

# Cornwall Mind

England & Wales · Charity number 1176942

## Details

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**Other names** CARRICK MIND, Cornwall Mind

**Status** Registered

**Legal form** CIO

**Registered** 2018-02-01

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Cornwall Mind  
2a Hamley Court  
Dennison Road  
Bodmin  
PL31 2LL

**Phone** 01208 892855

**Email** [info@cornwallmind.org](mailto:info@cornwallmind.org)

**Website** [www.cornwallmind.org](http://www.cornwallmind.org)

## Activities

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**Objects:** THE OBJECTS FOR WHICH THE CIO IS ESTABLISHED ARE, WITHIN THE AREA OF CORNWALL:4.1. TO PROMOTE THE 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; AND4.2. TO PROMOTE THE STUDY OF AND RESEARCH INTO MENTAL HEALTH DISORDER AND EMOTIONAL OR MENTAL DISTRESS AND TO OBTAIN AND MAKE RECORDS OF AND DISSEMINATE TO THE PUBLIC THE USEFUL RESULTS OF SUCH RESEARCH AND TO EDUCATE THE PUBLIC IN MATTERS RELATING TO MENTAL HEALTH.

**Activities:** We support the people of Cornwall who are struggling with mental health difficulties. We offer a range of well-being activities to encourage those people with mental health difficulties to become more involved in their local communities. The activities range from yoga, physical activity, community cafes, advice and guidance.

## Classification

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

## Geography

- Cornwall

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£794,940	£692,728	£675,094	30
2024-03-31	£620,834	£577,923	£572,882	28
2023-03-31	£585,912	£471,171	£529,971	26
2022-03-31	£398,324	£340,833	-	-
2021-03-31	£281,895	£193,717	-	-

## Trustees

Name	Role	Appointed
<b>Anne Jeffery</b>	Chair	2021-09-01
DEMELZA TODD		2021-09-01
David Craddock		2024-03-14
Deborah Louise Stainer		2025-05-06
Diana Rachel Olive Smith		2020-09-25
Jade Jessica Houghton		2025-05-06
Kate Price		2025-05-06
Zara Mason		2021-09-01

**Cornwall Mind**

England & Wales - Charity number 1176942

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# Accounts

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Charity registration number: 1176942

# Cornwall Mind

Annual Report and Financial Statements

for the Year Ended 31 March 2025

## **Cornwall Mind**

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2 - NOV 2025

**Cornwall Mind**

**Reference and Administrative Details**

**Chairman**

Anne Jeffery

**Trustees**

Anne Jeffery

Demelza Todd, Vice-Chair

Diana Smith

Zara Mason

Christopher Morse (resigned 2/9/2025)

Andy Jago

David Craddock

Jon Gladstone

Liz Rumble (resigned 7/5/2024)

Wendy Cousins (resigned 9/7/2024)

Jade Houghton (appointed 6/5/2025)

Kate Price (appointed 6/5/2025)

Deborah Stainer (appointed 6/5/2025)

**Senior Management /  
Leadership Team**

Paul Reeve, CEO

Lorna Richardson, Operations Manager

Caron Reeves, Finance Officer

Kathleen Head, Project Co-ordinator

Kayleigh Reeks – Project Co-ordinator

**Charity Registration Number**

1176942

**Registered Office**

2A Hamley Court

Dennison Road

Bodmin

PL31 2LL

**Independent Examiner**

GW & Co. Limited

Waterside Court

Falmouth Road

Penryn

TR10 8AW

## **Cornwall Mind**

### **Strategic Report for the Year Ended 31 March 2025**

The trustees, present their strategic report together with the financial statements of the Charity for the year ended 31 March 2025.

#### **Financial review**

The financial year began with a very ambitious target with many positive opportunities on the horizon. We have started planning to open a new commercial venture at our existing premises which will be a second hand bookshop & coffee shop . This will be the first project to diversify our income stream whilst also being a venue for signposting and advice to our customers. We hope to use the venue for wellbeing book clubs and also to create brand awareness on the high street .

Funding comes to Cornwall Mind from a variety of sources including: Cornwall and Isles of Scilly Integrated Care Board, Cornwall Council; Cornwall NHS Partnership Trust; National Mind; local community fundraising.

Our financial position is reviewed monthly and reported to the Board at our bi-monthly meetings . The Finance Officer and our volunteer Finance Advisor to the Board , who sits alongside the Board as a volunteer, meet regularly to discuss the position . The Finance Sub-Group is made up of the CEO, Finance Officer, volunteer Financial Advisor and Chair of the Board . They meet every eight weeks ahead of the Board Meeting to discuss all matters relating to the charity's finances. These include updates on the figures for each month which are balanced against the Budget . Salaries, financial policies, investments, fundraising income as well as income generation is also discussed. This has proved to be the best way of presenting a well prepared, precise financial picture for the Trustees at Board Meetings.

Recently we have been moving towards using more ethical, sustainable banking services .

We have been successful in seeking new banking arrangements in order to take advantage of the increasing interest rates on our savings accounts.

We have a separate Reserves Policy in place which is considered adequate by the Board in order to meet any potential need such as an unexpected drop in income or to support the charity as it grows.

## Cornwall Mind

### Strategic Report for the Year Ended 31 March 2025

#### Sub Groups

The Finance sub group meets one week before each Board meeting in order to review the financial position. The Financial Report and Summary are sent to Trustees one week ahead of each Board meeting in order to review and pose questions to the Financial Advisor in order to increase clarity and understanding.

The Policies and Procedures sub group engage with the writing of all new policies and revise and amend existing policies . All policies are presented to the Board for ratification .

Both sub groups work independently. Items are brought to Board Meetings for further discussion if required

The Quality Working Group, whilst not being a Board led group , has a number of Trustees involved amongst the members . Several of the Trustees have lived experience and are able to bring experience and advice to discussion.

#### Staff and Volunteers

The charity holds a Team Day twice each year which brings everyone together including staff, volunteers and trustees which is a very informal day and includes presentations by various project leads to the audience, eating together and sharing experiences. Due to the lone working of some of the staff members, this serves to inform everyone of different roles and is very important for the positive culture of the organisation.

Supervision sessions between line managers and staff are held regularly in order to ensure that every staff member feels valued and a very big part of Cornwall Mind. The nature of much of our engagement with clients is done through remote working and we offer support and encouragement to our team and demonstrate that through promoting strong communication and collaboration .

The CEO and Chair meet regularly to discuss all matters relating to Cornwall Mind. These are opportunities to discuss strategy, successes & challenges, objectives, risks and health & safety . Together, they work through the current situation and future plans from a strategic point of view. This helps to guide both the charity and the Board . The CEO presents a very detailed and informative report to the Board ahead of each Board Meeting.

Our volunteers are very important to the smooth running of Cornwall Mind and we value their huge contribution to the charity. We have a staff member who is a very active Volunteer Co-ordinator and works hard to grow our volunteer numbers and to keep them engaged and involved. Volunteers are always invited to the Team Day twice a year

The strategic report was approved by the trustees of the charity on 18/11/25 and signed on its behalf by:

  
Anne Jeffery  
Chairman and trustee

## Cornwall Mind

### Trustees' Report

The trustees present the annual report together with the financial statements of the Charity for the year ended 31 March 2025.

#### **Objectives and activities**

Cornwall Mind is an independent charity committed to supporting better mental health for everyone in Cornwall . Although we are affiliated to national Mind, Cornwall Mind is an independent charity that develops its own strategy and raises its own funding . Our aim is to help people in our local communities to improve their mental health and wellbeing.

The charity makes a very important contribution to improving mental health in Cornwall and is dedicated to delivering improvements to services as well as influencing decisions that affect the wellbeing of everyone who lives here .

The proportion of adults aged 18+ with mental health problems in Cornwall is set to increase until at least 2030. Cornwall Mind supports the population of Cornwall within urban and rural areas of the county on their journey to recovery. The charity considers that it is important to be able to offer a variety of solutions that enable people to move forward. The way that we do this includes the prevention and maintenance of healthy living, supporting recovery and resilience, challenging stigma and improving services .

Cornwall Mind continues to grow with a strong and sustainable business plan to develop more support throughout Cornwall enabling many more people to access the services that we offer . With over one in four people experiencing a mental health problem in Cornwall , our services are needed more than ever .

We acknowledge that our income streams may change over the next few years due to changes in commissioning but we have a plan to increase Core income from other areas of operation.

The charity has achieved great success working with delivery partners. Our CEO has continued to build strong relationships with statutory health services and commissioners which has led to an increase in the number of contracts that we deliver and we are therefore able to support many more people.

We have also increased our work in the Community including expanding the number of wellbeing groups that we deliver. These have a strong focus on support to recovery and resilience .

#### **Objectives, strategies and activities**

Cornwall Mind continues on its growth trajectory. The charity is diversifying with new income streams coming online and has been able to start delivering Wellbeing Groups in many new locations in the county . These various groups provide support for many clients who suffer with their mental health and for others, they are a lifeline.

This development of new income streams and in new geography has shown significant changes in business development over the year. They fit very well with the Objectives that we set at the beginning of the year and are closely aligned with the Strategy. We have also been successful in the continuation of some existing projects which is a sign that our services are delivered successfully and to a high standard.

The Future in Mind: Adult Mental Health Strategy (2019-2024) document published by the Cornwall and the Isles of Scilly Health and Social Care Partnership focusses on the whole person and their individual journey. It emphasises prevention and maintenance of healthy living.

# Cornwall Mind

## Trustees' Report

Locally there are six areas of focus

- Preventative approaches.
- Easier access to treatment ensuring parity of esteem.
- Personalised care and greater choices.
- Recovery focussed and resilience forming.
- Greater integration.
- Embracing new technology

Business development over the past year has achieved its target and provides a sustainable model for the future . The CEO works tirelessly for the charity to achieves its objectives . He has strong values around how Cornwall Mind delivers on its commitments and has developed a business plan which is creating sustainable growth.

### **Structure**

The structure of Cornwall Mind continues to evolve as we grow. As new projects have come online and recruitment has been required for new roles, we have been able to move staff members into new positions. This has often enabled our staff members to grow their experience within the organisation as well as feeling valued and supported in their career.

Cornwall Mind is dedicated to providing its staff with the best working environment , conditions and salary that they can . We are a Real Living Wage employer and are proud to offer staff members support and respect in all areas of their employment . We hold these values very strongly and our staff feedback indicates that they feel valued, supported and respected . The ultimate goal is that we improve staff retention and continue to build on our committed team.

Our Senior Management Team are embedded in the charity and work alongside the CEO . The strength of this group has been important in balancing the needs of Cornwall Mind during its growth over the year. It has also created more time to enable the CEO to engage with partner organisations, to sit on Boards and Mental Health Groups and to build important relationships within the Mental Health Sector

### **Strategy**

At each Strategy Day , we review our strategy to ensure that we are tracking along the right lines according to the needs of those we serve and also the economic landscape around us.

We then set SMART objectives, in discussion with the CEO and drawn from our strategic objectives, to be achieved each financial year. These objectives always fit with our Mission and our Values.

A summary of our strategic objectives for the next five years , we aim to:

1. Promote recovery, resilience and prevention
2. Challenge stigma and influence strategy
3. Champion the voice of lived-experience within the sector
4. Develop opportunities to support the recovery and resilience of young people

## Cornwall Mind

### Trustees' Report

5. Seek opportunities to support under-represented people
6. Develop a culture of excellence within the organisation
7. Ensure that all staff and volunteers feel valued and are supported to grow and develop

#### **Public benefit**

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

#### **Performance, Activities and Impact**

##### Client demographics April 24- April 25

<b>Age</b>	<b>April 24-April 25</b>
18-19	4
20-29	52
30-39	54
40-49	74
50-59	87
60-64	25
65-74	44
75+	16
Unknown	307
<b>Total</b>	<b>663</b>
<b>Gender</b>	<b>April 24 – April 25</b>
Male	109
Females	243
Non-Binary	1
Prefer not to say	5
Unknown	305
<b>Total</b>	<b>663</b>

**Cornwall Mind**  
**Trustees' Report**

<b>Sexual Orientation</b>	April 24 – April 25
Heterosexual	247
Gay/Lesbian	8
Bisexual	7
Prefer not to say	44
Prefer to self-describe	7
Unknown	350
<b>Total</b>	<b>663</b>
<b>Ethnic Background</b>	April 24 – April 25
Asian	1
Mixed	1
Mixed White & Black Caribbean	3
White British	271
Other White	2
Another	2
Prefer not to say	10
Unknown	373

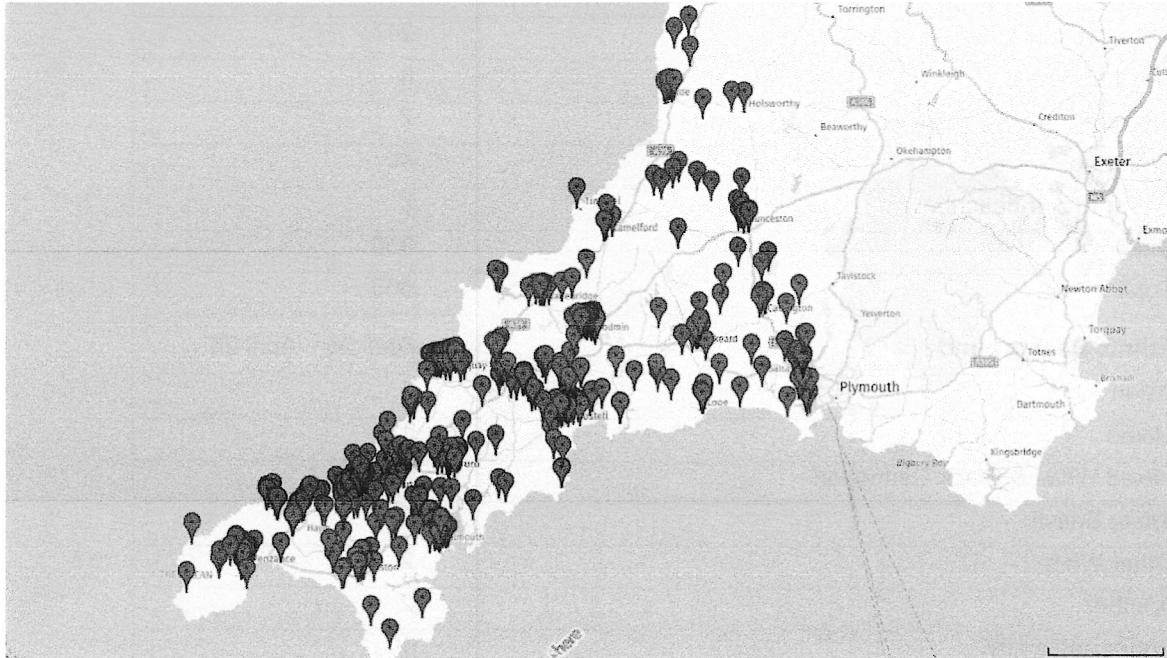
**Client project breakdown**

<b>Project client engagement</b>	April 24-April 25
Ember. Adult Eating Disorders	101
Redress. Community Energy Project	46
High Intensity Users	11
Next Steps Homelessness Training	12
Next Steps Homelessness health and Wellbeing	41
Noah. Animal Hoarding	6
Peer Support Worker Network	19
Rehab Peer Support Workers	88
Recovery and Resilience Groups	399

# Cornwall Mind

## Trustees' Report

### Client Geographical location



### Testimonials

We are proud of the impact we make on people's lives and have included a testimonials to give a flavour of how important the support our Team offer is to the people of Cornwall.

#### Creative Writing

I was really struggling with anxiety and my mental health was suffering with lack of sleep, over thinking and constant worry. I was trying really hard to raise my self-esteem and confidence, but often felt unheard. I can honestly say that the support I have received has been life changing, I felt heard and supported and like I was included for the first time in my life.

My wellbeing is vastly improved, I felt like I was spending my life trapped inside this bubble of anxiety, blinkered almost, only seeing what was in front of me. Just moving and existing, not really living. But now I feel like the blinkers are off, I'm excited to get up in the morning, to do some writing. When I feel anxious I now get out the writing pad and just pour all the emotions, feelings and stress out onto the paper I feel the black cloud lifting and so happy. Writing literally saves me, turns my whole day around. I feel like I'm seeing the world through completely different eyes.

It really has helped me immensely, although I still have anxiety, I am not managing it through self-expression and creativity. I feel in control of my emotions and thoughts whereas before my time on this course I felt like they controlled me.

## Cornwall Mind

### Trustees' Report

#### Allotment

I was depressed, lacking confidence and out of work for several months. I had just burnt out from my PHD and was increasingly shut in. I was unable to function. My mental health was in steep decline. The mental health support gave me back my confidence to the degree that I was able to apply and get a permanent contract employment. It taught me mindfulness which helped me manage my anxiety. It grounded me throughout bereavement and crisis. My time in the group has given me practical skills I apply in my garden and using the food I have grown has taught me cooking. It gave me back my life.

The service met and exceeded every challenge. It helped me grow in ways I couldn't conceive of as well as those we planned together. The support it offered was perfect for someone who didn't know everything they needed. Sometimes you don't know how lonely you are till you have social support. As such I am grateful. This is the first time a support service has made a significant demonstrable improvement in my life. I have been accepted and know as myself and not judged for my transgender identity or my sexuality. It has helped me heal and be myself with confidence. The volunteers without fail have been kind and considerate. In fact I would go so far as to say they are the kindest support workers I've met. Their communication is unparalleled and I am lucky to have taken part in this group. Thank you.

#### Peer Support

I was struggling with everything, daily chores, handling my emotions, worrying about the future and things totally out of my control. I was finding it hard to come to terms with letting go to the old me, not being satisfied with the person my illness had made me become. Lin was fantastic, I found it so easy to talk to her about everything but it was particularly helpful that both she and I shared similar difficulties and I felt she really understood what I was going through.

I am far from perfect but I am beginning to take time out for myself, I am taking small steps forward and feeling proud of my small achievements instead of feeling quite so bummed out by the things I can no longer do. I believe Lin helped me see a major problem that I hadn't truly recognized as one of the core factors about how bad I was feeling how much I was struggling by pointing out that my chronic health condition was playing a huge part, it had allowed me to address the issues with pacing and enabling me to begin to accept I'm changing in a more positive light. I am so impressed with the help Lin and Mind have given me.

#### **Structure, governance and management**

##### ***Recruitment and appointment of trustees***

We are a strong and inclusive Board of Trustees who support the charity to shape the strategy and we believe in the vision. Each year the Trustees hold a Strategy Day with the CEO to develop plans for the future and creatively engage with the way forward to achieve our goals. Our strategy aims to reach out to everyone who needs the services of Cornwall Mind, seeking ways to work with marginalised and under-represented communities in the county.

A number of our Trustees have lived experience of mental health and bring a wealth of knowledge and information to the Board room discussions. We are committed to increase the diversity of our Board whilst maintaining a broad skill set.

Trustees serve a minimum of three years on the Board and can be reappointed following that period for a further three years.

# Cornwall Mind

## Trustees' Report

We have recently conducted a Skills Audit amongst our Trustees in order to highlight the strengths that we have and the skills that we would like to recruit. At the end of this financial year we are actively seeking to fill the gaps that were revealed whilst conducting our Skills Audit.

### ***Organisational structure***

The structure of Cornwall Mind continues to evolve as we grow. As new projects have come online and recruitment has been required for new roles, we have been able to move staff members into new positions. This has often enabled our staff members to grow their experience within the organisation as well as feeling valued and supported in their career.

Staff retention is an issue across the sector . Cornwall Mind is dedicated to providing its staff with the best working environment , conditions and salary that they can . We are a Real Living Wage employer and are proud to offer staff members support and respect in all areas of their employment . We hold these values very strongly and our staff feedback indicates that they feel valued, supported and respected . The ultimate goal is that we improve staff retention and continue to build on our committed team.

Our Senior Management Team are embedded in the charity and work alongside the CEO . The strength of this group has been important in balancing the needs of Cornwall Mind during its growth over the year. It has also created more time to enable the CEO to engage with partner organisations, to sit on Boards and Mental Health Groups and to build important relationships within the Mental Health Sector.

### **Financial instruments**

#### ***Objectives and policies***

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the charity's policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

#### **Risks**

The Chair meets the CEO regularly for an update on the activities and risks of the charity. They also regularly review the full Risk Register and make adjustments as required. The additions and amendments are then discussed at Board Meetings. The full Risk Register is circulated to Trustees quarterly.

The charity Trustees have considered the major risks to the charity and are satisfied that there are adequate systems and procedures in place to manage those risks.

#### **Mind Quality Mark**

Cornwall Mind was assessed by National Mind during 2024. The Mind Quality Mark (MQM) is an assessment against 20 standards set nationally every 3 years and each local Mind charity has to go through the process. This is a rigorous process but serves to highlight the strengths and improvements for all local Minds.

Cornwall Mind successfully achieved the MQM with areas of excellence identified in Leadership, Effective Services & Contribution to the Mind Federation. This is testament to the hard work and overall professionalism of all staff and a fitting reward for all that they achieve.

## Cornwall Mind

### Trustees' Report

#### Statement of trustees' responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), and applicable laws and regulations.

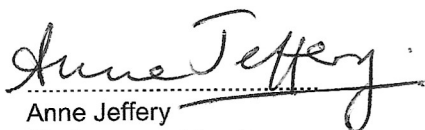
The law requires the trustees to prepare financial statements for each financial year. The trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including its income and expenditure, of the charity for that period. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Approved by the trustees of the charity on 18/11/25 and signed on its behalf by:



Anne Jeffery  
Chairman and trustee

## Cornwall Mind

### Independent Examiner's Report to the trustees of Cornwall Mind ('the Charity')

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 March 2025.

#### Responsibilities and basis of report

As the charity's trustees of the charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of your charity's accounts as carried out under section 145 of the Act 2011. In carrying out my examination and I have followed all the applicable directions given by the Charity commission under section 145(5)(b) of the Act.


#### Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Cornwall Mind as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

  
Deborah Warburton FCCA  
GW & Co. Limited  
Waterside Court  
Falmouth Road  
Penryn  
TR10 8AW

Date: 19/11/2025

## Cornwall Mind

### Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £
<b>Income and Endowments from:</b>				
Donations and legacies	2	37,030	37,827	74,857
Charitable activities	3	-	680,777	680,777
Other trading activities	4	22,992	453	23,445
Investment income	5	15,861	-	15,861
Total income		<u>75,883</u>	<u>719,057</u>	<u>794,940</u>
<b>Expenditure on:</b>				
Raising funds	7	(36,755)	-	(36,755)
Charitable activities	8	(19,637)	(636,336)	(655,973)
Total expenditure		<u>(56,392)</u>	<u>(636,336)</u>	<u>(692,728)</u>
Net movement in funds		19,491	82,721	102,212
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>222,624</u>	<u>350,258</u>	<u>572,882</u>
Total funds carried forward	17	<u>242,115</u>	<u>432,979</u>	<u>675,094</u>
	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
<b>Income and Endowments from:</b>				
Donations and legacies	2	27,505	-	27,505
Charitable activities	3	-	542,730	542,730
Other trading activities	4	1,488	-	1,488
Investment income	5	9,489	-	9,489
Other income	6	-	39,622	39,622
Total income		<u>38,482</u>	<u>582,352</u>	<u>620,834</u>
<b>Expenditure on:</b>				
Raising funds	7	(6,443)	-	(6,443)
Charitable activities	8	(66,874)	(504,606)	(571,480)
Total expenditure		<u>(73,317)</u>	<u>(504,606)</u>	<u>(577,923)</u>
Net (expenditure)/income		(34,835)	77,746	42,911
Transfers between funds		<u>196,622</u>	<u>(196,622)</u>	<u>-</u>
Net movement in funds		161,787	(118,876)	42,911
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>60,837</u>	<u>469,134</u>	<u>529,971</u>
Total funds carried forward	17	<u>222,624</u>	<u>350,258</u>	<u>572,882</u>

The notes on pages 16 to 29 form an integral part of these financial statements.

## **Cornwall Mind**

### **Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)**

All of the charity's activities derive from continuing operations during the above two periods.

The notes on pages 16 to 29 form an integral part of these financial statements.

## Cornwall Mind

(Registration number: 1176942)  
Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
<b>Current assets</b>			
Debtors	14	43,374	76,062
Cash at bank and in hand	15	<u>681,527</u>	<u>521,460</u>
		724,901	597,522
<b>Creditors: Amounts falling due within one year</b>	16	<u>(49,807)</u>	<u>(24,640)</u>
<b>Net assets</b>		<u>675,094</u>	<u>572,882</u>
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds	17	432,979	350,258
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>242,115</u>	<u>222,624</u>
<b>Total funds</b>	17	<u>675,094</u>	<u>572,882</u>

The financial statements on pages 13 to 29 were approved by the trustees, and authorised for issue on 18/11/25 and signed on their behalf by:



Anne Jeffery  
Chairman and Trustee



Demelza Todd  
Trustee

The notes on pages 16 to 29 form an integral part of these financial statements.

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 1 Accounting policies

##### **Summary of significant accounting policies and key accounting estimates**

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

##### **Statement of compliance**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

##### **Basis of preparation**

Cornwall Mind meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

##### **Going concern**

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

##### **Exemption from preparing a cash flow statement**

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

##### **Income and endowments**

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature are recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

##### **Donations and legacies**

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Legacy gifts are recognised on a case by case basis following the grant of probate, when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash of a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

## **Cornwall Mind**

### **Notes to the Financial Statements for the Year Ended 31 March 2025**

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

#### **Raising funds**

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

#### **Charitable activities**

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### **Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

#### **Governance costs**

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

#### **Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charity for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### **Tangible fixed assets**

Individual fixed assets costing £1000.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

#### Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

#### Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

#### Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

## 2 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from individuals	32,517	37,827	70,344
Gift aid reclaimed	4,513	-	4,513
<b>Total for 2025</b>	<b>37,030</b>	<b>37,827</b>	<b>74,857</b>
<b>Total for 2024</b>	<b>27,505</b>	<b>-</b>	<b>27,505</b>

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 3 Income from charitable activities

	<b>Restricted funds £</b>	<b>Total funds £</b>
Grants received	680,777	680,777
<b>Total for 2025</b>	<b>680,777</b>	<b>680,777</b>
<b>Total for 2024</b>	<b>542,730</b>	<b>542,730</b>

#### 4 Income from other trading activities

	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total funds £</b>
Trading income;			
Sales of goods and services	-	453	453
Local fundraising and street collection income	22,992	-	22,992
<b>Total for 2025</b>	<b>22,992</b>	<b>453</b>	<b>23,445</b>
<b>Total for 2024</b>	<b>1,488</b>	<b>-</b>	<b>1,488</b>

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 5 Investment income

	<b>Unrestricted funds General £</b>	<b>Total funds £</b>
Interest receivable and similar income; Interest receivable on bank deposits	15,861	15,861
<b>Total for 2025</b>	15,861	15,861
<b>Total for 2024</b>	9,489	9,489

#### 6 Other income

	<b>Total 2025 £</b>	<b>Total 2024 £</b>
Gains on sale of tangible fixed assets for charity's own use	-	39,622

#### 7 Expenditure on raising funds

##### Costs of trading activities

	<b>Unrestricted funds General £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
Costs of goods sold	725	725	-
Local fundraising and street collection	5,335	5,335	2,709
Property rental income costs	2,045	2,045	2,766
Other direct costs of activities for generating funds	13,897	13,897	-
Wages	14,753	14,753	968
	36,755	36,755	6,443

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 8 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total 2025 £
Staff costs	11	-	546,476	546,476
Allocated support costs	9	17,202	89,860	107,062
Governance costs		2,435	-	2,435
		19,637	636,336	655,973

	Note	Unrestricted funds General £	Restricted funds £	Total 2024 £
Staff costs	11	58,693	424,425	483,118
Allocated support costs	9	6,083	80,181	86,264
Governance costs		2,098	-	2,098
		66,874	504,606	571,480

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 9 Allocated support costs

	Note	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Staff expenses		-	2,905	2,905	2,269
Office costs		7,490	13,834	21,324	19,367
Information and technology costs		-	14,401	14,401	8,447
Other costs		9,547	13,487	23,034	13,614
Project costs		-	45,233	45,233	42,409
Finance costs		165	-	165	158
		17,202	89,860	107,062	86,264

#### 10 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

#### 11 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
<b>Staff costs during the year were:</b>		
Wages and salaries	542,723	479,705
Other staff costs	3,753	3,413
	546,476	483,118

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
Senior management team	3	3
Administrator	1	1
Coordinators	5	5
Community fundraiser	1	1
Media, marketing and communications	1	1
Recovery supporters/Mental Health workers	19	17
	30	28

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2025

No employee received emoluments of more than £60,000 during the year.

#### 12 Independent examiner's remuneration

	2025 £	2024 £
Examination of the financial statements	2,435	2,098

#### 13 Taxation

The charity is a registered charity and is therefore exempt from taxation.

#### 14 Debtors

	2025 £	2024 £
Trade debtors	42,425	63,866
Prepayments	949	186
Other debtors	-	12,010
	<u>43,374</u>	<u>76,062</u>

#### 15 Cash and cash equivalents

	2025 £	2024 £
Cash on hand	233	89
Cash at bank	681,294	521,371
	<u>681,527</u>	<u>521,460</u>

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 16 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	8,019	4,350
Other creditors	10,453	7,656
Accruals	31,335	12,634
	<hr/> 49,807	<hr/> 24,640

**Cornwall Mind**

**Notes to the Financial Statements for the Year Ended 31 March 2025**

<b>17 Funds</b>	<b>Balance at 1 April 2024 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Transfers £</b>	<b>Balance at 31 March 2025 £</b>
<b>Unrestricted funds</b>					
<i>General</i>					
Unrestricted	222,623	75,883	(56,392)	-	242,114
<b>Restricted funds</b>					
Get Set to Go	5,472	-	(1,497)	-	3,975
Next Steps Homelessness	26,246	42,607	(26,225)	-	42,628
Winter Discharge	67,285	81,000	(75,621)	12,661	85,325
CPFT PSW Development	14,244	-	(1,583)	(12,661)	-
HIJ Caseworker	42,790	-	(22,297)	-	20,493
Community Energy Project	870	28,854	(22,069)	-	7,655
Heartache and hope	23,688	-	(8,167)	-	15,521
Lived experience co-ordinator	8,646	48,000	(38,850)	-	17,796
EBE Network	11,901	36,000	(12,585)	-	35,316
Lived experience co-ordinator	26,958	41,000	(43,762)	-	24,196
Volunteer manager and trainer	18,478	1,500	(10,130)	-	9,848
PSW link worker	15,532	17,250	(20,943)	-	11,839
EBE role hosting for Cornwall Council	8	2,985	(2,985)	-	8
Creative recovery	11,785	-	(11,785)	-	-
Ground works Tesco grants	1,802	750	(2,552)	-	-
People in Mind (MHSPIC)	216	111,529	(104,093)	-	7,652

**Cornwall Mind**

**Notes to the Financial Statements for the Year Ended 31 March 2025**

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
MIND Continuation Fund	14,560	-	(7,351)	-	7,209
MIND Supported self help	2,204	31,141	(33,345)	-	-
St Enodoc Golf Club donation	200	33,200	(100)	-	33,300
CCF/Animal hoarding project	5,000	35,000	(15,968)	-	24,032
CCF cost of living grant 23/24	3,060	-	(2,042)	-	1,018
Eating disorder service	16,560	121,000	(95,691)	-	41,869
CCF Headland Trust	2,753	-	(2,753)	-	-
Bodmin cafe and bookshop	25,000	453	(14,522)	-	10,931
Creative initiatives	5,000	-	(136)	-	4,864
Next Steps Trainer	-	49,468	(37,281)	-	12,187
World Mental Health Day	-	5,850	(5,850)	-	-
Garfield Weston	-	15,000	(12,000)	-	3,000
The Elmgant Trust	-	1,200	(1,200)	-	-
Saddle to Sea Cycling Fund	-	5,152	-	-	5,152
Norman Family Charitable Trust	-	2,500	(1,754)	-	746
MIND Cost of Living Grant 2025	-	7,619	(1,200)	-	6,419
<b>Total restricted funds</b>	<b>350,258</b>	<b>719,058</b>	<b>(636,337)</b>	<b>-</b>	<b>432,979</b>
<b>Total funds</b>	<b>572,882</b>	<b>794,941</b>	<b>(692,729)</b>	<b>-</b>	<b>675,094</b>

**Cornwall Mind**

**Notes to the Financial Statements for the Year Ended 31 March 2025**

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 March 2024 £
<b>Unrestricted funds</b>						
<b>General</b>						
Unrestricted	60,837	38,482	(73,317)	196,622	-	222,624
<b>Restricted</b>						
Get Set to Go	6,067	-	(595)	-	-	5,472
Property Fund	187,000	-	-	(226,622)	39,622	-
Next Steps Homelessness	15,442	42,580	(31,775)	-	-	26,247
Winter Discharge	50,698	79,740	(63,153)	-	-	67,285
CPFT PSW Development	19,527	-	(5,283)	-	-	14,244
HIU Caseworker	11,921	78,750	(47,882)	-	-	42,789
Community Energy Project	7,163	9,648	(15,941)	-	-	870
Sing for Wellbeing	930	-	(930)	-	-	-
Heartache and hope	40,930	-	(17,242)	-	-	23,688
Lived experience co-ordinator	3,839	45,127	(40,320)	-	-	8,646
EBE Network	28,050	1,165	(17,314)	-	-	11,901
Lived experience co-ordinator	37,526	19,439	(30,007)	-	-	26,958
Volunteer manager and trainer	11,277	16,450	(9,249)	-	-	18,478
PSW link worker	14,356	23,834	(22,658)	-	-	15,532
EBE role hosting for Cornwall Council	3,676	6,478	(10,146)	-	-	8
Creative recovery	29,805	50	(18,070)	-	-	11,785
Ground works Tesco grants	927	8,875	(8,000)	-	-	1,802
People in Mind (MHSPIC)	-	115,168	(114,879)	(73)	-	216

**Cornwall Mind**

**Notes to the Financial Statements for the Year Ended 31 March 2025**

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 March 2024 £
MIND time to talk day legacy grant	-	3,160	(3,160)	-	-	-
MIND Continuation Fund	-	25,000	(10,440)	-	-	14,560
MIND Supported self help	-	32,111	(29,907)	-	-	2,204
St Enodoc Golf Club donation	-	200	-	-	-	200
CCF/Animal hoarding project	-	5,000	-	-	-	5,000
Hearing voices project	-	35	(108)	73	-	-
CCF cost of living grant 23/24	-	5,000	(1,940)	-	-	3,060
Eating disorder service	-	20,167	(3,607)	-	-	16,560
CCF Headland Trust	-	2,753	-	-	-	2,753
Sir Jules Thorn Trust	-	2,000	(2,000)	-	-	-
Bodmin cafe and bookshop	-	-	-	25,000	-	25,000
Creative initiatives	-	-	-	5,000	-	5,000
<b>Total restricted funds</b>	<b>469,134</b>	<b>542,730</b>	<b>(504,606)</b>	<b>(196,622)</b>	<b>39,622</b>	<b>350,258</b>
<b>Total funds</b>	<b>529,971</b>	<b>581,212</b>	<b>(577,923)</b>	<b>-</b>	<b>39,622</b>	<b>572,882</b>

**Cornwall Mind**

**Notes to the Financial Statements for the Year Ended 31 March 2025**

**18 Analysis of net assets between funds**

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2025 £
Current assets	291,922	432,979	724,901
Current liabilities	(49,807)	-	(49,807)
<b>Total net assets</b>	<b>242,115</b>	<b>432,979</b>	<b>675,094</b>
	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2024 £
Current assets	247,264	350,258	597,522
Current liabilities	(24,640)	-	(24,640)
<b>Total net assets</b>	<b>222,624</b>	<b>350,258</b>	<b>572,882</b>



**Cornwall Mind**

England & Wales - Charity number 1176942

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# Accounts

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Charity registration number: 1176942

# Cornwall Mind

Annual Report and Financial Statements  
for the Year Ended 31 March 2024

## **Cornwall Mind**

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## Cornwall Mind

### Reference and Administrative Details

<b>Chairman</b>	Anne Jeffery
<b>Trustees</b>	Anne Jeffery Demelza Todd, Vice-Chair Ms Diana Smith Zara Mason Christopher Morse Andy Jago David Craddock (appointed 14 March 2024) Jon Gladstone (appointed 9 July 2024) Liz Rumble (resigned 7 May 2024) Wendy Cousins (resigned 9 July 2024) Penny Lilly-Brickell (resigned 9 July 2024)
<b>Senior Management / Leadership Team</b>	Paul Reeve, CEO Lorna Richardson, Operations Manager Caron Reeves, Finance Officer Kathleen Head, Project Coordinator Kayleigh Reeks, Project Coordinator
<b>Charity Registration Number</b>	1176942
<b>Registered Office</b>	2A Hamley Court Dennison Road Bodmin PL31 2LL
<b>Independent Examiner</b>	GW & Co. Limited Waterside Court Falmouth Road Penryn TR10 8AW

## Cornwall Mind

### Strategic Report for the Year Ended 31 March 2024

The Trustees present their strategic report together with the financial statements of the Charity for the year ended 31 March 2024.

#### Financial review

The financial year began with a very ambitious target with many positive opportunities on the horizon. During the year we sold the Cornwall Mind property that had been a short term rental for many years and was in need of total refurbishment which was not a viable option for the charity . That sale has enabled the Board to have more scope to support the CEO in his endeavours for growing Cornwall Mind and to offer an increasing number of services throughout the county .

Plans for that expenditure are still ongoing. However, we have already agreed to contribute to the salary of an Income Generation Manager as a priority in order to grow our Core funding which will allow us to engage with a new range of services . We are also planning to increase our fundraising function with the addition of a Community Fundraiser and have recently been successful in recruiting a suitable individual for the role.

There is great creative strength in our Senior Management Team which will translate into exciting and new areas of operating. They work as a closely knit team, effectively , enthusiastically and efficiently .

Funding comes to Cornwall Mind from a variety of sources including: Cornwall and IOS Integrated Care Board; Cornwall Partnership NHS Foundation trust; National Mind; Various Charitable Trusts and local community fundraising.

Our financial position is reviewed monthly and reported to the Board at our bi-monthly meetings . The Finance Officer and our Finance Advisor to the Board ,who sits alongside the Board as a volunteer, meet regularly to discuss the position . The Finance Sub-Group is made up of the CEO, Finance Officer, volunteer Financial Advisor and Chair of the Board . They meet every eight weeks ahead of the Board Meeting to discuss all matters relating to the charity's finances. This has proved to be the best way of presenting a well prepared, precise financial picture for the Trustees at the Board Meetings.

For the past year we have been moving towards using more ethical, sustainable banking services particularly for the monies from the house sale. We have been successful in seeking new banking arrangements in order to take advantage of the increasing interest rates on our savings accounts.

We have a separate Reserves Policy in place which is considered adequate by the Board in order to meet any potential need such as an unexpected drop in income or to support the charity as it grows.

We feel that we are now well positioned to deliver an ambitious growth plan over the next few years.

#### Sub Groups

The Finance sub group meets one week before each Board meeting in order to review the financial position. The Financial Report and Summary are sent to Trustees one week ahead of each Board meeting.

The Policies and Procedures sub group engage with the writing of all new policies and revise and amend existing polices . All policies are presented to the Board for ratification .

Both sub groups work independently. Items are brought to Board Meetings for further discussion if required.

# Cornwall Mind

## Strategic Report for the Year Ended 31 March 2024

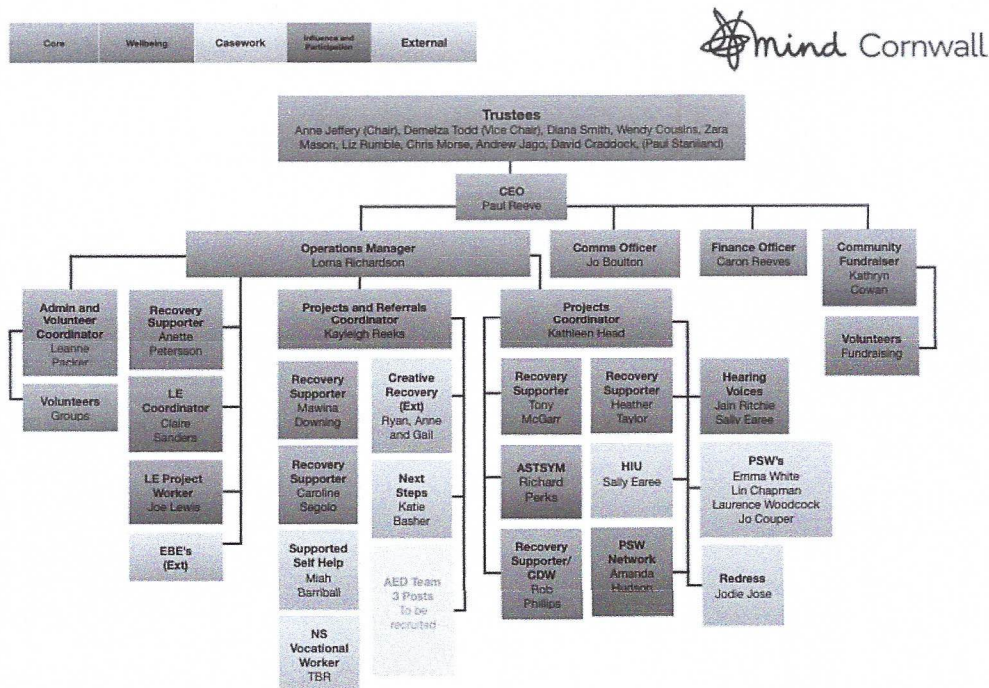
### Engagement with employees

The charity hold a Staff Update Day twice each year which brings everyone together including staff, volunteers and trustees.

Alongside annual appraisals, supervision sessions between line managers and staff are held regularly in order to ensure that every staff member feels valued and a very big part of Cornwall Mind. The nature of much of our engagement with clients is done through remote working and we offer support and encouragement to our team and demonstrate that through promoting strong communication and collaboration .

One to one sessions are also regularly held between the Chair and CEO . These are always very positive interactions with an opportunity to discuss strategy, successes & challenges, objectives, risks and health & safety . Together, they work through the current situation and future plans from a strategic point of view. This helps to guide both the charity and the Board

We have a staff member who is a very active Volunteer Co-ordinator and works hard to grow our volunteer numbers. After the Pandemic, it was difficult to recruit volunteers to work face to face but that is now changing and our volunteer numbers are on the increase once more. Whilst we are always seeking to grow the number of Cornwall Mind volunteers, we do have a number of committed people who regularly support the work that we do. We greatly value our volunteers and they are included in the Team Update day held twice a year which is a celebration of the work that we do and the success that we collectively achieve .



**Cornwall Mind**

**Strategic Report for the Year Ended 31 March 2024**

The strategic report was approved by the Trustees of the charity on 12/11/24 and signed on its behalf by:



Anne Jeffery  
Chairman and Trustee

## Cornwall Mind

### Trustees' Report

The Trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2024.

#### **Objectives and activities**

Cornwall Mind is an independent charity committed to supporting better mental health for everyone in Cornwall. Whilst affiliated to national Mind, Cornwall Mind is an independent charity that develops its own strategy and raises its own funding. Our aim is to help people in our local communities to improve their mental health and wellbeing.

The charity makes a very important contribution to improving mental health in Cornwall and is dedicated to delivering improvements to services as well as influencing decisions that affect the wellbeing of everyone who lives here.

The proportion of adults aged 18+ with mental health problems in Cornwall is set to increase until at least 2030. Cornwall Mind supports the population of Cornwall within urban and rural areas of the county on their journey to recovery. The charity considers that it is important to be able to offer a variety of solutions that enable people to move forward. The way that we do this includes the prevention and maintenance of healthy living, supporting recovery and resilience, challenging stigma and improving services.

The charity continues to grow with a strong and sustainable business plan to develop more support throughout Cornwall enabling many more people to access the services that we offer. With over one in four people experiencing a mental health problem in Cornwall, our services are needed more than ever.

We are a strong and inclusive Board of Trustees who support the charity to shape the strategy and we believe in the vision. Each year the Trustees hold a Strategy Day with the CEO to develop plans for the future and creatively engage with the way forward to achieve our goals. Our strategy aims to reach out to everyone who needs the services of Cornwall Mind, seeking ways to work with marginalised and under-represented communities in the county.

Cornwall Mind has achieved great success working with delivery partners. Our CEO has continued to build strong relationships with statutory health services and commissioners which has led to an increase in the number of contracts that we deliver and we are therefore able to support many more people.

We have also increased our work in the Community including expanding the number of Wellbeing Groups that we deliver. These have a strong focus on support to recovery and resilience.

#### **Public benefit**

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Cornwall Mind continues on its growth trajectory. The charity is diversifying with new income streams coming online and has been able to start delivering Wellbeing Groups in many new locations in the county. These various groups provide support for many clients who suffer with their mental health and for others, they are a lifeline.

## Cornwall Mind

### Trustees' Report

This development of new income streams and in new geography has shown significant growth in business development over the year. They fit very well with the Objectives that we set at the beginning of the year and are closely aligned with the Strategy. We have also been successful in the continuation of some existing projects which is a sign that our services are delivered successfully and to a high standard.

Business development over the past year has achieved its target and provides a sustainable model for the future . The CEO works tirelessly for the charity to achieves its objectives . He has strong values around how Cornwall Mind delivers on its commitments and has developed a business plan which is creating sustainable growth.

**In the year 2023-24 Cornwall Mind provided 1544 separate interventions for 601 individuals through the activities below.**

Number of different people seen

People in Mind (PiM)	
Allotment groups	35
Art Therapy	7
Art group	34
Bude Peer Recovery group	17
Creative Writing group	38
Eco Action group	16
Garden group	25
Hearing Voices groups (psychosis)	19
Hope Walks (suicide postvention)	20
Music groups	14
Radio/Podcasting groups	15
Singing For Wellbeing group (suicide postvention)	15
Singing For Joy group	15
Social Café	10
Song Writing group (trauma)	10
Looe Wellbeing Group	25
Tennis group	15
Liskeard Wellbeing Group	22
Newquay Peer Recovery group	12
St Austell Peer Recovery group	9
Newquay Walking group	34
Fletcher Ward 5 ways (inpatient unit)	5
5 Ways to Wellbeing Workshops (PiM)	117
5 Ways to Wellbeing Workshops (PSW)	19

**Cornwall Mind**  
**Trustees' Report**

Peer Support (1:1 casework)	
Rehab PWS's	23
Wellbeing PSW's	12

Projects (1:1 casework)	
HIU (High Intensity Users)	32
CEP (Energy Poverty)	26
Next Steps (Homelessness)	23

Supported Self Help (1:1 structured intervention)	
Assessment Session	62
Intervention Session	37

Total number of sessions attended	763
Cornwall Mind YTD Total Individuals	601

# Cornwall Mind

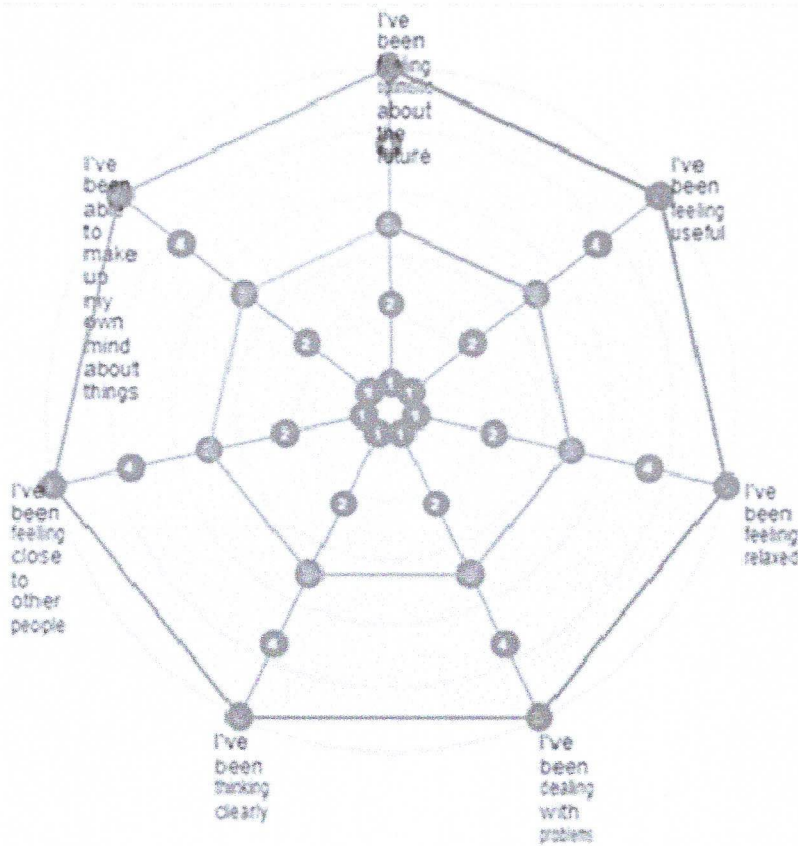
## Trustees' Report

### Case studies and testimonials

#### HUI Case Study

OVERVIEW: G is an 81-year-old male who I supported on discharge from Longreach Hospital. G has a diagnosis of Bipolar Affective Disorder and low mood. He required support with social inclusion and confidence building. As part of my support, I visited G in hospital to build a therapeutic relationship and attended his Teams Discharge Meeting with the hospital staff to ascertain best ways of supporting him. He was extremely distressed and the thought of going home overwhelmed him as he didn't think he would be able to cope. My support included taking him shopping, making and taking him to eye/hearing/dental appointments, as well as helping him with light chores around the home. He made great progress and was able to cope much better with life at the end of the support. I researched gardeners in the area and gave him information on Supportmatch, HomeShare, which matches people who have a spare room and need a bit of support with people looking for somewhere to live and able to give support. He continues to go to the Age UK Day Centre once a week for social inclusion, which will be self-funded.

The results of the Short Warwick-Edinburgh Mental Wellbeing Scale completed at start and end of our project intervention (see below) show huge improvements for client.



# Cornwall Mind

## Trustees' Report

### PSW Testimonials

- “I would recommend peer support work to others because it has really helped me pass a difficult part of my life, it has helped me to go out and do things that I love and without personally having support and confidence boosting etc I wouldn't have been able to on my own. I gained support to achieve short-term and long-term goals to support my wellbeing and anxiety and to improve my mental and physical health. I learnt about strengths that I didn't know or believe I had. I have met my goals to attend wellbeing boxing to become physically fit, build confidence and most importantly to find an outlet to release energy tension and manage angry feelings in a positive way. I have taken away confidence and ways to continue to support myself and I am so grateful.”
- 1.

- ‘I would definitely recommend Peer Support work to others, as one to one contact allows the individual to have personal concern looked at. Rather than a subject such as Bipolar Disorder, Depression, Anxiety etc being looked at as a whole topic, usually with a group of people. I gained individual attention, which allowed me to talk with a peer support worker honestly and openly. After a 3 month period we got to know each other well and this also helped my confidence to increase. I was encouraged to work with a PSW because I have seen others work with them and seen the results which were good. I met the goals of the beginning of my recovery. Weekly meetings enabled me to have an ongoing confidence effect. Thus, I feel the time spent together was beneficial to my overall wellbeing. I have been able to do sketch artwork outside in public on my own and have engaged with people who were inquisitive to what I was doing. I feel that anybody would appreciate the time spent together with a Peer Support Worker, whom has problems with their mental health. Having a good knowledge of mental health problems is definitely a positive in order for the P.S.W to know what they are doing, having experienced such problem themselves. I have improved as a person over the time spent with my P.S.W and I appreciate the effort, not only the patience, put in by both them and myself. I also feel I have exceeded my own expectations of myself, driving to destinations I haven't been to before in my car.’
- 2.

- Emma was my Peer Support Worker at Mind and helped me deal with a serious case of hoarding and clutter. Emma has been an enormous help! I've been so stuck for years a very cluttered garage and workshop. So bad I simply couldn't take it and as a result have clutter all over the home. Each week Emma came and we faced the major declutter together. No easy task (where even to start?) and with my health limitations, Emma did the majority of the lifting while I sorted and many a car trip to the recycling centre or charity shop. I have COPD so I get breathless very quickly, and simply cannot do a lot of the manual work. Emma has been a god send! I really appreciated all her hard work and determination to me. I now feel I can move again. I'm no longer stuck, and the difference this has made to my mental health is pretty much really immeasurable. This means I can now de-clutter other rooms (now I have somewhere to move things) all the corners of the house and organise. It's been many years since I have left organised (and being artistic it means a great deal to me! I cannot thank Emma and Mind enough for helping to pick me up and move forward again.
- 3.

## **Cornwall Mind**

### **Trustees' Report**

#### Art Group Case Study

This particular lady joined the RAP Art group in April of this year, in which its members shared eight face to face sessions of art. On being asked why she had chosen to join the art group, she said she just 'fancied having a go,' but hadn't done any art since school. During the first session, it was obvious that she felt anxious, which she voiced herself, requiring several smoking breaks. However, by the end, she had completed her first sketch, and on returning to the room after a break and noticing her achievement she responded with, 'Blimey, did I really do that!' Art most definitely unlocked something in her that day, and she arrived at the following sessions with an eagerness to create, always leaving with a sense of joy in everything she produced. At another session, she arrived looking very dishevelled, which concerned me. I spoke with the manager of the residential home she lives in afterwards, who said that her baseline presentation is that she stays in bed most of the day, despite prompts from the staff. On that day, she had woken late, but surprisingly was still eager to attend, not even having had time to eat breakfast. The feedback from the client after the art sessions highlighted the impact, they have had upon her, recognising herself that her mental health had improved. This was echoed by the manager, who said that she always appears proud of the work she has completed and willingly and eagerly shows staff and fellow residents what she has created that day. She talks about what she has learnt and displays a real sense of achievement.

The staff have seen a huge improvement in her mental health and she is now awaiting a care worker to attend future art sessions here at Cornwall Mind.

## **Cornwall Mind**

### **Trustees' Report**

#### Hope walks and Eco Group Case study

This particular client attended Eco Group in Helston in July/August and regularly attends Hope Walks. She is also a Lived Experience Expert. A few months ago a lady emailed me and said that she was not sure if she should attend Hope Walks as she described herself as 'actively suicidal'. At the time she was on sick leave from work and had been for several months. I told her that she was welcome to come along to walks if she felt she would like to and if it would help her. The client continued to attend Hope Walks at all of the locations and the twilight walk. Often, I would get the opportunity to talk to her 1-1 and have frank conversations about her mental health. She was also able to connect with other walkers and she appeared to appreciate this opportunity. I mentioned the Eco project in Butterfly Wood (Helston) to her and she said she would like to attend. She participated fully in the activities and was keen to shift telegraph poles and wheel barrows of gravel. She seemed to thrive on the 'check-in' discussion part of the session and other members of the group really enjoyed working and talking with her. In one meeting she said that she would not be alive without the support provided by Cornwall Mind. She continues to attend Hope Walks and is a great asset to the sessions as she acts as a peer mentor and makes new members feel welcome and uses her empathy and experience to talk to all of the clients. She has written a very positive piece of feedback for the walks that I am going to use for an evaluation of the project. She is back at work now after 6 months sickness leave. She said that returning to work is really hard and some aspects of her work cause her to feel that she has PTSD. She has difficulty sleeping and says that she is still struggling with her mental health.

#### 5 ways to wellbeing Feedback

What have you learnt from the course?

"I was very nervous, I wanted to leave the first session but decided to stay. After the break, I felt a lot better being there. The other people on the course seemed really nice and welcoming. I realised we were all probably feeling the same. The main things I learnt from the course was getting used to meeting others and it's not so daunting and I liked goal setting. Having to give a time on when you are going to complete something."

"My aim when signing up to this course was to give me a new tool for expressing and making sense of negative thoughts and feelings of anxiety. It has done that and so much more – the facilitator was brilliant, and working with the others to support and share has been great. I only wish the course was longer as I feel we have only just got going!"

#### **Structure, governance and management**

##### ***Organisational structure***

The structure of Cornwall Mind continues to evolve as we grow. As new projects have come online and recruitment has been required for new roles, we have been able to move staff members into new positions. This has often enabled our staff members to grow their experience within the organisation as well as feeling valued and supported in their career.

Staff retention is an issue across the sector. Cornwall Mind is dedicated to providing its staff with the best working environment, conditions and salary that they can. We are a Real Living Wage employer and are proud to offer staff members support and respect in all areas of their employment. We hold these values very strongly and our staff feedback indicates that they feel valued, supported and respected. The ultimate goal is that we improve staff retention and continue to build on our committed team.

## Cornwall Mind

### Trustees' Report

Our Senior Management Team are embedded in the charity and work alongside the CEO . The strength of this group has been important in balancing the needs of Cornwall Mind during its growth over the year. It has also created more time to enable the CEO to engage with partner organisations, to sit on Boards and Mental Health Groups and to build important relationships within the Mental Health Sector .

#### Financial Risks

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the charity's policies approved by the board of Trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

#### General Risks

The Chair meets the CEO regularly for an update on the activities of the charity and a general discussion on strategy and planning. They also regularly review the Risk Register and make adjustments as required. The additions and amendments are then discussed at Board Meetings. The full Risk Register is circulated to Trustees quarterly and Cornwall Mind have a robust business continuity plan.

The charity trustees have considered the major risks to the charity and are satisfied that there are adequate systems and procedures in place to manage those risks.

#### Mind Quality Mark

Cornwall Mind was due to have an assessment by National Mind in late 2023 which was postponed and we will now be assessed in the autumn of 2024. The Mind Quality Mark (MQM) is an assessment against 20 standards set nationally every 3 years and each local Mind charity has to go through the process.

We feel that the charity is well placed this year to go through this process and to achieve the standard. This is testament to all of the hard work the Management Team and the Board have done to review and establish our systems, policies and procedures over the last three years .

The Trustees have complied with their duty to have regard to the Charity Commission's Public Benefit Guidance when carrying out their activities .

The annual report was approved by the Trustees of the charity on 12/11/24 and signed on its behalf by:



.....  
Anne Jeffery  
Chairman and Trustee

## Cornwall Mind

### Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable laws and regulations.

The law applicable to Charities requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing these financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and reports) regulations 2008, and the provisions of the constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Approved by the Trustees of the charity on 12/11/24 and signed on its behalf by:



Anne Jeffery  
Chairman and Trustee

## Cornwall Mind

### Independent Examiner's Report to the Trustees of Cornwall Mind

I report to the Trustees on my examination of the accounts of the Charity for the year ended 31 March 2024.

#### Responsibilities and basis of report

As the charity's Trustees of Cornwall Mind you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of your charity's accounts as carried out under section 145 of the Act 2011. In carrying out my examination and I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material aspect:

1. accounting records were not kept in respect of Cornwall Mind as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Deborah Warburton  
FCCA  
GW & Co. Limited  
Waterside Court  
Falmouth Road  
Penryn  
TR10 8AW

Date: 12/11/2024

## Cornwall Mind

### Statement of Financial Activities for the Year Ended 31 March 2024 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
<b>Income and Endowments from:</b>				
Donations and legacies	3	27,505	-	27,505
Charitable activities	4	-	542,730	542,730
Other trading activities	5	1,488	-	1,488
Investment income	6	9,489	-	9,489
Other income	7	-	39,622	39,622
Total income		<u>38,482</u>	<u>582,352</u>	<u>620,834</u>
<b>Expenditure on:</b>				
Raising funds	8	(6,443)	-	(6,443)
Charitable activities	9	(66,874)	(504,606)	(571,480)
Total expenditure		<u>(73,317)</u>	<u>(504,606)</u>	<u>(577,923)</u>
Net (expenditure)/income		(34,835)	77,746	42,911
Transfers between funds		<u>196,622</u>	<u>(196,622)</u>	-
Net movement in funds		161,787	(118,876)	42,911
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>60,837</u>	<u>469,134</u>	<u>529,971</u>
Total funds carried forward	19	<u>222,624</u>	<u>350,258</u>	<u>572,882</u>
	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
<b>Income and Endowments from:</b>				
Donations and legacies	3	41,788	-	41,788
Charitable activities	4	-	472,369	472,369
Other trading activities	5	68,628	-	68,628
Investment income	6	3,127	-	3,127
Total income		<u>113,543</u>	<u>472,369</u>	<u>585,912</u>
<b>Expenditure on:</b>				
Raising funds	8	(28,088)	-	(28,088)
Charitable activities	9	(86,619)	(356,464)	(443,083)
Total expenditure		<u>(114,707)</u>	<u>(356,464)</u>	<u>(471,171)</u>
Net (expenditure)/income		<u>(1,164)</u>	<u>115,905</u>	<u>114,741</u>
Net movement in funds		(1,164)	115,905	114,741
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>62,001</u>	<u>353,229</u>	<u>415,230</u>

The notes on pages 18 to 32 form an integral part of these financial statements.

## Cornwall Mind

### Statement of Financial Activities for the Year Ended 31 March 2024 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Total funds carried forward	19	<u>60,837</u>	<u>469,134</u>	<u>529,971</u>

All of the charity's activities derive from continuing operations during the above two periods.

The notes on pages 18 to 32 form an integral part of these financial statements.


**Cornwall Mind**

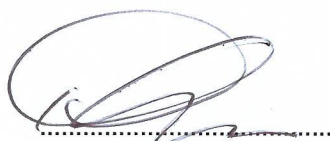
**(Registration number: 1176942)  
Balance Sheet as at 31 March 2024**


	Note	2024 £	2023 £
<b>Fixed assets</b>			
Tangible assets	15	-	187,000
<b>Current assets</b>			
Debtors	16	76,062	16,292
Cash at bank and in hand	17	<u>521,460</u>	<u>337,659</u>
		597,522	353,951
<b>Creditors: Amounts falling due within one year</b>	18	<u>(24,640)</u>	<u>(10,980)</u>
<b>Net current assets</b>		<u>572,882</u>	<u>342,971</u>
<b>Net assets</b>		<u><u>572,882</u></u>	<u><u>529,971</u></u>
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds	19	350,258	469,134
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>222,624</u>	<u>60,837</u>
<b>Total funds</b>	19	<u><u>572,882</u></u>	<u><u>529,971</u></u>

The financial statements on pages 15 to 32 were approved by the Trustees, and authorised for issue

on 12/03/24 and signed on their behalf by:

  
 Anne Jeffery  
 Chairman and Trustee

  
 Demelza Todd  
 Trustee

  
 DAVID CHADDOCK

The notes on pages 18 to 32 form an integral part of these financial statements.

## **Cornwall Mind**

### **Notes to the Financial Statements for the Year Ended 31 March 2024**

#### **1 Accounting policies**

##### **Summary of significant accounting policies and key accounting estimates**

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

##### **Statement of compliance**

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

##### **Basis of preparation**

Cornwall Mind meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

##### **Going concern**

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

##### **Income and endowments**

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature are recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

## **Cornwall Mind**

### **Notes to the Financial Statements for the Year Ended 31 March 2024**

#### ***Donations and legacies***

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Legacy gifts are recognised on a case by case basis following the grant of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

#### ***Raising funds***

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

#### ***Charitable activities***

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### **Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

#### **Governance costs**

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

## **Cornwall Mind**

### **Notes to the Financial Statements for the Year Ended 31 March 2024**

#### **Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### **Tangible fixed assets**

Individual fixed assets costing £1,000.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

#### **Trade debtors**

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

#### **Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

#### **Trade creditors**

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Fund structure**

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### 3 Income from donations and legacies

	<b>Unrestricted funds General £</b>	<b>Total funds £</b>
Donations and legacies;		
Donations from individuals	25,888	25,888
Gift aid reclaimed	1,617	1,617
<b>Total for 2024</b>	<b>27,505</b>	<b>27,505</b>
<b>Total for 2023</b>	<b>41,788</b>	<b>41,788</b>

#### 4 Income from charitable activities

	<b>Restricted funds £</b>	<b>Total funds £</b>
Grants received		
	542,730	542,730
<b>Total for 2024</b>	<b>542,730</b>	<b>542,730</b>
<b>Total for 2023</b>	<b>472,369</b>	<b>472,369</b>

#### 5 Income from other trading activities

	<b>Unrestricted funds General £</b>	<b>Total funds £</b>
Trading income;		
Local fundraising and street collection income	1,488	1,488
<b>Total for 2024</b>	<b>1,488</b>	<b>1,488</b>
<b>Total for 2023</b>	<b>68,628</b>	<b>68,628</b>

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### 6 Investment income

	<b>Unrestricted funds General £</b>	<b>Total funds £</b>
Interest receivable and similar income; Interest receivable on bank deposits	9,489	9,489
<b>Total for 2024</b>	9,489	9,489
<b>Total for 2023</b>	3,127	3,127

#### 7 Other income

	<b>Restricted funds £</b>	<b>Total funds £</b>
Gains on sale of tangible fixed assets for charity's own use	39,622	39,622
<b>Total for 2024</b>	39,622	39,622

#### 8 Expenditure on raising funds

	<b>Unrestricted funds General £</b>	<b>Total funds £</b>
Other fundraising costs		
Premises expenses	2,709	2,709
Wages	2,766	2,766
	968	968
<b>Total for 2024</b>	6,443	6,443
<b>Total for 2023</b>	28,088	28,088

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### 9 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total 2024 £
Staff costs	12	58,693	424,425	483,118
Allocated support costs	10	6,083	80,181	86,264
Governance costs		2,098	-	2,098
		<u>66,874</u>	<u>504,606</u>	<u>571,480</u>
		<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total 2023 £</b>
Staff costs	12	44,862	331,722	376,584
Allocated support costs	10	39,844	24,742	64,586
Governance costs		1,913	-	1,913
		<u>86,619</u>	<u>356,464</u>	<u>443,083</u>

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### 10 Allocated support costs

Note	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Staff expenses	-	2,269	2,269	2,465
Office costs	234	19,133	19,367	20,092
Information and technology costs	-	8,447	8,447	10,305
Other costs	5,691	7,923	13,614	9,635
Project costs	-	42,409	42,409	21,946
Finance costs	158	-	158	143
	<u>6,083</u>	<u>80,181</u>	<u>86,264</u>	<u>64,586</u>

#### 11 Trustees remuneration and expenses

No Trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No Trustees have received any reimbursed expenses or any other benefits from the charity during the year.

#### 12 Staff costs

The aggregate payroll costs were as follows:

	2024 £	2023 £
<b>Staff costs during the year were:</b>		
Wages and salaries	479,705	365,822
Other staff costs	3,413	10,762
	<u>483,118</u>	<u>376,584</u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2024 No	2023 No
Senior management team	3	4
Administrator	1	1
Coordinators	5	4
Community fundraiser	1	1
Media, marketing and communications	1	1
Recovery supporters/Mental Health workers	17	15
	<u>28</u>	<u>26</u>

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2024

No employee received emoluments of more than £60,000 during the year.

#### 13 Independent examiner's remuneration

	2024 £	2023 £
Examination of the financial statements	<u>2,098</u>	<u>1,913</u>

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### 14 Taxation

The charity is a registered charity and is therefore exempt from taxation.

#### 15 Tangible fixed assets

	Land and buildings £	Total £
<b>Cost</b>		
At 1 April 2023	187,000	187,000
Disposals	<u>(187,000)</u>	<u>(187,000)</u>
At 31 March 2024	-	-
<b>Depreciation</b>		
At 31 March 2024	<u>-</u>	<u>-</u>
<b>Net book value</b>		
At 31 March 2024	<u>-</u>	<u>-</u>
At 31 March 2023	<u>187,000</u>	<u>187,000</u>

#### 16 Debtors

	2024 £	2023 £
Trade debtors	63,866	4,880
Prepayments	186	616
Other debtors	<u>12,010</u>	<u>10,796</u>
	<u>76,062</u>	<u>16,292</u>

#### 17 Cash and cash equivalents

	2024 £	2023 £
Cash on hand	89	100
Cash at bank	<u>521,371</u>	<u>337,559</u>
	<u>521,460</u>	<u>337,659</u>

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### 18 Creditors: amounts falling due within one year

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Trade creditors	4,350	7,420
Other creditors	7,656	543
Accruals	12,634	3,017
	<u>24,640</u>	<u>10,980</u>

**Cornwall Mind**

**Notes to the Financial Statements for the Year Ended 31 March 2024**

**19 Funds**

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 March 2024 £
<b>Unrestricted funds</b>						
<i>General/</i>						
Unrestricted	60,837	38,482	(73,317)	196,622	-	222,624
<b>Restricted funds</b>						
Get Set to Go	6,067	-	(595)	-	-	5,472
Property Fund	187,000	-	-	(226,622)	39,622	-
Next Steps Homelessness	15,442	42,580	(31,775)	-	-	26,247
Winter Discharge	50,698	79,740	(63,153)	-	-	67,285
CPFT PSW Development	19,527	-	(5,283)	-	-	14,244
HIU Caseworker	11,921	78,750	(47,882)	-	-	42,789
Community Energy Project	7,163	9,648	(15,941)	-	-	870
Sing for Wellbeing	930	-	(930)	-	-	-
Heartache and hope	40,930	-	(17,242)	-	-	23,688
Lived experience co-ordinator	3,839	45,127	(40,320)	-	-	8,646
EBE Network	28,050	1,165	(17,314)	-	-	11,901
Lived experience co-ordinator	37,526	19,439	(30,007)	-	-	26,958
Volunteer manager and trainer	11,277	16,450	(9,249)	-	-	18,478
PSW link worker	14,356	23,834	(22,658)	-	-	15,532
EBE role hosting for Cornwall Council	3,676	6,478	(10,146)	-	-	8
Creative recovery	29,805	50	(18,070)	-	-	11,785

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2024

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 March 2024 £
Ground works Tesco grants	927		(8,000)	-	-	1,802
People in Mind (MHSPIC)	-	115,168	(114,879)	(73)	-	216
MIND time to talk day legacy grant	-	3,160	(3,160)	-	-	-
MIND Continuation Fund	-	25,000	(10,440)	-	-	14,560
MIND Supported self help	-	32,111	(29,907)	-	-	2,204
St Enodoc Golf Club donation	-	200	-	-	-	200
CCF/Animal hoarding project	-	5,000	-	-	-	5,000
Hearing voices project	-	35	(108)	73	-	-
CCF cost of living grant 23/24	-	5,000	(1,940)	-	-	3,060
Eating disorder service	-	20,167	(3,607)	-	-	16,560
CCF Headland Trust	-	2,753	-	-	-	2,753
Sir Jules Thorn Trust	-	2,000	(2,000)	-	-	-
Bodmin cafe and bookshop	-	-	-	25,000	-	25,000
Creative initiatives	-	-	-	5,000	-	5,000
<b>Total restricted funds</b>	<u>469,134</u>	<u>542,730</u>	<u>(504,606)</u>	<u>(196,622)</u>	<u>39,622</u>	<u>350,258</u>
<b>Total funds</b>	<u>529,971</u>	<u>581,212</u>	<u>(577,923)</u>	<u>-</u>	<u>39,622</u>	<u>572,882</u>

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2024

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
<b>Unrestricted funds</b>				
<b>General</b>				
Unrestricted	62,001	113,543	(114,707)	60,837
<b>Restricted</b>				
Cornwall Community Foundation	906	-	(906)	-
Get Set to Go	6,067	-	-	6,067
Property Fund	187,000	-	-	187,000
Next Steps Homelessness	10,369	41,323	(36,250)	15,442
Winter Discharge	11,172	79,744	(40,218)	50,698
CPFT PSW Development	25,853	-	(6,326)	19,527
Influence & participation Grant	-	184	(184)	-
MIND Growth Fund	3,926	3,993	(7,919)	-
HIU Caseworker	73,840	-	(61,919)	11,921
Digital Transformation Fund	1,986	-	(1,986)	-
Co-op Resilience Programme	30,280	26,616	(56,896)	-
Community Energy Project	-	36,099	(28,936)	7,163
Sing for Wellbeing	1,830	-	(900)	930
Heartache and hope	-	48,459	(7,529)	40,930
Lived experience co-ordinator	-	46,204	(42,365)	3,839
EBE Network	-	39,239	(11,189)	28,050
Lived experience co-ordinator	-	42,443	(4,917)	37,526
Volunteer manager and trainer	-	30,000	(18,723)	11,277
PSW link worker	-	22,046	(7,690)	14,356

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2024

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
Suicide prevention	-	19,548	(19,548)	-
MINDS time to talk day 2023	-	1,000	(1,000)	-
Safer stronger surviving winter fund	-	795	(795)	-
EBE role hosting for Cornwall Council	-	3,676	-	3,676
Creative recovery	-	30,000	(195)	29,805
Ground works Tesco grants	-	1,000	(73)	927
<b>Total restricted funds</b>	<u>353,229</u>	<u>472,369</u>	<u>(356,464)</u>	<u>469,134</u>
<b>Total funds</b>	<u>415,230</u>	<u>585,912</u>	<u>(471,171)</u>	<u>529,971</u>

**Cornwall Mind**

England & Wales - Charity number 1176942

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# Accounts

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Charity registration number: 1176942

# Cornwall Mind

Annual Report and Financial Statements

for the Year Ended 31 March 2023



## **Cornwall Mind**

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## **Cornwall Mind**

### **Reference and Administrative Details**

#### **Chairman**

Anne Jeffery

#### **Trustees**

Anne Jeffery

Demelza Todd, Vice-Chair

Liz Rumble, Secretary

Penny Lilly-Brickell

Wendy Cousins

Diana Smith

Zara Mason

Christopher Morse

Andy Jago (appointed 9<sup>th</sup> May 2022)

Olga Foot (resigned 9<sup>th</sup> May 2022)

Claire Sanders (appointed 26 October 2022/resigned 7<sup>th</sup> February 2023)

#### **Senior Management / Leadership Team**

Paul Reeve, CEO

Jon Gladstone, Quality and Bid Manager

Lorna Richardson, Operations and Bid Manager

Caron Reeves, Finance officer

#### **Charity Registration Number**

1176942

#### **Principal Office**

2A Hamley Court

Dennison Road

Bodmin

PL31 2LL

#### **Independent Examiner**

GW & Co Limited

Waterside Court

Falmouth Road

Penryn

TR10 8AW

## **Cornwall Mind**

### **Trustees' Report**

The Trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2023.

#### **Objectives and activities**

##### ***Objects and aims***

Cornwall Mind is an independent charity committed to supporting better mental health for everyone in Cornwall . Whilst affiliated to National Mind, Cornwall Mind is an independent charity that develops its own strategy and raises its own funding .

The charity makes a very important contribution to improving mental health in Cornwall and is dedicated to delivering improvements to services as well as influencing decisions that affect the wellbeing of everyone who lives here .

The proportion of adults aged 18+ with mental health problems in Cornwall is set to increase until at least 2030. Cornwall Mind supports the population of Cornwall within urban and rural areas of the county on their journey to recovery. The charity considers that it is important to be able to offer a variety of solutions that enable people to move forward. The way that we do this includes the prevention and maintenance of healthy living, supporting recovery and resilience, challenging stigma and improving services .

Following a restructuring of Cornwall Mind over the past few years, the charity continues to grow with a strong and sustainable business plan to develop more support throughout Cornwall enabling many more people to access the services that we offer .

Our Board of Trustees supports and engages with the strategy and vision for the charity. At the beginning of 2023, the CEO and Trustees held a Strategy Day which developed thinking around what we do, what we would like to do and what we need to do to get there . Our strategy includes, but is not limited to :

1. Building on our aim to reach out to everyone who needs the services of Cornwall Mind
2. Continuing to look for opportunities to work with communities currently under-represented and marginalised
3. Developing a team of fund raisers that will substantially contribute to unrestricted income in order to grow our work in the county

Cornwall Mind has achieved great success working with delivery partners. Our CEO has continued to build strong relationships with statutory health services and commissioners which has led to an increase in the number of contracts that we deliver and we are therefore able to support many more people.

We have also increased our work in the Community including expanding the number of Wellbeing Groups that we deliver. These have a strong focus on support to recovery and resilience.

Cornwall Mind has achieved growth through business development over the past year . This is due to the successful endeavours of the CEO who works tirelessly for the charity to deliver on its objectives.

His commitment to create sustainable growth for the future is clearly visible as he works towards a set of milestones each year to ensure that we stay on track and on target.

## **Cornwall Mind**

### **Trustees' Report (continued)**

#### ***Public benefit***

The Trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Our geographical reach has increased through this period and we have adopted an approach that responds to need allowing us to maximise our resources across a wider area.

Through both group and individual support we have considerably diversified our wellbeing and recovery offer, meaning that our services are available to more people in more contexts than in previous years. This year saw considerable but sustainable growth and set the foundations for new and exciting initiatives that can be built upon. During the year we began to develop more robust reporting systems that will prove their value in the years to come.

We have also successfully developed a Lived Experience Team that works closely with the NHS, both strategically and operationally, to ensure that the experience of those who receive (or have received) services are embedded in the development and delivery of NHS services.

For the year April 2022 to March 2023 we supported around 500 people through the following activities:

#### **1:1 Casework**

**Rehab Peer Support Workers.** The PSW project utilises the 'lived experience' of staff to motivate and coach others towards their own recovery. It works with people who are being discharged from clinical services. We also host a PSW Network that provides a forum for all PSW's that work in Cornwall to discuss successes and challenges and provides cross sector support.

**Next Steps.** This project works in partnership with the NHS's Health for Homeless Team and supports people facing homelessness to develop their own recovery tools to increase resilience.

**HIU.** The High Intensity User Project is for people who present at Emergency Departments or call an ambulance on a regular basis and helps them to identify the underlying challenges that lead to this contact and puts a plan in place for alternatives to emergency care. These are often people who 'fall through the gaps' in services.

**Redress.** This project works in partnership with a local energy poverty charity and seeks to support the mental health needs of people in order for them to engage effectively in their energy plan.

#### **Wellbeing and Prevention**

**Eco therapy.** We have a garden and two allotments that provide horticultural activities that promote social inclusion, peer support and recovery.

**A Space to Speak Your Mind.** This radio group produce a monthly show that is broadcast over three local radio stations. It teaches production and journalistic skills as well as promoting wellbeing.

**Art.** Our art group teaches various techniques for painting and drawing and creates an environment for peer support and social inclusion.

**Walking.** The walking group creates a healthy environment for discussion around wellbeing and for peer support.

## Cornwall Mind

### Trustees' Report (continued)

Music. Our music group meets to play songs together and support each other through discussion and music.

5 Ways to Wellbeing Workshops. These 6 week workshops provide a structured approach to making the most of each of the five ways to wellbeing and culminate in the development of a Recovery Action Plan for people to develop their emotional resilience.

Community Cafés. These groups are less activity focused and provide an informal platform for discussion and peer support. They are offered in person and online.

Writing Yourself Well. These groups are facilitated by a professional writer and demonstrate the value of writing to promote recovery and resilience.

All of our recovery services use the Five Ways to Wellbeing as a framework and all participants are supported to develop their own Wellbeing Action Plan. We believe that everyone has a right to a healthy happy life and can recover from mental ill-health and we encourage people to define what this means for them.

#### Testimonials

We feel that the voice of the people who use our services most effectively convey the value of what we do at Cornwall Mind.

##### 5 Ways to Wellbeing:

*Helped me see life in a different way.*

*I have enjoyed the social aspect and the relaxed nature of the course.*

*It has inspired me to become a lot more active.*

*The course has helped me think about what I want to do moving forwards which is setting up my own business.*

*I cannot stress enough how much the course helped me regain control of my life. It put all aspects of my unhappiness into perspective and helped me reassess what I wanted to enable me to be happy.*

*I have something to offer others. I think I could be a good listener and support people.*

*I have learnt how to be more positive and mindful, connect with nature and people.*

*By taking notice I can learn to feel better in situations.*

*I have learnt that I am funny and can fit in and people do like me. I can interact even when I'm nervous.*

*I used the techniques I have learnt from the course when I feel stressed or overwhelmed.*

*Allotment and garden group:*

*It was worth all the effort to get here today.*

*Exercise is really benefiting me.*

*I look forward to the sessions, we have a laugh and support each other.*

## Cornwall Mind

### Trustees' Report (continued)

*I can come along and I am able to say if it's been a crap day. At home I didn't have anyone to talk to. I've been able to get other ideas from other people attending the groups about coping mechanisms. I sometimes come to the session frustrated with life but always leave ready to take on the next weeks challenges. Leaving some lettuce or a potato in hand is a plus too.*

#### Art Group:

*Thank you so much for being so welcoming and putting me at ease. I really enjoyed the session and found it beneficial and rewarding.*

*Please thank everyone for being so lovely, I wouldn't be where I am now without all of you.*

*Art group allows me to focus in a very relaxing environment and also encourages me to socialise and mix with others. I enjoy chatting about things with others too.*

*I enjoy doing something new and challenging myself. This has helped my confidence and self-esteem and I have improved already.*

*Sitting down and creating, together with relaxing, helps to stop the worries that go on in my mind for a couple of hours. The practise of painting has increased my knowledge, confidence and expertise of art itself.*

*Working through the different drawings and paintings slows peoples' minds and relaxes us all. The patient teaching and caring approach leads to a lovely environment for us all. I've learnt so much myself and appreciate all the lovely members within the group.*

*Art is the most therapeutic thing for me and is my favourite activity which I always look forward to. It is the best thing for my mind.*

#### Creative Writing (Write Yourself Well):

*I can't tell you what joy I got out of this creative course. I found it wonderful. It allowed me to feel part of a group and I loved the variety of the mind matter that we dealt with and discussed amongst ourselves. I am doing and have done a few online courses recently and by far this is the best experience I have had. I really hope that it continues. I will look forward to exploring poetry and poem reading in the future, but it was all made a great experience as we could share ideas and thoughts, and this helped with our own creativity.*

*I never knew I had any of this inside me. You helped to bring it out.*

*I just want to say the creative writing group helped me a lot when I was feeling really down and thank you for running this group.*

*I couldn't express my feelings and emotions at home as I had to hold things together for the rest of the family. I found expression through writing really helpful and a release for me.*

*It was my escape, my bolt hole that was just for me and my needs and I didn't feel selfish about it. It's helped me navigate my way through this incredibly difficult time.*

*I hadn't felt so safe or been surrounded by such friendly and understanding people in a long time.*

*I have found the creative writing course to be an amazing experience. The course has unlocked things for me that I don't fully understand. The facilitation by Anne has been wonderful and I have learnt such amazing poetry.*

## Cornwall Mind

### Trustees' Report (continued)

*My aim when signing up to this course was to give me a new tool for expressing and making sense of negative thoughts and feelings of anxiety. It has done that and so much more – A has been a brilliant facilitator, and working with the others to support and share has been great!*

#### Music Group:

*I am learning, sharing and making friends.*

*I feel safe to try new things and not be judged.*

*It gives my head space to think and breathe.*

*I have greater confidence and feel very supported by the group and my music skills are getting better.*

#### Walking Group:

*The walking group is really helping me build a routine in my week, which is so important to me, having autism. I feel very comfortable with everyone too, as you are all so friendly.*

*It has been great to be shown so many different places to walk and I am enjoying going out for walks on my own far more now. I stop to notice things too, which helps me focus away from my worries.*

#### **Achievements and performance**

The charity hold a Staff Update Day twice each year which brings everyone together including staff, volunteers and Trustees.

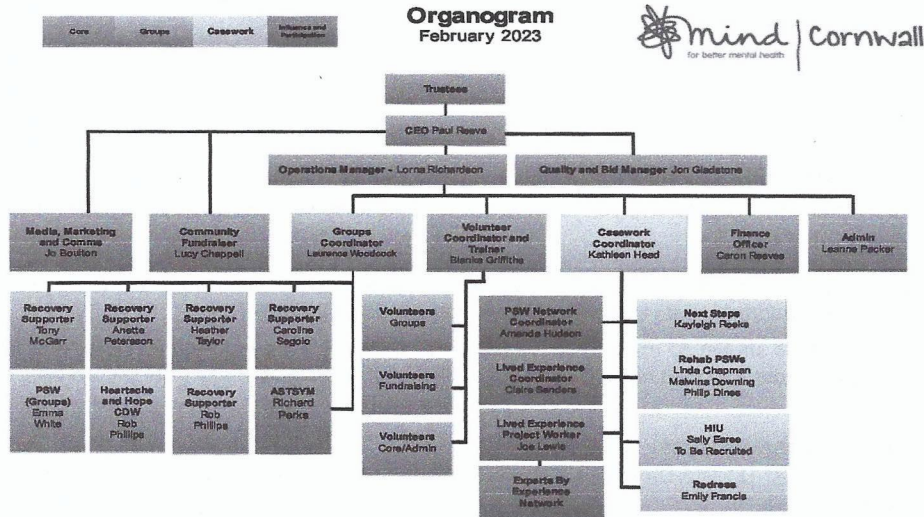
Supervision sessions between line managers and staff are held regularly in order to ensure that every staff member feels valued and a very big part of Cornwall Mind. The nature of much of our engagement with clients is done through remote working and we offer support and encouragement to our team and demonstrate that through promoting strong communication and collaboration .

Our volunteer numbers have grown over the past year by our Volunteer Co-ordinator who has been able to maximise attendance at community Wellbeing Groups. As with many charities since the Pandemic, it has been more difficult to recruit volunteers to work face to face. Whilst we are always seeking to grow the number Cornwall Mind volunteers, we do have a number of committed people who regularly support the work that we do. Alongside our employed staff, we have begun to adopt an approach that includes external experts in their fields to ensure that we are able to offer the highest quality and most innovative interventions to complement our core services.

The following organisational chart illustrates the current structure as of February 2023

# Cornwall Mind

## Trustees' Report (continued)



### Financial review

#### Policy on reserves

The reserves are held for the purpose of carrying out the Charity's objectives. The reserves are held by way of the bank account and the property owned by the charity. The Trustees consider a minimum level of reserves is appropriate.

The reserves as at 31 March 2023 were £529,971 (2022: £415,230). of these reserves £469,134 (2022: £353,229) were held in restricted funds.

The Trustees have reviewed the reserves of the charity and they are of the opinion that there are adequate resources to fund the activities for the foreseeable future and as such, the Trustees are of the view that the charity is a going concern.

During 2022, the Board took the decision to sell a property that the charity had owned for many years. Previously it had been a short term rental property but had become in need of refurbishment in order to be compliant with energy efficiency standards as well as requiring significant updating.

After achieving a sale, the CEO and the Board decided to protect the money in the short term and to consider the best way to use it in order to grow Cornwall Mind in a sustainable manner. This is still being considered. We have initial ideas of investing some of the monies in creating a new fundraising team. The Community Fundraiser resigned early in 2023 after a period of illness. Currently a new fundraising function is being established and a team of fundraisers will be recruited beginning with an Income Generation Manager. We understand the importance of being financially independent without being reliant on our income from commissioned projects.

## **Cornwall Mind**

### **Trustees' Report (continued)**

Funding comes to Cornwall Mind from a variety of sources including: Cornwall Council; Cornwall Partnership NHS Trust; Cornwall Integrated Care Board; National Mind; local community fundraising and charitable trusts.

Our financial position is reviewed monthly and reported to the Board at our bi-monthly meetings . The Finance Officer and our Finance Advisor to the Board ,who sits alongside the Board as a volunteer, meet regularly to discuss the position . The Finance Sub-Group is made up of the CEO, Finance Officer, volunteer Financial Advisor and Chair of the Board . They meet every eight weeks ahead of the Board Meeting to discuss all matter relating to the charity's finances. This has proved to be the best way of presenting a well prepared, precise financial picture for the Trustees at the Board Meeting. For the past year we have been moving towards using more ethical, sustainable banking services particularly for the monies from the house sale .

We have a separate Reserves Policy in place which is considered adequate by the Board in order to meet any potential need such as an unexpected drop in income or to support the charity as it grows.

The Board also has a Policies and Procedures sub group. Both groups work independently and items are brought to Board Meetings for further discussion as required,

We feel that we are now well positioned to deliver an ambitious growth plan over the next few years.

#### **Structure, governance and management**

##### ***Nature of governing document***

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Although Cornwall Mind is an independent charity, it sits within the National Mind federated network and as such is subject to the governance and quality standards set by them. Cornwall Mind is governed by a constitution of Trustees with responsibility for day to day operations deferred to the CEO and senior management team. Trustees are recruited through public advertisement and direct approach.

##### ***Organisational structure***

This year we have made structural changes to the charity with a new senior management team and a change to some roles and responsibilities. As a charity that is growing rapidly, our CEO has focussed on creating a successful team by building on individual strengths and developing strong communication . As a part of this restructuring, he has recruited a dedicated Operations Manager which has now released him to concentrate on the strategic direction of Cornwall Mind and developing his relationships with business partners. It has also allowed him to spend more time visiting community groups and engaging with staff.

##### ***Major risks and management of those risks***

The Chair meets the CEO regularly for an update on the activities of the charity and a general discussion on strategy and planning. Together, they also regularly review the Risk Register and make adjustments as required. The additions and amendments are then discussed at Board Meetings.

## Cornwall Mind

### Trustees' Report (continued)

The charity Trustees have considered the major risks to the charity and are satisfied that there are adequate systems and procedures in place to manage those risks.

#### Mind Quality Mark

At the end of 2023 Cornwall Mind will be assessed by National Mind through the Mind Quality Mark (MQM). This is an assessment against 20 standards set nationally every 3 years and each local Mind charity has to go through the process.

We feel that the charity is well placed this year to go through this process and to achieve the standard. This is testament to all of the hard work the Management Team and the Board have done to review and establish our systems, policies and procedures over the last two years.

The Trustees have complied with their duty to have regard to the Charity Commission's Public Benefit Guidance when carrying out their activities.

The annual report was approved by the Trustees of the charity on .....<sup>25/10/23</sup>..... and signed on its behalf by:

  
.....  
Anne Jeffery  
Chairman and Trustee

## Cornwall Mind

### Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Approved by the Trustees of the charity on 25/10/23 and signed on its behalf by:



Anne Jeffery  
Chairman and Trustee

## Cornwall Mind

### Independent Examiner's Report to the Trustees of Cornwall Mind

I report to the Trustees on my examination of the accounts of Cornwall Mind for the year ended 31 March 2023.

#### Responsibilities and basis of report

As the charity Trustees of Cornwall Mind you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Cornwall Mind's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

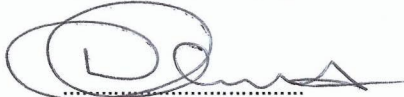
#### Independent examiner's statement

Since Cornwall Mind's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of FCCA, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of Cornwall Mind as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Deborah Warburton  
FCCA

Waterside Court  
Falmouth Road  
Penryn  
TR10 8AW

Date: 20 October 2023

## Cornwall Mind

### Statement of Financial Activities for the Year Ended 31 March 2023

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
<b>Income and Endowments from:</b>				
Donations and legacies	2	41,788	-	41,788
Charitable activities	3	-	472,369	472,369
Other trading activities	4	68,628	-	68,628
Investment income	5	3,127	-	3,127
<b>Total income</b>		<b>113,543</b>	<b>472,369</b>	<b>585,912</b>
<b>Expenditure on:</b>				
Raising funds	6	(28,088)	-	(28,088)
Charitable activities	7	(86,619)	(356,464)	(443,083)
<b>Total expenditure</b>		<b>(114,707)</b>	<b>(356,464)</b>	<b>(471,171)</b>
<b>Net (expenditure)/income</b>		<b>(1,164)</b>	<b>115,905</b>	<b>114,741</b>
<b>Net movement in funds</b>		<b>(1,164)</b>	<b>115,905</b>	<b>114,741</b>
<b>Reconciliation of funds</b>				
Total funds brought forward		62,001	353,229	415,230
Total funds carried forward	15	60,837	469,134	529,971
	Note	Unrestricted funds £	Restricted funds £	Total 2022 £
<b>Income and Endowments from:</b>				
Donations and legacies	2	16,176	-	16,176
Charitable activities	3	-	301,510	301,510
Other trading activities	4	72,795	-	72,795
Investment income	5	7,843	-	7,843
<b>Total income</b>		<b>96,814</b>	<b>301,510</b>	<b>398,324</b>
<b>Expenditure on:</b>				
Raising funds	6	(23,868)	-	(23,868)
Charitable activities	7	(85,978)	(230,987)	(316,965)
<b>Total expenditure</b>		<b>(109,846)</b>	<b>(230,987)</b>	<b>(340,833)</b>
<b>Net (expenditure)/income</b>		<b>(13,032)</b>	<b>70,523</b>	<b>57,489</b>
<b>Net movement in funds</b>		<b>(13,032)</b>	<b>70,523</b>	<b>57,489</b>
<b>Reconciliation of funds</b>				
Total funds brought forward		75,033	282,706	357,739
Total funds carried forward	15	62,001	353,229	415,230

All of the charity's activities derive from continuing operations during the above two periods.

The notes on pages 14 to 23 form an integral part of these financial statements.

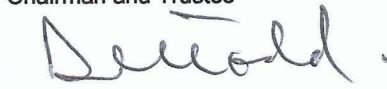
**Cornwall Mind**

**(Registration number: 1176942)  
Balance Sheet as at 31 March 2023**

	Note	2023 £	2022 £
<b>Fixed assets</b>			
Tangible assets	11	187,000	187,000
<b>Current assets</b>			
Debtors	12	16,292	10,401
Cash at bank and in hand	13	337,659	227,036
		<u>353,951</u>	<u>237,437</u>
<b>Creditors: Amounts falling due within one year</b>	14	<u>(10,980)</u>	<u>(9,207)</u>
<b>Net current assets</b>		<u>342,971</u>	<u>228,229</u>
<b>Net assets</b>		<u>529,971</u>	<u>415,230</u>
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds	15	469,134	353,229
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>60,837</u>	<u>62,001</u>
<b>Total funds</b>	15	<u>529,971</u>	<u>415,230</u>

The financial statements on pages 12 to 23 were approved by the Trustees, and authorised for issue on 31/03/23 and signed on their behalf by:

  
 .....  
 Anne Jeffery  
 Chairman and Trustee

  
 .....  
 Demelza Todd  
 Trustee

## **Cornwall Mind**

### **Notes to the Financial Statements for the Year Ended 31 March 2023**

#### **1 Accounting policies**

##### **Statement of compliance**

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

##### **Basis of preparation**

Cornwall Mind meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

##### **Going concern**

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

##### **Income and endowments**

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

##### **Donations and legacies**

Donations are recognised when the charity has been notified in writing of both the amount and the settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfillment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

##### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

##### **Raising funds**

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

## **Cornwall Mind**

### **Notes to the Financial Statements for the Year Ended 31 March 2023 (continued)**

#### **Charitable activities**

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### **Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

#### **Governance costs**

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and Trustees meetings and reimbursed expenses.

#### **Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### **Tangible fixed assets**

Individual fixed assets costing £1000 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

#### **Trade debtors**

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

#### **Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2023 (continued)

#### Trade creditors

are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

#### Fund structure

Unrestricted income funds are general funds that are available for use at the Trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

#### 2 Income from donations and legacies

	<b>Unrestricted funds General £</b>	<b>Total funds £</b>
Donations and legacies;		
Donations from individuals	25,737	25,737
Legacies	8,000	8,000
Gift aid reclaimed	8,051	8,051
<b>Total for 2023</b>	<b>41,788</b>	<b>41,788</b>
<b>Total for 2022</b>	<b>16,176</b>	<b>16,176</b>

#### 3 Income from charitable activities

	<b>Restricted funds £</b>	<b>Total funds £</b>
Grants received		
	472,369	472,369
<b>Total for 2023</b>	<b>472,369</b>	<b>472,369</b>
<b>Total for 2022</b>	<b>301,510</b>	<b>301,510</b>

**Cornwall Mind**

**Notes to the Financial Statements for the Year Ended 31 March 2023  
(continued)**

**4 Income from other trading activities**

	<b>Unrestricted funds General £</b>	<b>Total funds £</b>
Local fundraising and street collection income	68,628	68,628
<b>Total for 2023</b>	<b>68,628</b>	<b>68,628</b>
<b>Total for 2022</b>	<b>72,795</b>	<b>72,795</b>

**5 Investment Income**

	<b>Unrestricted funds General £</b>	<b>Total 2023 £</b>	<b>Total 2022 £</b>
Interest receivable and similar income;			
Interest receivable on bank deposits	614	614	-
Income from rents	2,513	2,513	7,843
	<b>3,127</b>	<b>3,127</b>	<b>7,843</b>

**6 Expenditure on raising funds**

	<b>Note</b>	<b>Unrestricted funds General £</b>	<b>Total funds £</b>
Wages		13,437	13,437
Premises expenses		1,743	1,743
Other fundraising costs		12,908	12,908
<b>Total for 2023</b>		<b>28,088</b>	<b>28,088</b>
<b>Total for 2022</b>		<b>23,868</b>	<b>23,868</b>

**Cornwall Mind**

**Notes to the Financial Statements for the Year Ended 31 March 2023  
(continued)**

<b>7 Expenditure on charitable activities</b>	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total 2023 £</b>
Staff costs	44,862	331,122	375,984
Allocated support costs	39,844	25,342	65,186
Governance costs	1,913	-	1,913
<b>Total for 2023</b>	<b>86,619</b>	<b>356,464</b>	<b>443,083</b>

	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total 2022 £</b>
Staff costs	17,106	208,690	225,796
Allocated support costs	65,424	22,297	87,721
Governance costs	3,448	-	3,448
	<b>85,978</b>	<b>230,987</b>	<b>316,965</b>

	<b>2023 £</b>	<b>2022 £</b>
<b>Allocated support costs</b>		
Staff expenses	2,465	14,847
Office costs	16,331	11,122
Information and technology costs	17,326	7,045
Other costs	7,281	2,235
Project costs	21,641	52,360
Finance costs	142	112
	<b>65,186</b>	<b>87,721</b>

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2023 (continued)

#### 8 Trustees remuneration and expenses

During the year the charity made the following transactions with Trustees:

No Trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No Trustees have received any reimbursed expenses or any other benefits from the charity during the year.

#### 9 Staff costs

The aggregate payroll costs were as follows:

	2023 £	2022 £
<b>Staff costs during the year were:</b>		
Wages and salaries	365,222	220,361
Other staff costs	10,762	5,435
	<u>375,984</u>	<u>225,796</u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2023 No	2022 No
Senior management team	4	4
Administrator	1	1
Coordinators	4	3
Community fundraiser	1	1
Media, marketing and communications	1	1
Recovery supporters/Mental health workers	15	9
	<u>26</u>	<u>19</u>

No employee received emoluments of more than £60,000 during the year

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2023 (continued)

#### 10 Taxation

The charity is a registered charity and is therefore exempt from taxation.

#### 11 Tangible fixed assets

	Land and buildings £	Total £
<b>Cost</b>		
At 1 April 2022	187,000	187,000
At 31 March 2023	187,000	187,000
<b>Depreciation</b>		
At 31 March 2023	-	-
<b>Net book value</b>		
At 31 March 2023	187,000	187,000
At 31 March 2022	187,000	187,000

The rental property was gifted to the charity, and was subsequently sold in May 2023 for a value of £226,622.

#### 12 Debtors

	2023 £	2022 £
Trade debtors	4,880	-
Prepayments	616	512
Other debtors	10,796	9,889
	<u>16,292</u>	<u>10,401</u>

#### 13 Cash and cash equivalents

	2023 £	2022 £
Cash on hand	100	-
Cash at bank	337,559	227,036
	<u>337,659</u>	<u>227,036</u>

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2023 (continued)

14 Creditors: amounts falling due within one year	2023 £	2022 £
Trade creditors	7,420	-
Other taxation and social security	-	3,751
Other creditors	543	638
Accruals	3,017	4,818
	10,980	9,207

#### 15 Funds

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
<b>Unrestricted funds</b>				
<i>General</i>				
General Fund	62,001	113,543	(114,707)	60,837
<b>Restricted funds</b>				
Cornwall Community Foundation	906	-	(906)	-
Get Set to Go	6,067	-	-	6,067
Property Fund	187,000	-	-	187,000
Next Steps Homelessness	10,369	41,323	(36,250)	15,442
Winter discharge	11,172	79,744	(40,218)	50,698
CPFT PSW Development	25,853	-	(6,326)	19,527
Influence & participation Grant	-	184	(184)	-
MIND Growth Fund	3,926	3,993	(7,919)	-
HIU Caseworker	73,840	-	(61,919)	11,921
Digital Transformation Fund	1,986	-	(1,986)	-
Co-op Resilience Programme	30,280	26,616	(56,896)	-
Community Energy Project	-	36,099	(28,936)	7,163
Sing for Wellbeing	1,830	-	(900)	930
Heartache and hope	-	48,459	(7,529)	40,930
Lived experience co-ordinator	-	46,204	(42,365)	3,839
EBE Network	-	39,239	(11,189)	28,050
Lived experience senior project worker	-	42,443	(4,917)	37,526
Volunteer manager and trainer	-	30,000	(18,723)	11,277
PSW link worker	-	22,046	(7,690)	14,356
Suicide prevention	-	19,548	(19,548)	-
MINDS time to talk day 2023	-	1,000	(1,000)	-
Safer stronger surviving winter fund	-	795	(795)	-
EBE role hosting for Cornwall council	-	3,676	-	3,676

## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2023 (continued)

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
Creative recovery	-	30,000	(195)	29,805
Ground works Tesco grants	-	1,000	(73)	927
<b>Total restricted funds</b>	<b>353,229</b>	<b>472,369</b>	<b>(356,464)</b>	<b>469,134</b>
<b>Total funds</b>	<b>415,230</b>	<b>585,912</b>	<b>(471,171)</b>	<b>529,971</b>
	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 31 March 2022 £
<b>Unrestricted funds</b>				
<b>General</b>				
General Fund	75,033	96,814	(109,846)	62,001
<b>Restricted</b>				
Cornwall Community Foundation	906	-	-	906
Get Set to Go	3,067	3,000	-	6,067
Debbie's Bike Ride	431	-	(431)	-
Property Fund	187,000	-	-	187,000
Next Steps Homelessness	16,280	32,162	(38,073)	10,369
Winter pressure	25,849	-	(25,849)	-
Winter discharge	11,709	65,920	(66,457)	11,172
CPFT PSW Development	12,513	20,730	(7,390)	25,853
MIND Emergency IT Grant	3,075	-	(3,075)	-
ASTSYM Radio Show	5,075	-	(5,075)	-
Influence & participation Grant	1,656	-	(1,656)	-
MIND Growth Fund	15,145	-	(11,219)	3,926
HIU Caseworker	-	105,001	(31,161)	73,840
Digital Transformation Fund	-	3,000	(1,014)	1,986
Co-op Resilience Programme	-	33,348	(3,068)	30,280
Community Energy Project	-	29,393	(29,393)	-
Physical Health Checks	-	2,500	(2,500)	-
Winter Grant	-	1,400	(1,400)	-
Lived Experience Coordinator	-	3,226	(3,226)	-
Sing for Wellbeing	-	1,830	-	1,830
<b>Total restricted funds</b>	<b>282,706</b>	<b>301,510</b>	<b>(230,987)</b>	<b>353,229</b>
<b>Total funds</b>	<b>357,739</b>	<b>398,324</b>	<b>(340,833)</b>	<b>415,230</b>

**Cornwall Mind**

**Notes to the Financial Statements for the Year Ended 31 March 2023  
(continued)**

**16 Analysis of net assets between funds**

	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total funds at 31 March 2023 £</b>
Tangible fixed assets	-	187,000	187,000
Current assets	71,817	282,134	353,951
Current liabilities	(10,980)	-	(10,980)
<b>Total net assets</b>	<b>60,837</b>	<b>469,134</b>	<b>529,971</b>
	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total funds at 31 March 2022 £</b>
Tangible fixed assets	-	187,000	187,000
Current assets	71,208	166,229	237,437
Current liabilities	(9,207)	-	(9,207)
<b>Total net assets</b>	<b>62,001</b>	<b>353,229</b>	<b>415,230</b>

**Cornwall Mind**

England & Wales - Charity number 1176942

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# Accounts

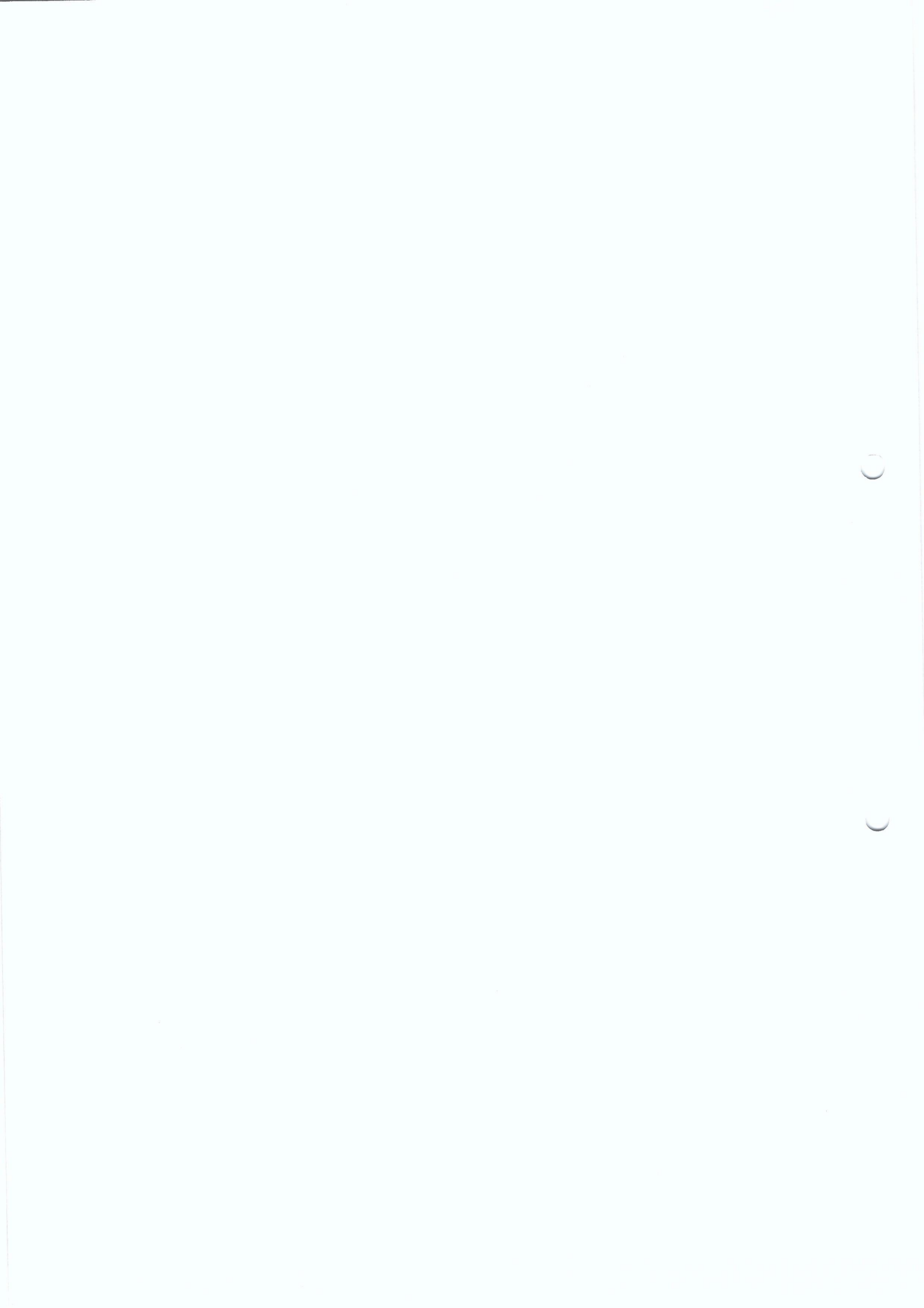
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Charity registration number: 1176942

# Cornwall Mind

Annual Report and Financial Statements

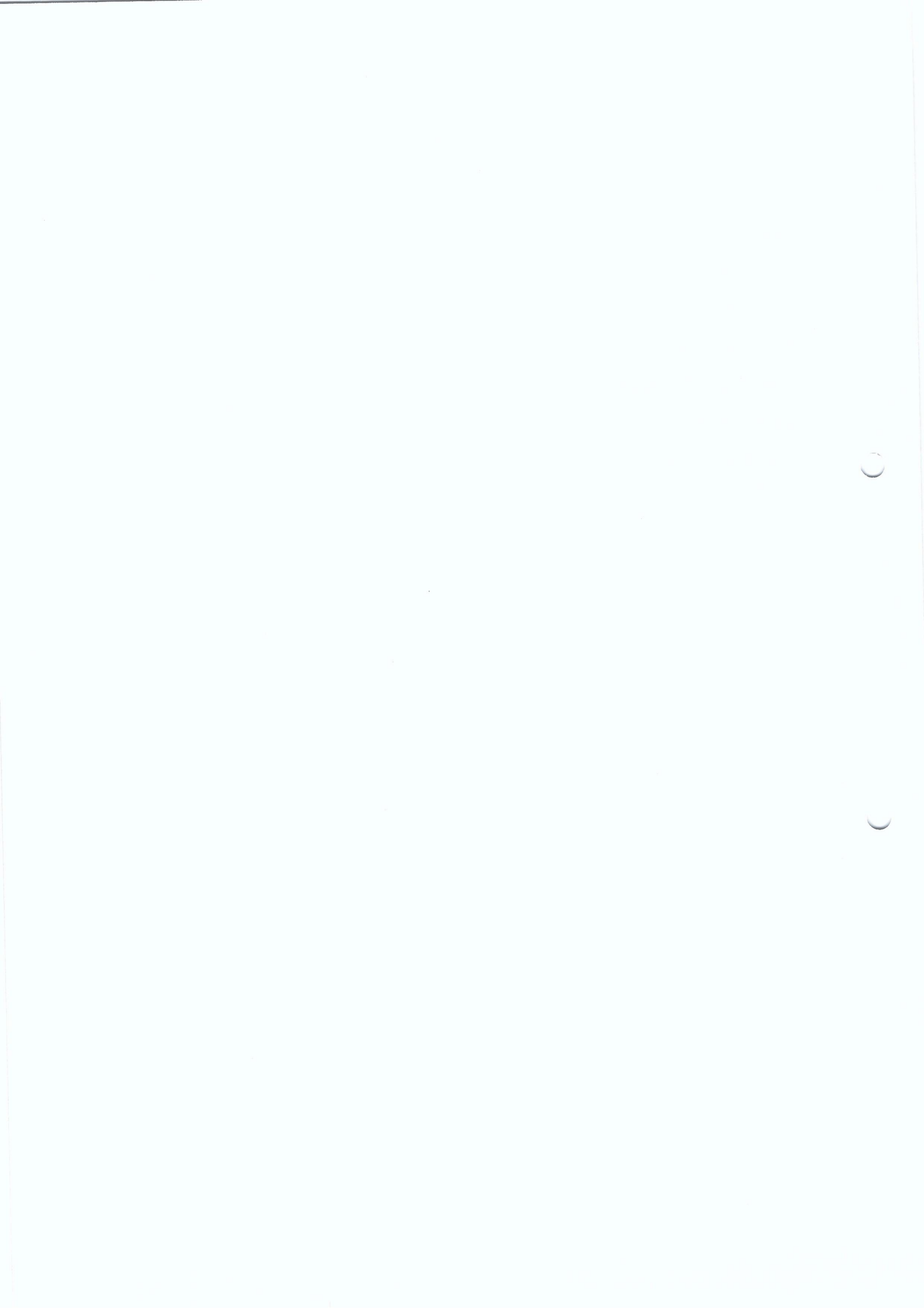
for the Year Ended 31 March 2022



# Cornwall Mind

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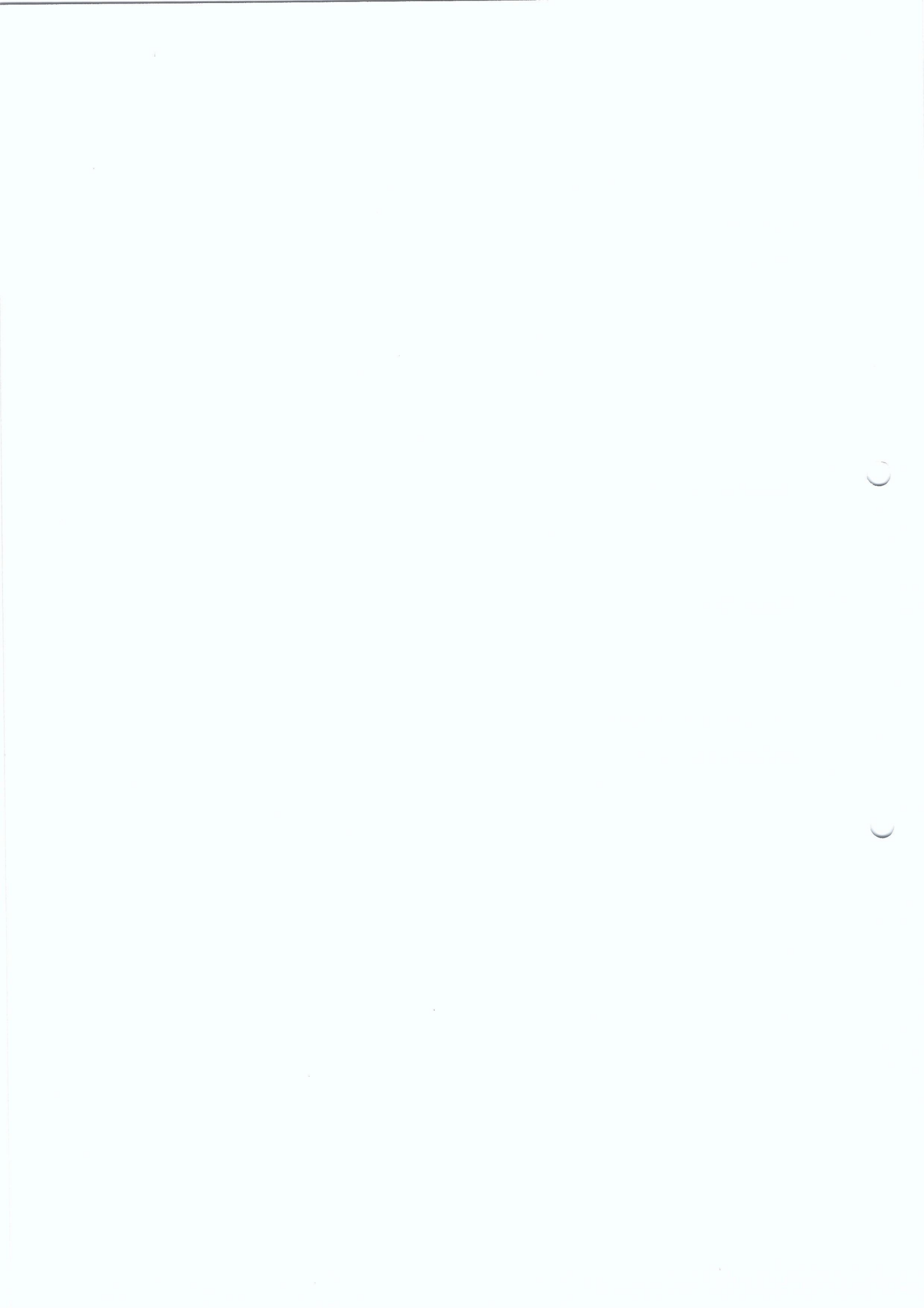
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## Cornwall Mind

### Reference and Administrative Details

<b>Chairman</b>	Anne Jeffery
<b>Trustees</b>	Anne Jeffery (appointed 1 September 2021) Demelza Todd, Vice-Chair Liz Rumble, Secretary (appointed 8 December 2021) Olga Foot (resigned 9 May 2022) Penny Lilly-Brickell Wendy Cousins Diana Smith Zara Mason (appointed 1 September 2021) Christopher Morse (appointed 9 March 2022) Paul Haley, Treasurer (resigned 22 October 2021) Rosemary Howells (resigned 1 September 2021)
<b>Senior Management Team</b>	Paul Reeve, CEO Jon Gladstone, Quality and Bid Manager Ben Bolton, Operations and Bid Manager Lorraine Long, Finance officer
<b>Principal Office</b>	2A Hamley Court Dennison Road Bodmin PL31 2LL
<b>Charity Registration Number</b>	1176942
<b>Independent Examiner</b>	GW & Co Limited Waterside Court Falmouth Road Penryn TR10 8AW



## **Cornwall Mind**

### **Trustees' Report**

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2022.

#### **Objectives and activities**

##### ***Objects and aims***

The primary objective of Cornwall Mind is to support better mental health for everyone in Cornwall.

The proportion of adults aged 18+ with mental health problems in Cornwall is set to increase until at least 2030. Cornwall Mind supports the population of Cornwall within urban and rural areas of the county on their journey to recovery. The charity considers that it is important to be able to offer a variety of solutions that enable people to move forward. The way that we do this includes the prevention and maintenance of healthy living, supporting recovery and resilience, challenging stigma and improving services.

Cornwall Mind has been going through a very positive period of restructuring and growth over the past two years following the successful merger of Carrick Mind and Restormel Mind in September 2020. The newly formed Cornwall Mind was established as a Charitable Incorporated Organisation with the aim of growing the charity to encompass the whole of the county. We are continuing to expand services and provide support for many more people in Cornwall. Our CEO has gained new contracts from statutory health services and commissioning bodies as well as creating strong links with delivery partners. He is determined that everyone in Cornwall has access to our services and is committed to continuing the growth of the charity in order to support as many people as we can.

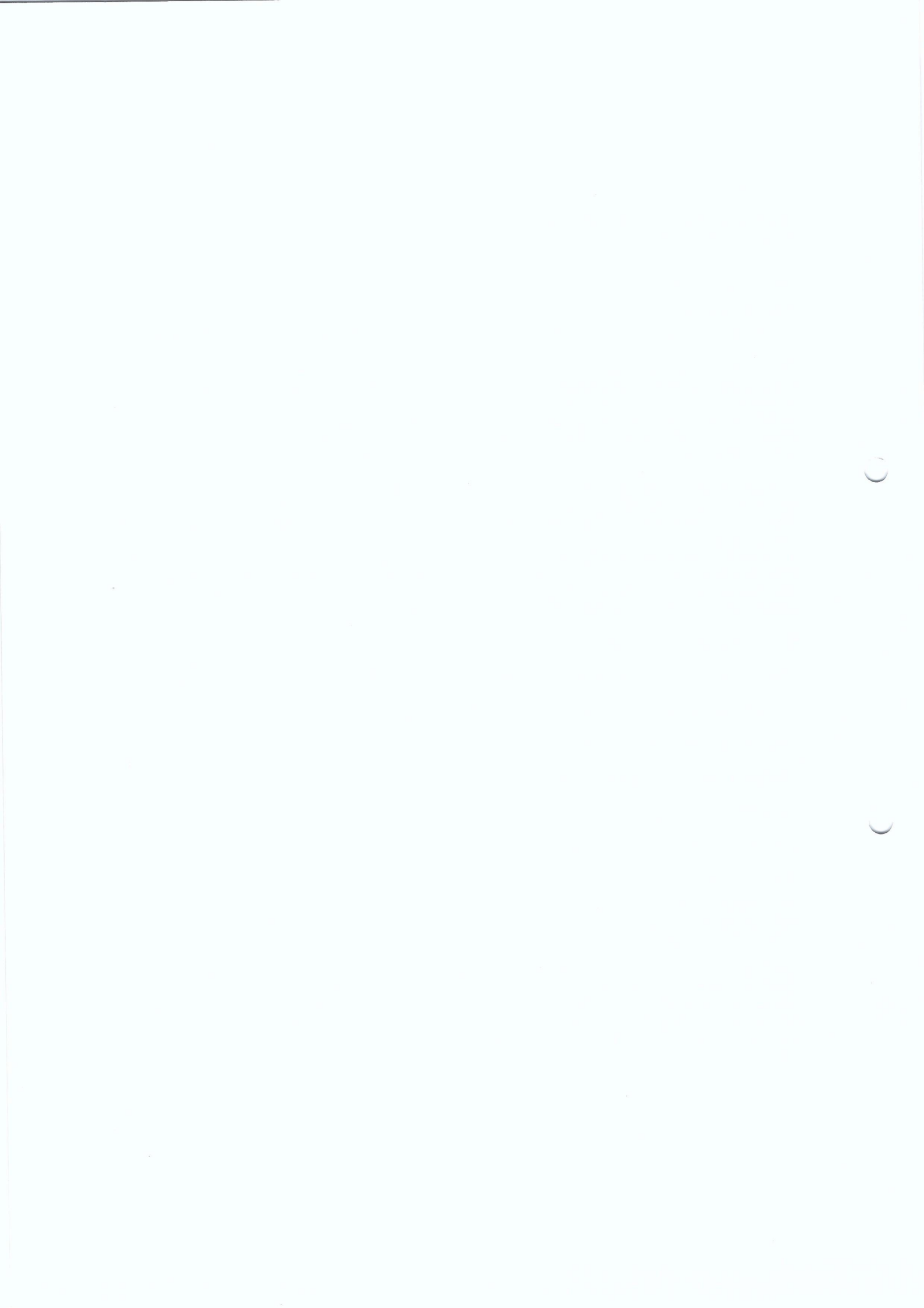
Our objectives include but are not limited to:

- Seeking opportunities to provide services for under-represented and marginalised communities
- Investing in the development of our community fundraising
- Increasing unrestricted income
- Raising brand awareness in Cornwall
- Building on the success of our commissioned contract work
- Contributing to the strategic vision for mental health in Cornwall

##### ***Public benefit***

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

The Board feels strongly that Cornwall Mind should continue to work with community groups. The charity is committed to offering support to our clients by offering creative groups, activities and cafes throughout the county. We host Wellbeing Services in accessible areas for many people to attend. We have been reviewing the way these groups are run and they have now been re-designed to provide short term support for recovery and resilience whilst also encompassing the needs of our long term members.



## Cornwall Mind

### Trustees' Report

The trustees and senior managers have been meeting monthly via Zoom throughout the period of the Covid pandemic in order to give support to the senior staff who were working from home. We were able to hold a face to face Strategy Day in February 2022 with the management team in order to review our vision and values and to amend our objectives accordingly. Since the beginning of 2022, the Board Meetings have been held in the office which has promoted greater inclusion, discussion and debate between the trustees and the senior management team.

We have an ambitious Strategic Plan 2022-2027 with the next year promising to deliver further expansion as we :

- Take on new contracts
- Develop our projects
- Recruit new staff
- Extend our reach in the county
- Grow our organisation carefully
- Maintain financial stability in our operation

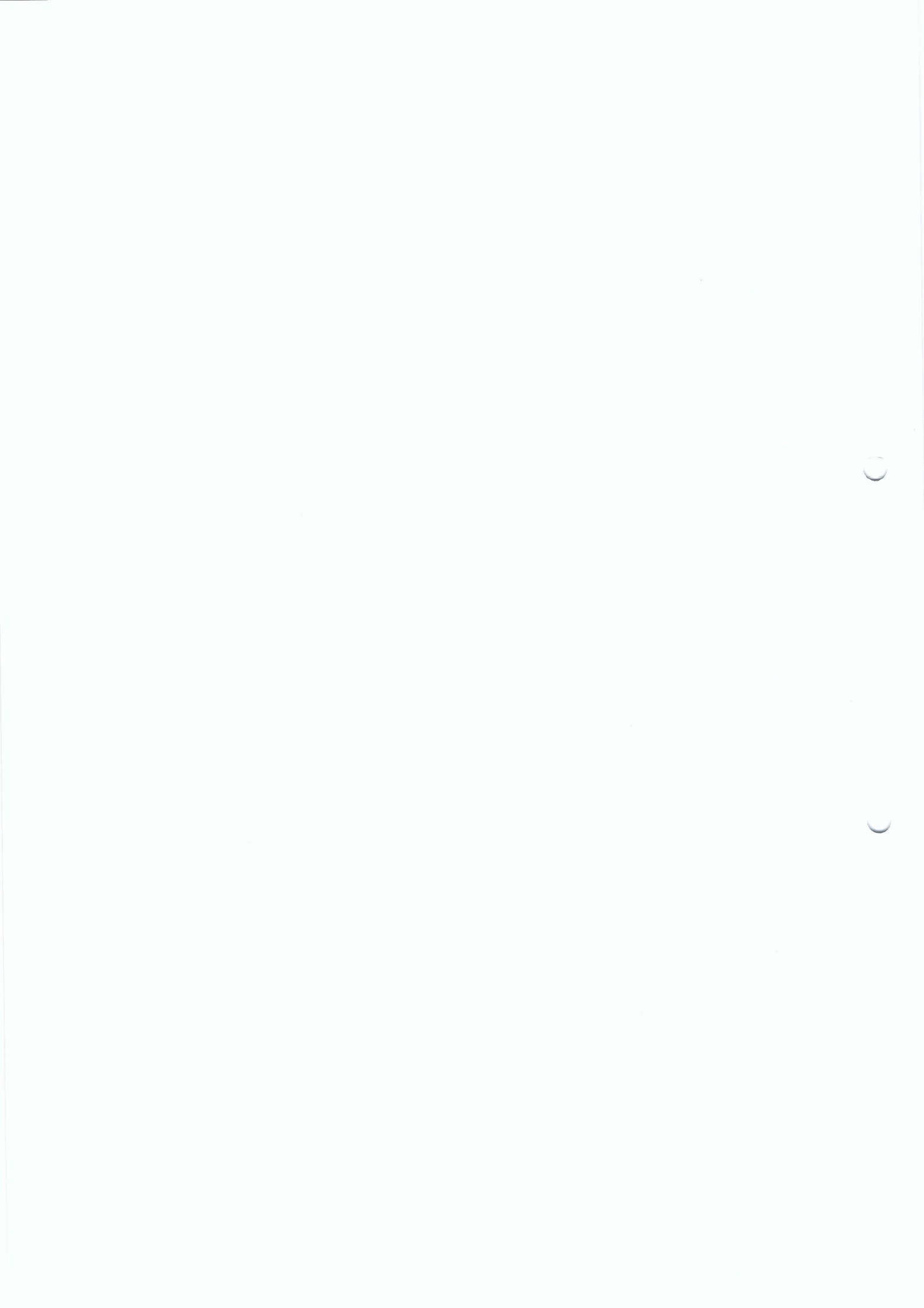
The Board experienced some change during 2021 as we sought new members with specific expertise to complement the skills of our existing Board Members. I joined the Board during this period as did three new trustees, Zara Mason, Chris Morse and Liz Rumble as Secretary. The Board now represents a diverse range of skills. If necessary, we will actively recruit new Board members who are able to contribute to our expertise. We are fortunate to have the services of a Chartered Accountant who acts as a volunteer financial advisor, a lawyer, an HR professional, a business owner, a safeguarding trustee as well as trustees with lived experience. The Treasurer, Paul Haley and Trustee, Rosemary Howells resigned during the past year.

Sub groups within the Board have been formed to review;

a) Policies and Procedures and b) Finances. Both groups work independently and items are brought to Board Meetings for further discussion as required.

#### **Impact**

- Our wellbeing groups have supported around 300 people improving mental health resilience, increasing social connectedness and reducing relapse.
- Our projects have provided intensive 1:1 outreach support to 117 people facing crisis and complex mental health challenges.
- Helped 235 people through telephone and email support. Ensuring they feel listened to, are given information and/or signposted to other organisations that can help.
- Supported 70 people to access health checks
- Developed a PSW Professional Network
- Raised awareness and challenged stigma
- Vibrant community fundraising
- Won Mind and media awards
- Influenced the design of new NHS services
- Respected voice in Mental Health in Cornwall



# Cornwall Mind

## Trustees' Report

### **Staff & Volunteers**

The senior management team hold regular shared learning workshops, staff update days and 1:1 supervision sessions in order to ensure that every staff member feels valued and a very big part of Cornwall Mind.

In order to improve accessibility, part of our engagement with clients is through remote working and we recognise the importance of displaying that we value all of our staff and our volunteers. The charity does this by offering ongoing support and encouragement to our team. We promote strong communication and collaboration as well as providing regular training and catch-up days.

### **Financial review**

#### ***Policy on reserves***

The reserves are held for the purpose of carrying out the Charity's objectives. The reserves are held by way of the bank account and the property owned by the charity. The trustees consider a minimum level of reserves is appropriate.

The reserves as at 31 March 2022 were £415,230 (2021: £357,739). of these reserves £353,229 (2021: £282,706) were held in restricted funds.

The trustees have reviewed the reserves of the charity and they are of the opinion that there are adequate resources to fund the activities for the foreseeable future and as such, the trustees are of the view that the charity is a going concern.

#### ***Principal funding sources***

Funding for Cornwall Mind comes from a variety of sources including:

Cornwall Council; Cornwall NHS partnership Foundation Trust; NHS Kernow; National Mind; Charitable Trusts and local community fundraising.

We employ a part time fundraiser staff who organises successful events such as an art auction and a firewalk, which not only raises money locally but also raises the profile of the charity in Cornwall.

### **Structure, governance and management**

#### ***Nature of governing document***

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Although Cornwall Mind is an independent charity, it sits within the National mind federated network and as such is subject to the governance and quality standards set by them. Cornwall Mind is governed by a constitution of Trustees with responsibility for day to day operations deferred to the CEO and senior management team. Trustees are recruited through public advertisement and direct approach.



## Cornwall Mind


### Trustees' Report

#### Review of Risks

The Chair meets the CEO once per month for an update on the activities of the charity. They regularly review the Risk Register and make adjustments as required. The additions and amendments are then discussed at Board Meetings. The charity trustees have considered the major risks to the charity and are satisfied that there are adequate systems and procedures in place to manage those risks.

The annual report was approved by the trustees of the charity on 13th July 2022 and signed on its behalf by:

  
Anne Jeffery  
Chairman and Trustee

  
DEMEZZA TODD  
VICE CHAIR and TRUSTEE



## Cornwall Mind

### Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

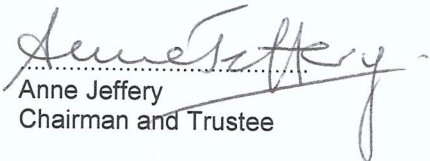
The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

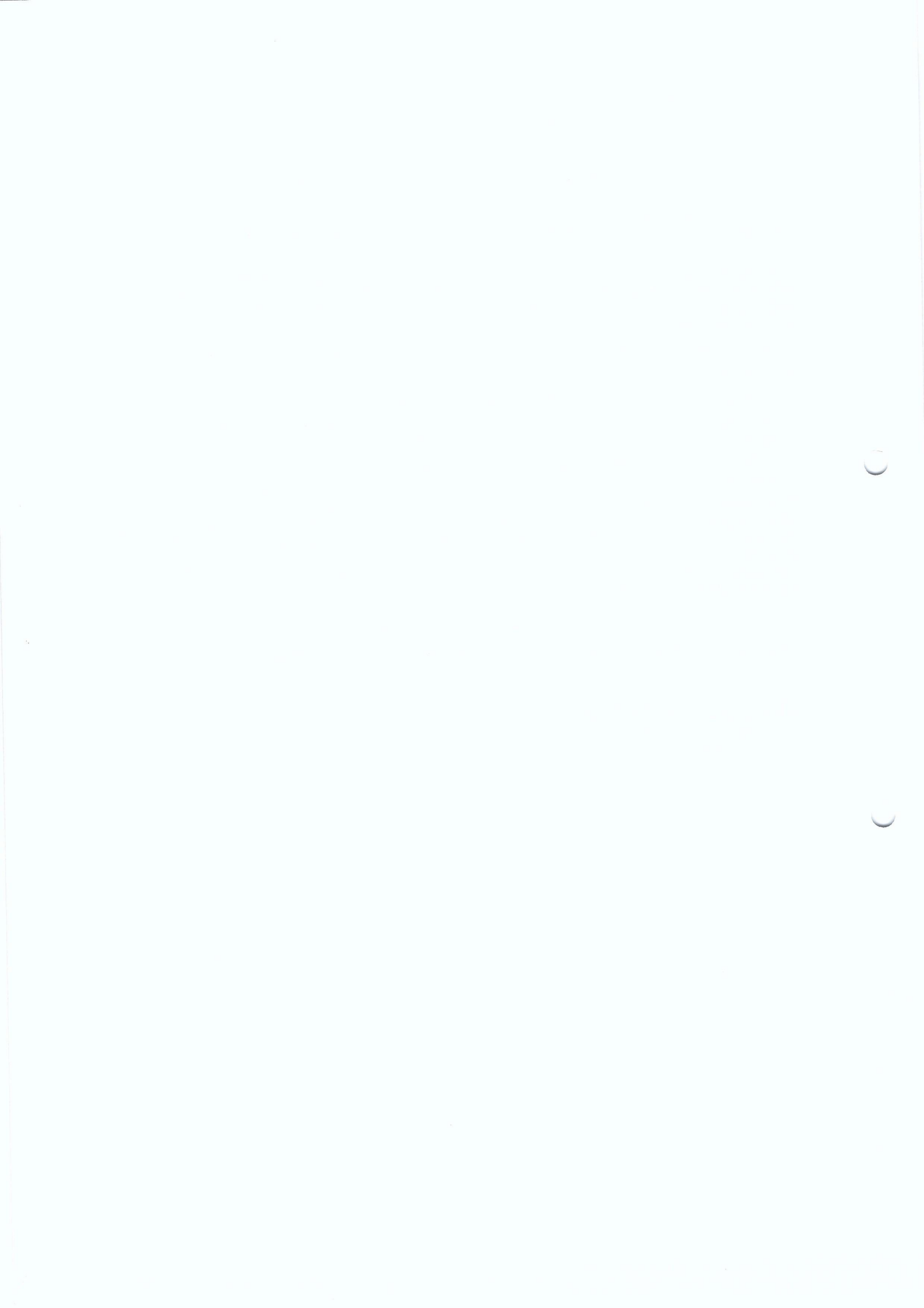
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

13th July 2022

Approved by the trustees of the charity on ..... and signed on its behalf by:

  
Anne Jeffery  
Chairman and Trustee



## Cornwall Mind

### Independent Examiner's Report to the trustees of Cornwall Mind

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2022 which are set out on pages 8 to 20.

#### Respective responsibilities of trustees and examiner

As the charity's trustees of Cornwall Mind you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Cornwall Mind's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.


#### Independent examiner's statement

Since Cornwall Mind's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of FCCA, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of Cornwall Mind as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

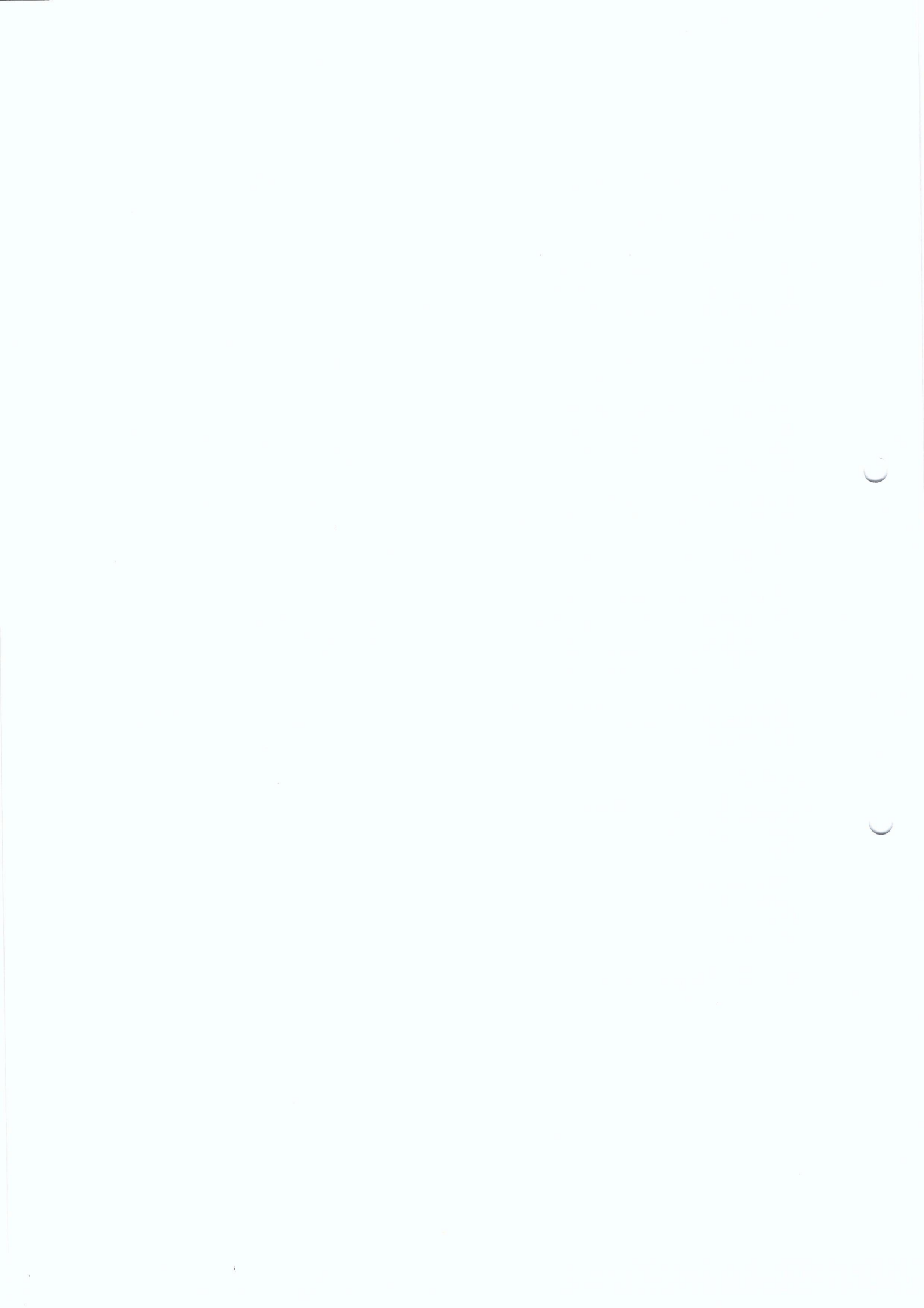
I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Deborah Warburton  
FCCA

Waterside Court  
Falmouth Road  
Penryn  
TR10 8AW

Date: 3 August 2022



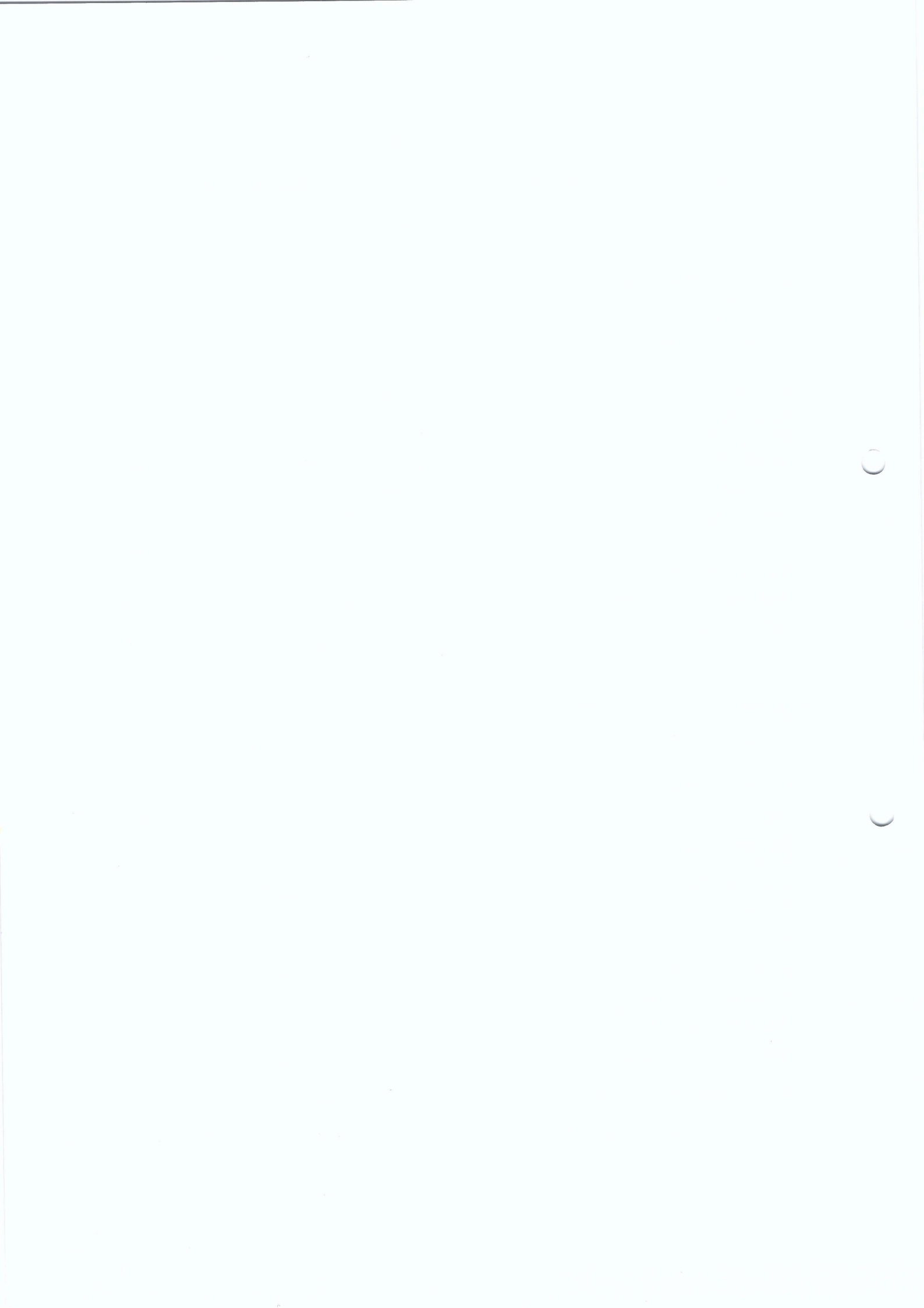
## Cornwall Mind

### Statement of Financial Activities for the Year Ended 31 March 2022

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £
<b>Income and Endowments from:</b>				
Donations and legacies		16,176	-	16,176
Charitable activities		-	301,510	301,510
Other trading activities		72,795	-	72,795
Investment income	5	<u>7,843</u>	<u>-</u>	<u>7,843</u>
Total income		<u>96,814</u>	<u>301,510</u>	<u>398,324</u>
<b>Expenditure on:</b>				
Raising funds		(23,868)	-	(23,868)
Charitable activities		<u>(85,978)</u>	<u>(230,987)</u>	<u>(316,965)</u>
Total expenditure		<u>(109,846)</u>	<u>(230,987)</u>	<u>(340,833)</u>
Net (expenditure)/income		<u>(13,032)</u>	<u>70,523</u>	<u>57,491</u>
Net movement in funds		(13,032)	70,523	57,491
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>75,033</u>	<u>282,706</u>	<u>357,739</u>
Total funds carried forward	16	<u>62,001</u>	<u>353,229</u>	<u>415,230</u>
	Note	Unrestricted funds £	Restricted funds £	Total 2021 £
<b>Income and Endowments from:</b>				
Donations and legacies		57,058	-	57,058
Charitable activities		500	174,988	175,488
Other trading activities		38,717	5,712	44,429
Investment income	5	<u>4,918</u>	<u>-</u>	<u>4,918</u>
Total income		<u>101,193</u>	<u>180,700</u>	<u>281,893</u>
<b>Expenditure on:</b>				
Raising funds		(20,858)	-	(20,858)
Charitable activities		<u>(58,978)</u>	<u>(113,881)</u>	<u>(172,859)</u>
Total expenditure		<u>(79,836)</u>	<u>(113,881)</u>	<u>(193,717)</u>
Net income		<u>21,357</u>	<u>66,819</u>	<u>88,176</u>
Net movement in funds		21,357	66,819	88,176
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>53,676</u>	<u>215,887</u>	<u>269,563</u>
Total funds carried forward	16	<u>75,033</u>	<u>282,706</u>	<u>357,739</u>

All of the charity's activities derive from continuing operations during the above two periods.

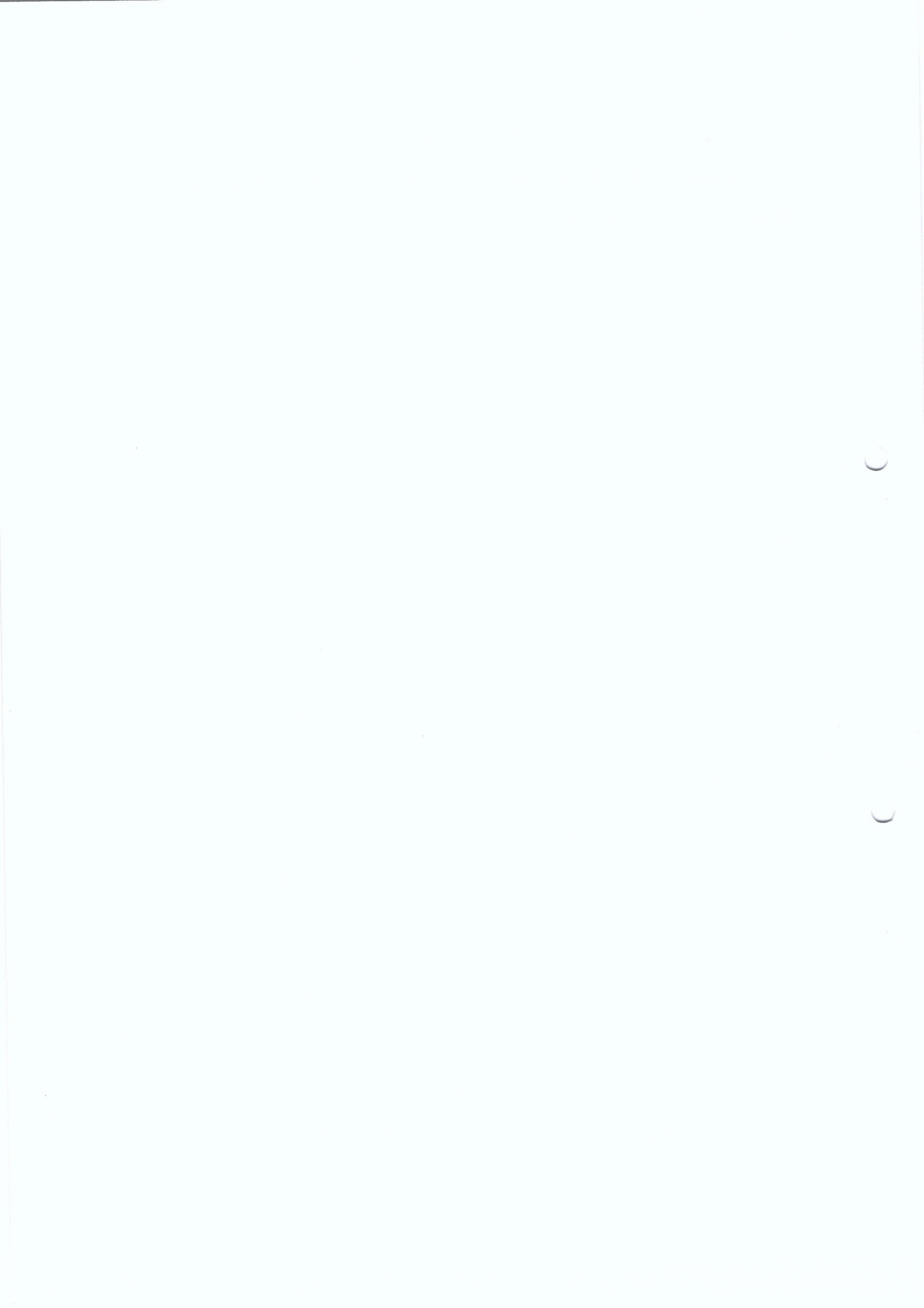
The notes on pages 11 to 20 form an integral part of these financial statements.



**Cornwall Mind**

**Statement of Financial Activities for the Year Ended 31 March 2022**

The funds breakdown for 2021 is shown in note 16.



**Cornwall Mind**

**(Registration number: 1176942)  
Balance Sheet as at 31 March 2022**

	Note	2022 £	2021 £
<b>Fixed assets</b>			
Tangible assets	12	187,000	187,000
<b>Current assets</b>			
Debtors	13	10,401	702
Cash at bank and in hand	14	<u>227,036</u>	<u>173,195</u>
		237,437	173,897
<b>Creditors: Amounts falling due within one year</b>	15	<u>(9,207)</u>	<u>(3,158)</u>
<b>Net current assets</b>		<u>228,230</u>	<u>170,739</u>
<b>Net assets</b>		<u>415,230</u>	<u>357,739</u>
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds	16	353,229	282,706
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>62,001</u>	<u>75,033</u>
<b>Total funds</b>	16	<u>415,230</u>	<u>357,739</u>

The financial statements on pages 8 to 20 were approved by the trustees, and authorised for issue on 13th July 2022 and signed on their behalf by:

  
.....  
Anne Jeffery  
Chairman and Trustee

  
.....  
Demelza Todd  
Trustee



## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### 1 Accounting policies

##### **Statement of compliance**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

##### **Basis of preparation**

Cornwall Mind meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

##### **Exemption from preparing a cash flow statement**

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

##### **Going concern**

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

##### **Income and endowments**

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

##### ***Donations and legacies***

Donations are recognised when the charity has been notified in writing of both the amount and the settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfillment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

##### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.



## **Cornwall Mind**

### **Notes to the Financial Statements for the Year Ended 31 March 2022**

#### ***Raising funds***

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

#### ***Charitable activities***

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### ***Support costs***

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

#### ***Governance costs***

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

#### ***Taxation***

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### ***Tangible fixed assets***

Individual fixed assets costing £1000 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

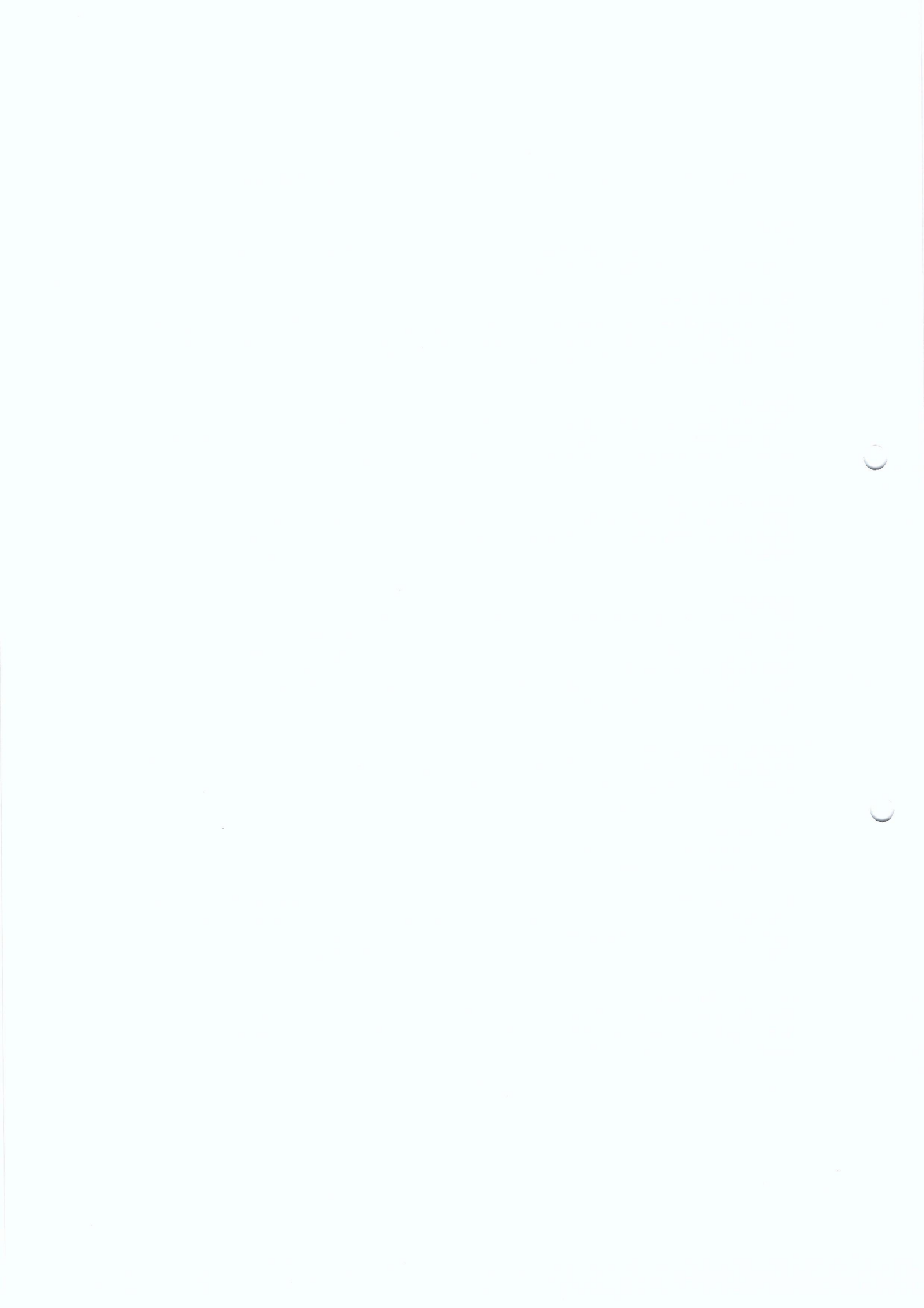
#### ***Trade debtors***

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

#### ***Cash and cash equivalents***

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.



## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

#### 2 Income from donations and legacies

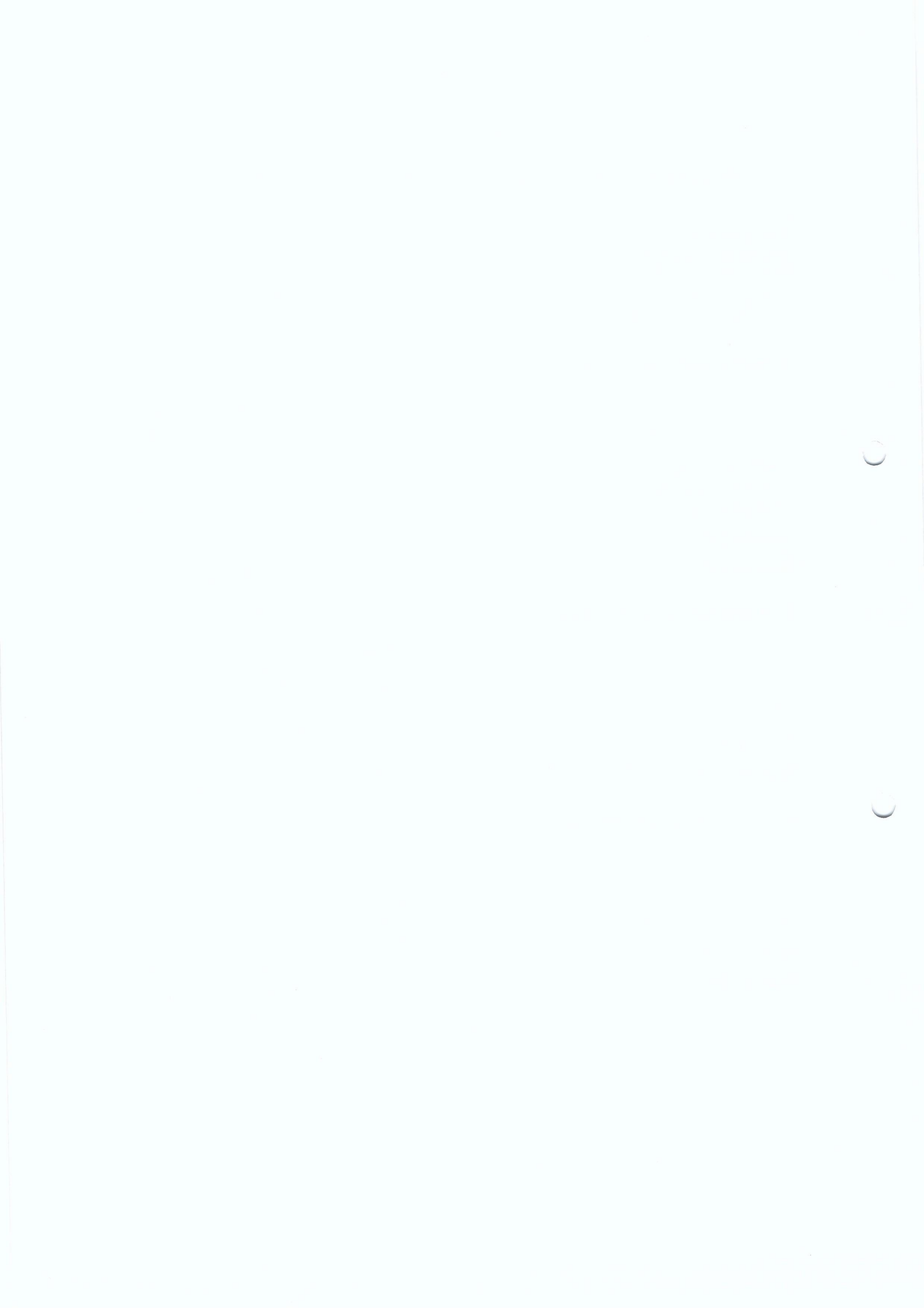
	Unrestricted funds General £	Total funds £
Donations and legacies;		
Donations received	13,175	13,175
Gift aid reclaimed	3,001	3,001
<b>Total for 2022</b>	<b>16,176</b>	<b>16,176</b>
<b>Total for 2021</b>	<b>57,058</b>	<b>57,058</b>

#### 3 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total funds £
Grants received	-	301,510	301,510
<b>Total for 2022</b>	<b>-</b>	<b>301,510</b>	<b>301,510</b>
<b>Total for 2021</b>	<b>500</b>	<b>174,988</b>	<b>175,488</b>

#### 4 Income from other trading activities

	Unrestricted funds General £	Restricted funds £	Total funds £
Local fundraising and street collection income	72,795	-	72,795
<b>Total for 2022</b>	<b>72,795</b>	<b>-</b>	<b>72,795</b>
<b>Total for 2021</b>	<b>38,717</b>	<b>5,712</b>	<b>44,429</b>



## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### 5 Investment income

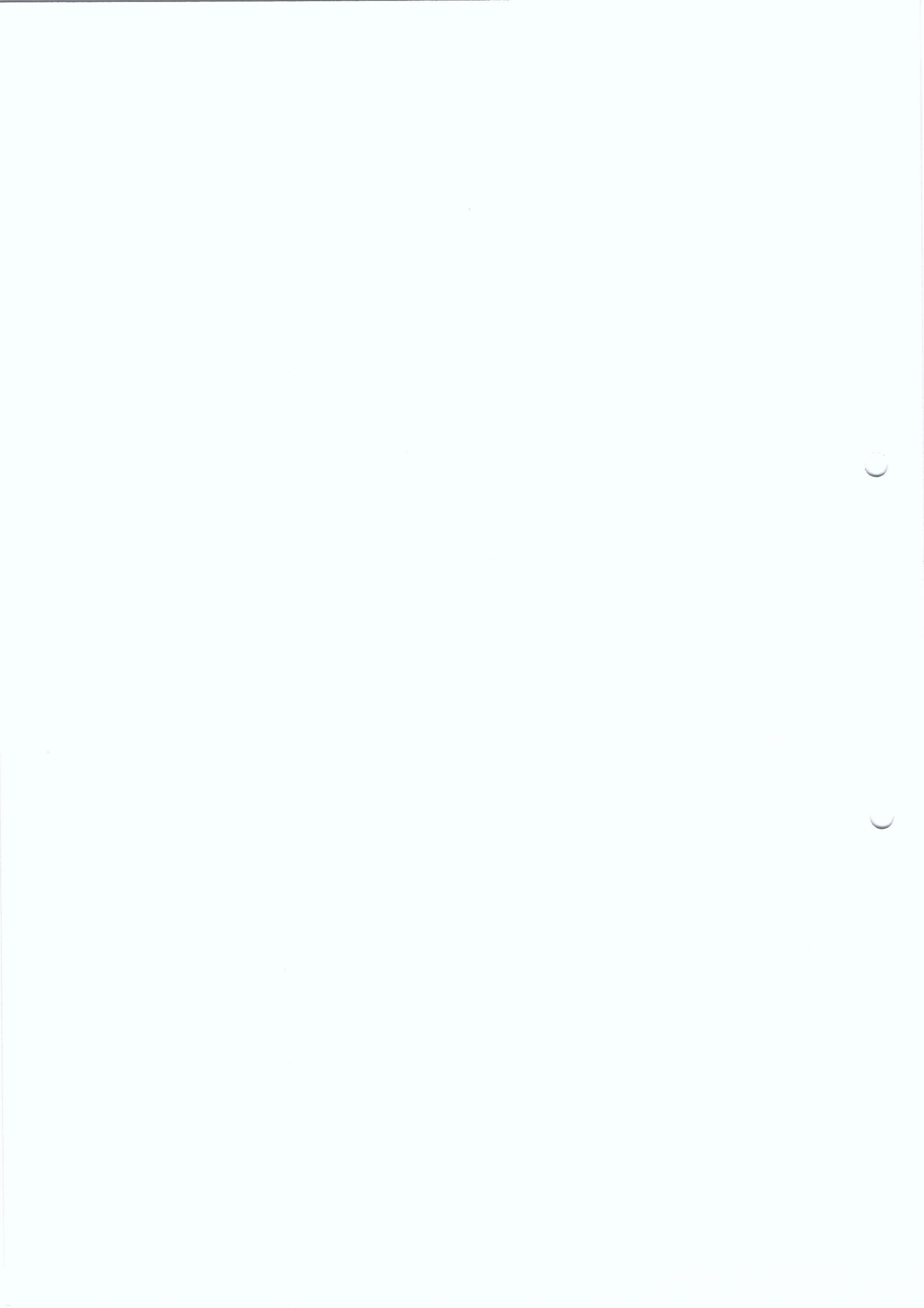
	Unrestricted funds General £	Total 2022 £	Total 2021 £
Interest receivable and similar income;			
Interest receivable on bank deposits	-	-	778
Income from rents	7,843	7,843	4,140
	<u>7,843</u>	<u>7,843</u>	<u>4,918</u>

#### 6 Expenditure on raising funds

	Note	Unrestricted funds General £	Total funds £
Wages		15,112	15,112
Rent		1,120	1,120
Premises expenses		1,150	1,150
Telephone		1,452	1,452
Other fundraising costs		4,780	4,780
Sundries		254	254
<b>Total for 2022</b>		<u>23,868</u>	<u>23,868</u>
<b>Total for 2021</b>		<u>20,858</u>	<u>20,858</u>

#### 7 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Staff costs		17,106	208,690	225,796	113,368
Allocated support costs		65,424	22,297	87,721	43,891
Governance costs		3,448	-	3,448	15,600
		<u>85,978</u>	<u>230,987</u>	<u>316,965</u>	<u>172,859</u>



## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2022

	<b>Allocated support costs £</b>	<b>Total expenditure £</b>
Staff expenses	14,847	14,847
Office costs	11,121	11,121
Information and technology costs	7,045	7,045
Other costs	2,236	2,236
Project costs	52,360	52,360
Finance costs	112	112
<b>Total for 2022</b>	<b>87,721</b>	<b>87,721</b>
<b>Total for 2021</b>	<b>43,891</b>	<b>43,891</b>

#### 8 Net incoming/outgoing resources

Net incoming resources for the year include:

	<b>2022 £</b>	<b>2021 £</b>
Finance charges payable	112	73
Accountancy fees	3,448	6,090
Legal and professional fees	-	9,510
	-	9,510

#### 9 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

##### **Mr Paul Haley**

£Nil (2021: £44) of expenses were reimbursed to Mr Paul Haley during the year.

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

#### 10 Staff costs

The aggregate payroll costs were as follows:

	<b>2022 £</b>	<b>2021 £</b>
<b>Staff costs during the year were:</b>		
Wages and salaries	220,361	111,803
Other staff costs	5,435	1,565
	225,796	113,368

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:



## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2022

	2022 No	2021 No
Senior management team	4	2
Administrator	1	1
Coordinators	3	2
Community fundraiser	1	1
Media, marketing and communications	1	-
Recovery supporters/Mental health workers	9	8
	<u>19</u>	<u>14</u>

No employee received emoluments of more than £60,000 during the year



## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### 11 Taxation

The charity is a registered charity and is therefore exempt from taxation.

#### 12 Tangible fixed assets

	Land and buildings £	Total £
<b>Cost</b>		
At 1 April 2021	<u>187,000</u>	<u>187,000</u>
At 31 March 2022	187,000	187,000
<b>Depreciation</b>		
At 31 March 2022	<u>-</u>	<u>-</u>
<b>Net book value</b>		
At 31 March 2022	<u>187,000</u>	<u>187,000</u>
At 31 March 2021	<u>187,000</u>	<u>187,000</u>

The rental property was gifted to the charity, the asset has been valued by the trustees and not depreciated

#### 13 Debtors

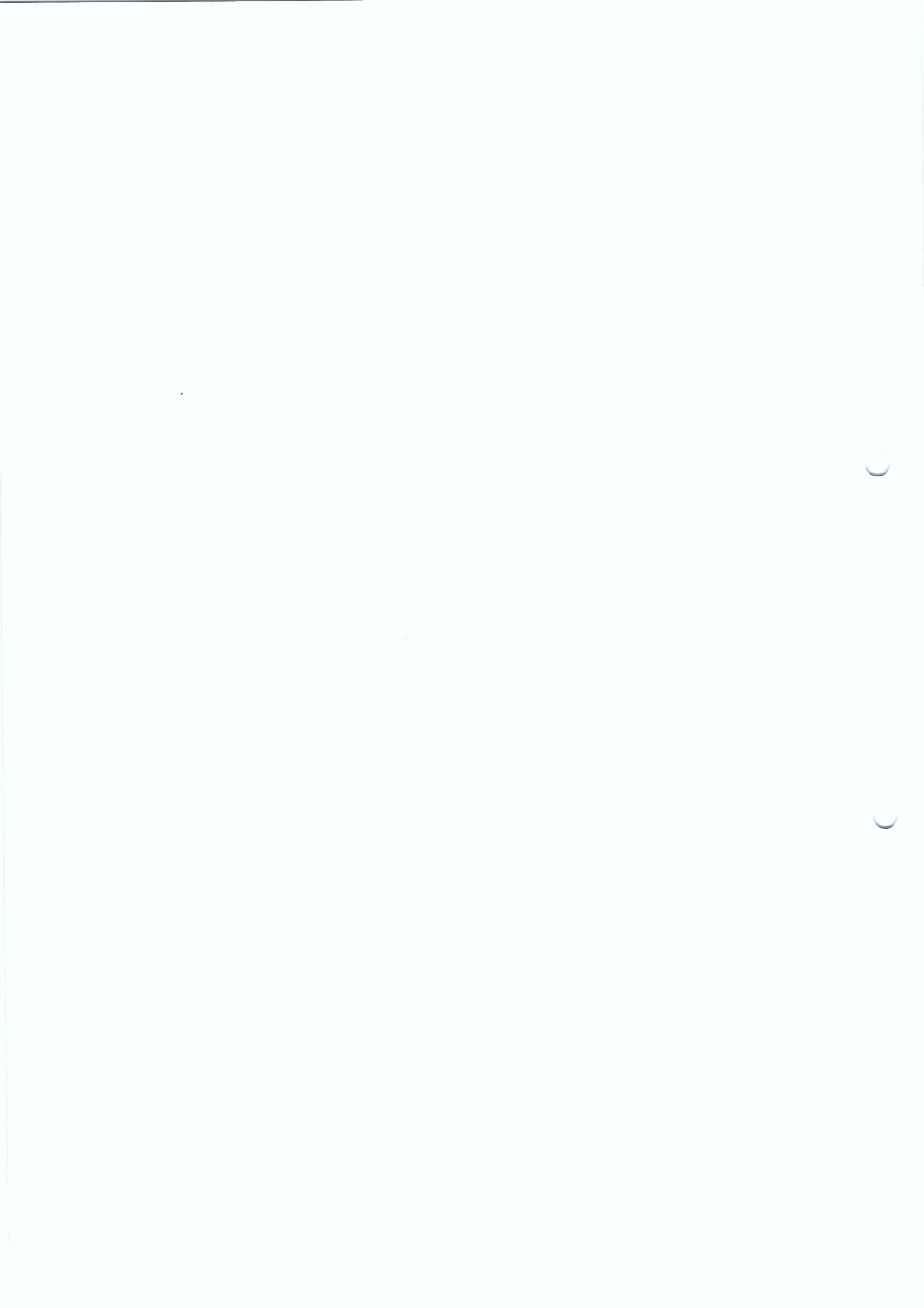
	2022 £	2021 £
Prepayments	512	702
Other debtors	<u>9,889</u>	<u>-</u>
	<u>10,401</u>	<u>702</u>

#### 14 Cash and cash equivalents

	2022 £	2021 £
Cash at bank	<u>227,036</u>	<u>173,195</u>

#### 15 Creditors: amounts falling due within one year

	2022 £	2021 £
Other taxation and social security	3,752	208
Other creditors	637	-
Accruals	<u>4,818</u>	<u>2,950</u>
	<u>9,207</u>	<u>3,158</u>

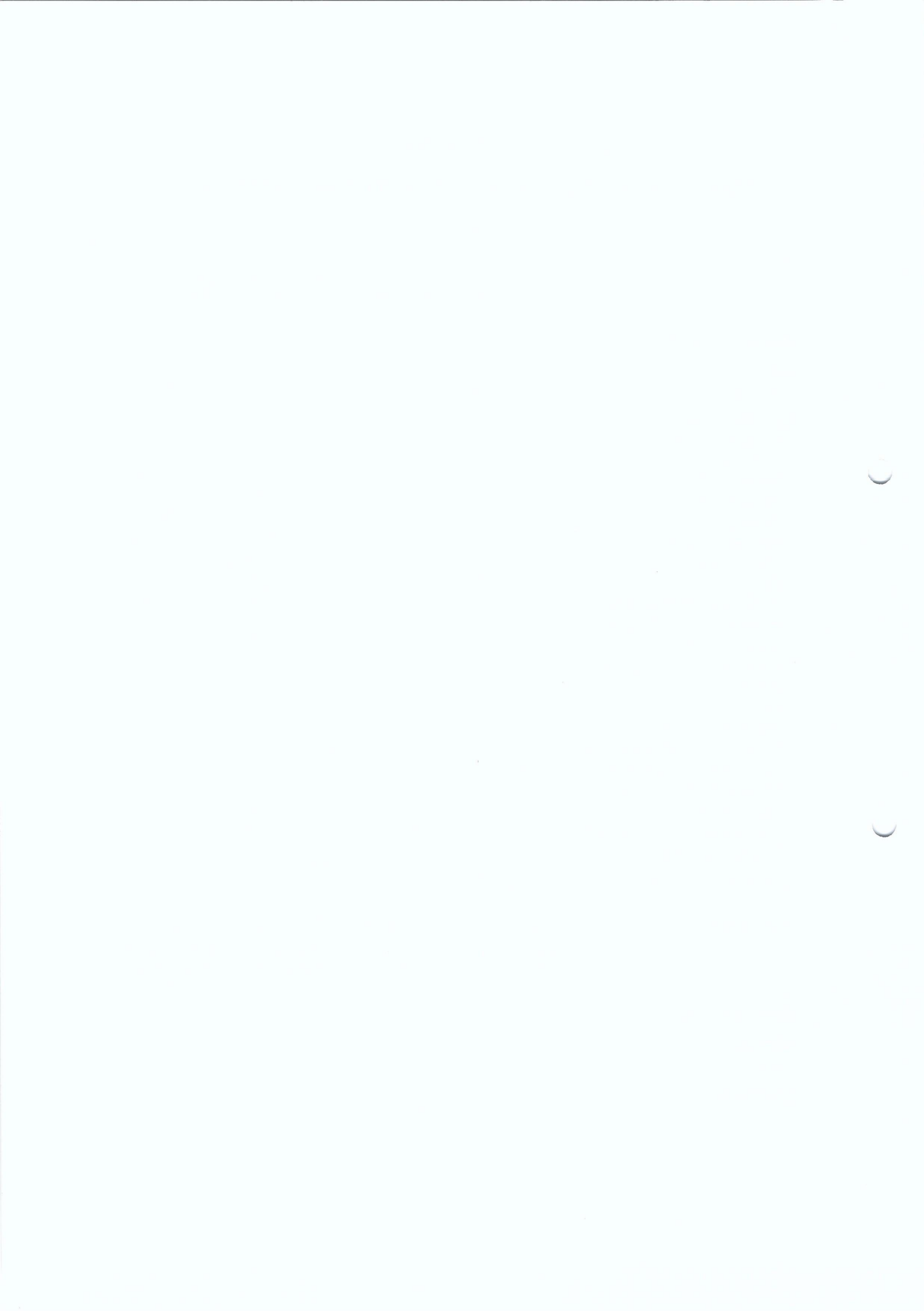


## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### 16 Funds

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 31 March 2022 £
<b>Unrestricted funds</b>				
<i>General</i>				
General Fund	75,033	96,814	(109,846)	62,001
<b>Restricted funds</b>				
Cornwall Community Foundation	906	-	-	906
Get Set to Go	3,067	3,000	-	6,067
Debbie's Bike Ride	431	-	(431)	-
Property Fund	187,000	-	-	187,000
Next Steps Homelessness	16,280	32,162	(38,073)	10,369
Winter pressure	25,849	-	(25,849)	-
Winter discharge	11,709	65,920	(66,457)	11,172
CPFT PSW Development	12,513	20,730	(7,390)	25,853
MIND Emergency IT Grant	3,075	-	(3,075)	-
ASTSYM Radio Show	5,075	-	(5,075)	-
Influence & participation Grant	1,656	-	(1,656)	-
MIND Growth Fund	15,145	-	(11,219)	3,926
HIU Caseworker	-	105,001	(31,161)	73,840
Digital Transformation Fund	-	3,000	(1,014)	1,986
Co-op Resilience Programme	-	33,348	(3,068)	30,280
Community Energy Project	-	29,393	(29,393)	-
Physical Health Checks	-	2,500	(2,500)	-
Winter Grant	-	1,400	(1,400)	-
Lived Experience Coordinator	-	3,226	(3,226)	-
Sing for Wellbeing	-	1,830	-	1,830
<b>Total restricted funds</b>	<b>282,706</b>	<b>301,510</b>	<b>(230,987)</b>	<b>353,229</b>
<b>Total funds</b>	<b>357,739</b>	<b>398,324</b>	<b>(340,833)</b>	<b>415,230</b>
	<b>Balance at 1 April 2020 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Balance at 31 March 2021 £</b>
<b>Unrestricted funds</b>				
<i>General</i>				
General Fund	53,676	101,193	(79,836)	75,033
<b>Restricted</b>				



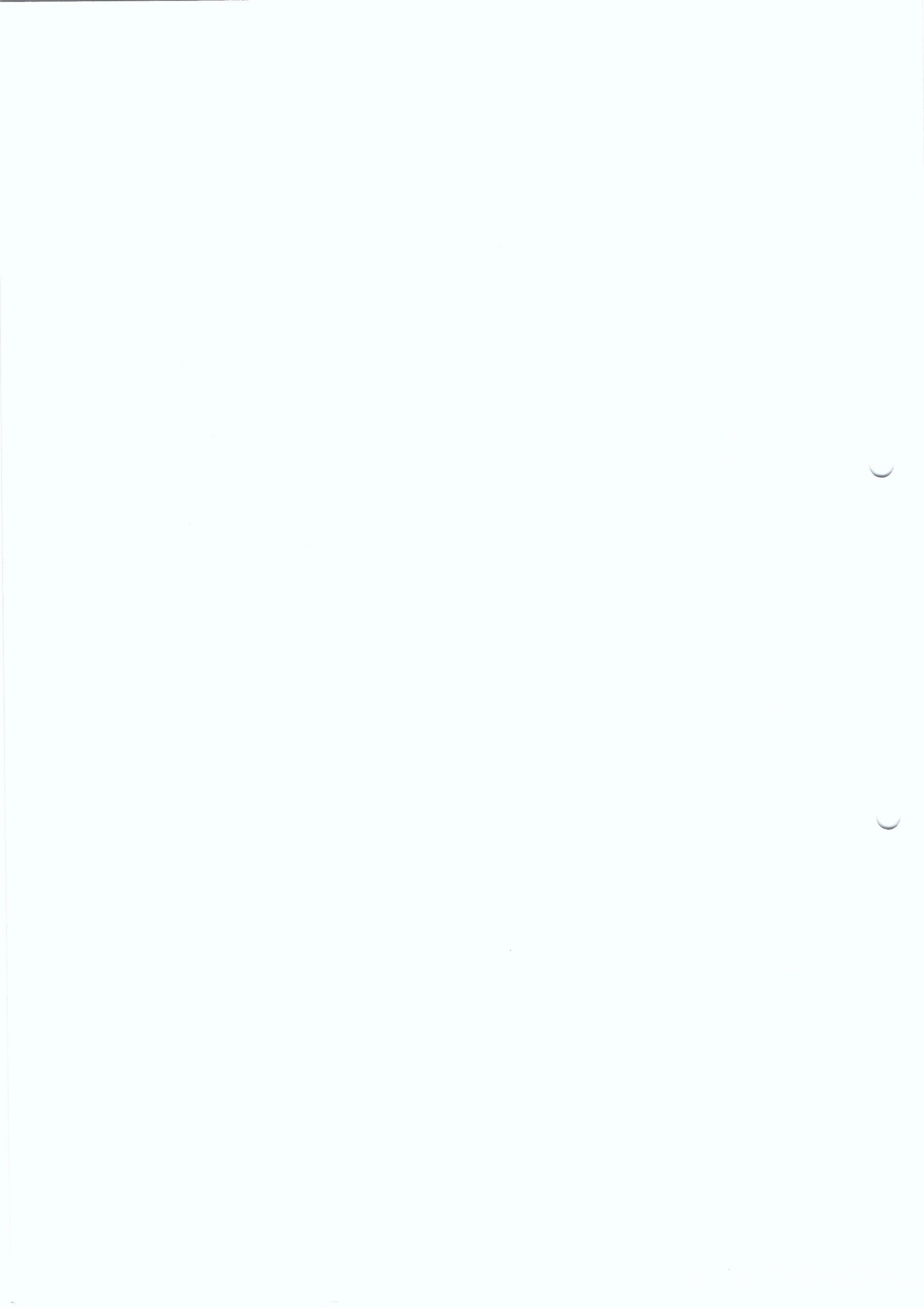
## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2022

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 31 March 2021 £
Cornwall Community Foundation	906	2,900	(2,900)	906
MIND Connector Fund	452	-	(452)	-
Lottery Funding	4,290	-	(4,290)	-
Get Set to Go	3,328	5,449	(5,710)	3,067
National lottery - Ecotherapy	2,810	-	(2,810)	-
Growth Fund	14,387	-	(14,387)	-
Debbie's Bike Ride	2,714	-	(2,283)	431
Property Fund	187,000	-	-	187,000
Next Steps Homelessness	-	21,441	(5,161)	16,280
Winter pressure	-	38,739	(12,890)	25,849
Winter discharge	-	13,017	(1,308)	11,709
CPFT PSW Development	-	21,018	(8,505)	12,513
MIND Emergency IT Grant	-	5,000	(1,925)	3,075
ASTSYM Radio Show	-	5,712	(637)	5,075
Influence & participation Grant	-	1,656	-	1,656
MIND Growth Fund	-	17,969	(2,824)	15,145
Lottery COVID 19 Response Grant	-	17,200	(17,200)	-
MIND Loneliness Grant	-	21,908	(21,908)	-
Pears Grant	-	8,691	(8,691)	-
<b>Total restricted funds</b>	<u>215,887</u>	<u>180,700</u>	<u>(113,881)</u>	<u>282,706</u>
<b>Total funds</b>	<u><u>269,563</u></u>	<u><u>281,893</u></u>	<u><u>(193,717)</u></u>	<u><u>357,739</u></u>

#### 17 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2022 £
Tangible fixed assets	-	187,000	187,000
Current assets	71,208	166,229	237,437
Current liabilities	(9,207)	-	(9,207)
<b>Total net assets</b>	<u><u>62,001</u></u>	<u><u>353,229</u></u>	<u><u>415,230</u></u>



## Cornwall Mind

### Notes to the Financial Statements for the Year Ended 31 March 2022

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2021 £
Tangible fixed assets	-	187,000	187,000
Current assets	78,191	95,706	173,897
Current liabilities	(3,158)	-	(3,158)
Total net assets	<u>75,033</u>	<u>282,706</u>	<u>357,739</u>



**Cornwall Mind**

England & Wales - Charity number 1176942

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# Accounts

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REGISTERED CHARITY NUMBER: 1176942

**REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021  
FOR  
CORNWALL MIND**

GW & Co. Ltd  
Chartered Certified Accountants and  
Business Advisers  
Waterside Court  
Falmouth Road  
Penryn  
Cornwall  
TR10 8AW

**CORNWALL MIND**

**CONTENTS OF THE FINANCIAL STATEMENTS  
for the Year Ended 31 March 2021**

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<b>Detailed Statement of Financial Activities</b>	18 to 19

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## **CORNWALL MIND**

### **REPORT OF THE TRUSTEES for the Year Ended 31 March 2021**

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The trustees present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Previously operating as Carrick Mind Befriending Scheme (Charity No: 1027828) which was established in 1993 as an Incorporated Organisation. To give the Trustees greater protection and to better reflect the geographical coverage we were working towards in 2018, Cornwall Mind was established as a Charitable Incorporated Organisation. All assets and Liabilities of Carrick Mind were transferred over to Cornwall Mind on April 1st 2019. In September 2020 the merger with Restormel Mind (Charity Number: 267794) achieved the Trustees' vision for one Mind for Cornwall. All Assets and Liabilities were transferred to Cornwall Mind on 1st September 2020.

To comply with the Charity SORP the comparative figures for 31 March 2020 and the figures for 31 March 2021 include the figures for both Cornwall Mind and Restormel Mind.

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

Cornwall Mind exists to support better mental health for everyone in Cornwall.

The Objects for which the CIO is established are, within the area of Cornwall:

- 1.1. to promote the 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; and
- 1.2. to promote the study of and research into mental health disorder and emotional or mental distress and to obtain and make records of and disseminate to the public the useful results of such research and to educate the public in matters relating to mental health.

We do this through:

- Support
- Prevention
- Intervention
- Providing information
- Challenging stigma
- Improving services

##### **Funding**

The successful merger has given us more credibility and made Cornwall Mind more accessible to funders. We have secured a strong voice at a strategic level, giving us opportunities for the influencing and improvement of other services as well as the intelligence we need for involvement in system-wide change. In order to become more sustainable, the last 12 months has seen us make positive progression towards diversifying our revenue sources. Our investment in Community Fundraising is beginning to see dividends, increasing donations and profile. This year has seen us developing stronger relationships with statutory health services and commissioning bodies as well as forging new delivery partnerships. Our funding comes from various sources such as:

- Community Fundraising
- National Mind
- Cornwall Foundation NHS Partnership Trust
- NHS Kernow
- Cornwall Council
- The Energy Redress Fund
- Pears Foundation

## ACHIEVEMENT AND PERFORMANCE

### Charitable activities

The last 12 months have been exciting and progressive. Having been largely focused on a wellbeing and prevention approach, 2020/21 has seen us develop projects that support the needs of people experiencing acute mental illness who are also facing severe and multiple disadvantage such as homelessness and energy poverty. We have also developed projects in areas such as crisis intervention, mental health rehabilitation, Peer Support Worker supervision and flexible support for High Intensity Users of services. In response to the pandemic and lockdowns, we have adapted much of our support to be delivered through video conferencing such as Zoom and Teams and moving forward, we intend to continue an approach that is a blend of virtual and face to face contact in order to increase our reach.

2020/21 has been an effective year for challenging stigma and raising profile. Our community fundraising has included activities such as a coastal walk and a wild swimming event, attracting both funding and media attention. Our audience has grown for our radio show, A Space To Speak Your Mind, as has our reach through social media.

In the last 12 months we have supported:

- 103 people through our wellbeing groups in the east of Cornwall
- 131 people through our wellbeing groups in the west of Cornwall
- 33 people through our outreach projects since January 2021 (Acute support)
- 12 Peer Support Workers through our supervision programme
- We have provided email/telephone advice and support for 185 people
- We have provided advice and support through social media for 160 people

Following the instigation of a new CMS/Database, we look forward to reporting on our outcomes in more detail as part of next year's submission.

"Just finishing off the writing course. It has been such a benefit for my mental health over the past few weeks. From the structure that it offers me, having a weekly thing to work around and commit to, it has helped me to learn the importance to put aside time for me. The writing itself has been so therapeutic, from the positive sides of realising I can do this and be creative and other people enjoy what I write, to the process itself which has helped me to work through or at least acknowledge in a safe space some of the intense issues in my head. The community of the group, small yet supportive has been wonderful and something I'm not able to access so much." - Creative Writing Wellbeing Group member

Winter Pressures (Crisis Intervention) Case Studies. A client presented at Derriford Hospital after attempting to take their life by overdosing on a variety of medication with the use of Alcohol. The client had been drinking heavily for some time and this led to them losing their job and home. The client was struggling with depression and was neglecting themselves in every aspect. With support they were able to maintain abstinence from alcohol, create a recovery plan that will help to maintain wellbeing and upon discharge had a new job that came with accommodation.

A client presented at Derriford Hospital after being found by the Police trying to commit suicide by hanging. The client had lost their job and their marriage had ended. They were struggling as they had nowhere to go and so was having to remain in the marital home. This was causing severe distress and lots of arguments. With support and a recovery plan they found a new job and flat and moved out of the area. They contacted us after discharge to say that they are much happier and are having counselling.

### Fundraising

The Charity has not used professional fundraisers or commercial participators. All our fundraising has been coordinated carried out by our Community Fundraiser employed by Cornwall Mind.

Cornwall Mind is registered with the Fundraising Regulator and complies with the Code of Fundraising Practice. The regulatory framework is used to support our fundraising activities and is referenced when training and supporting any paid or volunteer fundraisers.

In the last year there have been no compliance issues with the Code of Fundraising Practice. Members of the public and occasionally staff and volunteers fundraise on behalf and for Cornwall Mind. Our Community Fundraiser offers support to these fundraisers, monitors their activities and what methods they use to ensure that standards are maintained.

Cornwall Mind has received no complaints in the past year relating to our fundraising activities.

Cornwall Mind has a robust Safeguarding Policy. The Community Fundraiser ensures that people are treated fairly and with respect, explaining the work of Cornwall Mind in a way that does not mislead people and being sensitive to people who may be in vulnerable circumstances.

## **CORNWALL MIND**

### **REPORT OF THE TRUSTEES for the Year Ended 31 March 2021**

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#### **FINANCIAL REVIEW**

##### **Reserves policy**

The reserves are held for the purpose of carrying out the Charity's objective. The reserves are held by way of the bank account and the property owned by the charity. The Trustees consider a minimum level of reserves is appropriate.

The reserves as at 31 March 2021 were £357,741 (2020: £269,563) an increase on last year due mainly to the incorporation of the assets from Restormel Mind during the year. Of these reserves £282,707 (2020: £215,887) were held in restricted funds.

##### **Financial review of the period**

As shown on the Statement of Financial Activities the charity's income exceeded expenditure by £88,178 (2020 expenditure exceeded income by (£48,130)).

The trustees have reviewed the reserves of the charity and they are of the opinion that there are adequate resource's to fund the activities for the foreseeable future and as such, the trustees are of the view that the charity is a going concern.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Although Cornwall Mind is an independent Charity, it sits within the National Mind Federated Network and as such is subject to the governance and quality standards set by them. Cornwall Mind is governed by a constitution of Trustees with responsibility for day to day operations deferred to the CEO and Senior Management Team. Trustees are recruited through public advertisement and direct approach.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Charity number**

1176942

##### **Principal address**

2A Hambley Court  
Dennison Road  
Bodmin  
PL31 2LL

**CORNWALL MIND**

**REPORT OF THE TRUSTEES  
for the Year Ended 31 March 2021**

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**Trustees**

Adam Jackson Chair (resigned 12.4.21)  
Demelza Todd Vice Chairperson  
Paul Haley Treasurer (appointed 2.12.20)  
Olga Foot  
Wendy Cousins  
Penny Lilly-Brickell  
Diana Smith (appointed 1.9.20)  
Rosemary Howells (appointed 1.9.20)

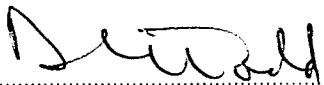
**Staff**

Paul Reeve	- CEO
Jon Gladstone	- Operations Manager
Jo Boulton	- Wellbeing group coordinator (west) and media officer
Sarah Jellis	- Wellbeing group coordinator (east)
Lucy Chappell	- Community Fundraiser
Richard Perks	- A Space to Speak Your Mind coordinator
Fiona Bull	- Administrator
Marie Carpenter	- Winter Pressures coordinator
Charlotte Houldsworth	- Winter Pressures caseworker
Laurence Woodcock	- Next Steps Homelessness caseworker
Asha Kaszczuk-Baulch	- Peer Support Worker supervison coordinator
Ellie Coleman	- Winter Discharge Lead recover supporter
Blanka Griffiths	- Winter Discharge recover supporter
Caroline Segolo	- Recovery supporter
Caroline Hickman	- Recovery Supporter
Emily File	- Recovery Supporter
Tony McGarr	- Recovery Supporter
Debbie Collinson	- Recovery Supporter
Heather Taylor	- Recovery Supporter
Annette Petersson	- Recovery Supporter

**Independent Examiner**

Deborah Warburton  
FCCA  
GW & Co. Ltd  
Chartered Certified Accountants and  
Business Advisers  
Waterside Court  
Falmouth Road  
Penryn  
Cornwall  
TR10 8AW

Approved by order of the board of trustees on 25 June 2021 and signed on its behalf by:



Demelza Todd - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
CORNWALL MIND**

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**Independent examiner's report to the trustees of Cornwall Mind**

I report to the charity trustees on my examination of the accounts of Cornwall Mind (the Trust) for the year ended 31 March 2021.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of FCCA which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Deborah Warburton  
FCCA  
GW & Co. Ltd  
Chartered Certified Accountants and  
Business Advisers  
Waterside Court  
Falmouth Road  
Penryn  
Cornwall  
TR10 8AW

Date: 22 June 2021

CORNWALL MIND

STATEMENT OF FINANCIAL ACTIVITIES  
for the Year Ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		57,057	-	57,057	38,375
<b>Charitable activities</b>					
Core Funding		500	174,988	175,488	45,974
Other trading activities	2	38,718	5,714	44,432	81,584
Investment income	3	<u>4,918</u>	<u>-</u>	<u>4,918</u>	<u>2,800</u>
<b>Total</b>		101,193	180,702	281,895	168,733
<b>EXPENDITURE ON</b>					
Raising funds		23,358	-	23,358	40,723
<b>Charitable activities</b>					
Core Funding		39,332	91,642	130,974	82,085
Other		<u>17,145</u>	<u>22,240</u>	<u>39,385</u>	<u>94,055</u>
<b>Total</b>		79,835	113,882	193,717	216,863
<b>NET INCOME/(EXPENDITURE)</b>		21,358	66,820	88,178	(48,130)
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		53,676	215,887	269,563	317,693
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>75,034</u>	<u>282,707</u>	<u>357,741</u>	<u>269,563</u>

The notes form part of these financial statements

CORNWALL MIND

BALANCE SHEET  
31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	7	-	187,000	187,000	187,000
<b>CURRENT ASSETS</b>					
Debtors	8	702	-	702	2,249
Cash at bank		<u>77,489</u>	<u>95,707</u>	<u>173,196</u>	<u>84,178</u>
		78,191	95,707	173,898	86,427
<b>CREDITORS</b>					
Amounts falling due within one year	9	(3,157)	-	(3,157)	(3,864)
<b>NET CURRENT ASSETS</b>					
		<u>75,034</u>	<u>95,707</u>	<u>170,741</u>	<u>82,563</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<u>75,034</u>	<u>282,707</u>	<u>357,741</u>	<u>269,563</u>
<b>NET ASSETS</b>					
		<u>75,034</u>	<u>282,707</u>	<u>357,741</u>	<u>269,563</u>
<b>FUNDS</b>					
Unrestricted funds	10			75,034	53,676
Restricted funds				<u>282,707</u>	<u>215,887</u>
<b>TOTAL FUNDS</b>					
				<u>357,741</u>	<u>269,563</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 25.2.2021 and were signed on its behalf by:



.....  
Demelza Todd - Trustee



.....  
Paul Haley - Trustee

**NOTES TO THE FINANCIAL STATEMENTS**  
for the Year Ended 31 March 2021

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**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

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 a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

The Trustees have made the decision that assets will not be capitalised unless they are over £1,000 in value.

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**2. OTHER TRADING ACTIVITIES**

	2021	2020
	£	£
Fundraising events	43,934	41,189
Other trading activities	<u>498</u>	<u>40,395</u>
	<u>44,432</u>	<u>81,584</u>

**3. INVESTMENT INCOME**

	2021	2020
	£	£
Rents received	4,140	2,800
Deposit account interest	<u>778</u>	<u>-</u>
	<u>4,918</u>	<u>2,800</u>

CORNWALL MIND

NOTES TO THE FINANCIAL STATEMENTS - continued  
for the Year Ended 31 March 2021

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses	2021 £	2020 £
Trustees' expenses	<u>44</u>	<u>-</u>

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2021	2020
Recovery Supporter	8	5
Group Co-ordinator	2	1
Chief Executive	1	1
Administrator	1	1
Community Fundraiser	1	1
Operations Manager	<u>1</u>	<u>-</u>
	<u>14</u>	<u>9</u>

No employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	38,375	-	38,375
<b>Charitable activities</b>			
Core Funding	-	45,974	45,974
Other trading activities	78,869	2,715	81,584
Investment income	<u>2,800</u>	<u>-</u>	<u>2,800</u>
<b>Total</b>	120,044	48,689	168,733
<b>EXPENDITURE ON</b>			
Raising funds	40,723	-	40,723
<b>Charitable activities</b>			
Core Funding	82,085	-	82,085
Other	<u>40,723</u>	<u>53,332</u>	<u>94,055</u>
<b>Total</b>	163,531	53,332	216,863
<b>NET INCOME/(EXPENDITURE)</b>	(43,487)	(4,643)	(48,130)
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	97,162	220,531	317,693

CORNWALL MIND

NOTES TO THE FINANCIAL STATEMENTS - continued  
for the Year Ended 31 March 2021

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>53,675</u>	<u>215,888</u>	<u>269,563</u>

7. TANGIBLE FIXED ASSETS

	Freehold property £
<b>COST</b>	
At 1 April 2020 and 31 March 2021	<u>187,000</u>
<b>NET BOOK VALUE</b>	
At 31 March 2021	<u>187,000</u>
At 31 March 2020	<u>187,000</u>

Included in cost or valuation of land and buildings is freehold land of £187,000 which is not depreciated.

Restormel Mind merged with Cornwall Mind in September 2020 which has resulted in a property in St Austell being transferred across.

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Prepayments	<u>702</u>	<u>2,249</u>

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Taxation and social security	208	466
Other creditors	<u>2,949</u>	<u>3,398</u>
	<u>3,157</u>	<u>3,864</u>

CORNWALL MIND

NOTES TO THE FINANCIAL STATEMENTS - continued  
for the Year Ended 31 March 2021

10. MOVEMENT IN FUNDS

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
<b>Unrestricted funds</b>			
General fund	53,676	21,358	75,034
<b>Restricted funds</b>			
Cornwall Community Foundation			
	906	-	906
Lottery Funding	4,290	(4,290)	-
Get Set to Go	3,327	(260)	3,067
Connector Fund	452	(452)	-
National Lottery - Ecotherapy Growth Fund	2,810	(2,810)	-
Debbie's Bike Ride	14,387	(14,387)	-
Property Fund - Restormel Mind	2,715	(2,283)	432
Next Steps Homelessness	187,000	-	187,000
Winter Pressure	-	16,280	16,280
Winter Discharge	-	25,849	25,849
CPFT PSW Development	-	11,709	11,709
Mind Emergency IT Grant	-	12,513	12,513
ASTSYM Radio Show	-	3,075	3,075
Influence & Participation Grant	-	5,075	5,075
MIND Growth fund	-	1,656	1,656
	<u>-</u>	<u>15,145</u>	<u>15,145</u>
	<u>215,887</u>	<u>66,820</u>	<u>282,707</u>
<b>TOTAL FUNDS</b>	<u>269,563</u>	<u>88,178</u>	<u>357,741</u>

CORNWALL MIND

NOTES TO THE FINANCIAL STATEMENTS - continued  
for the Year Ended 31 March 2021

10. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	101,193	(79,835)	21,358
<b>Restricted funds</b>			
Cornwall Community Foundation			
	2,900	(2,900)	-
Lottery Funding	-	(4,290)	(4,290)
Get Set to Go	5,451	(5,711)	(260)
Connector Fund	-	(452)	(452)
National Lottery - Ecotherapy Growth Fund	-	(2,810)	(2,810)
	-	(14,387)	(14,387)
Debbie's Bike Ride	-	(2,283)	(2,283)
Next Steps Homelessness	21,441	(5,161)	16,280
Winter Pressure	38,739	(12,890)	25,849
Winter Discharge	13,017	(1,308)	11,709
CPFT PSW Development	21,018	(8,505)	12,513
Mind Emergency IT Grant	5,000	(1,925)	3,075
ASTSYM Radio Show	5,712	(637)	5,075
Influence & Participation Grant	1,656	-	1,656
MIND Growth fund	17,969	(2,824)	15,145
Lottery COVID 19 response grant	17,200	(17,200)	-
Mind Loneliness grant	21,908	(21,908)	-
Pears grant	8,691	(8,691)	-
	<u>180,702</u>	<u>(113,882)</u>	<u>66,820</u>
<b>TOTAL FUNDS</b>	<u>281,895</u>	<u>(193,717)</u>	<u>88,178</u>

CORNWALL MIND

NOTES TO THE FINANCIAL STATEMENTS - continued  
for the Year Ended 31 March 2021

10. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
<b>Unrestricted funds</b>			
General fund	97,162	(43,486)	53,676
<b>Restricted funds</b>			
Cornwall Community Foundation			
	1,200	(294)	906
MIND Connector Fund	789	(789)	-
Lottery Funding	4,290	-	4,290
Allen Lane Foundation	1,667	(1,667)	-
Benefitting Older People Grant	500	(500)	-
Get Set to Go	23,226	(19,899)	3,327
Comic Relief	1,407	(1,407)	-
Connector Fund	452	-	452
National Lottery - Ecotherapy	-	2,810	2,810
Growth Fund	-	14,387	14,387
Debbie's Bike Ride	-	2,715	2,715
Property Fund - Restormel Mind	187,000	-	187,000
	<u>220,531</u>	<u>(4,644)</u>	<u>215,887</u>
<b>TOTAL FUNDS</b>	<u>317,693</u>	<u>(48,130)</u>	<u>269,563</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	120,044	(163,530)	(43,486)
<b>Restricted funds</b>			
Cornwall Community Foundation			
	1,656	(1,950)	(294)
MIND Connector Fund	-	(789)	(789)
Allen Lane Foundation	-	(1,667)	(1,667)
Benefitting Older People Grant	-	(500)	(500)
Get Set to Go	9,360	(29,259)	(19,899)
Comic Relief	-	(1,407)	(1,407)
Connector Fund	7,029	(7,029)	-
National Lottery - Ecotherapy	9,960	(7,150)	2,810
Growth Fund	17,969	(3,582)	14,387
Debbie's Bike Ride	2,715	-	2,715
	<u>48,689</u>	<u>(53,333)</u>	<u>(4,644)</u>
<b>TOTAL FUNDS</b>	<u>168,733</u>	<u>(216,863)</u>	<u>(48,130)</u>

CORNWALL MIND

NOTES TO THE FINANCIAL STATEMENTS - continued  
for the Year Ended 31 March 2021

10. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.19 £	Net movement in funds £	At 31.3.21 £
<b>Unrestricted funds</b>			
General fund	97,162	(22,128)	75,034
<b>Restricted funds</b>			
Cornwall Community Foundation			
	1,200	(294)	906
MIND Connector Fund	789	(789)	-
Lottery Funding	4,290	(4,290)	-
Allen Lane Foundation	1,667	(1,667)	-
Benefitting Older People Grant	500	(500)	-
Get Set to Go	23,226	(20,159)	3,067
Comic Relief	1,407	(1,407)	-
Connector Fund	452	(452)	-
Debbie's Bike Ride	-	432	432
Property Fund - Restormel Mind	187,000	-	187,000
Next Steps Homelessness	-	16,280	16,280
Winter Pressure	-	25,849	25,849
Winter Discharge	-	11,709	11,709
CPFT PSW Development	-	12,513	12,513
Mind Emergency IT Grant	-	3,075	3,075
ASTSYM Radio Show	-	5,075	5,075
Influence & Participation Grant	-	1,656	1,656
MIND Growth fund	-	15,145	15,145
	<u>220,531</u>	<u>62,176</u>	<u>282,707</u>
<b>TOTAL FUNDS</b>	<u>317,693</u>	<u>40,048</u>	<u>357,741</u>

**CORNWALL MIND**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
for the Year Ended 31 March 2021**

**10. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	221,237	(243,365)	(22,128)
<b>Restricted funds</b>			
Cornwall Community Foundation			
	4,556	(4,850)	(294)
MIND Connector Fund	-	(789)	(789)
Lottery Funding	-	(4,290)	(4,290)
Allen Lane Foundation	-	(1,667)	(1,667)
Benefitting Older People Grant	-	(500)	(500)
Get Set to Go	14,811	(34,970)	(20,159)
Comic Relief	-	(1,407)	(1,407)
Connector Fund	7,029	(7,481)	(452)
National Lottery - Ecotherapy	9,960	(9,960)	-
Growth Fund	17,969	(17,969)	-
Debbie's Bike Ride	2,715	(2,283)	432
Next Steps Homelessness	21,441	(5,161)	16,280
Winter Pressure	38,739	(12,890)	25,849
Winter Discharge	13,017	(1,308)	11,709
CPFT PSW Development	21,018	(8,505)	12,513
Mind Emergency IT Grant	5,000	(1,925)	3,075
ASTSYM Radio Show	5,712	(637)	5,075
Influence & Participation Grant	1,656	-	1,656
MIND Growth fund	17,969	(2,824)	15,145
Lottery COVID 19 response grant	17,200	(17,200)	-
Mind Loneliness grant	21,908	(21,908)	-
Pears grant	8,691	(8,691)	-
	<u>229,391</u>	<u>(167,215)</u>	<u>62,176</u>
<b>TOTAL FUNDS</b>	<u>450,628</u>	<u>(410,580)</u>	<u>40,048</u>

The restricted funds consist of;

**Cornwall Community Foundation**

A balance of £906 was brought forward and funds of £2900 were received and utilised during the year the brought forward £906 has not been utilised during this year the balance is carried forward to next year.

**Get Set to Go (GStG)**

A balance of £3,327 was brought forward during the year £260 has been utilised leaving a balance of £3,067 to carry forward to next year.

**National Lottery**

A balance of £4,290 was brought forward and has been utilised against staff salaries and wellbeing expenses during the year..

**Mind Growth Fund**

A balance of £14,387 was brought forward and funds of £17,968 were received in the year and have been utilised against staff salaries and expenses during the year a balance of £15,145 is carried forward to next year.

**10. MOVEMENT IN FUNDS - continued**

**Debbies Bike Ride**

A balance of £2,715 was brought forward during the year £2,283 has been utilised against staff salaries and wellbeing expenses leaving a balance of £432 carried forward to next year.

**Connector Fund**

A balance of £452 was brought forward and utilised against staff salaries during the year.

**MIND emergency IT Grant**

During the year funds of £5,000 were received and used to purchase laptops and pay for website and IT expenses a balance of £3,075 is carried forward to next year.

**CPFT Peer Support Worker Development**

During the year funds of £21,018 were received and used to pay the salary of our Peer Support Worker a balance of £12,513 is carried forward to next year.

**Get Set to Go**

The final payment of £5,450 was received during the year and utilised against staff salaries.

**National Lottery COVID 19 Response Grant**

During the year we received £17,200 from the national lottery in response to the COVID pandemic this was used to help pay for staff salaries and wellbeing expenses.

**ASTSYM radio show**

During the year funds were raised via crowd funding amounting to £5,712 and used to pay staff salaries a balance of £5,075 is carried forward to next year.

**MIND Loneliness Grant**

During the year we received £21,908 in response to the COVID pandemic this was used to help pay for staff salaries and other expenses.

**Next Steps Project**

During the year funds of £21,441 were received and used to pay staff salaries, purchase a laptop, and pay for staff training a balance of £16,280 is carried forward to next year

**Pears Grant**

During the year funds of £8,691 were received and used to pay staff salaries and wellbeing expenses.

**Winter Pressures**

During the year funds of £38,739 were received and used to pay staff salaries, purchase 2 laptops, and pay for other expenses a balance of £25,849 is carried forward to next year

**Winter Discharge.**

During the year funds of £13,017 were received and used to pay for staff training, purchase 2 laptops, and pay for other expenses a balance of £11,709 is carried forward to next year

**Influence and Participation Grant**

During the year funds of £1,656 were received, these were not utilised during the year and the balance is carried forward to next year.

**CORNWALL MIND**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**for the Year Ended 31 March 2021**

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**10. MOVEMENT IN FUNDS - continued**

**Restormel Mind**

On the merging of the charities in September 2020 the balance on the Connector fund £452.35 and the National Lottery Grant of £4,290 were transferred across and utilised against staff salaries.

**11. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 March 2021.

**CORNWALL MIND****DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
for the Year Ended 31 March 2021**

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	2021 £	2020 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	44,063	38,375
Other income	<u>12,994</u>	<u>-</u>
	57,057	38,375
<b>Other trading activities</b>		
Fundraising events	43,934	41,189
Other trading activities	<u>498</u>	<u>40,395</u>
	44,432	81,584
<b>Investment income</b>		
Rents received	4,140	2,800
Deposit account interest	<u>778</u>	<u>-</u>
	4,918	2,800
<b>Charitable activities</b>		
Grants	<u>175,488</u>	<u>45,974</u>
<b>Total incoming resources</b>	281,895	168,733
<b>EXPENDITURE</b>		
<b>Raising donations and legacies</b>		
Shop rent and water	1,695	-
Enys 10k road race fees	-	1,544
Fundraising costs	<u>1,642</u>	<u>448</u>
	3,337	1,992
<b>Other trading activities</b>		
Purchases	-	2,459
Wages	9,127	26,368
Redundancy costs	4,638	-
Rent	2,500	6,000
Storage costs	218	487
Insurance	991	495
Premises expenses	1,623	1,429
Telephone	178	463
Credit card charges	326	693
Sundries	<u>420</u>	<u>337</u>
	20,021	38,731
<b>Support costs</b>		
<b>Management</b>		
Trustees' expenses	44	-
Wages	111,803	80,980
Rent and water	4,434	13,414
Insurance	2,693	1,903
Carried forward	118,974	96,297

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**CORNWALL MIND****DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
for the Year Ended 31 March 2021**

	2021	2020
	£	£
<b>Management</b>		
Brought forward	118,974	96,297
Light and heat	78	2,580
Telephone	2,091	465
Postage and stationery	649	235
Advertising and marketing	263	450
Sundries	274	1,195
Volunteer expenses	60	446
Staff expenses	3,100	4,760
Social group expenses	-	3,967
Allotment	-	5,952
Training & development	1,348	1,690
Recruitment expenses	216	-
Project costs	3,990	31,730
Wellbeing group expenses	7,946	-
Consultancy fees	2,349	-
MIND affiliation fee	516	-
PPE	102	-
St Austell house expenses	1,331	-
Administration costs	4,354	4,059
RBS session worker	1,632	9,629
RBS room hire	63	2,035
Premises costs	-	350
Computer equipment purchases	<u>3,189</u>	-
	152,525	165,840
<b>Finance</b>		
Bank charges	73	-
<b>Information technology</b>		
Website and IT costs	1,713	1,333
<b>Other</b>		
Sundries	448	-
<b>Governance costs</b>		
Legal and professional fees	9,510	6,177
Accountancy fees	<u>6,090</u>	<u>2,790</u>
	<u>15,600</u>	<u>8,967</u>
Total resources expended	<u>193,717</u>	<u>216,863</u>
Net income/(expenditure)	<u>88,178</u>	<u>(48,130)</u>

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