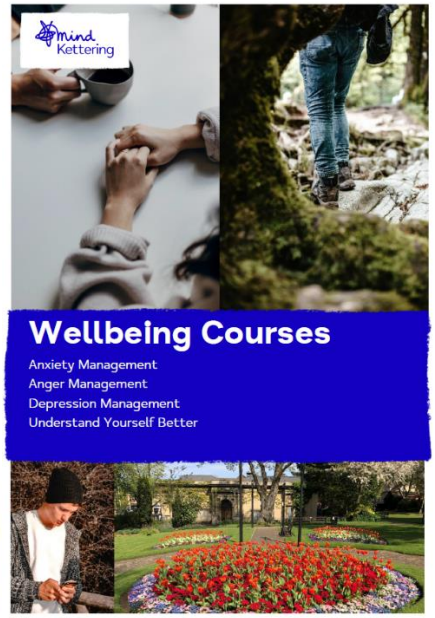
• Rebranding and promoting Kettering Mind's services

National Mind implemented a brand refresh in light of public consultation. As a local Mind affiliated to National Mind the brand refresh applied to us. We took this opportunity to update and refresh our service information leaflets.





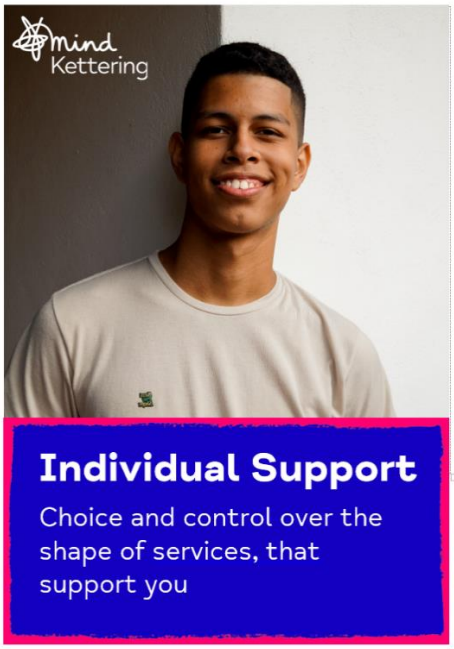


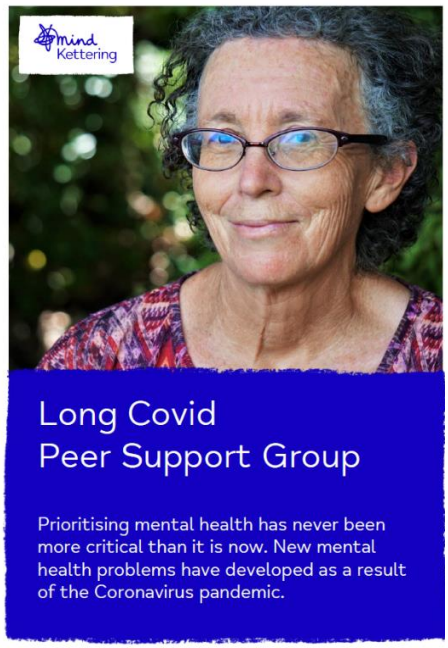


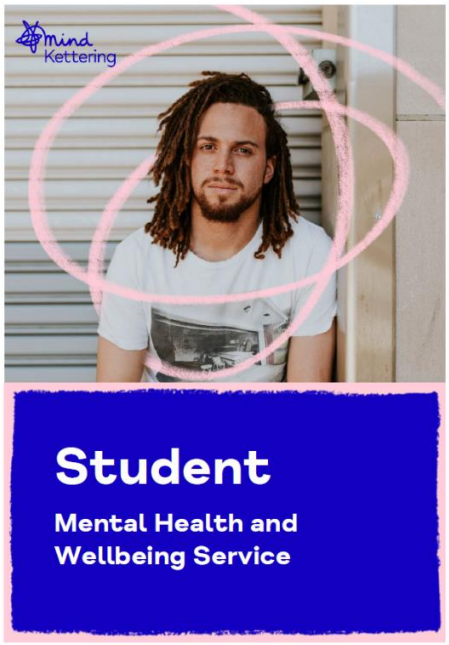


Trustees' Report (including Directors' Report) (continued)

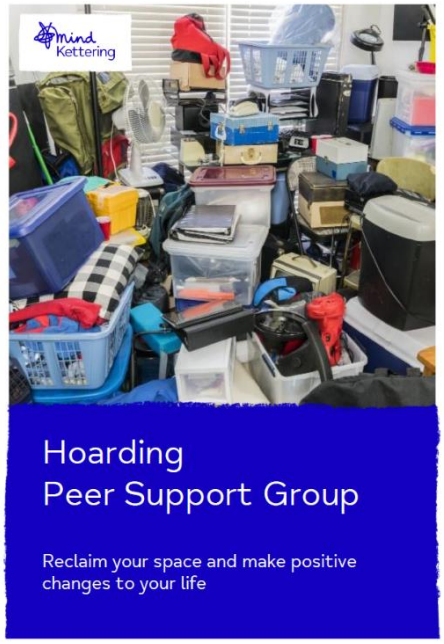
• Rebranding and promoting Kettering Mind's services - *continued*













Trustees' Report (including Directors' Report) (continued)

Achievements and Performance

Outcomes to date

Impact for beneficiaries and wider benefits to society as a whole
(Snapshot of feedback from beneficiaries, taken from feedback forms - end of service):

'Brilliant, so much support given every day, cheered me up when I was upset, made me laugh like true angels'

'I felt people genuinely cared about me like I was the most important thing and whatever they could do to help, they would do their very best to achieve.

'Polite and respectful and didn't push me into anything'

'Enjoyed gaining confidence in cooking skills, making healthy foods I would never have attempted on my own'

Achievements against objectives set

1. 175 Beatrice Road garage site development
   The approval for planning permission for 6 flats came with conditions attached and meant the Charity's ability to meet the eligibility criteria to apply for a Homes England Capital Grant, was impacted. New plans have been drawn up for 5 flats and 5 parking spaces.

2. Registered Housing Provider
   The working group has continued to meet regularly with the support from East Midlands Community Led Housing. Becoming a registered provider is a serious undertaking – together with advantages there are obligations that must be met. Action plans are being drawn up at each stage to ensure we are keeping focused to complete the preliminary application form. This will need to be submitted and approved by Homes England before we can proceed to the full Registered Housing Provider application process.

3. Kettering Mind Covid Safe Services – Russell Street
   There has been a cautious phased opening of core charitable services that meet the requirements of the general public, and individuals with lifelong enduring mental health problems. At the year-end we were still limiting the building to smaller groups, as the prevalence of COVID infections was still high locally.

4. Mind brand refresh and digital strategy
   We have had a brand refresh across all the public facing platforms, this has included new signage, leaflets, website, training resources, event materials T-shirts, lanyards and banners. A digital development group has been established with its terms of reference. We have been utilising social media platforms throughout the year to raise the profile of the Charity

Trustees' Report (including Directors' Report) (continued)

Contribution made by volunteers

Volunteers add value, skill, motivation and a friendly welcoming to others and most importantly the time to 'just be' with people. During this past year 'time with people' has mainly been through virtual groups, or bespoke roles utilising their talents to support the charity in other valuable ways.

Last year the total volunteer hours on average was 12 per week. This reflected the limited opportunities to volunteer due to lockdown restrictions.

We delivered Training / awareness sessions

The CEO representing Kettering Mind took part in one of the NHFT workshops that was set up regarding the role and contribution of the third sector and the services that they deliver in the county. This was part of the 3 year transformation of mental health services developing primary care networks (PCN's). Experts by experience have identified that they would benefit from having third sector support workers in each PCN to connect people through to the communities around them, support with social aspects of recovery and wellbeing and support with accessing services locally.

The CEO (representing Kettering Mind and MHNC) along with Teamwork and the Assistant Director of NHFT delivered 2 forums titled 'Building Alliances with the Third Sector', to the East Midlands Mental Health Clinical Network and Derbyshire Healthcare Trust. This was based around the crisis care pathway and the building of partnership working with NHFT and the mental health voluntary sector in Northamptonshire.

We attended the Northamptonshire Carers event at St Andrews Church to offer information and advice, and promote the new Carers mental wellbeing and resilience course.

During the year a bespoke 11 week induction programme of training was developed for new staff and volunteers covering:

- Organisation, Values, Mission
- Active Listening Skills
- Responding skills
- Neurotic and psychotic disorders
- Stigma and discrimination around Mental Illness
- Equality and Diversity - Being an Inclusive organisation
- Personalisation - One Page Profile and other personalisation tools
- Five Ways to Wellbeing - looking after ourselves
- Professional Boundaries - as a Mind worker
- Lone working - keeping safe
- The Mind Brand – why it's important

Trustees' Report (including Directors' Report) (continued)

We delivered Training / awareness sessions – *continued*

We delivered:

- 2 sessions at Kettering's Health & Wellbeing Festival, 'an Introduction to Mindfulness' and 'The Art of Creative Living'
- Sessions on 'anxiety and returning to work' to Northamptonshire Police.
- Sessions about the Crisis café service in partnership with NHFT to the Police East Midlands Ambulance Service and the Primary Care Networks
- Time to Change Champions training (stigma and discrimination; the role of being a champion; Social contact)
- Mental health awareness sessions to:
    - Millbrook Healthcare
    - Northamptonshire Councils safeguarding team (children's services)
    - Kettering Training Services (students)

Specialised training / webinars we attended

Staff training and development is tailored to their job role this has included:

- Advanced Hoarding Awareness (Hoarding UK)
- Core values, personalisation
- Cyber security
- Race Equality in the NHS
- Fire Safety Awareness Passive Protection
- De-escalation
- Domestic Violence Awareness
- National Centre for Domestic Violence – awareness training
- Northamptonshire Adult Safeguarding Board (raising a safeguarding concern, risk management process and completing a Section 42 enquiry)
- National Mind for the MENTOR project
- The Mind Network Leader's conference in November
- National Mind webinars – branding
- Equality Diversity & inclusion training from Northants Rights & Equality Council
- Leadership & management qualifications through Tresham College
- Core values & Personalisation training (Managers and senior workers)
- Autism awareness training by a Charity called En-fold
- Lone Worker and Personal Safety training
- Health and Safety in the workplace training

The mandatory training for safeguarding, and mental capacity was achieved through staff accessing webinars through Social Care Institute for Excellence (SCIE)

Trustees' Report (including Directors' Report) (continued)

Campaigning

Kettering Mind strives to be inclusive, benefit from diversity and appreciate everyone for their individual contribution.



We led on the Northamptonshire Time to Change group for Mental Health Awareness week in May 2021, the hope was to bring awareness in the importance of nature for good mental health. Two events happened this week:

- A Time to Walk challenge, encouraging individuals to go outside and enjoy their local surroundings.
- An open forum for the local Black and Asian communities for a conversation on stigma and discrimination.

The Time to Change (TTC) Campaign has gone well. A Hub meeting was organised with all the other TTC Hubs across the country. This meeting was to see how everyone was managing since the retirement of the national campaign. All Hubs felt the importance of continuing to deliver the campaign in their local areas.

A Black Asian and Minority Ethnic (BAME) Northamptonshire TTC event was organised for World Mental Health day 10 Oct 2021 at WACA (Wellingborough African Caribbean Association).

- Local organisations held stalls,
- Champions shared their experiences surrounding mental health stigma and discrimination.
- Dr Audrey Lang a Psychologist was the keynote speaker and spoke about resilience and mental health in the BAME community.
- The United African Associations drumming group performed at the event,
- Kettering Mind had a Ghanaian performance slot, provided the PA, compere and refreshments. (thanks to the funding from MHNC)
- Partners from the Mental Health Integrated Response Hub attended to talk about mental health support and how to access services.

The Mental Health Productivity Pilot project launched the campaign 'Start a Chat' which we engaged with.

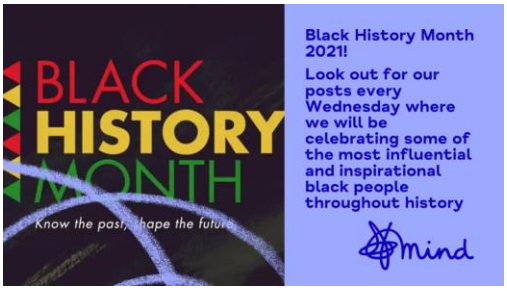
Trustees' Report (including Directors' Report) (continued)

Social Media Platforms & Local Community Posters

These are some examples of the social media posts throughout the year...

Social media is another way for us to raise awareness and engage with individuals, who can then share the posts across their personal networks.

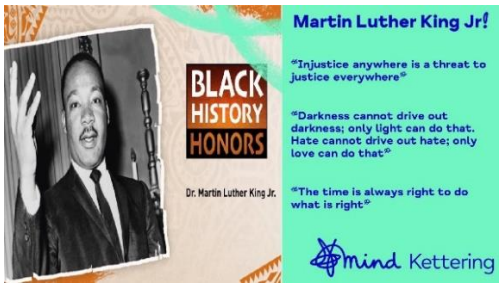
We have engaged with 2539 people we would not have had contact with, (this does not include re-posting or retweets)

























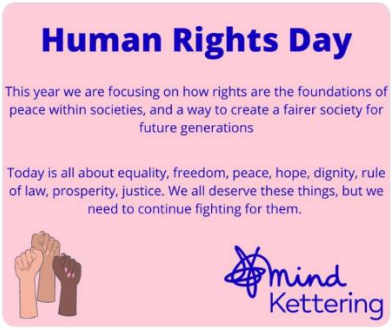


Trustees' Report (including Directors' Report) (continued)

Social Media Platforms & Local Community Posters continued...

Kettering Mind
553 Tweets

Today is Human Rights Day. This year we are focusing on how human rights are the foundations of peace within communities, and a way to create a fairer society for future generation. Creating a better future starts today, continue to fight for what is right.
#HumanRightsDay



Kettering Mind
553 Tweets

Kettering Mind @MindKettering · 10 Oct 2021
Today is #WorldMentalHealthDay and we'll be in Wellingborough hosting a free event focusing around keeping your mind healthy, all welcome!





Kettering Mind
553 Tweets

Kettering Mind @MindKettering · 9 Aug 2021
We're proud to support @mhpp_mids who have launched the #StartaChat campaign to help get more employees and employers across the Midlands talking about mental health at work. Why? Because open conversations help create healthy, happy workplaces where all staff can thrive.



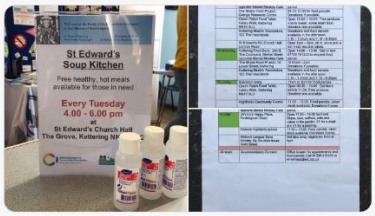
Kettering Mind
553 Tweets

Kettering Mind @MindKettering · 20 Oct 2021
Stormzy has had great success in the music industry. But more impressively he has set up the #Merky Foundation which pledges to donate £10M over 10 years to organisations helping fight racial equality, justice reform and black empowerment in the UK!
#BlackHistoryMonth2021



Kettering Mind
553 Tweets

You Retweeted
Chris Davison @chris_davison1 · 13 Apr
.. details of food banks and soup kitchens available weekly across Kettering - please share @ourNHCP @NNorthantsC @NHFTNHS @AgeUKNorthants @MindKettering @NTelegraph @weaver_steph @simoncox73 @KGH_CEO @KettGeneral @shirley_newman @james_allan_88 #FoodPoverty #SignOfTheTimes



Tips for coping during Christmas

mind Kettering

1. Honesty
Try to be honest with people if you're finding things overwhelming and you're not feeling up to getting involved in everything. Don't be afraid to cancel plans if you're not feeling up to it. Sometimes you need to put yourself first.

2. Press pause
If you're someone who has a tendency to take on too much, the demands of Christmas can make this even worse. Remember you can only do so much, stop if it's becoming too much and just try to relax and look after yourself.

3. Pyjamas!
In between all the social arrangements, make sure you have a day to hang out at home in your pyjamas. Christmas is the season of hanging out in your pyjamas

4. Plan ahead
Think about what might be difficult about Christmas for you, and if there's anything that might help you cope.
Set a 'start' and 'finish' time for what you count as Christmas. Remind yourself that it won't last forever.

5. Manage relationships
If other people's questions are difficult, you could think of some answers in advance so you're not caught off guard. For example, about your plans or how you're doing. Suggest an activity or an easy way to move on, if you want to help end an unwanted conversation.

6. Don't believe the hype
Don't compare yourself and your Christmas with the representations of perfect Christmas moments on social media or on adverts. Remember that everyone is only sharing the good bits and that we don't know what is going on behind the scenes.

It's ok to prioritise what's best for you, even if others don't seem to understand.

Registered Charity no. 1069373 Registered Company no. 03530898

FIVE WAYS TO WELLBEING AT A TIME OF SOCIAL DISTANCING

mind Kettering | NEW ECONOMICS FOUNDATION

Looking after yourself and others during the coronavirus crisis.

1. CONNECT
Connect with the people around you. With family, friends, colleagues and neighbours. At home, work, school or in your local community. Think of these as the cornerstones of your life and invest time in developing them. Building these connections will support and enrich you every day.

2. BE ACTIVE
Go for a walk or run. Step outside. Cycle. Play a game. Garden. Dance. Exercising makes you feel good. Most importantly, discover a physical activity you enjoy and that suits your level of mobility and fitness.

3. BE CURIOUS
Catch sight of the beautiful. Remark on the unusual. Notice the changing seasons. Savour the moment, whether you are eating lunch or talking to friends. Be aware of the world around you and what you are feeling. Reflecting on your experiences will help you appreciate what matters to you.

4. KEEP LEARNING
Try something new. Rediscover an old interest. Sign up for that course. Fix a bike. Learn to play an instrument or how to cook your favourite food. Set a challenge you will enjoy achieving. As well as being fun, learning new things will make you more confident.

5. GIVE
Do something nice for a friend, or a stranger. Thank someone. Smile. Volunteer your time. Join a community group. Look out, as well as in. Seeing yourself, and your happiness, linked to the wider community can be incredibly rewarding and creates connections with the people around you.

Registered Charity no. 1069373 Registered Company no. 03530898

Trustees' Report (including Directors' Report) (continued)

We welcomed

- A member of staff from Nottinghamshire Mind to gain some knowledge on the workings of our Crisis café
- The Commissioning manager for mental health physical health and ABI (acquired brain injury) for North Northamptonshire, who was newly in post.
- The Supported Accommodation Commissioner for North Northamptonshire, who came to monitor our services, of which we had excellent feedback

Fundraising Approach

The need for our work continues to increase, even more so in the current context. This year, our approach to fundraising included:

Public fundraising

- Raising funds from members of the public and supporters who make one-off or regular donations.
- Working with people who make donations by participating in events such as marathons and other sponsored activities,
- Working with people who choose to donate, or enlist others to support Mind, in memory of a loved one who has died.

Community Partnership fundraising

We developed the Community partnership with Kettering Mind as more than just a way to fundraise, it is a commitment and desire to:

- Support good mental health and wellbeing in the workplace and in the local community
- Identify the type of local impact we can make together
- Work collaboratively with Kettering Mind to engage in a plan of action, which will work towards good social outcomes that deliver value to both parties

This development was towards the end of the year.

Fundraising and Events

Throughout the year we had many supporters arranging various events through Kettering Mind's Just Giving page which included individuals, groups and companies running their own events and collecting donations online. Fundraising events included a 'post lockdown haircut'; 'Not the Waendal walk' and 'running the school yard'.

One of Kettering Mind's workers kindly made and donated craft items for sale, including quilted Christmas calendars.

Trustees' Report (including Directors' Report) (continued)

Fundraising standards

Kettering Mind is registered with the Fundraising Regulator and we abide by the Code of Fundraising Practice. Fundraising activities comply with all relevant legislation and the Fundraising Regulator's Fundraising Promise.

Kettering Mind will:

- commit to high standards
- be clear, honest and open
- be respectful
- be fair and reasonable
- be accountable and responsible

Fundraising operational policies are in place for handling charity money and we encourage individuals and companies to donate via Kettering Minds Just Giving page or by direct bank transfer, mitigating risk associated with handling cash.

We are satisfied that we meet all current standards and that our operational policies will protect vulnerable people and other members of the public from unreasonable intrusion, persistent approaches and undue pressure.

Our PR action group oversee these fundraising approaches and standards to make sure we offer a high quality service to donors and supporters, and they are monitored by the Trustees.

In both the current and previous years, we received no complaints about our fundraising.

Trustees' Report (including Directors' Report) (continued)

Financial Review

Review of financial position

Total income for the year decreased by £166,940 to £851,841

Income from donations reduced by £128,211, largely due to having received coronavirus-related government grants the previous year (further details are provided in the notes to the accounts) and income from charitable activities decreased by £35,906 to £795,207

Other trading activities income fell during the period. Covid-related restrictions affected the level of income from catering and room hire activities.

Investment income increased by £5,460 as companies chose to increase or restore income payments again following reductions in the previous year due to Covid.

Other income fell by £8,104. Income for 2022 was £3,730.

Total resources expended increased by £98,700 to £822,180.

Trading costs increased by £533 to £1,367. Other expenditure increased by £55,736 to £63,379. Further details are set out in the financial statements.

The cost of charitable activities was £746,155 (2021: £705,750). Further details of resources expended are set out in the notes to the accounts.

Review of financial position (continued)

In late February 2020, uncertainty resulting from the pandemic caused a significant fall in investment values and a net loss of £112,827 was reported in 2020.

Financial markets recovered over the period to 31 March 2022 and an unrealised gain of £76,732 (2021: £266,234) and realised gains of £4,418 (2021: £62,284) have been recognised in the financial statements.

Total funds increased to £3,017,579 at 31 March 2022 (2021: £2,906,768).

Trustees' Report (including Directors' Report) (continued)

Financial Review (continued)

Reserves Policy

Total funds at 31 March 2022 were £3,017,579, including restricted funds of £55,177 and unrestricted designated funds of £683,169, further details of which are included in the notes to the financial statements.

The charity's policy is to maintain general reserves to give financial stability to the charity and to its activities.

After allowing for funds of £676,746 represented by tangible assets, free reserves in unrestricted funds at 31 March 2022 were £2,285,656.

In previous periods, unrestricted funds were earmarked for long-term investment, and classified as fixed assets accordingly. The value of these investments, and subsequent additions, is now £1,537,299 and their purpose, in the current climate of local authority cut backs and budgetary pressures, is to provide long-term protection against a decline or interruption of future income. The charity is now operating in an environment of financial uncertainty, characterised by mental health policy changes, more competitive tendering, potential changes in the tendering process and the award of shorter term contracts.

The investment of general reserves is planned as a safeguard to ensure continuity in the provision of the charity's core services. These services are considered by many beneficiaries to be an integral part of their day to day lives and to have to withdraw or cut back services with little or no notice could cause real hardship.

Reserves Policy (continued)

Free reserves excluding the amount invested, and excluding those designated funds of £48,899 not relating to fixed assets, totalled £699,458 (2021: £606,384).

Trustees have developed a policy whereby free reserves, which are those funds not invested in tangible assets, long-term investments and restricted funds, should be approximately two years of the expenditure on core activities, which equates to approximately £585,000 - £625,000 in general funds.

At this level, it is considered that the reserves would be adequate to enable the Trustees to manage the effect of a short-term withdrawal of funding, giving time to look at alternative sources of funding and review activities.

Free reserves are above target level at 31st March 2022. Since 31st March 2022 inflationary pressures are such that the level of expenditure is expected to increase, reducing the current level of free reserves.

Trustees' Report (including Directors' Report) (continued)

Financial Review (continued)

Principal funding source

During the year the principal funding source of the charity continued to be by way of grant and contract income from NHS Northamptonshire Clinical Commissioning Group.

Investment policy

The memorandum allows the investment of monies of the charity not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may be imposed or required by law.
Investments will follow National Mind investment guidelines, avoiding investment in companies manufacturing pharmaceuticals.
Also the Trustees will ensure that social, environmental and ethical concerns are considered.

The overall goal of the charity's investment policy is to reduce reliance on external funding and to provide a means of financing special projects to further the charitable activities of Kettering Mind in future.

Therefore the main investment objective for the long- term reserves is capital growth with the aim of ensuring that they are not eroded by inflation.

There is no immediate income requirement from these funds which have been invested in a portfolio under the discretionary management of Quilter Cheviot.

Investment policy (continued)

The market value of the portfolio at 31st March 2022 was £1,537,299 (2021: £1,446,854).

The main objective for reserves held for the shorter term is to preserve capital value with a minimum level of risk and to ensure availability for unexpected funding requirements. These funds are held in the low risk environment of bank and building society accounts.

Trustees' Report (including Directors' Report) (continued)

Financial Review (continued)

Risk management

Due to the exceptional current circumstances the Government has taken to contain the pandemic COVID-19 virus, trustees want to reflect on not only the high degree of social disruption that impacts the beneficiaries, but also report on potential implications going forward.

Covid-19 post year end

As the Government restrictions ease we are still faced with the awareness that infection levels locally and nationally are rising. From June 2022 all services are back face to face, with additional infection control measures, which is the new normal.

We have complied with the government guidance on managing the risk of Covid-19 and hold Covid Secure Certification. Risk assessments are regularly reviewed and updated.

Having a healthy workforce to ensure the services continue has been a priority, even though the legal requirements have lifted. Staff and attendees have been encouraged and supported to take up the vaccinations on offer and also the seasonal flu vaccinations.

Fundraising

The ability to fundraise again will be massively disrupted, room hire suspended and events put on hold. We are thankful for the support and fundraising initiatives through the 'Just Giving Page'. This money contributes to core charitable work and maintaining the Russell Street building. Last year over £8,000 was raised through the Just Giving platform.

Trustees' Report (including Directors' Report) (continued)

Financial Review (continued)

Risks going forward

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

The coronavirus (Covid-19) pandemic is affecting everyone, we are certain that infection control measures are here to stay and this will shape how we provide the support going forward. Individuals living with mental health problems are facing extra challenges too. The longer term impact on mental health as people struggle to manage with how it's affecting their lives is still unfolding. The risks are not being able to meet the demand

External risks to funding have led to the development of the reserves policy. Internal risks are minimised by the implementation of internal control procedures and a planned programme of training, personalised to role requirements.

Plans for future periods

175a Beatrice Road

- To submit a new planning application to North Northants Council

Registered Housing Provider

- To continue the process of the Preliminary application to Homes England to be in a position to then follow the full Registered Provider Application process.

Kettering Mind Outreach services

- To have more of a presence in the local community through engaging in local groups and services taking Mind's information, support and campaigns 'on the road'

Digital strategy

- To assess and review the digital needs of the charity, and digital practices that may increase the efficiency and effectiveness of day to day activity.

Trustees' Report (including Directors' Report) (continued)

Structure, Governance and Management

Organisational structure

The directors of the company form the Board of Trustees who meet on a monthly basis.

The day to day running of the organisation is delegated to the CEO who is assisted by a management team, administration staff, the Resource centre team and the community team.

The company is responsible for the preparation of its own budgets to form the basis of funding applications to statutory bodies for the primary grants to provide services set out in the contracts.

The company can undertake other grant-aided services in its own area by application for other funding and can also launch appeals.

Governing document

The charity is a company limited by guarantee (as defined by the Companies Act 2006), not having a share capital. It was incorporated on 19th March 1998 as part of the process of devolution from the North Northamptonshire Association for Mental Health. The company is also a registered charity.

The governing document of the charitable company is the Memorandum and Articles of Association adopted on 8th October 2014. Members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up. The total number of such guarantees at 31st March 2022 was 48 (2021: 47).

Trustees

The Trustees, are also the directors for the purpose of company law, and trustees for the purpose of charity law. Trustees who served during the year and up to the date of signature of the financial statements are listed on page 1.

Indemnity provisions for trustees
Throughout the year third party indemnity insurance was in place to protect the trustees from claims arising from negligent acts, errors or omissions occurring whilst on charitable company business.

Trustees' Report (including Directors' Report) (continued)

Structure, Governance and Management (continued)

Trustee Recruitment and appointment

The number of members of the Committee shall not be less than four nor more than twelve. At the company Annual General Meeting, one third of the Board of Trustees or the nearest whole number to one third, shall retire from office and shall be eligible for re-election.

The Trustees may, from time to time, and at any time, appoint any member of the Association as a member of the Committee. Any Committee member so appointed shall hold office only until the next following Annual General Meeting and shall then be eligible for re-election, but shall not be taken into account in determining the Committee members who are to retire by rotation at the Annual General Meeting.

Individuals with lived experience of mental health problems are encouraged to become trustees and that any appropriate support is in place.

Induction and training

Most trustees are already familiar with the practical work of the charity and get involved with special events throughout the year, and directly support members through activities.

During the year the trustee induction was updated, refreshed and rebranded. Along-side this Trustees have the opportunity to attend training relevant to their duties and also to take part in the in-house bespoke training.

The trustee induction covers:

About Kettering Mind
Our values; Our story
Kettering, Wellingborough, East Northants
Northampton, Corby, Towcester, Daventry
Charity Commission
Charity Governance Code
Managing contracts
Trustee role description and expectations
Person specification
Trustee code of conduct
Conflicts & declarations of interest
Data Protection
Lived experience influence and participation
Trustee expenses policy
Our strategy – Kettering Mind
Governing document
Most recent annual report and accounts
Meet the trustees
Useful governance resources
Law, mission, policies
Protecting the organisation's reputation
In the boardroom (virtual or physical)
Mind Federation, network and affiliation
OpenHub & The Mind Quality Mark
Disclosure in accounts
Sub-committee terms of reference
Mental health information and support

Trustees' Report (including Directors' Report) (continued)

Structure, Governance and Management (continued)

Key management remuneration

All trustees give of their time freely and no trustee received remuneration in the year. Details of trustees' expenses and related party transactions are disclosed in note 12 to the financial statements.

The senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the organisation on a day to day basis.

The pay of the senior staff is reviewed annually and normally increased in accordance with National Joint Committee (NJC) pay scales.

Related Parties

Any connection between a trustee or senior manager of the charity with a supplier of goods or services to the charity must be disclosed to the full Trustee board in the same way as any other contractual relationship with a related party.

In the current year no such related party transactions were reported.

Auditor

In accordance with the company's articles, a resolution proposing that Azets Audit Services be reappointed as auditor of the company, will be put at a General Meeting.

• Affiliation to National Mind

All local Minds are affiliated to National Mind. Each one is unique in the services it delivers and how they deliver them. Being local ensures we recognise and respond to the needs of the local community.

Kettering Mind is an independent charity / company, and is responsible for its own funding and fundraising.

As well as delivering services, affiliation to a nationally recognised mental health organisation enables us to further the mission of National Mind (see page 3-4)

As a local Mind, Kettering Mind will:

- get involved in planning local mental health services
- campaign on local mental health issues and join in with national Mind campaigns
- help to change attitudes towards mental health in Northamptonshire.

Having an easily recognised logo inspires people to support us and to come to us for support by connecting with them through shared beliefs and values.

The use of the Mind brand as an affiliated organisation is so much more than a logo, or a visual identity. What underpins these things is a set of shared beliefs and values.

Trustees' Report (including Directors' Report) (continued)

Structure, Governance and Management (continued)

Equality and diversity

We strive to be inclusive, benefit from diversity, and appreciate everyone for their individual contribution.

We are proud to instil a culture of inclusion, equity and respect, and one of Kettering Mind's strengths is to include others, making sure that people feel comfortable to be themselves, and feel that they belong.

We are privileged to be part of so many students social work journey of learning by hosting them for either 70 days or 100 days placement. Over the years students from Ghana, Nigeria, Zimbabwe, Cameroon, Sweden and Afghanistan have enriched the vibrancy and life within Kettering Mind.

The trustees' report was approved by the board of trustees on: 28 October 2022

Mr Martin Moloney

Trustee

Dated: 28 October 2022

Statement of trustees' responsibilities

The Board of Trustees, who are also the directors of Kettering Association for Mental Health for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Board of Trustees to prepare financial statements for each financial year. Under company law, the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Board of Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Independent Auditor's Report

To the members of Kettering Association for Mental Health

Opinion

We have audited the financial statements of Kettering Association for Mental Health (the 'charity') for the year ended 31 March 2022 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the 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 31 March 2022 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for Opinion

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

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

Conclusions relating to going concern

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

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

Our responsibilities and the responsibilities of the Board of 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 other than the financial statements and our auditor's report thereon. The Board of 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 our 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.

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within 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 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; or
- the Board of Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of the Board of Trustees

As explained more fully in the statement of trustees' responsibilities, the Board of Trustees, who are also the directors of the charity for the purpose 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 Board of 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 Board of Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

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.

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

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

Extent to which the audit was considered capable of detecting irregularities, including fraud (continued)

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

Use of this 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 auditors' 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.

Mr Paul Tyler (Senior Statutory Auditor)
For and on behalf of Azets Audit Services

Date: 7 November 2022

Chartered Accountants
Statutory Auditor

Thorpe House
93 Headlands
Kettering
Northamptonshire
NN15 6BL

Statement of financial activities

(Including income and expenditure account)

Current financial year	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Total 2021 £
Income and endowments from:					
Donations and legacies	3	21,766	6,065	27,831	156,042
Charitable activities	4	736,403	58,804	795,207	831,113
Other trading activities	5	3,990	-	3,990	4,169
Investments	6	21,083	-	21,083	15,623
Other income	7	3,730	-	3,730	11,834
Total income		786,972	64,869	851,841	1,018,781
Expenditure on:					
Raising funds	8	12,646	-	12,646	10,087
Charitable activities	9	675,722	70,433	746,155	705,750
Other expenditure	14	25,315	38,064	63,379	7,643
Total resources expended		713,683	108,497	822,180	723,480
Net gains/(losses) on investments	15	81,150	-	81,150	328,518
Net incoming/(outgoing) resources before transfers		154,439	(43,628)	110,811	623,819
Gross transfers between funds		11,075	(11,075)	-	-
Net movement in funds		165,514	(54,703)	110,811	623,819
Fund balances at 1 April 2021		2,796,888	109,880	2,906,768	2,282,949
Fund balances at 31 March 2022		2,962,402	55,177	3,017,579	2,906,768

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

Statement of financial activities

(Including income and expenditure account)

Prior financial year	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Income and endowments from:				
Donations and legacies	3	36,991	119,051	156,042
Charitable activities	4	780,324	50,789	831,113
Other trading activities	5	4,169	-	4,169
Investments	6	15,623	-	15,623
Other income	7	4,191	7,643	11,834
Total income		841,298	177,483	1,018,781
Expenditure on:				
Raising funds	8	10,087	-	10,087
Charitable activities	9	655,344	50,406	705,750
Other expenditure	14	-	7,643	7,643
Total resources expended		665,431	58,049	723,480
Net gains/(losses) on investments	15	328,518	-	328,518
Net (outgoing)/incoming resources before transfers		504,385	119,434	623,819
Gross transfers between funds		11,472	(11,472)	-
Net movement in funds		515,857	107,962	623,819
Fund balances at 1 April 2020		2,281,031	1,918	2,282,949
Fund balances at 31 March 2021		2,796,888	109,880	2,906,768

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

Balance sheet

	Notes	2022 £	2022 £	2021 £	2021 £
Fixed assets					
Tangible assets	16		676,746		694,712
Investments	17		1,537,299		1,446,854
			2,214,045		2,141,566
Current assets					
Debtors	19	31,172		69,854	
Cash at bank and in hand		847,660		730,392	
		878,832		800,246	
Creditors: amounts falling due within one year	20	(75,298)		(35,044)	
Net current assets			803,534		765,202
Total Assets less current liabilities			3,017,579		2,906,768
Net assets			3,017,579		2,906,768
Income funds					
Restricted funds	21		55,177		109,880
Unrestricted Funds:					
Designated funds	22	683,169		630,225	
General unrestricted funds		2,279,233		2,166,663	
			2,962,402		2,796,888
Total funds			3,017,579		2,906,768

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the Board of Trustees on:

Dr A Stephen 28 October 2022
Trustee

Mr M Moloney 28 October 2022
Trustee

Company Registration No. 03530898

Statement of cash flows

	Notes	2022 £	2022 £	2021 £	2021 £
Cash flows from operating activities					
Cash generated from operations	26		112,235		375,364
Investing activities					
Purchase of tangible fixed assets		(6,803)		(6,862)	
Purchase of investments		(136,150)		(419,989)	
Proceeds on disposal of investments		126,855		313,928	
Interest and dividends received		21,131		15,765	
Net cash (used in)/generated from investing activities			5,033		(97,158)
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			117,268		278,206
Cash and cash equivalents at beginning of year			730,392		452,186
Cash and cash equivalents at end of year			847,660		730,392

Notes to the financial statements

1. Accounting policies

Charity information

Kettering Association for Mental Health is a private company limited by guarantee incorporated in England and Wales.

The registered office is 49 - 51 Russell Street, Kettering, Northamptonshire, NN16 0EN.

1.1 Accounting convention

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with the charity's memorandum and articles of association, 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £. The company's accounts present information about it as an individual undertaking.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Board of Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives

Designated funds are unrestricted funds of the charity which the Trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Notes to the financial statements (continued)

1. Accounting policies - continued

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations and gifts are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance. Grants which represent contributions to projects not yet started at the balance sheet date are treated as deferred income. Contributions received from beneficiaries are taken as income upon receipt.

Detailed records of associated expenses and any unspent cash balances are maintained. Income recognised from the sale of services under contract is classified as unrestricted funds when the contract does not require the return of any unspent income.

Investment income is included when receivable and the amount can be measured reliably by the charity.

1.5 Resources expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the Statement of Financial Activities.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Allocation of governance and other support costs

Support costs have been differentiated between governance and support costs and other support costs, Governance costs comprise all costs involving the public accountability of the charity and

Notes to the financial statements (continued)

1. Accounting policies - continued

1.5 Resources expended (cont.)

its compliance with regulation and good practice. These costs include costs related to audit together with an apportionment of staff, overhead and support costs relating to Trustee meetings. The allocation of support and governance costs is analysed in the notes to the accounts.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. The cost of minor additions or those costing below £250 are not capitalised. The charity has legal ownership of the properties it occupies but were previously held by the North Northamptonshire Association for Mental Health. These were as follows:

49 - 51 Russell Street, Kettering
98 Kingsley Avenue, Kettering

The properties have been included in the accounts at the net book values attributed to them in the accounts for the Kettering Branch of the North Northamptonshire Association. These were derived principally from directors' valuations at 31 March 1996.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings
2% of acquisition value per annum

Equipment, furniture and fittings
20% of cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

Depreciation is not provided on assets in the course of construction / not in use until they are brought into use by the charity.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date.

Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

Notes to the financial statements (continued)

1. Accounting policies - continued

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

1.10 Financial Instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1.10 Financial Instruments (cont.)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities.

Notes to the financial statements (continued)

1. Accounting policies - continued

1.10 Financial Instruments (cont.)

Basic financial liabilities (cont.)
Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities
Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.13 Government Grants

Government grants are recognised at the fair value of the asset received or receivable when there is reasonable assurance that the grant conditions will be met and the grants will be received.

A grant that specifies performance conditions is recognised in income when the performance conditions are met. Where a grant does not specify performance conditions it is recognised in income when the proceeds are received or receivable. A grant received before the recognition criteria are satisfied is recognised as a liability.

2. Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Board of Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Notes to the financial statements (continued)

3. Donations and legacies

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Donations and gifts	21,766	6,065	27,831	36,991	119,051	156,042

Donations and gifts include coronavirus-related government grants, details of which are set out below:

Unrestricted Funds
Coronavirus Job Retention Scheme £Nil (2021: £7,243)
Coronavirus Statutory Sick Pay rebate Scheme £1,053 (2021: £805)
Small Business Grant Fund £Nil (2021: £10,000)

Restricted Funds
Adult Social Care Infection Control Fund £6,065 (2021: £119,051)
The above grant is intended to tackle the risks of Covid-19 infections and must only be used for Covid-19 infection control measures.

Notes to the financial statements (continued)

4. Charitable activities

	Community, home & Other Support 2022 £	Supported Accommodation 2022 £	Resource Centre Activities 2022 £	Total 2022 £	Community, home & Other Support 2021 £	Supported Accommodation 2021 £	Resource Centre Activities 2021 £	Total 2021 £
Services provided under contract	228,337	284,498	168,364	681,199	217,146	324,657	165,618	707,421
Contributions from beneficiaries	-	90,228	23,780	114,008	-	107,927	15,765	123,692
	228,337	374,726	192,144	795,207	217,146	432,584	181,383	831,113
Analysis by fund								
Unrestricted funds	228,337	374,726	133,340	736,403	217,146	432,584	130,594	780,324
Restricted funds	-	-	58,804	58,804	-	-	50,789	50,789
	228,337	374,726	192,144	795,207	217,146	432,584	181,383	831,113

Notes to the financial statements (continued)

5. Other trading activities

	Unrestricted Funds 2022 £	Unrestricted Funds 2021 £
Fundraising	-	52
Letting and licensing arrangements	3,990	4,117
Other trading activities	3,990	4,169

Fundraising income includes catering income of £Nil (2021: £52).

6. Investments

	Unrestricted Funds 2022 £	Unrestricted Funds 2021 £
Income from listed investments	20,573	15,314
Interest receivable	510	309
	21,083	15,623

Notes to the financial statements (continued)

7. Other income

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Other income	3,730	-	3,730	4,191	7,643	11,834

Other restricted fund income of £Nil (2021: £7,643) relates to funding receivable under the Community Housing Fund Programme towards the Pennels Project.

8. Raising funds

	Unrestricted Funds 2022 £	Unrestricted Funds 2021 £
Trading costs		
Cost of goods sold and other costs	1,367	834
Investment management	11,279	9,253
	12,646	10,087

Notes to the financial statements (continued)

9. Charitable activities

	Community, home & Other Support 2022 £	Supported Accommodation 2022 £	Resource Centre Activities 2022 £	Total 2022 £	Community, home & Other Support 2021 £	Supported Accommodation 2021 £	Resource Centre Activities 2021 £	Total 2021 £
Staff costs	111,297	202,915	131,846	446,058	101,809	192,179	116,173	410,161
Depreciation and impairment	-	13,294	8,032	21,326	-	12,948	8,684	21,632
Other direct costs	6,809	48,968	40,683	96,460	4,902	45,602	37,464	87,968
	118,106	265,177	180,561	563,844	106,711	250,729	162,321	519,761
Share of support costs*	27,826	51,113	50,209	129,148	28,512	54,196	48,901	131,609
Share of governance costs*	12,431	24,295	16,437	53,163	12,589	25,487	16,304	54,380
	158,363	340,585	247,207	746,155	147,812	330,412	227,526	705,750
Analysis by fund								
Unrestricted funds	158,363	340,585	182,371	681,319	147,812	330,412	177,120	655,344
Restricted funds	-	-	64,836	64,836	-	-	50,406	50,406
	158,363	340,585	247,207	746,155	147,812	330,412	227,526	705,750

*see note 10

Notes to the financial statements (continued)

10. Support costs

	Support costs 2022 £	Governance costs 2022 £	2022 £	Support costs 2021 £	Governance costs 2021 £	2021 £	Basis of allocation
Staff costs	108,335	36,122	144,457	110,528	37,450	147,978	Staff time
Depreciation	3,442	-	3,442	3,722	-	3,722	Usage
Payroll costs	5,032	-	5,032	4,908	-	4,908	Usage
Travel and other	4,176	-	4,176	4,091	-	4,091	Usage
Light and heat	2,072	-	2,072	1,620	-	1,620	Usage
Telephone	971	-	971	1,743	-	1,743	Usage
Rent and rates	463	-	463	516	-	516	Usage
Repairs	402	-	402	1,871	-	1,871	Usage
Sundries	221	-	221	110	-	110	Usage
Cleaning	2,708	-	2,708	1,424	-	1,424	Usage
Stationery and postage	1,326	-	1,326	1,076	-	1,076	Usage
Audit fees	-	9,500	9,500	-	8,928	8,928	Governance
Accountancy	-	6,570	6,570	-	4,531	4,531	Governance
Legal and professional	-	-	-	-	1,890	1,890	Governance
Sundries	-	971	971	-	1,581	1,581	Governance
	129,148	53,163	182,311	131,609	54,380	185,989	
Analysed between Charitable activities	129,148	53,163	182,311	131,609	54,380	185,989	

Governance costs attributable to charitable activities are apportioned pro rata to the total of direct costs and other support costs incurred in delivering each activity.

Notes to the financial statements (continued)

11. Auditor's remuneration

The analysis of auditor's remuneration is as follows: Fees payable to the charity's auditors and associates:	**2022** £	**2021** £
Audit of the charity's annual accounts	9,500	8,928
Non-audit services		
All other non-audit services	6,570	4,506

12. Trustees

None of the board of trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

Expenses in respect of staff gifts and resource centre materials totalling £144 were reimbursed to one member of the Board of Trustees (2021: No expenses were reimbursed to trustees).

Notes to the financial statements (continued)

13. Employees

Number of employees:	2022 Number	2021 Number
The average number of employees during the year was:		
Chief Executive Officer	1	1
Management and administration	6	7
Resource Centre based services	8	6
Community, home / supported accommodation	18	17
Wellbeing Navigator	1	1
	34	32

Employment costs:	2022 £	2021 £
Wages and salaries	539,610	510,193
Social security costs	34,511	32,243
Other pension costs	16,394	15,703
	590,515	558,139

The above analysis is based on each employee's primary function within the charity; however many of the employees do spend time on more than one activity.

There were no employees whose annual remuneration was £60,000 or more.

Notes to the financial statements (continued)

14. Other expenditure

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Restricted funds 2021 £
Other expenditure	25,315	38,064	63,379	7,643
	25,315	38,064	63,379	7,643

Other unrestricted fund expenditure of £25,315 relates to costs associated with the Pennels 2 project, which in 2022 were fully funded by the charity. In 2021 these costs were restricted fund expenditure, partly funded by income from the Homes England - Community Housing Fund Programme (See Other Income note above)

Other restricted fund expenditure of £38,064 relates to amounts received in the form of a grant which, under the terms of the grant agreement, became repayable at 31 March 2022.

15. Net gains/(losses) on investments

	Unrestricted Funds 2022 £	Unrestricted Funds 2021 £
Revaluation of investments	76,732	266,234
Gain/(loss) on sale of investments	4,418	62,284
	81,150	328,518

Notes to the financial statements (continued)

16. Tangible fixed assets

	Freehold land and buildings £	Equipment, furniture and fittings £	Total £
Cost			
As at 1 April 2021	930,120	126,836	1,056,956
Additions	-	6,803	6,803
As at 31 March 2022	930,120	133,639	1,063,759
Depreciation and impairment			
At 1 April 2021	246,685	115,559	362,244
Depreciation charged in the year	18,829	5,940	24,769
As at 31 March 2022	265,514	121,499	387,013
Carrying amount			
At 31 March 2022	664,606	12,140	676,746
At 31 March 2021	683,435	11,277	694,712

	2022 £	2021 £
The carrying value of land included in land and buildings comprises:		
Freehold	664,606	683,435

The significant part of tangible fixed assets is used for direct charitable purposes

Notes to the financial statements (continued)

17. Fixed asset investments

	Listed Investments £	Cash in portfolio £	Total £
Cost or valuation			
As at 1 April 2021	1,415,382	31,472	1,446,854
Additions	136,150	-	136,150
Valuation changes	76,732	-	76,732
Disposals	(121,895)	(542)	(122,437)
As at 31 March 2022	1,506,369	30,930	1,537,299
Carrying amount			
At 31 March 2022	1,506,369	30,930	1,537,299
At 31 March 2021	1,415,382	31,472	1,446,854

	2022 £	2021 £
Investments at fair value comprise:		
UK equities	138,336	118,078
UK unit trust and other investment funds	552,317	572,195
Overseas equities	443,308	306,945
Overseas unit trusts and other investment funds	372,408	418,164
Cash held within investment portfolio	30,930	31,472
	1,537,299	1,446,854

The significance of financial instruments to the ongoing financial sustainability of the charity is considered in the financial review and investment policy and performance sections of the Trustees' Report.

The main risk to the charity from financial instruments lies in the uncertain investment markets. The charity has an investment policy aimed at providing long term growth in the value of its listed investment portfolio rather than immediate income requirements therefore the volatility of yields is of lower importance.

The listed investment portfolio comprises both UK and overseas equities and other investment funds, therefore there is a performance risk from overseas markets and their exchange rates.

The charity manages these investment risks by retaining expert advisors and operating an investment policy that provides for a high degree of diversification of holdings within investment asset classes that are quoted on recognised stock exchanges.

Notes to the financial statements (continued)

17. Fixed asset investments (continued)

Fixed asset investments revalued

All investments are carried at their market value. Investments in equities and unit trust and other investment funds are all traded in quoted public markets, primarily the London Stock Exchange. The historical cost of investments listed on a recognised stock exchange at 31 March 2022 was £1,065,688 (2021: £1,035,285).

18. Financial Instruments: Carrying amount of financial assets

	2022 £	2021 £
Instruments measured at fair value through profit or loss	1,506,369	1,415,382

19. Debtors: Amounts falling due within one year

	2022 £	2021 £
Trade debtors	27,166	56,726
Other debtors	4,006	13,128
	31,172	69,854

20. Creditors: Amounts falling due within one year

	2022 £	2021 £
Other creditors	55,652	2,646
Accruals and deferred income	19,646	32,398
	75,298	35,044

Notes to the financial statements (continued)

21. Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes.

		Movement in funds				Movement in funds			
	Balance at 1 April 2020 £	Incoming Resources £	Resources expended £	Transfers £	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2022 £
Mental Health Navigator	-	35,024	(28,613)	(6,411)	-	35,024	(22,831)	(12,193)	-
Beneficiary activities	1,549	265	(265)	-	1,549	74	(246)	-	1,377
Fundraising / donations	369	-	-	95	464	475	(575)	-	364
Pennels 2 project	-	7,643	(7,643)	-	-	-	-	-	-
IT	-	5,500	(718)	(4,551)	231	2,200	-	(2,431)	-
Student Mental Health and Wellbeing	-	10,000	(9,395)	(605)	-	-	-	-	-
Adult Social Care Infection Control	-	119,051	(11,415)	-	107,636	6,061	(59,277)	(984)	53,436
Mental Health Productivity Pilot	-	-	-	-	-	21,035	(25,568)	4,533	-
	1,918	177,483	(58,049)	(11,472)	109,880	64,869	(108,497)	(11,075)	55,177

Mental Health Navigator

As part of the Mental Health Northants Collaboration (MHNC) the mental health navigation team provides support in the community to help people improve their general wellbeing. The service is designed for people experiencing difficulties with their emotional wellbeing, living conditions and physical health. At 31 March 2022 the charity had fulfilled its obligations under the terms of this funding, and the balance on the fund has therefore been transferred to unrestricted general funds.

Notes to the financial statements (continued)

21. Restricted funds (continued)

Beneficiary activities
Monies are collected from beneficiaries to partly fund day excursions, activity holidays and similar activities.

Fundraising / donations
From time to time funds are raised from events or appeals for a specific purpose.

IT
During the year the charity received funding of £2,200 from Mental Health Northants Collaboration (MHNC) towards specific IT projects. This fund was fully expended in the year on the purchase of fixed assets.

Student Mental Health and Wellbeing
A grant of £10,000 was received from the Pears Foundation during the previous year to promote student mental health and wellbeing. This grant was fully spent during the previous year.

Adult Social Care Infection Control
As part of a government funded initiative local authorities were provided with funds to distribute to local adult social care providers to reduce the rate of coronavirus transmission within and between care settings, in particular by helping to reduce the need for staff movements between sites. Northamptonshire County Council initially awarded the charity £119,051 in the previous year, and a further £6,061 which was only received by the charity during the current year from West Northamptonshire Council. During the year £21,213 was spent from these funds on revenue expenditure and a tangible fixed asset purchased at a cost of £984. Expenditure also includes a further £38,064 in respect of amounts that became repayable at the year-end under the terms of the grant.

Mental Health Productivity Pilot
During the year the charity received a grant of £21,035 from National Mind to pilot a project supporting employees' mental health in the workplace. This grant was fully spent in the year.

Notes to the financial statements (continued)

22. Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2020 £	Resources expended £	Transfers £	Balance at 1 April 2021 £	Resources expended £	Transfers £	Balance at 31 March 2022 £
Building appeal fund	208,222	(7,031)	-	201,191	(7,031)	-	194,160
Legacy fund	20,541	-	-	20,541	-	-	20,541
Promotional PR fund	9,532	-	-	9,532	-	-	9,532
Revaluation Reserve fund	112,865	-	267,231	380,096	-	60,014	440,110
MakeALeg fund	18,865	-		18,865	(39)	-	18,826
	370,025	(7,031)	267,231	630,225	(7,070)	60,014	683,169

Building Appeal fund
The fund has been created to reflect the book value of freehold property used by the charity to provide resource centre activity provision, and for work and administration. The fund will be reduced over the useful economic life of the property in line with its depreciation.

Legacy fund
The fund was created for the legacy to which the charity became entitled in 2004. At the outset this was designated to be used or invested to provide for the improvement of services to beneficiaries, ideally by the acquisition of a further property. During the year there was no movement on this fund.

Notes to the financial statements (continued)

22. Designated funds (continued)

Promotional PR fund
The fund was created due to the uncertainty of future grant funding at current levels. Funds have been designated to meet the costs of raising the charity's profile and to promote fundraising activities.

Revaluation reserve fund
The fund is required by the Companies Act 2006 and represents the amount by which unrestricted investments exceed their historical cost. £60,014 has been transferred from general funds during the year.

MakeALeg fund
This fund was created by a designation of £20,000 from general funds in 2018. Its purpose is to support creativity, innovation and ideas on one-off projects, that will further the aims and mission of Kettering Mind. (The project might involve mental health action, training or education, artistic activity, sport and physical wellbeing, social activity etc.) During the year there was expenditure of £39 from this fund.

Notes to the financial statements (continued)

23. Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 31 March 2022 are represented by:						
Tangible assets	676,746	-	676,746	694,712	-	694,712
Investments	1,537,299	-	1,537,299	1,446,854	-	1,446,854
Current assets / (liabilities)	748,357	55,177	803,534	655,322	109,880	765,202
	2,962,402	55,177	3,017,579	2,796,888	109,880	2,906,768

24. Pension commitments

During the year the charity operated defined contribution pension schemes on behalf of employees. The assets of the scheme are held separately from those of the charity in independently administered funds.

The pension cost for the year was £16,394 (2021: £15,703).

The charity has no liability beyond making its contributions and paying across the deductions for employees' contributions. Contributions amounting to £28 had been overpaid to the scheme at 31 March 2022 and are included within debtors (2021: £ 59 were payable to the scheme at 31 March 2021 and were included within creditors).

Notes to the financial statements (continued)

25. Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel, including employer's national insurance contributions, is as follows:

	2022 £	2021 £
Aggregate compensation	83,594	81,992

The key management personnel of the charity comprise the Board of Trustees, the Chief Executive Officer (CEO) and the Financial Manager / Deputy CEO.

Transactions with related parties

During the year the charity entered into the following transactions with related parties: Donations received without conditions from trustees and other related parties totalled £9 (2021: £Nil)

26. Cash generated from operations

	2022 £	2021 £
Surplus for the year	110,811	623,819
Adjustments for:		
Investment income recognised in statement of financial activities	(21,083)	(15,623)
Gain on disposal of investments	(4,418)	(62,284)
Fair value gains and losses on investments	(76,732)	(266,234)
Depreciation and impairment of tangible fixed assets	24,768	25,354
Movements in working capital:		
(Increase)/decrease in debtors	38,634	66,897
Increase/(decrease) in creditors	40,255	3,435
Cash generated from operations	112,235	375,364

27. Analysis of changes in net funds

The charity had no debt during the year

Acknowledgements

So many people helped to make the progress outlined in this report possible – from the individuals and organisations listed here to everyone who has donated time and money to Kettering Mind's core charitable activities. Your support made it possible for us to reach more people in more ways - and we can only do what we do because of you. We can't thank you enough.

Thank you to:

Katie Peasnall
Suzanne Barnard
Rhona Kenyon
Maria Coleby
Gary Peasnall
John Hammond
Ally Barr
Tony Atwell-Jeffery
Ann Knighton
Neil MacGuinness
Tommy & Sammy
Paul, Jo and Kaiser
The 'Malins'
Serwaah Mensaah
Barbara C
Lindsay Johnson
AC Putnam
Sharon Stirling
Lola Kent
Jo Burbidge

Broadway Cottages Trust
Michael Guest Charitable Foundation
Timson Benevolent Trust
EA Timson Family Trust
Howden Joinery Ltd
Loddington Parochial Church Council
Mental Health Northants Collaboration
Dr Stuart Walmsley – Hoarding Interventions
Dr Derek Lee – Understand Yourself Better
Martin Moloney – Creative Arts Collective
OB Running and Sports Club
Barton Seagrave Short Mat bowls
PDI (EMEA) Ltd
J Sainsburys – Kettering
Unison Northamptonshire Health workers Branch
Gary's not the Waendal walk
Jason Sanday – Post Lockdown Haircut
Successful run of 19 laps of the school yard
Millbrook Healthcare
Co-op

And for family and friends raising money in memory of their loved ones:
In memory of Ted Coleby
In memory of Stephen Granger
In memory of Heather Page
In memory of Sheila Merry
In memory of Sue Scott-Hunter

And thanks to all those who wish to remain anonymous

Kettering Mind is registered with the Fundraising Regulator and we abide by the Code of Fundraising Practice... Fundraising activities comply with all relevant legislation and the Fundraising Regulator's Fundraising Promise: • We will commit to high standards • We will be clear, honest and open • We will be respectful • We will be fair and reasonable • We will be accountable and responsible

Registered with FUNDRAISING REGULATOR

KETTERING ASSOCIATION FOR MENTAL HEALTH

England & Wales - Charity number 1069373

Accounts

Annual Review and Financial Statements 2020 - 2021

mind Kettering

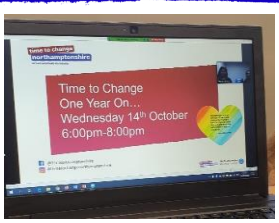






Hope is important because it can make the present moment less difficult to bear. If we believe that tomorrow will be better, we can bear a hardship today.

- Thich Nhat Hanh



Registered Charity number: 1069373

Registered Company number: 03530898



Serving across North Northamptonshire

Our people

These are the people who strategically and operationally steered Kettering Minds work this year – and inspired others not listed here, to keep pushing for better mental health.

Our People

Trustees
Mr Martin Moloney - Chair
Mr Richard Elliott – Vice Chair
Dr Andrew Stephen - Treasurer
Mr Philip Douglas
Mrs Jean Carthew
Dr Derek Lee
Mrs Barbara Moloney
Ms Keli Watts
Mr William McKinnon *(appointed 19 February 2021/resigned 3 November 2021)*
Mr Robert Kew *(appointed 19 February 2021)*

Company Secretary
Mr Philip Douglas

Senior Management
Jo Pettitt – Chief Executive Officer (CEO)
Kirsty Woods – Financial Manager / Deputy CEO

Team Leaders
Karen Hancock - Community
Steph Orr – Resource Centre
Sarah Woodman – HR and Administration

Senior Housing Worker
Julie McGurk

Registered Office
49 – 51 Russell Street
Kettering
Northamptonshire
NN16 0EN

Registered Company number
03530898

Registered Charity number
1069373

Professional Services

Auditor
Azets Audit Services
Thorpe House
93 Headlands, Kettering
Northamptonshire NN15 6BL

Bankers
Virgin Money
7 Gold Street
Northampton NN1 1EN

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Trustees' Report (including Directors Report)

The Trustees present their report and financial statements for the year ended 31 March 2021

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 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 published in October 2019.

Objectives and Activities

Kettering Minds objects

To promote the wellbeing and preservation of mental health and to assist in relieving and rehabilitating persons suffering from mental disorder or conditions of emotional or mental distress requiring advice or treatment.

The Charity's objects and policies adopted in furtherance of these objects are detailed below, and there has been no change in these during the year.

Our Vision:

We won't give up until everyone experiencing a mental health problem gets both support and respect

Our Mission:

We provide advice and support to empower anyone experiencing a mental health problem.

We campaign to improve services, raise awareness and promote understanding and positive living conditions

Trustees' Report (Including Directors Report) (continued)

Our Goals

Staying well:

Support people likely to develop mental health problems, to stay well.

Empowering choice:

Empower people who experience a mental health problem to make informed choices about how they live and recover.

Improving services and support:

Ensure people get the right services and support at the right time to help their recovery and enable them to live with their mental health

Enabling social participation:

Open the doors to people with experience of mental health problems participating fully in society.

Removing inequality of opportunity:

Gain equality of treatment for people who experience both mental health and other forms of discrimination.

Organisational excellence:

Make the most of our assets by building a culture of excellence.

Our Values

Open: We reach out to anyone who needs us

Together. We're stronger in partnerships

Responsive: We listen, we act

Independent: We speak out fearlessly

Unstoppable: We never give up

We are Mind. Open, experienced, unstoppable, together.

We connect minds. We support minds. We change minds.

We're here to fight for mental health.
For support. For respect. For you.

Purpose and aims

Kettering Mind's purposes and aims are to:-

- Benefit the public by promoting mental health and wellbeing;
- Support people who experience mental health difficulties;
- Promote recovery and enhance the quality of people's lives.

All our charitable services focus on prevention, wellbeing and recovery, and a belief that everyone should have equality of opportunity, to actively participate in society. Personalisation shapes how services are planned, co-produced and delivered.

Public benefit

Trustees have had due regard to the Charity commission's public benefit guidance, and have taken it into account when making decisions to which the guidance is relevant

Public benefit is addressed throughout the trustees' annual report

Trustees' Report (Including Directors Report) (continued)

Activities, Projects and Services

Supported Housing

	No. of tenants	Property owner	Landlords	Support providers
• Avondale Flats	6	bpha	bpha	Kettering Mind
• Clarkson House	4	Kettering Mind	Kettering Mind	Kettering Mind
• Highfield Flats	4	KBC	Kettering Mind	Kettering Mind
• Warkton House	3	KBC	Kettering Mind	Kettering Mind

Supported housing exists to make sure everyone in our communities can live their best life, whatever their circumstances. We continued to provide support throughout the pandemic, staff were assigned to a project that was their bubble for the duration of the lockdown.

Rehabilitation Project

	No. of tenants	Property owner	Landlords	Support providers
• Pennels Rehabilitation	7	Kettering Mind	Kettering Mind	Kettering Mind

Pennels rehabilitation service was set up to help individuals recover from the difficulties of longer-term mental illnesses / mental health problems. It opened officially in May 2015 after undergoing extensive refurbishment major improvements / additions to the property throughout the previous year to make it ready as a House of Multiple Occupancy (HMO), but most importantly create a 'homely environment'. Support packages up to 18 months, enable intensive rehabilitation plans, co-produced with the tenants to identify, plan for and regain skills to live as independently as possible.

The difficulties with living with a longer-term mental health problem can mean that individuals need support to adjust and recover, while accepting that they may still have serious difficulties which may need continuing help and support, once they feel ready to move on. Due to Covid restrictions, family and friends were unable to visit so Pennels became a bubble in its own right.

Referrals were received from across Northamptonshire

During 2020 - 2021, 8 individuals benefited from living here.

Trustees' Report (Including Directors Report) (continued)

Community and home Support - across North Northamptonshire

Intermediate Support Service

105 individuals were supported to meet specific outcomes, that they had identified would help them towards living their best life.

The Intermediate Support Service offers time-limited support, to enable individuals who have mental health needs to meet identified outcomes to improve:

- Health and wellbeing
- Levels of independence
- Resilience through self-help / self-care
- Quality of life
- Positive connections within the community
- Choice and control
- Economic well-being / maintaining employment
- And other personal outcomes related to preventing deterioration and focusing on enablement

It is a high impact, high energy prevention service that focuses on small positive steps, and continuous improvement to reach specific desired outcomes.

We supported individuals through:

- Developing tenancy skills including household tasks, shopping, budgeting, and setting up utility services
- Hoarding work and decluttering the home, making the environment safe
- Managing mental health
- Managing physical health and self-care
- Developing confidence to use public transport to reconnect with friends / family

Trustees' Report (Including Directors Report) (continued)

We delivered.....

• Private Support

5 individuals were supported
344 support sessions delivered (757 hrs)

• Individual packages of care

11 individuals were supported
1495 community sessions delivered (2381 hrs)

• Hospital at Home

NHFT and Kettering Mind are jointly operating an enhanced Hospital at Home service as an alternative to a hospital admission, during a crisis where possible. This started in December 2019 following on from a successful pilot in 2018/2019.

Individuals would have been admitted to hospital if this service had not been in place

28 individuals did not require a hospital admission after receiving hospital at home.

• Breathing Spaces - Orbit

This service is primarily for Orbit housing tenants who are in need of some mental health support. The role of the workers is to:

- Actively listen to what they wanted to do to make positive changes to their wellbeing.
- Help individuals assess whether they were ready to make those changes and support them in planning a pathway identified to achieve their goals.
- Provide information of appropriate support agencies that they may wish to use.
- Motivate and empower individuals to make these changes and maintain them long term.

47 tenants benefitted from this service

Trustees' Report (Including Directors Report) (continued)

Crisis Pathway

• Crisis Cafes

NHFT and Kettering Mind are working in partnership to facilitate the Crisis Cafés in Kettering 3 days a week. The aim is to support people to reduce any immediate crisis and to safety plan; drawing on strengths, resilience, and coping mechanisms to manage their mental health and wellbeing. The NHS signpost direct from the 111 service and the police utilise the crisis support.

At the beginning of the lockdown, attendance dropped quite dramatically, however this picked up again, as people became less fearful to venture out, and the impact of isolation on mental health meant people needed to access the mental health support.

COVID safe measures were put in place including limited numbers in the café at one time, these measures remain in place.

Opened **156** days

Supported **727** individuals in crisis

Delivered **1009** crisis interventions

'Staff saw that I didn't know what I was doing and took me to sit down and talk - really good at listening and giving me options to help myself'

'The guy I spoke to really helpful with getting some stuff off my chest. Made me feel welcome and felt better when I left'

'Calming, gives that time to open up freely'

• Mental Health Navigators

In partnership with the Local Minds, NHFT opened Northamptonshire's first ever Mental Health Integrated Hub in January 2020.

As part of this change the current Mental Health Navigation model migrated to the hub.

As Kettering Mind was already working in partnership with Kettering Borough Council to provide mental health intervention to KBC attendees, this was to be continued, however the shutdown of the council offices during the lockdown, meant this was to be put on hold. The Mental health navigation service was relocated to the Kettering Mind office and calls were responded to as individuals phoned the mental health integrated hub. A face to face service at the council was suspended until it was safe to return to the council offices. Unfortunately due to the ongoing pandemic, this had not been possible by the 31 March 2021.

Trustees' Report (Including Directors Report) (continued)

Resource centre

• Resource Centre

COVID-19 had a huge impact on our Resource Centre services from March 2020 onwards, due to the government restrictions. We had to suspend all the usual building based services, whilst measures were put in place ensuring we were Covid safe and adhering to all government guidelines. Kettering Mind still operated on the phone and online to ensure no one had to face a mental health problem alone.

Because of the PCI/PH grant we were able to have staff available to respond, answer the phone to the public and provide appropriate brief interventions. All staff have undergone specific training by Public Health England and hold a certificate in Covid-19 psychological first aid. This has enhanced the confidence to deal with the specific Covid-19 related concerns, when answering the telephone. Staff took part in training workshops focusing on how to offer peer support during the Pandemic.

2 staff members were furloughed, volunteering roles changed as the needs of the organisation to maintain core services became the primary task.

Our Resource Centre staff and volunteers have been outstanding and innovative, running services on-line and offering telephone support. We have developed new ways of doing things and have responded quickly to the challenge of delivering new innovative services, such as the Creative Arts Collective, Hoarding Support group and the Student mental Health and Wellbeing Service across Northamptonshire. The latter was launched in January 2021 as a 3 month pilot. Due to its success this has been embedded in our core service delivery, for Kettering and surrounding area going forward. Course content was made suitable for the online platform and we continued to deliver anxiety management, anger management, and mindfulness.

Newsletters were sent out to all resource centre individuals with details of support available and opportunities to join in ways to wellness sessions.

This year has not been without its difficulties and challenges, mainly having the IT infrastructure to support this new and essential way of working, but also ensuring we had robust measures in place to keep the building clean and sanitised.

Face to face weekly wellbeing sessions resumed in July 2020, albeit apprehensively adhering to Covid restrictions, including social distancing.

The zoom weekly support champions group continued throughout.

For individuals who were used to 'doing something crafty' but were also shielding, craft packs were put together and delivered (or picked up by non-shielding relatives) with the challenge to get Christmas cards ready for sale.

We were donated surplus supermarket produce which was then boxed up and given out, or dropped off.

We delivered 'Make small changes' sessions online which focused on food, sleep, relaxation, physical activity, self-esteem and building resilience.

The team liaised with local schools to distribute art material wellbeing packs to interested students, this coincided with World Mental Health Day so we could promote positive mental wellbeing through creative outlets, along with providing information surrounding support for young people. Three schools took us up on this initiative, Southfields, Bishop Stopford and Kettering Buccleuch Academy.

Trustees' Report (Including Directors Report) (continued)

• The Creative Arts Collective

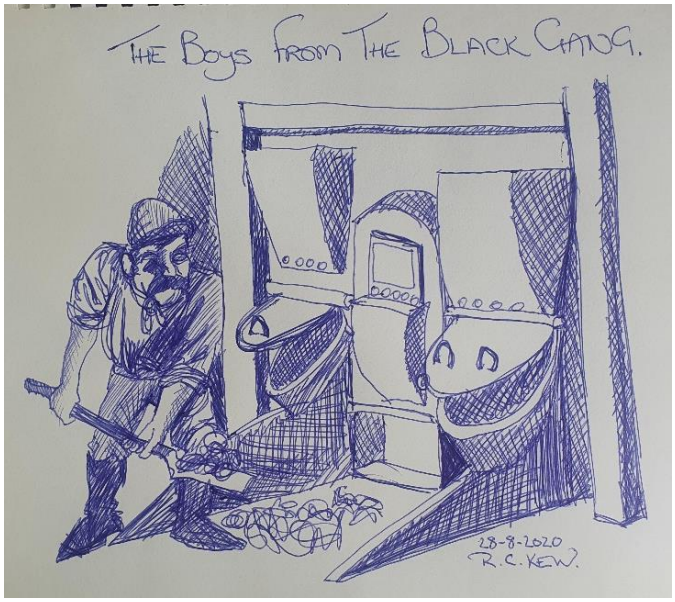
The Creative Arts Collective started out as an online meeting place for artists, art appreciators and kind-of-want-to-try-art-casually-but-didn't-know-where-to-go-ers to hang out, share tales of creative woe and triumph, find potential collaborators, embark on projects, and above all, get to know each other in a relaxed environment, and appreciate and embrace creativity in any form.

It was a responsive need to keep the arts very much alive throughout the Pandemic, when usual arts resource centre groups were suspended. What the collective did was determined by the people who came.

These were just some of the themes....

An album important to you; Literature and favourite authors / playwrights; Favourite pieces of art / music; Pig Pix; Childhood memory's; Places in Kettering; Titanic; Autumn



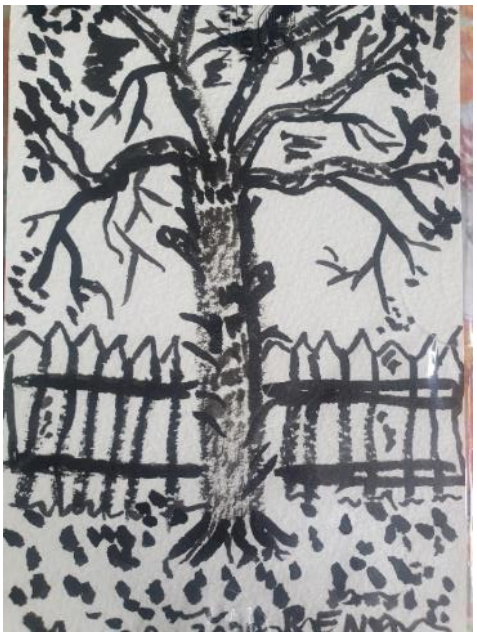


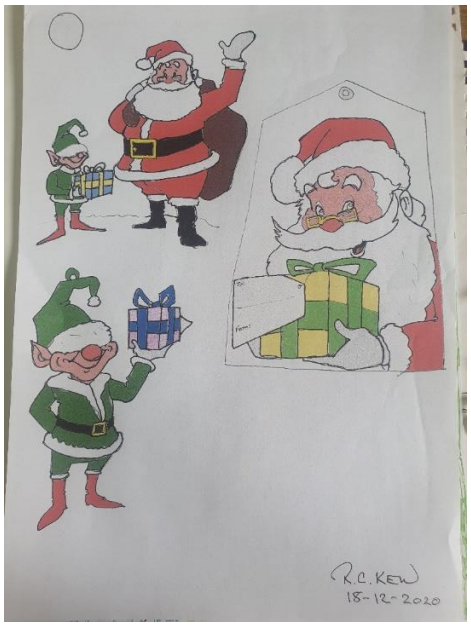




Trustees' Report (Including Directors Report) (continued)

• The Creative Arts Collective (continued)











Haiku's from the Creative Arts		
Stoker A lonely stoker On the sinking Titanic The last hint of warmth	Grime "Grime is not music" That is what some of them say Who are they to say?	Mask We must wear a mask To protect all that are near Non-negotiable

Trustees' Report (Including Directors Report) (continued)

Achievements and Performance

Outcomes to date

Impact for beneficiaries and wider benefits to society as a whole
(Snapshot of feedback from beneficiaries, taken from feedback forms - end of service):

'Discussing things openly with someone who does not judge or condone my actions or feelings has helped enormously'

'I am now starting to believe in the world again and my positive attitude is creeping back in, which makes every day so much nicer. Thank you Mind for your amazing services'

'I am growing everyday and I have learnt that it's okay to not be okay, I have a long way to go, but I am so very far from where I was'

'Taught me I am not much different from others and there is hope'

'Before support I'd hide in my bedroom, because the flat was too much for me to handle. With the support I'm able to enjoy my flat, manage my mental health, tasks are a lot more manageable and I'm in a much better place'

'This is the most help individually and as a family we've ever had. For the very first time I feel that we are being listened to'

Achievements against objectives set

1. 175 Beatrice Road garage site development
   Plans submitted to Kettering Borough Council for the development of 6 flats were approved, which is positive. The approval is with conditions attached that impacts the Charity's ability to meet the eligibility criteria to apply for a Homes England Capital Grant.

2. Registered Housing Provider
   There has been a working group meeting regularly with the support from East Midlands Community Led Housing. Positive inroads have been made towards gathering the information required. The preliminary application form has been started and this will need to be submitted and approved by Homes England before we can proceed to the full Registered Housing Provider application process.

3. Kettering Mind Covid Safe Services
   Once measures were in place that met the COVID-19 health and safety requirements core services opened up where individuals with lifelong enduring mental health problems were invited into set sessions with the same peer group for the duration of the year. The sessions are evolving week by week and attendees are flourishing.

Trustees' Report (Including Directors Report) (continued)

Contribution made by volunteers

Volunteers add value, skill, motivation and a friendly welcoming to others and most importantly the time to 'just be' with people. During this past year 'time with people' has mainly been through virtual groups, or bespoke roles utilising their talents to support the charity in other valuable ways.

Last year during the pandemic, the total volunteer hours on average was 10 per week. This reflected the limited opportunities to volunteer due to lockdown restrictions.

We delivered Training / awareness sessions at:

- Presentation to Morrisons – mental health in the work place
- Training for KCU surrounding mental health and the impact of coronavirus
- Northants Carers
- Logistex – mental health, stigma and discrimination, coping strategies and working through a pandemic and mental health at Christmas time
- Mental health and Stigma workshops to student groups (GAINN project (Growth and Inclusion North Northamptonshire) and Kettering Training Service)
- Norwich City Football club – this was for players, coaches and parents and focused on mental health, signs and symptoms, ways to manage, how to identify if someone may be struggling

Fundraising Approach

The need for our work continues to increase, even more so in the current context. This year, our approach to fundraising included:

Public fundraising

- Raising funds from members of the public and supporters who make one-off or regular donations.
- Working with people who make donations by participating in events such as marathons and other sponsored activities,
- Working with people who choose to donate, or enlist others to support Mind, in memory of a loved one who has died.

Partnership fundraising

- Working with local companies to promote and support positive mental health in the workplace and they have gone on to raise funds through staff engagement, for Kettering Mind.

Trustees' Report (Including Directors Report) (continued)

Fundraising Approach (Continued)

Fundraising and Events

Throughout the year we had many supporters arranging various events through Kettering Minds Just Giving page which included individuals, groups and companies running their own events and collecting donations online. Fundraising events included: Running / marathons; Personal walks; Memorials; General Charity appeal; Other personal challenge.

One of Kettering Minds workers kindly made and donated (mainly Harry Potter themed) material masks for sale.

Fundraising standards

Kettering Mind is registered with the Fundraising Regulator and we abide by the Code of Fundraising Practice. Fundraising activities comply with all relevant legislation and the Fundraising Regulator's Fundraising Promise.

Kettering Mind will:

- commit to high standards
- be clear, honest and open
- be respectful
- be fair and reasonable
- be accountable and responsible

Fundraising operational policies are in place for handling charity money and we encourage individuals and companies to donate via Kettering Minds Just Giving page or by direct bank transfer, mitigating risk associated with handling cash.

We are satisfied that we meet all current standards and that our operational policies will protect vulnerable people and other members of the public from unreasonable intrusion, persistent approaches and undue pressure.

Our PR action group oversee these fundraising approaches and standards to make sure we offer a high quality service to donors and supporters, and they are monitored by the Trustees.

In both the current and previous years, we received no complaints about our fundraising.

Trustees' Report (Including Directors Report) (continued)

Specialised training / webinars accessed

The usual training schedule was suspended due to Covid, however the mandatory training for safeguarding, and mental capacity was achieved through staff accessing webinars through Social Care Institute for Excellence (SCIE)

Staff members undertook specialised training (virtual) which included:

- Hoarding UK training courses, coaching and mentoring
- Mental health first aid training
- Seminars on 'Compassion focused therapy'
- STORM training (suicide prevention training package for frontline staff)
- Adults at risk of psychosis
- COVID-19 'Helping your charity make the shift to Revive and Thrive'
- Race Equality Reflective Workshops
- Network Leaders Conference – National Mind

Campaigning – Time to Change

We strive to be inclusive, benefit from diversity and appreciate everyone for their individual contribution. Despite Covid, Time to Change Local Champions Meeting has gone from strength to strength with an active champions group.



- We had a strong social media presence through Mental Health Awareness Week 18-24 May 2020 where a local poet created artwork for social media channels
- A Virtual quiz was held
- Attended Health and Wellbeing partnership festival
- Attended time to change networking event in September
- We hosted and facilitated the Time to change on-line seminar across the county, where champions could share their stories. It was attended by the public, commissioners, NCC, Northants Chronic Pain support and NHS social prescribers
- Time to talk day February 2021

Trustees' Report (Including Directors Report) (continued)

Financial Review

Review of financial position

Total income for the year increased by £136,579 to £1,018,781.

Income from donations increased by £142,116, largely due to the receipt of coronavirus-related government grants (further details are provided in the notes to the accounts) and income from charitable activities increased by £35,199 to £831,113.

Other trading activities and investment income fell during the period. Covid-related restrictions affected the level of income from catering and room hire activities, whilst uncertainty caused by the pandemic resulted in a fall investment income, as many companies chose to cut back or suspend income payments.

Other income fell by £9,799. Income for 2020 included £18,968 in respect of funding under the Community Housing Fund Programme towards the Pennels Project. Funding for 2021 was £7,643.

Total resources expended decreased by £78,879 to £723,480.

Trading costs fell by £9,495 as our fundraising activities were curtailed by the pandemic.

The cost of charitable activities was £705,750 (2020: £763,210). Further details of resources expended are set out in the notes to the accounts.

In late February 2020, uncertainty resulting from the pandemic caused a significant fall in investment values and a net loss of £112,827 was reported in 2020.

Review of financial position (continued)

Financial markets recovered over the period to 31 March 2021 and an unrealised gain of £266,234 and realised gains of £62,284 have been recognised in the financial statements.

Total funds increased to £2,906,768 at 31 March 2021 (2020: £2,282,949).

Trustees' Report (Including Directors Report) (continued)

Financial Review (continued)

Reserves Policy

Total funds at 31 March 2021 were £2,906,768, including restricted funds of £109,880 and unrestricted designated funds of £630,225, further details of which are included in the notes to the financial statements.

The charity's policy is to maintain general reserves to give financial stability to the charity and to its activities.

After allowing for funds of £694,712 represented by tangible assets, free reserves in unrestricted funds at 31 March 2021 were £2,102,176.

In previous periods, unrestricted funds were earmarked for long-term investment, and classified as fixed assets accordingly. The value of these investments, and subsequent additions, is now £1,446,854 and their purpose, in the current climate of local authority cut backs and budgetary pressures, is to provide long-term protection against a decline or interruption of future income. The charity is now operating in an environment of financial uncertainty, characterised by mental health policy changes, more competitive tendering, potential changes in the tendering process and the award of shorter term contracts.

The investment of general reserves is planned as a safeguard to ensure continuity in the provision of the charity's core services. These services are considered by many beneficiaries to be an integral part of their day to day lives and to have to withdraw or cut back services with little or no notice could cause real hardship.

Reserves Policy (continued)

Free reserves excluding the amount invested, and excluding those designated funds of £48,938 not relating to fixed assets, totalled £606,384 (2020: £506,614).

Trustees have developed a policy whereby free reserves, which are those funds not invested in tangible assets, long-term investments and restricted funds, should be approximately two years of the expenditure on core activities, which equates to approximately £585,000 - £625,000 in general funds.

At this level, it is considered that the reserves would be adequate to enable the Trustees to manage the effect of a short-term withdrawal of funding, giving time to look at alternative sources of funding and review activities.

Free reserves are at target level at 31st March 2021.

Trustees' Report (Including Directors Report) (continued)

Financial Review (continued)

Principal funding source

During the year the principal funding source of the charity continued to be by way of grant and contract income from NHS Northamptonshire Clinical Commissioning Group.

Investment policy

The memorandum allows the investment of monies of the charity not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may be imposed or required by law.
Investments will follow National Mind investment guidelines, avoiding investment in companies manufacturing pharmaceuticals.
Also the Trustees will ensure that social, environmental and ethical concerns are considered.

The overall goal of the charity's investment policy is to reduce reliance on external funding and to provide a means of financing special projects to further the charitable activities of Kettering Mind in future.

Therefore the main investment objective for the long- term reserves is capital growth with the aim of ensuring that they are not eroded by inflation.

There is no immediate income requirement from these funds which have been invested in a portfolio under the discretionary management of Quilter Cheviot.

Investment policy (continued)

Following challenging conditions towards the end of 2020, there was a recovery in financial markets over the year and the market value of the portfolio at 31st March 2021 was £1,446,854 (2020: £1,012,275).

The main objective for reserves held for the shorter term is to preserve capital value with a minimum level of risk and to ensure availability for unexpected funding requirements. These funds are held in the low risk environment of bank and building society accounts.

Trustees' Report (Including Directors Report) (continued)

Financial Review (continued)

Risk management

Due to the exceptional current circumstances the Government has taken to contain the pandemic COVID-19 virus, trustees want to reflect on not only the high degree of social disruption that impacts the beneficiaries, but also report on potential implications going forward.

Covid-19 post year end

As the Government restrictions are easing we are cautiously introducing a staged opening of the face to face sessions in the Resource Centre, whilst retaining social distancing, face coverings and smaller consistent groups. Onsite Courses are being reintroduced alongside the online ones.

Kettering Mind is concerned of the long term impact the virus is having so we are responding to this by starting the Long Covid Peer Support group. This is scheduled to commence in the Autumn 2021.

We have complied with the government guidance on managing the risk of Covid-19 and hold Covid Secure Certification. Risk assessments are regularly reviewed and updated.

Having a healthy workforce to ensure the services continue has been a priority, so the COVID 19 safety measures we have in place have continued, even though the legal requirements have lifted. Staff and attendees have been encouraged and supported to take up the vaccinations on offer and also the seasonal flu vaccinations.

Fundraising

The ability to fundraise again will be massively disrupted, room hire suspended and events put on hold. We are thankful for the support and fundraising initiatives through the 'Just Giving Page'. This money contributes to core charitable work and maintaining the Russell Street building. Last year over £13,000 was raised through the Just Giving platform.

Trustees' Report (Including Directors Report) (continued)

Financial Review (continued)

Risks going forward

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

The coronavirus (Covid-19) pandemic is affecting everyone, and what the new normal will look like is uncertain. Individuals living with mental health problems are facing extra challenges too. The longer term impact on mental health as people struggle to manage with how it's affecting their lives is still unfolding. The risks are not being able to meet the demand

External risks to funding have led to the development of the reserves policy. Internal risks are minimised by the implementation of internal control procedures and a planned programme of training, personalised to role requirements.

Plans for future periods

175 a Beatrice Road

- To consider all options to develop this site to further the aims and objects of the charity

Registered Housing Provider

- To continue the process of the Preliminary application to Homes England to be in a position to then follow the full Registered Provider Application process.

Kettering Mind Covid safe services

- To have a planned phased opening of core charitable services that meet the requirements of the general public, and individuals with lifelong enduring mental health problems. To utilise the Russell Street premises to its fullest in particular the outside space

Digital strategy

- To assess and review the digital needs of the charity, including website re-design, Mind rebranding, and digital practices that may increase the efficiency and effectiveness of day to day activity.

Trustees' Report (Including Directors Report) (continued)

Structure, Governance and Management

Organisational structure

The directors of the company form the Board of Trustees who meet on a monthly basis.

The day to day running of the organisation is delegated to the CEO who is assisted by a management team, administration staff, the Resource centre team and the community team.

The company is responsible for the preparation of its own budgets to form the basis of funding applications to statutory bodies for the primary grants to provide services set out in the contracts.

The company can undertake other grant-aided services in its own area by application for other funding and can also launch appeals.

Governing document

The charity is a company limited by guarantee (as defined by the Companies Act 2006), not having a share capital. It was incorporated on 19th March 1998 as part of the process of devolution from the North Northamptonshire Association for Mental Health. The company is also a registered charity.

The governing document of the charitable company is the Memorandum and Articles of Association adopted on 8th October 2014. Members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up. The total number of such guarantees at 31st March 2021 was 47 (2020: 51).

Trustees

The Trustees, are also the directors for the purpose of company law, and trustees for the purpose of charity law. All served during the year and up to the date of signature of the financial statements

Indemnity provisions for trustees
Throughout the year third party indemnity insurance was in place to protect the trustees from claims arising from negligent acts, errors or omissions occurring whilst on charitable company business.

Trustees' Report (Including Directors Report) (continued)

Structure, Governance and Management

Trustee Recruitment and appointment

The number of members of the Committee shall not be less than four nor more than twelve. At the company Annual General Meeting, one third of the Board of Trustees or the nearest whole number to one third, shall retire from office and shall be eligible for re-election.

The Trustees may, from time to time, and at any time, appoint any member of the Association as a member of the Committee. Any Committee member so appointed shall hold office only until the next following Annual General Meeting and shall then be eligible for re-election, but shall not be taken into account in determining the Committee members who are to retire by rotation at the Annual General Meeting.

Individuals with lived experience of mental health problems are encouraged to become trustees and that any appropriate support is in place.

Induction and training

Most trustees are already familiar with the practical work of the charity and get involved with special events throughout the year, and directly support members, award ceremonies and art exhibitions etc.

All trustees have a tailored induction programme and receive a handbook outlining their responsibilities.
All new trustees must fill in an application form and take part in an induction which includes the following:-

- Organisational structure;
- Committee member role/post;
- Committee person specification;
- Copy of previous years accounts;
- Copy of previous executive minutes;
- The Quality Management in Mind standard for governance;
- The Clear Roles and Responsibilities booklet;
- Copy of the Memorandum and Articles of Association;
- Introduction to Kettering Mind's policies and procedures;
- Meet with a member of the management team for organisational and project overview;
- Opportunity to meet with staff, volunteers and members;
- Health and safety booklet;
- Conflict of interest policy;
- Confidentiality policy;
- A copy of Charity Commission booklet – 'the essential trustee: what you need to know, what you need to do'.

New trustees are always guided to the Charity Commission website, for further information.

Trustees have the opportunity to attend training that is relevant to their duties and also to take part in any in-house mental health and safeguarding training.

Trustees' Report (Including Directors Report) (continued)

Structure, Governance and Management

Key management remuneration

All trustees give of their time freely and no trustee received remuneration in the year. Details of trustees' expenses and related party transactions are disclosed in note 12 to the financial statements.

The senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the organisation on a day to day basis.

The pay of the senior staff is reviewed annually and normally increased in accordance with National Joint Committee (NJC) pay scales.

Related Parties

Any connection between a trustee or senior manager of the charity with a supplier of goods or services to the charity must be disclosed to the full Trustee board in the same way as any other contractual relationship with a related party.

In the current year no such related party transactions were reported.

Auditor

In accordance with the company's articles, a resolution proposing that Azets Audit Services be reappointed as auditor of the company, will be put at a General Meeting.

• Affiliation to National Mind

All local Minds are affiliated to National Mind. Each one is unique in the services it delivers and how they deliver them. Being local ensures we recognise and respond to the needs of the local community.

Kettering Mind is an independent charity / company, and is responsible for its own funding and fundraising.

As well as delivering services, affiliation to a nationally recognised mental health organisation enables us to further the mission of National Mind (see page 3-4)

As a local Mind, Kettering Mind will:

- get involved in planning local mental health services
- campaign on local mental health issues and join in with national Mind campaigns
- help to change attitudes towards mental health in Northamptonshire.

Having an easily recognised logo inspires people to support us and to come to us for support by connecting with them through shared beliefs and values.

The use of the Mind brand as an affiliated organisation is so much more than a logo, or a visual identity. What underpins these things is a set of shared beliefs and values.

Trustees' Report (Including Directors Report) (continued)

Structure, Governance and Management (continued)

Equality and diversity

We strive to be inclusive, benefit from diversity, and appreciate everyone for their individual contribution.

We are proud to instil a culture of inclusion, equity and respect, and one of Kettering Minds strengths is to include others, making sure that people feel comfortable to be themselves, and feel that they belong.

We are privileged to be part of so many students social work journey of learning by hosting them for either 70 days or 100 days placement. Over the years students from Ghana, Nigeria, Zimbabwe, Cameroon, Sweden and most recently Afghanistan have enriched the vibrancy and life within Kettering Mind.

This was given to Kettering Mind as a parting thought from a former student.

My honest experience of diversity and inclusion

I'm leaving Kettering Mind on a very positive note. To be quite honest, I'd heard stories of black students who go out on placement and experience discrimination because of their race so I was apprehensive of this happening to me, being a black student. I have really never experienced racism before as I choose to experience life with an open mind.

Fortunately for me, at Kettering Mind I met a very open and diverse team in terms of how they work; willing to listen and engage with people from different backgrounds and needs. I come from Cameroon, lived in Sweden and Belgium for many years before moving to the UK, with an African accent to spice things up, but that did not get in the way of my practice. I was treated equally and fairly both by managers, senior workers, staff and service users and I got very positive feedback. Working within an organisational culture whereby workers are more interested in the value of your knowledge and contribution to the service user's life and organisational growth is diversity to me and it represented the ethos of the organisation.

Hopes for the future?

My hope for the future of Kettering Mind is for the organisation to continue to make efforts to be more diverse and inclusive in their work. Representation is a big issue when it comes to social inclusion and mental health. In the nearest future I would hope that the organisation will have a more diverse team covering people from different cultural and ethnic backgrounds in terms of both workers and service users. Employment is clearly linked to an improvement in mental health and there is a need for mental health service providers and staff to become more involved in the provision of work opportunities for people from various backgrounds as this has the potency of improving social inclusion and changing communities.

Trustees' Report (Including Directors Report) (continued)

The trustees' report was approved by the board of trustees 17 December 2021

Mr Martin Moloney
Trustee

Dated: 20 December 2021

Statement of trustees' responsibilities

The Board of Trustees, who are also the directors of Kettering Association for Mental Health for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Board of Trustees to prepare financial statements for each financial year. Under company law, the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Board of Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Independent Auditor's Report

To the members of Kettering Association for Mental Health

Opinion

We have audited the financial statements of Kettering Association for Mental Health (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the 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 31 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 charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

Conclusions relating to going concern

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

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

Our responsibilities and the responsibilities of the Board of 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 other than the financial statements and our auditor's report thereon. The Board of 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 our 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.

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within 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 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; or
- the Board of Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of the Board of Trustees

As explained more fully in the statement of trustees' responsibilities, the Board of Trustees, who are also the directors of the charity for the purpose 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 Board of 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 Board of Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

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.

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

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

Extent to which the audit was considered capable of detecting irregularities, including fraud (continued)

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Independent Auditor's Report (continued)

To the members of Kettering Association for Mental Health

Use of this 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 auditors' 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.

Mrs Annette Armer (Senior Statutory Auditor)
For and on behalf of Azets Audit Services

Date: 7 January 2022

Statutory Auditor

Thorpe House
93 Headlands
Kettering
Northamptonshire
NN15 6BL

Statement of financial activities

(Including income and expenditure account)

Current financial year	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
Income and endowments from:					
Donations and legacies	3	36,991	119,051	156,042	13,926
Charitable activities	4	780,324	50,789	831,113	795,914
Other trading activities	5	4,169	-	4,169	25,302
Investments	6	15,623	-	15,623	25,427
Other income	7	4,191	7,643	11,834	21,633
Total income		841,298	177,483	1,018,781	882,202
Expenditure on:					
Raising funds	8	10,087	-	10,087	19,371
Charitable activities	9	655,344	50,406	705,750	763,210
Other expenditure	14	-	7,643	7,643	19,778
Total resources expended		665,431	58,049	723,480	802,359
Net gains/(losses) on investments	15	328,518	-	328,518	(112,827)
Net incoming/(outgoing) resources before transfers		504,385	119,434	623,819	(32,984)
Gross transfers between funds		11,472	(11,472)	-	-
Net movement in funds		515,857	107,962	623,819	(32,984)
Fund balances at 1 April 2020		2,281,031	1,918	2,282,949	2,315,933
Fund balances at 31 March 2021		2,796,888	109,880	2,906,768	2,282,949

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

Statement of financial activities

(Including income and expenditure account)

Prior financial year	Notes	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Income and endowments from:				
Donations and legacies	3	13,301	625	13,926
Charitable activities	4	743,292	52,622	795,914
Other trading activities	5	25,302	-	25,302
Investments	6	25,427	-	25,427
Other income	7	2,665	18,968	21,633
Total income		809,987	72,215	882,202
Expenditure on:				
Raising funds	8	19,371	-	19,371
Charitable activities	9	714,610	48,600	763,210
Other expenditure	14	-	19,778	19,778
Total resources expended		733,981	68,378	802,359
Net gains/(losses) on investments	15	(112,827)	-	(112,827)
Net (outgoing)/incoming resources before transfers		(36,821)	3,837	(32,984)
Gross transfers between funds		3,173	(3,173)	-
Net movement in funds		(33,648)	664	(32,984)
Fund balances at 1 April 2019		2,314,679	1,254	2,315,933
Fund balances at 31 March 2020		2,281,031	1,918	2,282,949

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

Balance sheet

	Notes	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible assets	16		694,712		713,204
Investments	17		1,446,854		1,012,275
			2,141,566		1,725,479
Current assets					
Debtors	19	69,854		136,893	
Cash at bank and in hand		730,392		452,186	
		800,246		589,079	
Creditors: amounts falling due within one year	20	(35,044)		(31,609)	
Net current assets			765,202		557,470
Total Assets less current liabilities			2,906,768		2,282,949
Net assets			2,906,768		2,282,949
Income funds					
Restricted funds	21		109,880		1,918
Unrestricted Funds:					
Designated funds	22	630,225		370,025	
General unrestricted funds		2,166,663		1,911,006	
			2,796,888		2,281,031
Total funds			2,906,768		2,282,949

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the Board of Trustees on 17 December 2021

Dr A Stephen
Trustee

Mr M Moloney
Trustee

Company Registration No. 03530898

Statement of cash flows

	Notes	2021 £	2021 £	2020 £	2020 £
Cash flows from operating activities					
Cash generated from operations	26		375,364		12,456
Investing activities					
Purchase of tangible fixed assets		(6,862)		(5,102)	
Purchase of investments		(419,989)		(136,012)	
Proceeds on disposal of investments		313,928		121,344	
Interest and dividends received		15,765		25,424	
Net cash (used in)/generated from investing activities			(97,158)		5,654
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			278,206		18,110
Cash and cash equivalents at beginning of year			452,186		434,076
Cash and cash equivalents at end of year			730,392		452,186

Notes to the financial statements

1. Accounting policies

Charity information

Kettering Association for Mental Health is a private company limited by guarantee incorporated in England and Wales.

The registered office is 49 - 51 Russell Street, Kettering, Northamptonshire, NN16 0EN.

1.1 Accounting convention

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with the charity's memorandum and articles of association, 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £. The company's accounts present information about it as an individual undertaking.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Board of Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives

Designated funds are unrestricted funds of the charity which the Trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Notes to the financial statements (continued)

1. Accounting policies - continued

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations and gifts are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance. Grants which represent contributions to projects not yet started at the balance sheet date are treated as deferred income. Contributions received from beneficiaries are taken as income upon receipt.

Detailed records of associated expenses and any unspent cash balances are maintained. Income recognised from the sale of services under contract is classified as unrestricted funds when the contract does not require the return of any unspent income.

Investment income is included when receivable and the amount can be measured reliably by the charity.

1.5 Resources expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the Statement of Financial Activities.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Allocation of governance and other support costs

Support costs have been differentiated between governance and support costs and other support costs, Governance costs comprise all costs involving the public accountability of the charity and

Notes to the financial statements (continued)

1. Accounting policies - continued

1.5 Resources expended (cont.)

its compliance with regulation and good practice. These costs include costs related to audit together with an apportionment of staff, overhead and support costs relating to Trustee meetings. The allocation of support and governance costs is analysed in the notes to the accounts.

1.6 Tangible fixed assets

Tangible fixed assets Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. The cost of minor additions or those costing below £250 are not capitalised. The charity has legal ownership of the properties it occupies but were previously held by the North Northamptonshire Association for Mental Health. These were as follows:

49 - 51 Russell Street, Kettering
98 Kingsley Avenue, Kettering

The properties have been included in the accounts at the net book values attributed to them in the accounts for the Kettering Branch of the North Northamptonshire Association. These were derived principally from directors' valuations at 31 March 1996.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings
2% of acquisition value per annum

Equipment, furniture and fittings
20% of cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

Depreciation is not provided on assets in the course of construction / not in use until they are brought into use by the charity.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date.

Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

Notes to the financial statements (continued)

1. Accounting policies - continued

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

1.10 Financial Instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1.10 Financial Instruments (cont.)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities.

Notes to the financial statements (continued)

1. Accounting policies - continued

1.10 Financial Instruments (cont.)

Basic financial liabilities (cont.)
Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities
Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.13 Government Grants

Government grants are recognised at the fair value of the asset received or receivable when there is reasonable assurance that the grant conditions will be met and the grants will be received.

A grant that specifies performance conditions is recognised in income when the performance conditions are met. Where a grant does not specify performance conditions it is recognised in income when the proceeds are received or receivable. A grant received before the recognition criteria are satisfied is recognised as a liability.

2. Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Executive Committee are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Notes to the financial statements (continued)

3. Donations and legacies

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Donations and gifts	36,991	119,051	156,042	13,301	625	13,926

Donations and gifts include coronavirus-related government grants, details of which are set out below:

Unrestricted Funds
Coronavirus Job Retention Scheme £7,243 (2020: £Nil)
Coronavirus Statutory Sick Pay rebate Scheme £805 (2020: £Nil)
Small Business Grant Fund £10,000 (2020: £Nil)

Restricted Funds
Adult Social Care Infection Control Fund £119,051 (2020: £Nil)
The above grant is intended to tackle the risks of Covid-19 infections and must only be used for Covid-19 infection control measures.

Notes to the financial statements (continued)

4. Charitable activities

	Community, home & Other Support 2021 £	Supported Accommodation 2021 £	Resource Centre Activities 2021 £	Total 2021 £	Community, home & Other Support 2020 £	Supported Accommodation 2020 £	Resource Centre Activities 2020 £	Total 2020 £
Services provided under contract	217,146	324,657	165,618	707,421	206,484	282,138	193,401	682,023
Contributions from beneficiaries	-	107,927	15,765	123,692	-	112,444	1,447	113,891
	217,146	432,584	181,383	831,113	206,484	394,582	194,848	795,914
Analysis by fund								
Unrestricted funds	217,146	432,584	130,594	780,324	206,484	394,582	142,226	743,292
Restricted funds	-	-	50,789	50,789	-	-	52,622	52,622
	217,146	432,584	181,383	831,113	206,484	394,582	194,848	795,914

Notes to the financial statements (continued)

5. Other trading activities

	Unrestricted Funds 2021 £	Unrestricted Funds 2020 £
Fundraising	52	20,736
Letting and licensing arrangements	4,117	4,566
Other trading activities	4,169	25,302

Fundraising income includes catering income of £52 (2020: £11,266) and room hire income of £Nil (2020: £8,092).

6. Investments

	Unrestricted Funds 2021 £	Unrestricted Funds 2020 £
Income from listed investments	15,314	23,709
Interest receivable	309	1,718
	15,623	25,427

Notes to the financial statements (continued)

7. Other income

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Other income	4,191	7,643	11,834	2,665	18,968	21,633

Other restricted fund income of £7,643 (2020: £18,968) relates to funding receivable under the Community Housing Fund Programme towards the Pennels Project.

8. Raising funds

	Unrestricted Funds 2021 £	Unrestricted Funds 2020 £
Trading costs		
Cost of goods sold and other costs	834	10,329
Investment management	9,253	9,042
	10,087	19,371

Notes to the financial statements (continued)

9. Charitable activities

	Community, home & Other Support 2021 £	Supported Accommodation 2021 £	Resource Centre Activities 2021 £	Total 2021 £	Community, home & Other Support 2020 £	Supported Accommodation 2020 £	Resource Centre Activities 2020 £	Total 2020 £
Staff costs	101,809	192,179	116,173	410,161	114,771	199,745	140,979	455,495
Depreciation and impairment	-	12,948	8,684	21,632	-	17,718	8,377	26,095
Other direct costs	4,902	45,602	37,464	87,968	9,216	41,783	38,756	89,755
	106,711	250,729	162,321	519,761	123,987	259,246	188,112	571,345
Share of support costs*	28,512	54,196	48,901	131,609	29,990	52,393	54,356	136,739
Share of governance costs*	12,589	25,487	16,304	54,380	13,406	24,745	16,975	55,126
	147,812	330,412	227,526	705,750	167,383	336,384	259,443	763,210
Analysis by fund								
Unrestricted funds	147,812	330,412	177,120	655,344	167,383	336,384	210,843	714,610
Restricted funds	-	-	50,406	50,406	-	-	48,600	48,600
	147,812	330,412	227,526	705,750	167,383	336,384	259,443	763,210

*see note 10

Notes to the financial statements (continued)

10. Support costs

	Support costs 2021 £	Governance costs 2021 £	2021 £	Support costs 2020 £	Governance costs 2020 £	2020 £	Basis of allocation
Staff costs	110,528	37,450	147,978	115,411	38,477	153,888	Staff time
Depreciation	3,722	-	3,722	3,590	-	3,590	Usage
Payroll costs	4,908	-	4,908	5,365	-	5,365	Usage
Travel and other	4,091	-	4,091	4,779	-	4,779	Usage
Light and heat	1,620	-	1,620	1,500	-	1,500	Usage
Telephone	1,743	-	1,743	520	-	520	Usage
Rent and rates	516	-	516	824	-	824	Usage
Repairs	1,871	-	1,871	2,036	-	2,036	Usage
Sundries	110	-	110	316	-	316	Usage
Cleaning	1,424	-	1,424	779	-	779	Usage
Stationery and postage	1,076	-	1,076	1,619	-	1,619	Usage
Audit fees	-	8,928	8,928	-	8,220	8,220	Governance
Accountancy	-	4,531	4,531	-	5,180	5,180	Governance
Legal and professional	-	1,890	1,890	-	780	780	Governance
Sundries	-	1,581	1,581	-	2,469	2,469	Governance
	131,609	54,380	185,989	136,739	55,126	191,865	
Analysed between Charitable activities	131,609	54,380	185,989	136,739	55,126	191,865	

Governance costs attributable to charitable activities are apportioned pro rata to the total of direct costs and other support costs incurred in delivering each activity.

Notes to the financial statements (continued)

11. Auditor's remuneration

The analysis of auditor's remuneration is as follows: Fees payable to the charity's auditors and associates:	**2021** £	**2020** £
Audit of the charity's annual accounts	8,928	8,220
Non-audit services		
Other assurance services	-	660
All other non-audit services	4,506	5,180
Total non-audit fees	4,506	5,840

12. Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

No expenses (2020: £Nil) were reimbursed to Trustees.

Notes to the financial statements (continued)

13. Employees

Number of employees:	2021 Number	2020 Number
The average number of employees during the year was:		
Chief Executive Officer	1	1
Management and administration	7	7
Resource Centre based services	6	9
Community, home / supported accommodation	17	17
Wellbeing Navigator	1	2
Orbit housing	-	-
	32	36

Employment costs:	2021 £	2020 £
Wages and salaries	510,193	557,236
Social security costs	32,243	35,171
Other pension costs	15,703	16,976
	558,139	609,383

The above analysis is based on each employee's primary function within the charity; however many of the employees do spend time on more than one activity. Wages and salaries include termination costs of £Nil (2020 - £3,634) paid during the year.

There were no employees whose annual remuneration was £60,000 or more.

14. Other expenditure

	Restricted Funds 2021 £	Total 2020 £
Other expenditure	7,643	19,778
	7,643	19,778

Other restricted fund expenditure relates to costs associated with the Pennels 2 project, which were partly funded by income from the Homes England - Community Housing Fund Programme (See Other income note above)

Notes to the financial statements (continued)

15. Net gains/(losses) on investments

	Unrestricted Funds 2021 £	Unrestricted Funds 2020 £
Revaluation of investments	266,234	(114,386)
Gain/(loss) on sale of investments	62,284	1,559
	328,518	(112,827)

16. Tangible fixed assets

	Freehold land and buildings £	Equipment, furniture and fittings £	Total £
Cost			
As at 1 April 2020	930,120	119,974	1,050,094
Additions	-	6,862	6,862
As at 31 March 2021	930,120	126,836	1,056,956
Depreciation and impairment			
At 1 April 2020	227,857	109,033	336,890
Depreciation charged in the year	18,828	6,526	25,354
As at 31 March 2021	246,685	115,559	362,244
Carrying amount			
At 31 March 2021	683,435	11,277	694,712
At 31 March 2020	702,263	10,941	713,204

	2021 £	2020 £
The carrying value of land included in land and buildings comprises:		
Freehold	683,435	702,263

The significant part of tangible fixed assets is used for direct charitable purposes

Notes to the financial statements (continued)

17. Fixed asset investments

	Listed Investments £	Cash in portfolio £	Total £
Cost or valuation			
As at 1 April 2020	978,106	34,169	1,012,275
Additions	419,989	-	419,989
Valuation changes	266,234	-	266,234
Disposals	(248,947)	(2,697)	(251,644)
As at 31 March 2021	1,415,382	31,472	1,446,854
Carrying amount			
At 31 March 2021	1,415,382	31,472	1,446,854
At 31 March 2020	978,106	34,169	1,012,275

	2021 £	2020 £
Investments at fair value comprise:		
UK equities	118,078	164,246
UK unit trust and other investment funds	572,195	333,312
Overseas equities	306,945	284,403
Overseas unit trusts and other investment funds	418,164	196,145
Cash held within investment portfolio	31,472	34,169
	1,446,854	1,012,275

The significance of financial instruments to the ongoing financial sustainability of the charity is considered in the financial review and investment policy and performance sections of the Trustees' Report.

The main risk to the charity from financial instruments lies in the uncertain investment markets. The charity has an investment policy aimed at providing long term growth in the value of its listed investment portfolio rather than immediate income requirements therefore the volatility of yields is of lower importance.

The listed investment portfolio comprises both UK and overseas equities and other investment funds, therefore there is a performance risk from overseas markets and their exchange rates.

The charity manages these investment risks by retaining expert advisors and operating an investment policy that provides for a high degree of diversification of holdings within investment asset classes that are quoted on recognised stock exchanges.

Notes to the financial statements (continued)

17. Fixed asset investments (continued)

Fixed asset investments revalued

All investments are carried at their market value. Investments in equities and unit trust and other investment funds are all traded in quoted public markets, primarily the London Stock Exchange. The historical cost of investments listed on a recognised stock exchange at 31 March 2021 was £1,035,285 (2020: £865,241).

18. Financial Instruments: Carrying amount of financial assets

	2021 £	2020 £
Instruments measured at fair value through profit or loss	1,415,382	978,106

19. Debtors: Amounts falling due within one year

	2021 £	2020 £
Trade debtors	56,726	123,096
Other debtors	13,128	13,797
	69,854	136,893

20. Creditors: Amounts falling due within one year

	2021 £	2020 £
Other creditors	2,646	12,378
Accruals and deferred income	32,398	19,231
	35,044	31,609

Notes to the financial statements (continued)

21. Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes.

		Movement in funds				Movement in funds			
	Balance at 1 April 2019 £	Incoming Resources £	Resources expended £	Transfers £	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £
Mental Health Navigator	-	51,587	(47,699)	(3,888)	-	35,024	(28,613)	(6,411)	-
Beneficiary activities	687	1,660	(798)	-	1,549	265	(265)	-	1,549
Fundraising / donations	567	-	(103)	(95)	369	-	-	95	464
Pennels 2 project	-	18,968	(19,778)	810	-	7,643	(7,643)	-	-
IT	-	-	-	-	-	5,500	(718)	(4551)	231
Student mental Health and Wellbeing	-	-	-	-	-	10,000	(9,395)	(605)	-
Adult Social Care Infection Control	-	-	-	-	-	119,051	(11,415)	-	107,636
	1,254	72,215	(68,378)	(3,173)	1,918	177,483	(58,049)	(11,472)	109,880

Mental Health Navigator

As part of the Mental Health Northants Collaboration (MHNC) the mental health navigation team provides support in the community to help people improve their general wellbeing. The service is designed for people experiencing difficulties with their emotional wellbeing, living conditions and physical health. At 31 March 2021 the charity had fulfilled its obligations under the terms of this funding, and the balance on the fund has therefore been transferred to unrestricted general funds.

Notes to the financial statements (continued)

21. Restricted funds (continued)

Beneficiary activities
Monies are collected from beneficiaries to partly fund day excursions, activity holidays and similar activities.

Fundraising / donations
From time to time funds are raised from events or appeals for a specific purpose.

Pennels 2 Project
During the previous year the charity received funding from the Community Housing Fund Programme to contribute to the charity's costs associated with the potential development of a community-led housing project on land owned by the charity. During the current year the grant provider allowed the charity to spend a further £7,643 of the unspent original funding received on the continued costs associated with this project. This amount has also been recognised as additional grant income in the current year.

IT
During the year the charity received funding of £5,500 from National Mind towards specific IT and digital transformation projects. A total of £5,368 was spent on these projects during the year, including the purchase of tangible fixed assets.

Student Mental Health and Wellbeing
A grant of £10,000 was received from the Pears Foundation during the year to promote student mental health and wellbeing. This grant was fully spent during the year.

Adult Social Care Infection Control
As part of a government funded initiative local authorities were provided with funds to distribute to local adult social care providers to reduce the rate of coronavirus transmission within and between care settings, in particular by helping to reduce the need for staff movements between sites. Northamptonshire County Council initially awarded the charity £11,415, which was fully spent in the year, and a further £107,636 which was only received by the charity in March 2021 and therefore remained unspent at the year end.

Notes to the financial statements (continued)

22. Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2019 £	Resources expended £	Transfers £	Balance at 1 April 2020 £	Resources expended £	Transfers £	Balance at 31 March 2021 £
Building appeal fund	215,253	(7,031)	-	208,222	(7,031)	-	201,191
Legacy fund	20,541	-	-	20,541	-	-	20,541
Promotional PR fund	9,532	-	-	9,532	-	-	9,532
Revaluation Reserve fund	232,475	-	(119,610)	112,865	-	267,231	380,096
MakeALeg fund	19,448	(583)	-	18,865	-		18,865
	497,249	(7,614)	(119,610)	370,025	(7,031)	267,231	630,225

Building Appeal fund
The fund has been created to reflect the book value of freehold property used by the charity to provide resource centre activity provision, and for work and administration. The fund will be reduced over the useful economic life of the property in line with its depreciation.

Legacy fund
The fund was created for the legacy to which the charity became entitled in 2004. At the outset this was designated to be used or invested to provide for the improvement of services to beneficiaries, ideally by the acquisition of a further property. During the year there was no movement on this fund.

Notes to the financial statements (continued)

22. Designated funds (continued)

Promotional PR fund
The fund was created due to the uncertainty of future grant funding at current levels. Funds have been designated to meet the costs of raising the charity's profile and to promote fundraising activities.

Revaluation reserve fund
The fund is required by the Companies Act 2006 and represents the amount by which unrestricted investments exceed their historical cost. £267,231 has been transferred from general funds during the year.

MakeALeg fund
This fund was created by a designation of £20,000 from general funds in 2018. Its purpose is to support creativity, innovation and ideas on one-off projects, that will further the aims and mission of Kettering Mind. (The project might involve mental health action, training or education, artistic activity, sport and physical wellbeing, social activity etc.) During the year there was no movement on this fund.

Notes to the financial statements (continued)

23. Analysis of net assets between funds

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Fund balances at 31 March 2021 are represented by:						
Tangible assets	694,712	-	694,712	713,204	-	713,204
Investments	1,446,854	-	1,446,854	1,012,275	-	1,012,275
Current assets / (liabilities)	655,322	109,880	765,202	555,552	1,918	557,470
	2,796,888	109,880	2,906,768	2,281,031	1,918	2,282,949

24. Pension commitments

During the year the charity operated defined contribution pension schemes on behalf of employees. The assets of the scheme are held separately from those of the charity in independently administered funds.

The pension cost for the year was £15,703 (2020: £16,976).

The charity has no liability beyond making its contributions and paying across the deductions for employees' contributions. Contributions amounting to £59 (2020: £ 2,149) were payable to the scheme at 31 March 2021 and are included within creditors.

Notes to the financial statements (continued)

25. Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel, including employer's national insurance contributions, is as follows:

	2021 £	2020 £
Aggregate compensation	81,992	78,845

The key management personnel of the charity comprise the Trustees, the Chief Executive Officer (CEO) and the Financial Manager / Deputy CEO.

Transactions with related parties

During the year the charity entered into the following transactions with related parties: Donations received without conditions from trustees and other related parties totalled £Nil (2020: £20)

26. Cash generated from operations

	2021 £	2020 £
Surplus for the year	623,819	(32,984)
Adjustments for:		
Investment income recognised in statement of financial activities	(15,623)	(25,427)
Gain on disposal of investments	(62,284)	(1,559)
Fair value gains and losses on investments	(266,234)	114,386
Depreciation and impairment of tangible fixed assets	25,354	29,685
Movements in working capital:		
(Increase)/decrease in debtors	66,897	(82,220)
Increase/(decrease) in creditors	3,435	10,575
Cash generated from operations	375,364	12,456

27. Analysis of changes in net funds

The charity had no debt during the year

Acknowledgements

So many people helped to make the progress outlined in this report possible – from the individuals and organisations listed here to everyone who has donated time and money to Kettering Minds core charitable activities. Your support made it possible for us to reach more people in more ways - and we can only do what we do because of you. We can't thank you enough.

Thank you to:

Kettering Rotary Club
Kettering Science Academy
Andy Willis
Ladies walking a marathon
Wincanton
Co-op
Kettering Hockey Club
St Georges Day Club
KGH – Unison
Wentworth Lodge
Broadway Cottages Trust
Pears Foundation
E A Timson Family Trust
NCC
NHFT
Feel Good Fest 2020
KSA's 30 for Mind
Rothwell Holy Trinity Parish Church
Kettering Phoenix Rotaract Club
Rothwell Holy Trinity Parochial Council
Kathryne's 26 miles in May!
#maymarathonformind challenge!
Hope's 25 mile walk around Kettering
Aimee's May Marathon for Mind
Claire's Red January 100km
National Mind Grant - Emergency IT Fund
National Mind Grant - Digital Transformation Fund
Jo Burbidge – face coverings / other craft items
Mental Health Northants Collaboration
Dr Stuart Walmsley – Hoarding Interventions
Dr Derek Lee – Understand Yourself Better
Martin Moloney – Creative Arts Collective

And for family and friends raising money in memory of their loved ones:
In memory of Sue Plumb
In memory of Heather Page

And thanks to all those who wish to remain anonymous

Kettering Mind is registered with the Fundraising Regulator and we abide by the Code of Fundraising Practice... Fundraising activities comply with all relevant legislation and the Fundraising Regulator's Fundraising Promise: • We will commit to high standards • We will be clear, honest and open • We will be respectful • We will be fair and reasonable • We will be accountable and responsible

