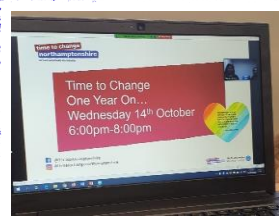


Annual Review and Financial Statements 2020 - 2021



Registered Charity number:
1069373

Registered Company number:
03530898

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



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

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 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

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.

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)

• 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.

• Individual packages of care

11 individuals were supported
1495 community sessions delivered
 (2381 hrs)

• 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

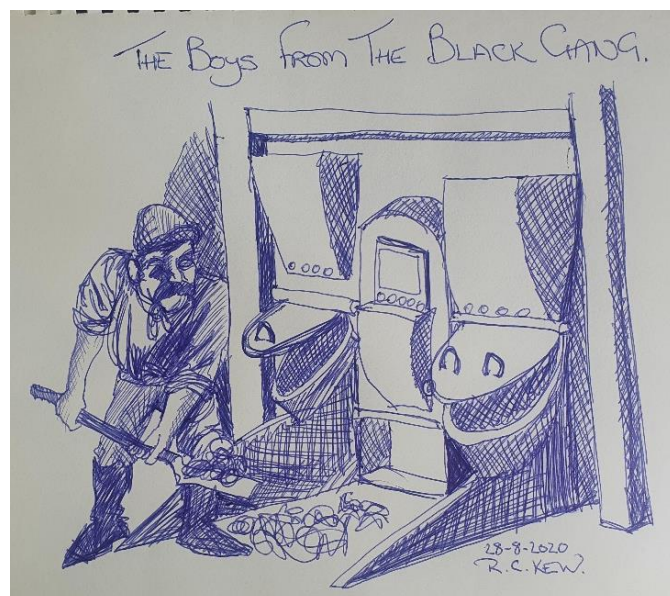
The Creative Arts Collective started out as an online meeting place for artists, art appreciators and kind-of-want-to-try-art-casually-but-didn't-know-where-to-go-ers to hang out, share tales of creative woe and triumph, find potential collaborators, embark on projects, and above all, get to know each 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.

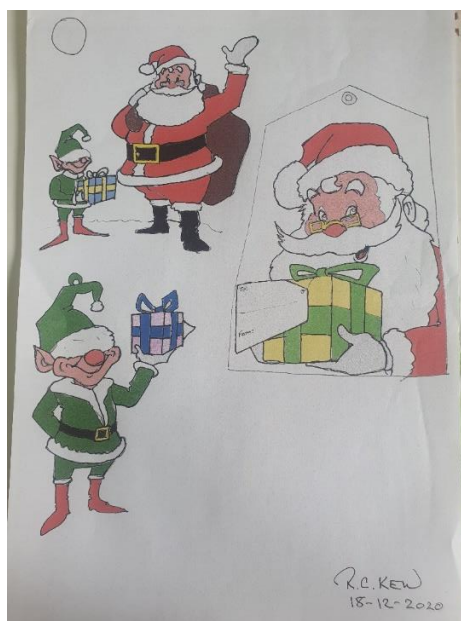
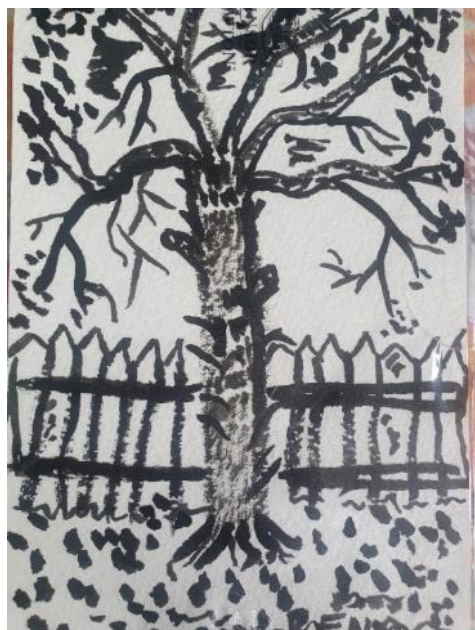
These were just some of the themes....

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		Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
	Notes				
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		Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
	Notes			
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
			<u>2,141,566</u>		<u>1,725,479</u>
Current assets					
Debtors	19	69,854		136,893	
Cash at bank and in hand		<u>730,392</u>		<u>452,186</u>	
		<u>800,246</u>		<u>589,079</u>	
Creditors: amounts falling due within one year	20	<u>(35,044)</u>		<u>(31,609)</u>	
Net current assets			<u>765,202</u>		<u>557,470</u>
Total Assets less current liabilities			<u>2,906,768</u>		<u>2,282,949</u>
Net assets			<u>2,906,768</u>		<u>2,282,949</u>
Income funds					
Restricted funds	21		109,880		1,918
<u>Unrestricted Funds:</u>					
Designated funds	22	630,225		370,025	
General unrestricted funds		<u>2,166,663</u>		<u>1,911,006</u>	
			<u>2,796,888</u>		<u>2,281,031</u>
Total funds			<u>2,906,768</u>		<u>2,282,949</u>

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
	<u>217,146</u>	<u>432,584</u>	<u>181,383</u>	<u>831,113</u>	<u>206,484</u>	<u>394,582</u>	<u>194,848</u>	<u>795,914</u>
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
	<u>217,146</u>	<u>432,584</u>	<u>181,383</u>	<u>831,113</u>	<u>206,484</u>	<u>394,582</u>	<u>194,848</u>	<u>795,914</u>

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	<u>4,169</u>	<u>25,302</u>

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
	<u>15,623</u>	<u>25,427</u>

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 £
<u>Trading costs</u>		
Cost of goods sold and other costs	834	10,329
<u>Investment management</u>	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	-	-
	<u>32</u>	<u>36</u>
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
	<u>558,139</u>	<u>609,383</u>

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
	<u>7,643</u>	<u>19,778</u>

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
	<u>328,518</u>	<u>(112,827)</u>

16. Tangible fixed assets

	Freehold land and buildings £	Equipment, furniture and fittings £	Total £
<u>Cost</u>			
As at 1 April 2020	930,120	119,974	1,050,094
Additions	-	6,862	6,862
As at 31 March 2021	<u>930,120</u>	<u>126,836</u>	<u>1,056,956</u>
<u>Depreciation and impairment</u>			
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	<u>246,685</u>	<u>115,559</u>	<u>362,244</u>
<u>Carrying amount</u>			
At 31 March 2021	<u>683,435</u>	<u>11,277</u>	<u>694,712</u>
At 31 March 2020	<u>702,263</u>	<u>10,941</u>	<u>713,204</u>
	2021 £	2020 £	

The carrying value of land included in land and buildings comprises:

Freehold	<u>683,435</u>	<u>702,263</u>
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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 £
<u>Cost or valuation</u>			
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
<u>Carrying amount</u>			
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	<u>1,415,382</u>	<u>978,106</u>

19. Debtors: Amounts falling due within one year

	2021 £	2020 £
Trade debtors	56,726	123,096
Other debtors	<u>13,128</u>	<u>13,797</u>
	<u>69,854</u>	<u>136,893</u>

20. Creditors: Amounts falling due within one year

	2021 £	2020 £
Other creditors	2,646	12,378
Accruals and deferred income	<u>32,398</u>	<u>19,231</u>
	<u>35,044</u>	<u>31,609</u>

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 31 March 2021 £
	Balance at 1 April 2019 £	Incoming Resources £	Resources expended £	Transfers £	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	
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	-	-	-	-	-	119,051	(11,415)	-	107,636
Infection Control	-	-	-	-	-	-	-	-	-
	<u>1,254</u>	<u>72,215</u>	<u>(68,378)</u>	<u>(3,173)</u>	<u>1,918</u>	<u>177,483</u>	<u>(58,049)</u>	<u>(11,472)</u>	<u>109,880</u>

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
	<u>497,249</u>	<u>(7,614)</u>	<u>(119,610)</u>	<u>370,025</u>	<u>(7,031)</u>	<u>267,231</u>	<u>630,225</u>

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
	<u>2,796,888</u>	<u>109,880</u>	<u>2,906,768</u>	<u>2,281,031</u>	<u>1,918</u>	<u>2,282,949</u>

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

