



**Trustees' Annual Report
& Statement of Financial Activity**
for the period 1 April 2024 to 31 March 2025

Trustees

Eleanore Hargreaves
Diana Davies
Pauline Saxby
Hazel McNeill

Completed 10/05/2025

Mindful Surrey

Charity No: 1187713

1. Introduction

1.1 Charitable Objects

The object of the CIO for the year ending March 31st2025 was the advancement of education for people of all ages and backgrounds, in Surrey, Sussex and throughout the UK. The aim is to promote, sustain and increase individual and collective knowledge and understanding of mindfulness training, skills and expertise. Through participation in Mindful Surrey's courses and events, individuals can develop their capabilities, competences, skills and understanding in order to enhance and transform their mental health and wellbeing.

1.2 Financial period

Our financial period lasts 12 months and runs from April 1st to March 31st.

1.3 Income and spending

Our gross income for the year was £12,812.

Total income including cash funds at the start of the year was £20,627.

This is a gross income decrease from the previous year which was £23,699.

As we had sufficient funds and there was an increase in demand, we have offered more free support to people on low incomes and community groups.

The spending was £12,318.

Our accounts are prepared on a receipts and payments basis.

We started the year on 1.4.24 with cash funds of £7,815.

End of year balance, 31.3.25: £8,309.

Full details of receipts and payments can be found in the accounts for the year.

We kept the price for the 8-week MBSR course at £195 for online and £225 for in-person, as the previous year.

The weekly drop-ins cost £60 for two months.

Our charge to schools varied, according to their location and the length of sessions we provided.

1.4 Government contracts

Mindful Surrey did not receive any contracts from central government or a local authority during the financial period of this return.

1.5 Government grants

Mindful Surrey did not receive any grants from central government or a local authority during the financial period of this return.

1.6 Income breakdown

The total value of income received during the financial period of this return was as follows:

| | |
|-----------------------------|---------|
| a) Donations and legacies | £137 |
| b) Charitable activities | £12,675 |
| c) Other trading activities | Zero |
| d) Investments | Zero |

1.7 Details of Any Funds Materially in Deficit

The Charity has no funds which are materially in deficit.

1.8 Investments Policy & Objectives

The charity does not make investments.

2. Spend

2.1 Grant making

Grant making is not the main way Mindful Surrey carries out its purposes. The charity does not award any grants or make social or programme-related investments.

2.2 Trustee payments

All Trustees act in a voluntary capacity and receive no remuneration or other material benefits from their services to the charity.

Out-of-pocket expenses necessarily and reasonably incurred by Trustees in promoting the purposes of the charity are reimbursed at cost.

2.3 Statements on liabilities

The trustees declare that:

The charity has given no guarantees where potential liability under the guarantee is outstanding at the date of this statement.

The charity has no debt outstanding at the date of this statement which is owed by the CIO and which is secured by an express charge on any assets of the CIO.

3. Activities outside of the United Kingdom

3.1 Income received from outside the United Kingdom

The charity did not receive income from outside of the United Kingdom in the financial period of this return.

3.2 Delivering charitable activities outside of the United Kingdom

The charity did not deliver charitable activities outside of the United Kingdom in the financial period of this return.

3.3 Spending outside the United Kingdom

The charity did not spend funds outside of the United Kingdom in the financial period of this return.

4. Trading subsidiaries

The charity does not have any trading subsidiaries.

5. Charity addresses and property

The public address details displayed on the Register of Charities are correct.

6. Structure and membership

The charity is not part of a wider group structure with a parent body and subsidiary bodies.

7. Employees and volunteers

7.1 Employees

At the end of the financial period of this return, one self-employed person was working for the charity, Catherine Nasskau; she did not work on behalf of the charity outside the UK. There were no permanent employees or people on fixed-term contracts.

7.2 Volunteers

Excluding trustees, four volunteers carried out charitable activities on behalf of our charity in the United Kingdom during the financial period of this return.

Volunteers are used by Mindful Surrey to help with the website, marketing and Google Ads. We are in the Reach volunteering programme and this is the main way we find volunteers to help with aspects of running the charity that Catherine Nasskau does not have time or expertise to do. We worked with four people last year, digital marketing consultants who helped with the Google Ads and SEO. Our Reach advert for assistance with fund-raising is still open and we hope to find someone with more time to assist in the future.

7.3 Trustee selection methods

There must be at least three charity trustees. The maximum number of trustees is 12.

In accordance with the constitution, trustees are appointed or re-appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees.

In appointing trustees, due consideration is given to ensuring that the trustees have, between them, the skills and experience necessary to manage the charity effectively and in accordance with charity law.

8. Governance

8.1 Policies and procedures

The charity had the following policies and procedures in place at the end of the financial period of this annual return:

Financial controls policy and procedures
Safeguarding policy and procedures
Equal Opportunities policy
Privacy policy

8.2 Statutory Declaration

The Trustees confirm that they have paid due regard to the guidance issued by the Charity Commission on public benefit in deciding what activities the charity should undertake.

9. Safeguarding and risk

9.1 Safeguarding

The charity provided services to children and adults at risk in the financial period of the return. The charity obtained the required level of DBS Checks for all roles which were eligible for them in the financial period of this return. All required Standard and Enhanced DBS checks were obtained.

9.2 Serious Incidents

The charity is not aware of any serious incidents or near-misses during the financial period of this return.

10. Activities & achievements

10.1 Overview

Over the year Mindful Surrey has continued to offer mindfulness training to help people with their mental and physical health and wellbeing. Our sessions have been in the form of 8-week courses, drop-in sessions, one-to-one coaching, sessions with community groups and charitable organisations, and sessions in schools. Our sessions have been run online and in-person in Dorking, Surrey. Using Zoom has meant that local people who cannot travel can be offered support.

10.2 Outputs and outcomes

MBSR (Mindfulness-Based Stress Reduction) courses:

We ran 8-week courses throughout the year. Two of these were run online and one in-person in Dorking, Surrey. MBSR course is the standard mindfulness course taught all over the world which helps people with a wide range of experiences and challenges.

Mindful Eating courses:

We ran one 8-week course, online. Participants have found the course to be extremely helpful in dealing with all aspects of emotional eating, and it has led to specific changes in their eating habits and overall physical and mental health.

Drop-in sessions:

We continued with the popular weekly, live online classes throughout the year. We ran week Tuesday morning sessions for everyone and monthly Thursday evenings for people who had taken the MBSR course, with us or elsewhere, or who had a similar level of meditation experience.

One-to-one sessions:

Demand for these continued to grow throughout the year, and we worked with 8 individuals. Some people prefer these to being in a group, or sometimes want to have a few sessions on their own before joining a group.

Schools and colleges:

We ran two sessions with East Surrey College to help staff and students with stress and improving their sleep.

Community groups and charitable organisations:

We were pleased to work with Action on Disability and ran a session for carers and people with disabilities.

Testimonials and feedback:

We request feedback following every course or class, which is shared with trustees. We also publish testimonials on the website. Mindful Surrey UK is registered with Coursecheck, an organisation that publish online, unedited feedback and reviews of courses. There is a link to Coursecheck on the website so the public can discover what participants have gained from our MBSR course and other sessions.

Conclusion:

Mindful Surrey UK is fairly unique as an organisation offering mindfulness training to individuals, schools and organisations who cannot afford to pay for it – not many mindfulness classes are delivered by charities and offered for free. It is worth spending time fund-raising in order to fulfil our mission of making our classes accessible to all.

There continues to be a great need to support people of all ages with their mental health, particularly younger people and children. The NHS waiting lists are long and many people are unable to pay for professional support.

Mindfulness training is very effective at helping people deal with stress, anxiety, depression, bereavement, sleep problems, as well as difficulties with relationships, and physical pain or illness. It is useful that it works so well delivered via live, online sessions.

It is rewarding to read people's testimonials following our courses and to hear how beneficial people found them over the last year. Many people reported that coming to the sessions really helped them with the consequences of the pandemic and the cost-of-living crisis.

10.3 How the public have benefitted

We offered support to people on low incomes throughout the year, in addition to supporting people who were able to pay for sessions. We ran a free introduction event again as part of the Dorking Mindfest Fair, which served to inform local people about the different organisations and support that was available to help with mental health. We have supported people with a very wide range of needs, and it is pleasing to be able to support so many people, both online and through in-person sessions.

10.4 Performance

We had sufficient income to run effective courses and events for adults, We plan to raise more funds through grants for the year ahead.

10.5 Looking ahead

It was gratifying to be able to help Surrey residents on low incomes who were in desperate need of help and who could not access any other professional support. We look forward to continuing with this in the future.

10.6 Principal risks facing the charity

The principal risk facing the charity would be if we were no longer able to participate in the Google Ads Non-profit programme, which gives us \$10,000 worth of Ads a month. This allows us to promote our work online at no cost and results in around 50 website visits a day. There are certain things we need to do on a regular basis for Google to allow us to stay in the programme. Catherine Nasskau spends time working with the digital volunteer managing the ads. This is the most significant factor in maintaining and developing our online presence.

As our classes are delivered online as well as in-person, and what we offer can be adapted according to our income, the charity does not face any other major risks. Awareness of mindfulness as an effective intervention and tool to support good mental health and wellbeing continues to grow, as does our public profile, and we are steadily getting an increasing number of referrals, both from professional health practitioners as well as word of mouth. Therefore we have no concerns about Mindful Surrey as a going concern.

11. Reference and administration details

11.1 Charity name & registration

Name of the Charity: Mindful Surrey UK

Charity No: 1187713

Mindful Surrey is not registered with HM Revenue & Customs

11.2 Charity's principal address

13 Warrenne Rd, Brockham, Surrey RH3 7JY

e-mail: info@mindfulsurrey.co.uk

website: www.mindfulsurrey.co.uk

11.3 Names of the trustees who manage the charity

Diana Davies, Eleanore Hargreaves, Pauline Saxby, Hazel McNeill.

The role of Chair is rotated between the trustees.

11.4 Names of advisors & senior members of staff

Catherine Nasskau, Director of Mindful Surrey UK, Mindfulness teacher

11.5 Bank

NatWest Bank

12 Station Road East, Oxted, Surrey RH8 0PR

Depot code 063

12. Structure, governance & management

12.1 Type of governing document

Constitution

12.2 Policy on reserves

£500 is to be kept as minimum reserves. Although our income forecast is uncertain, we are able to adapt our expenditure according to our income, and we rarely incur unexpected expenses. We have an arrangement with our usual venue in Dorking that if we are unable to run a course, we do not need to pay any charges as long as we give one month's notice; the venue management are willing to make this a shorter period in exceptional situations.

In an emergency we can reduce all costs apart from annual expenses such as website, email, Zoom, insurance and perhaps venue hire. Our reserves would cover those costs for six months. We can always reduce service delivery on a temporary basis in an emergency too. There would be no costs incurred if we had to close down, such as redundancy and we have no outstanding debtors.

Catherine Nasskau is employed on a freelance basis and the agreement is that she would not be remunerated if there are insufficient funds to pay her quarterly salary. Most participants pay for sessions in advance, with people on low incomes sometimes paying in instalments; all final payments are made by the last session of a course. Therefore it is straightforward to budget and plan for emergencies.

The reserves policy has been approved by the trustees and is as follows:

1. Purpose of the Reserves Policy

The purpose of this reserves policy is to ensure that Mindful Surrey UK manages its funds responsibly, meets its ongoing commitments, and remains financially stable in the event of unforeseen circumstances or temporary funding shortfalls.

2. Definition of Reserves

For the purposes of this policy, reserves are defined as those funds that are freely available to spend on any of the charity's purposes. This excludes restricted income funds, endowments, and any funds that have been designated for a specific future use.

3. Reserves Target

The charity aims to hold unrestricted reserves equivalent to 3 to 6 months of core operational expenditure. Based on our current budgeted, core operational expenditure the target range for reserves is:

Minimum reserves level: £500

Preferred reserves level: £1,000

Maximum reserves level: £2,000

This level has been set to cover essential costs such as insurance, venue hire, Zoom/Wix subscriptions, and basic project delivery in the event of income shortfall or delay.

4. Monitoring and Review

The reserves level is reviewed by the trustees at least annually, during the budgeting process, and whenever there is a significant change in income, risk, or expenditure. If reserves fall below the minimum level, the trustees will develop a plan to rebuild them, but they will not be individually

responsible for raising money or liable for personal contributions to the charity. If reserves rise above the maximum target, the surplus will be allocated to support the charity's objectives.

5. Transparency

The reserves policy is reviewed annually and included in the charity's Trustees' Annual Report and Accounts in accordance with Charity Commission guidance.

Approved by the Trustees and signed on their behalf.

15 May, 2025

Catherine Nasskau



Receipts and payments accounts

For the period
from

Period start date
01.04.24

To

Period end date
31.3.25

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Summer course | 780 | | | 780 | 640 |
| Autumn MBSR | 1,984 | - | - | 1,984 | 1,605 |
| Autumn ME | 533 | | | 533 | 500 |
| Spring, Summer 25 MBSR | 1,245 | | | 1,245 | 780 |
| Drop-ins | 1,348 | | | 1,348 | 760 |
| 1:1s | 1,750 | - | - | 1,750 | 1,730 |
| Joy Club, Rest Less | 3,965 | | | 3,965 | 4,750 |
| Corporate, schools (Boston Sc. ES College, AO Disabil | 1,070 | | | 1,070 | 870 |
| Grants, donations (Mole Valley Lottery) | 137 | | | 137 | 198 |
| Sub total (Gross income for AR) | 12,812 | - | - | 12,812 | 11,833 |

A2 Asset and investment sales, (see table).

| | | | | | |
|------------------|----------|-----------|-----------|----------|-----------|
| | 0 | -0 | -0 | - | -0 |
| | 0 | -0 | -0 | - | -0 |
| Sub total | 0 | -0 | -0 | - | -0 |

Total receipts **12,812** **-0** **-0** **12,812** **11,833**

A3 Payments

| | | | | | |
|---------------------------------------|---------------|----------|----------|---------------|---------------|
| Jan-March 24, CN salary (pd in April) | 1,800 | | | 1,800 | 4,080 |
| April-June 24, CN salary | 2,720 | - | - | 2,720 | 3,400 |
| July-Sept 24, CN salary | 2,960 | | | 2,960 | 3,320 |
| Oct-Dec 24, CN salary | 3,000 | | | 3,000 | 3,200 |
| Postage | 47 | - | - | 47 | 47 |
| CPD (Sharpham, 10PC) | 575 | - | - | 575 | 422 |
| Email & domain | 133 | | | 133 | 115 |
| Wix website | 130 | | | 130 | 108 |
| Microsoft Office | 80 | | | 80 | -0 |
| Zoom (24 & 25) | 316 | - | - | 316 | 130 |
| Venues | 315 | | | 315 | 661 |
| Insurance | 54 | | | 54 | 58 |
| Flyers, posters | 89 | - | - | 89 | 217 |
| Equipment, handbooks | 100 | - | - | 100 | 110 |
| Stripe banking fees | 0 | | | 0 | 16 |
| Sub total | 12,318 | - | - | 12,318 | 15,884 |

A4 Asset and investment purchases, (see table)

| | | | | | |
|------------------|----------|-----------|-----------|----------|-----------|
| | 0 | -0 | -0 | - | -0 |
| | 0 | -0 | -0 | - | - |
| Sub total | 0 | -0 | -0 | - | -0 |

Total payments **12,318** **-0** **-0** **12,318** **15,884**

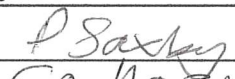
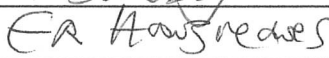
Net of receipts/(payments)

| | | | | | |
|------------------------------------|--------------|----------|----------|--------------|---------------|
| | 494 | - | - | 494 | 4,051 |
| A5 Transfers between funds | | - | - | - | -0 |
| A6 Cash funds last year end | 7,815 | - | - | 7,815 | 11,866 |
| Cash funds this year end | 8,309 | | - | 8,309 | 7,815 |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|----------------------|--------------|------------------------------------|----------------------------------|---------------------------------|
| B1 Cash funds | | | | |
| | Bank account | 8,309 | - | - |

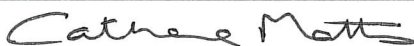
Signed by two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval |
|---|---------------------|------------------|
|  | Pauline Saxby | 29-06-25 |
|  | Eleanore Hargreaves | 29.06.25 |

Independent examiner's report

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

I have completed my independent examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect that accounting records were not kept in accordance with section 130 of the Act or that the accounts do not accord with the accounting records. I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

| | Signature | Qualification | Date |
|--------------------|---|----------------------|--------------|
| Catherine Matthews |  | Chartered Accountant | 26 June 2025 |