

Registered number: 01082980

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD
(Known as CPSL Mind Ltd)

**(A company limited
by guarantee)**

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

**FOR THE YEAR ENDED
31 MARCH 2021**

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD
(A company limited by guarantee)
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

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CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD
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COMPANY INFORMATION

Trustees

Alan Tait (Chair)
Louise Adcock
Carol Clarke
Sharon Gilfoyle
Andrea Grosbois
Maria Huber
Deborah Richards
Richard Young
Stuart Jessup (resigned 17 December 2020)
Matthew Stiles (resigned 30 June 2020)
Anne Streather (resigned 23 September 2020)
Kevin Vanterpool (resigned 2 March 2020)
Anna Granta (appointed 22 June 2021)

CHIEF EXECUTIVE OFFICER

Aly Anderson

COMPANY REGISTERED NUMBER

01082980

CHARITY REGISTERED NUMBER

265087

REGISTERED OFFICE

Barrere House
100 Chesterton Road
Cambridge
CB4 1ER

PRINCIPAL BANKERS

CAF Banks Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent

AUDITORS

Chater Allan LLP
Statutory Auditors
Beech House
4a Newmarket Road
Cambridge CB5 8DT

Barclays Bank Plc
Market Hill
Huntingdon
Cambs

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Charity Name

Cambridgeshire, Peterborough and South Lincolnshire Mind Ltd is known as CPSL Mind Limited and was formed from the merger in 2017 of Mind in Cambridgeshire and Peterborough & Fenland Mind.

Trustees/Directors

The Trustees are pleased to present the Trustees' Report together with the financial statements of the charity for the year ended 31 March 2021, which are also prepared to meet the requirements for a Directors' Report and accounts for Companies Act purposes. Members of the Board of Trustees are 'Directors' for the purposes of company law and 'Trustees' for the purpose of charity law. They will be referred to as Trustees throughout this document and for the purposes of the financial statements.

Overview

With Covid-19 as a backdrop to this entire financial year, flexibility and collaboration have been the hallmarks of 2020-2021. While we may now all feel very familiar with the restrictions associated with a pandemic, reflecting back reminds us of the dramatic changes that we all faced in our lives – and all the mixed emotions that inevitably went with that.

While incredibly challenging for everyone involved with CPSL Mind, the commitment, team-work and creativity demonstrated right across our organisation is a huge source pride and, we believe, demonstrates significant organisational resilience. Not only did our existing services adapt rapidly to maintain high quality support, but we also worked with others across both the statutory and voluntary sectors to provide innovative new projects and services in response to unmet need.

This is a year in which we have:

- Responded quickly, creatively and collaboratively during the early months of the Covid-19 pandemic to maintain service delivery and relieve pressure elsewhere in the mental health support system; mobilising two new front-line support services in response to emerging needs.
- Continued to provide 3615 hours of vital face-to-face support to individuals across our communities, including during the Lockdown periods.
- Successfully expanded our Good Life Service offer across the county, to increase accessibility and choice.
- Worked alongside Cambridgeshire and Peterborough Foundation Trust (CPFT) to deliver the peer support element of the new community mental health transformation Personality Disorder activity in Peterborough.
- Reached thousands more local people with new elements our STOP Suicide campaign.
- Supported the community response to Covid-19 through the development and delivery of focused, skills-based training and workshops across our communities.
- Completed a comprehensive, independent consultation with mental health service stakeholders across South Lincolnshire.
- As part of the 'Fullscope' consortium, continued to work alongside six other local charities to influence and improve children and young people's mental health services across Cambridgeshire and Peterborough.
- Worked alongside The Lantern Initiative – <https://www.thelanterninitiative.co.uk/> to secure funding for a ground-breaking perinatal project focused on the needs of Muslim mums in Peterborough.
- Maintained our commitment to community engagement and co-production – as recognised by two national Mind engagement and participation awards during 2020.

Further details related to these achievements are found elsewhere in this report and the Board of Trustees would like to extend its sincerest thanks to everyone involved; in particular our staff, volunteers and Campaign Makers; our co-producers and delivery partners; our funders and

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fundraisers. More than ever, our work together this year has demonstrated that, when we work truly collaboratively, we are so much more than the sum of all parts.

Our beneficiaries

CPSL Mind continues to work predominately with adults (18-plus) who are experiencing mental health challenges and living in the areas of Cambridgeshire and Peterborough; while expanding our reach in South Lincolnshire. We also promote positive mental health for all, via projects, campaigns, training and awareness-raising, which includes an awareness-raising project for young people aged 12-18 years.

Values-based practice

CPSL Mind is a values-based organisation and our six values, illustrated below, are at the heart of everything we do:



We work hard to ensure our behaviours and decision-making across the organisation reflect these values:

- We believe that *everyone*, whatever their role in CPSL Mind or our local community, brings strengths skills and talents that should be both recognised and valued.
- We recognise that everyone has mental health and that we all have ups and downs in life that may impact on our daily lives, including our work/volunteering lives.
- We acknowledge the vital role that those with lived experience of mental health issues can have in supporting others and actively invest in opportunities for peer support including opportunities for volunteers and paid staff.
- We work collaboratively with other stakeholders across the community and are mindful of the need to respect and acknowledge all our partners and co-producers.
- We believe in the value of genuine co-production and seek to engage a diverse range of opinions and ideas when developing our projects and services.
- We seek to be open, honest and accountable, especially if we get things wrong. Our ethos is one of transparency and we strive to create a reflective, learning culture.

Our reach

During 2020/21 we supported a total of **4,310** people and provided:

- more than **9,100** hours of planned 1:1 support to **425** individuals, plus more than an additional **158** hours of ad hoc telephone support to members of the public.
- more than **1,230** hours of group support to more than **477** individuals.

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- **216 hours** of helpline listening support to **433** callers as part of collaborative 'Lifeline Plus' activity during the first Covid-19 Lockdown.
- online support to **1,570** people via our digital platform, Qwell.
- more than **399** hours of training and workshops attended by **2281** participants.
- **3,495** visits to our Sanctuaries, which successfully de-escalated our visitors' crises on **94%** of occasions.
- **2,261** hours of counselling thanks to our incredible team of volunteer counsellors.
- STOP Suicide digital campaign focused on our Eastern European community; attracting 3,269 visits to our website to view Polish, Lithuanian and Romanian language resources. Nine ethnic media published our press releases wider and shared campaign materials.
- Ground-breaking, high profile STOP Suicide campaign and training activities, supported by more than **110** 'Campaign Makers' across our communities, which prompted **1,950** face-to-face conversations about suicide prevention and encouraged **6,221** new visitors to the www.stopsuicidepledge.org website.

Our impact

Below is just some of the feedback we have received from individuals we have worked with this year:

"The sessions helped me massively with becoming more positive, working through my problems and becoming a healthier person, mind and body." **Client, Changing Lives Talking Therapies**

"I feel like you are the only person who has listened to me in a long time," **Lifeline Plus caller**

"The Sanctuary has been invaluable these last two nights; I don't know what I would have done without you." **Sanctuary visitor**

"This group, has helped me more than any mental health service I have ever been involved with in my life." **Peer Support group member, Community Personality Disorder Service**

"Two years since my breakdown and I am proud to say I only take a small amount of medication now. After losing my job then, I am back doing what I love [...] Your input during my time with you has given me so many tools to be able to cope with life." **Good Life Peer Support Group Member**

"After the [Good Mood Cafe] it's a good feeling you have as you have been connecting with people that understand how you feel. I find the [Open Door calm space] invaluable as I feel totally relaxed. I would recommend anyone to join as they will greatly benefit mentally and, once you join, you wished you had done it earlier; especially if you live on your own." **Online Good Mood Cafe and Open Door calm space participant**

"It has had a very positive impact on not only my life, but the life of my friends and family. By enabling me to stay calm and relaxed even under stressful situations and conditions. . .

. . . It is only one hour a week, but it helps in reminding me to stay calm and grounded." **University Good Life participant**

"I felt so connected to the facilitator that I trusted her and was able to open up fully. Thank you for listening, it has made such a difference to me and my life and I am going to continue with the tools and ideas we have talked about." **Participant, online Connecting Mums course, Perinatal Service**

"I didn't realise how breathing techniques work wonders both physically and mentally and instantly put you in a better place. I benefit from this daily. I've learnt that anger is a complex emotion which with the right tools and thought processes can easily be managed without abuse (verbally & physically)." **Anger Management course participant, HMP Peterborough**

"Thank you so much. I have much more insight and have gained awareness to safety net my patients and to discuss with my GP colleagues." **GP Suicide Mitigation Training participant**

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"I sent the (STOP Suicide Men's campaign) video link out to friends and family and asked them to share. My husband just showed me something amazing...he posted it in his football team WhatsApp group and, within two minutes, someone had replied saying they are on medication and has attempted suicide several times. Lots of the others then responded with support and/or talking about their mental health or how suicide has affected them." **Feedback following STOP Suicide Men's Campaign 2020**

"My takeaway is recognising when someone is unwell and how to start difficult conversations about self-harm psychosis and suicide. The tools were brilliant not only for clients but for me as well."
Participant, homeless community support worker training

For more information about the impact of our work, please see our 2020/21 Impact Report, which will be available at our AGM.

Co-production

Despite the changes in our delivery methods during the Covid-19 pandemic, co-production has continued to be at the heart of all our activities across CPSL Mind; hence our pride and delight at receiving two national Mind network engagement and participation awards during 2020. This included the overall Influence and Engagement Award, announced at the national Mind conference in November 2020.

Our Co-production Team continues to play a key part in this work; with projects this year ranging from 'testing' our delivery of the Lifeline Plus helpline at the start of the pandemic and reviewing applications to our Good Life Fund since January 2020, through to co-producing our Discharge Buddy Service 'Comfort Kits' and testing the accessibility of the new CPSL Mind website.

We have also been increasing the skills across CPSL Mind staff and volunteer teams around using the Mind Service Design Toolkit. This 'tried and tested' service design methodology, has the end user of the service at its very heart and ensures that services are truly focused on the needs of those they set out to support. This approach is now being used widely and is being used to develop our new Starting Well Perinatal Service with our local Muslim communities together with a 'Dads Matter' Perinatal Service and new, focused elements of the Good Life Service.

Volunteer impact

The contribution made by the volunteers at CPSL Mind over the past year has been invaluable and we are truly grateful for every single volunteer hour given to us, particularly at a time when all our lives were so challenged elsewhere.

This year saw more than 2,670 volunteer hours of direct service delivery. This included 2,261 hours from our extraordinary team of volunteer counsellors who worked with us to move over to remote working during the Lockdown period and are now offering a mixed model of Covid-safe face-to-face sessions alongside phone and video-call options.

This year also saw the launch of our Good Life Peer Mentor Volunteer programme – with the first cohort of eight volunteers completing a purpose designed training course – delivered in partnership with Cambridgeshire and Peterborough Foundation Trust's Recovery College East – and joining the Good Life frontline delivery team.

In addition, hundreds more volunteer hours have been given by individuals who have contributed their time and skills as trustees or in campaigning, fundraising, co-production, administrative or facilities roles. A huge 'thank you' to everyone who has given up their time to support our work during this exceptionally challenging year. We could not do what we do without you.

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Quality and service development

This year has seen radical changes to our service delivery methods, with the safety of those we support, our staff and volunteers being at the heart of all our decision-making. So too has our drive to ensure services remain of the highest quality and, given the speed at which we have had to respond to the pandemic, we have used a 'risk-assess, test, learn and improve' approach to develop existing services and innovate new initiatives. Embedding co-production and responding pro-actively to formal evaluation and informal feedback have also been key to ensuring quality and maximising impact.

We have certainly been on a steep learning curve this year, particularly in terms of delivering our services remotely, and we are very proud of our staff and volunteers for their commitment and dedication to providing services in the best way possible in extraordinary circumstances.

At the same time, we have also expanded our use of person-centred service design approaches to increase our reach and accessibility – skills that will play a vital part in ensuring we truly represent our diverse communities in the future.

Delivering against our Strategy

This report relates to the third year of our organisational strategy 2019-2021 and, despite the Covid-19 pandemic, we have continued to make progress against all of our six strategic goals across Cambridgeshire and Peterborough; the highlights of which are detailed below. We are also very pleased to have carried out a comprehensive consultation and engagement exercise across South Lincolnshire during the latter part of 2020 – the findings of which have shaped our investment in a clear plan for this area, including investment in a South Lincolnshire Partnerships and Projects Manager in 2021.

Progress against our Strategic Goals 2019-21:

1. Increasing choice and accessibility

- Expansion of the Good Life Service with the launch of our co-produced 'Waves' Personality Disorder Service (in partnership with Suffolk Mind) and online access to Good Mood Cafes, Open Door calm spaces and Peer Support groups.
- Continued development of the specialist element of our Good Life Service for students of Anglia Ruskin University and University of Cambridge – reaching a total of 388 students from March 2020 and July 2021.
- Launch of the Qwell online support service, delivery by our partners XenZone as part of the Good Life Service. This proved an invaluable addition to our services during the Lockdown period.
- Working with partners to support the expansion of Lifecraft's Lifeline Service (see www.lifecraft.org.uk) during Lockdown to include 75 'warm handovers' to other support organisations across Cambridgeshire and Peterborough.
- Rapid development and mobilisation of our new Discharge Buddy Service, to support individuals after either an inpatient stay or following discharge from the Cambridgeshire and Peterborough Foundation Trust (CPFT) Crisis Team. This service has now received for an additional three years' funding in the first instance.
- Secured funding for co-production and delivery of a community perinatal project focused on needs of our Muslim communities, lasting over two years.

2. Empowerment through strengths-based approaches

- Launched our Good Life Service Peer Mentor Volunteer opportunities for those with lived experience of mental ill-health who now want to use that experience to support others.
- Launched the Good Life Fund, which offers small grants to resident-led wellbeing projects.

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- Supported individuals who have previously accessed our services to use their skills and strengths in volunteering roles.
- Co-produced a new, online STOP Suicide campaign, focused specifically on men and created alongside eight individuals who used their lived experience to shape the campaign messages.

3. Opportunities for self-help and peer support

- Launched new Personality Disorder Peer Support groups to the Personality Disorder support pathway, as part of the new community mental health transformation programme in Peterborough.
- Launched our Peer Mentor Volunteer programme as part of the Good Life Service.
- Shared evidence-based self-help ideas and resources via our active social media channels, with particular focus on coping with effects of Covid-19 pandemic.
- Promoted 'Wellbeing Plans' and associated resources across all our services.
- Launched our online service 'Qwell', delivered by our partner XenZone and including and range of self-help resources as well as online peer support.

4. Support the growth of community-led activities

- Delivered our open access online Good Mood Cafes across Cambridgeshire and Peterborough, designed to connect individuals around common interests and with other local opportunities; providing a vital 'community space' during the pandemic.
- Launched our 'Good Life Fund' – which supported seven resident-led wellbeing projects across Cambridgeshire and Peterborough in its first funding 'round'.
- Supported a growing number of incredible community fundraisers to develop and deliver innovative online and outdoor fundraising activities that connected people safely during the pandemic while also raising funds for our work.

5. Encourage open conversations around mental health and suicide

- Developed innovative, focused campaigns to open supportive conversations around the subject of suicide prevention with the male population and across our Eastern European community.
- Actively supported the county-wide 'Now We're Talking' campaign to encourage self-help and 'neighbourliness' during Lockdown periods.
- Created 64 media opportunities for awareness raising around mental health issues, available services and suicide prevention across print, radio and social media.

6. Increase mental health-related skills within our communities

- Provided a range of skills-based mental health-related training and wellbeing programmes to local employers via online delivery.
- Developed and delivered a comprehensive trauma-informed support work training for frontline homeless community support staff.
- Worked in partnership with Living Sport to deliver a programme of strengths-based training to grassroot community groups to equip people with the skills to have positive conversations about mental health and know how to get more support locally.
- Supported local employers to promote positive wellbeing among home-working staff via workplace-based Good Mood Cafes.
- Supported 'Covid-19' hub volunteers to have open conversations around mental health and suicide via online, easy-access workshops.

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South Lincolnshire

We are pleased to report that, during the summer of 2020, we commissioned a comprehensive consultation exercise in South Lincolnshire, independently facilitated, to gather a wide range of views from people living and working in area around the services and projects available to support residents with their mental health.

We commissioned this work in order to better understand local needs, services and any gaps, so that we could develop a response based on a good understanding of the local picture.

The findings of this exercise focused our approach to next steps in this area and prompted our Board of Trustee to agree an investment from reserves into the appointment of a South Lincolnshire Partnerships and Projects Manager.

The purpose of this role, to which we successfully recruited in July 2021, is to build strong, collaborative relationships in the area with a view to identifying opportunities to collaborate with others and positively influence community mental health provision in South Lincs.

We anticipate that this will result in new, collaborative projects in the area focused on gaps in provision in which we are able to add value. We look forward to updating on these developments in next year's Trustee Report.

Looking forward: Our Strategic Priorities

As we gradually emerge from the pandemic experience, health inequalities have never been clearer – and doing something about them never felt more urgent.

Coupled with this, the horrific death of George Floyd, and subsequent Black Lives Matter response, prompted us to reflect long and hard at our record on Equality, Diversity and Inclusion (ED&I). While we have much to be proud of, we also know that we still have some way to go before we can claim to be truly representative of our diverse communities.

Hence our decision to put ED&I at the very heart of our new organisational strategy – 2022 to 2025. In advance of that, we have already begun actively recruiting to our Board of Trustees with a view to it becoming more representative of the communities we serve. We have also made the decision to maximise existing internal ED&I expertise with the appointment of a Head of ED&I and Engagement to the Senior Leadership Team.

This year has also made us all too aware of both the importance of nature to our wellbeing and the frightening reality of the impact of Climate Emergency on our environment. Consequently, looking forward, we are very mindful of the moral imperative for all organisations to consider their carbon footprint and this will also be an embedded priority as we look to the future.

Risk Management

Our Board of Trustees consistently reviews the major risks to which the charity is exposed, in line with the organisation's risk appetite and risk management strategy, which comprises:

- A regular review of new and high/medium level risks.
- A comprehensive annual review of all the organisational risks which the charity faces.
- Established systems and procedures to manage those risks identified in the plan.
- The implementation of procedures designed to minimise any potential impact on the charity should any of those risks materialise.

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This review takes into account the continuing changes to the organisation and to the range of services as the charity's work grows and develops.

Organisational structure

Trustees

CPSL Mind's strategic direction is led by its Board of Trustees. The full Board meets at least quarterly, supplemented by designated Working Groups.

Appointment of Trustees

Trustees are sourced from current CPSL Mind members, on the basis of recommendation or from public recruitment campaigns. New Trustees are required to complete an application form, undertake a Disclosure and Barring Service check and are then interviewed by members of the Board of Trustees.

Trustee Induction and Training

Trustee induction and training includes one to one sessions with the Chair and Senior Leadership Team and visiting CPSL Mind's services, together with external training such as Governance and Management Training and Away Days.

Board of Trustees membership 2020/21

Please see Board of Trustees 2020/21 on page 1, including details of Trustees who served during the year and up to the date of this report.

CPSL Mind Members

Our Members are individuals or corporations who have paid the minimum subscription fee, as stipulated by CPSL Mind, for a year. Members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of winding up.

Remuneration Policy

The Trustees consider the board of directors, who are the charity's Trustees, and the senior management team comprising the key management personnel of the charity, to be in charge of directing and controlling, running and operating the charity on a day-to-day basis. All Trustees give of their time freely and no Trustee received remuneration in the year. The pay of the senior is set by the Trustees, benchmarking against pay levels in other charities of a similar size and type.

Management

A Chief Executive Officer is appointed by the Trustees to manage the day-to-day operations of the charity. The Executive Board expect the Chief Executive Officer to undertake both strategic and operational decisions based on their formal ratification of the Business Plan and Annual Budget. The board expects the Chief Executive Officer to ensure that all decision making is within the remit of CPSL Mind Policy and Procedures.

Public Benefit

CPSL Mind has paid due regard to the published guidance from the Charity Commission on the operation of the Public Benefit requirement under the Charities Act 2011 (please see "Performance and Achievements" above).

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Financial Review

The Trustees continue to meet regularly and receive reports in order to review the charity's financial position.

The charity recorded a surplus for the year of £184,629 compared to a surplus in the previous year of £33,123. Total income from the year increased from £2,228,821 in the previous year to £2,568,583 in the current year. Reserves at the end of the year increased from, £990,489 to, and £1,175,118 of which £217,302 were held in restricted funds (2020: £114,397).

CPSL Mind is not liable for Corporation Tax and the surplus has been transferred to reserves for the year.

Funding Sources

CPSL Mind has been fortunate to gain funding from the following sources:

Cambridgeshire County Council
Peterborough City Council
Cambridgeshire and Peterborough Clinical Commissioning Group
National Mind
A range of community partners

We thank all our funders for their continued support of our work.

Investment policy and performance

Funds are held by CPSL Mind in accordance with the Finance Policy and the Business Plan. Bank Interest received was £1,738.

Reserves policy

CPSL Mind's reserve strategy is formalised within the Finance Policy and revisited annually by the Trustees at the point of ratification of the annual budget. This forms part of the annual organisational risk review.

Disaster Fund – as at 31 March 2021 the Disaster Fund had a balance of £169,000. This represents approximately 1.5 months operating costs in the event that funding for services is lost.

Building Reserve – a fund set aside for significant repairs. As at 31 March 2021 the balance on the Building Reserve stood at £20,000.

See Note 15 to the accounts for a detailed breakdown of the charity's reserves.

At 31 March 2021 the charity had free reserves of £335,659, being the balance on the General funds after allowing for the net book value of fixed assets excluded from designated funds (2020: £349,255).

Statement of Trustee Responsibilities

The Trustees are responsible for preparing the financial statements in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the company and of the profit or loss of the charity for that period. In preparing these financial statements, the Trustees are required to:

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- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis, unless it is inappropriate that the charity will continue business.


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

Disclosure of information to auditors

So far as the Trustees are aware, there is no relevant audit information (as defined by Section 418 of the Companies Act 2006) of which the charity's auditors are unaware, and each Trustee has taken steps that he or she ought to have taken as Trustee in order to make himself or herself aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

This report, which has been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities and in accordance with the special provisions of Part 15 of the Companies Act 2006 applicable to small entities.

This report was approved by the Trustees on 14 December 2021 and signed on their behalf, by:

DocuSigned by:

.....EB48B28ACB1C409.....
Alan Tait
Chair of Trustees

DocuSigned by:

.....8E9FD6860A34489.....
Aly Anderson
Chief Executive Officer

**REPORT OF THE INDEPENDENT AUDITORS TO THE DIRECTORS OF
CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD
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Opinion

We have audited the financial statements of Cambridgeshire, Peterborough and South Lincolnshire (CPSL) Mind, (the charitable company) for the year ended 31 March 2021 which comprise Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice.
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

- Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.
- Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the Trustees' annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

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Other information (continued)

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are to required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit. or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the directors' report.

Responsibilities of Trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purpose of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

**REPORT OF THE INDEPENDENT AUDITORS TO THE DIRECTORS OF
CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD
(A company limited by guarantee)**

Auditor's responsibilities for the audit of the financial statements (continued)

We identified areas of laws and regulations that could reasonably be expected to have a material effect on the annual financial statements from our general commercial and charitable company specific experience, through discussion with the Trustees (as required by auditing standards), and from inspection of the charitable company's regulatory correspondence, and we discussed with the Trustees the policies and procedures regarding compliance with laws and regulations. We communicated identified laws and regulations throughout our team and remained alert to any indication to non-compliance throughout the audit; the audit team are deemed both competent and capable of identifying non-compliance with rules and regulations.

The potential effect of these laws and regulations on the annual financial statements varies considerably. Firstly, the charitable company is subject to laws and regulations that directly affect the annual financial statements including financial reporting legislation and taxation legislation, and we assessed the extent of compliance with these laws and regulations as part of our procedures on the related annual account items. Secondly, the charitable company is subject to other laws and regulations where the consequences of non-compliance could have a material effect on the amounts or disclosures in the financial statements, for instance non-compliance with industry regulations. We assessed the risk of fraud in the financial statements through discussion with management and from our experience of the charitable company. We communicated identified fraud risk areas throughout our team and remained alert to any indication of fraud throughout the audit. In particular, we assessed the potential impact of the global pandemic known as Covid-19 on the risk of fraud. We did not identify any instances of fraud during the course of our audit.

Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Trustees and inspection of regulatory and legal correspondence, if any. Through these procedures, we did not become aware of any actual or suspected non-compliance with laws and regulations. Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditors report

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

DocuSigned by:

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Stuart Graham Berriman (Senior Statutory Auditor)
For and on behalf of Chater Allan LLP
Chartered Accountants & Statutory Auditors
Beech House
4a Newmarket Road
Cambridge. CB5 8DT

Date: 17 December 2021

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD
(A company limited by guarantee)
STATEMENT OF FINANCIAL ACTIVITIES (Incorporating the Income and Expenditure Account)
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	2020 Total Funds £
Income from:					
Donations and legacies	2	147,338	-	147,338	156,616
Charitable activities	4	1,450,651	892,606	2,343,257	1,930,691
Other trading activities		76,250	-	76,250	138,662
Investments	3	1,738	-	1,738	2,852
Total income		<u>1,675,977</u>	<u>892,606</u>	<u>2,568,583</u>	<u>2,228,821</u>
Expenditure on:					
Raising funds		23,700	-	23,700	24,300
Charitable activities	5	1,584,172	775,960	2,360,132	2,171,580
Total expenditure	7	<u>1,607,872</u>	<u>775,960</u>	<u>2,383,832</u>	<u>2,195,880</u>
Net gains/(losses) on investments		1,086	-	1,086	(93)
Net income/(expenditure)		<u>69,191</u>	<u>116,646</u>	<u>185,837</u>	<u>32,848</u>
Transfer between funds	15	13,741	(13,741)	-	-
Other recognised gains/ (losses)					
Actuarial gains/(losses) on defined benefit pension schemes	17	(1,208)	-	(1,208)	275
Net movement in funds		<u>81,724</u>	<u>102,905</u>	<u>184,629</u>	<u>33,123</u>
Reconciliation of funds:					
Total funds brought forward		876,092	114,397	990,489	957,366
Total funds carried forward		<u>957,816</u>	<u>217,302</u>	<u>1,175,118</u>	<u>990,489</u>

Continuing Operations

None of the charity's activities were discontinued during the current or previous year. All of the charity's activities are continuing.

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD**(A company limited by guarantee)****BALANCE SHEET****AS AT 31 MARCH 2021****Registered number: 01082980**

	Notes	2021 £	2020 £
Fixed Assets			
Tangible assets	10	278,023	283,154
Investments	11	3,822	2,715
		<u>281,845</u>	<u>285,869</u>
Current Assets			
Debtors	12	67,879	172,970
Cash at bank and in hand	13	1,008,870	733,832
		<u>1,076,749</u>	<u>906,802</u>
Liabilities			
Creditors: amounts falling due within one year	14	(163,604)	(178,636)
		<u>913,145</u>	<u>728,166</u>
Net Current Assets			
		913,145	728,166
Pension Liability	17	(19,872)	(23,546)
Net Assets		<u>1,175,118</u>	<u>990,489</u>
 The Funds of the Charity:			
Restricted Funds	15	217,302	114,397
Unrestricted Funds	15	957,816	876,092
 Total charity funds		<u>1,175,118</u>	<u>990,489</u>

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the board of directors on 14 December 2021 and signed on its behalf by:

DocuSigned by:

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Alan Tait
Chair of Trustees

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD
(A company limited by guarantee)
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2021

	2021 £	2020 £
Cash flows from operating activities:		
Net cash provided by operating activities	<u>286,991</u>	<u>56,386</u>
Cash flows from investing activities:		
Interest from investments	1,738	2,852
Interest reinvested	(21)	-
Purchase of property, plant and equipment	<u>(13,670)</u>	<u>(7,705)</u>
Net cash provided by investing activities	<u>(11,953)</u>	<u>(4,853)</u>
Change in cash and cash equivalents in the reporting period	<u>275,038</u>	<u>51,533</u>
Cash and cash equivalents at the beginning of the reporting period	733,832	682,299
Cash and cash equivalents at the end of the reporting period	<u>1,008,870</u>	<u>733,832</u>
Cash and cash equivalents at the end of the reporting period		
Cash at bank and in hand	1,008,870	733,832
	<u>1,008,870</u>	<u>733,832</u>
Reconciliation of net income/(expenditure) to net cash flow from operating activities		
	2021 £	2020 £
Net (expenditure)/income for the reporting period	185,837	32,848
Adjustments for:		
Depreciation charges	18,801	34,379
(Gains)/losses on investments	(1,086)	93
Interest from investments	(1,738)	(2,852)
Pension liability adjustments	(1,208)	275
(Increase)/decrease in debtors	105,091	(13,801)
Increase/(decrease) in creditors	(18,706)	5,444
Net cash provided by operating activities	<u>286,991</u>	<u>56,386</u>

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD
(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1. STATEMENT OF ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention, as modified by the revaluation of investments, and 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The charity constitutes a public benefit entity as defined by FRS 102.

The presentation currency of the financial statements is the pound sterling (£).

1.2 Company status

The company is limited by guarantee and registered in England and Wales. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company. The address of the registered office is shown on page 1.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the direction of the Trustees in the furtherance of the general objectives of the company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the company for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gain and losses are allocated to the appropriate fund.

1.4 Income

All income is included in the statement of financial activities when the company is legally entitled to the income and the amount can be quantified with reasonable accuracy. Where income is conditional upon the provision of a service and the provider of the funding specifies a specific time period over which income must be utilised, income is recognised in accordance with that time period.

1.5 Expenditure

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources. Expenditure includes any VAT which cannot be fully recovered.

1.6 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD
(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1. STATEMENT OF ACCOUNTING POLICIES (CONTINUED)

1.7 Creditors and provisions

Creditors and provisions are recognised where CPSL Mind has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.8 Going concern

The Trustees have considered the financial position of the charity and believe it is well placed to manage its business risks successfully. The Trustees have considered the potential impact on the company of the current global pandemic known as COVID-19. In the opinion of the Trustees there will be no material adverse effect on the company's ability to continue. The Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future, thus they continue to adopt the going concern basis of preparation in preparing the financial statements.

1.9 Tangible fixed assets and depreciation

All assets costing more than £250 are capitalised by the charity.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Land and buildings	2% per annum straight line
Leasehold property	Over the life of the lease
Furniture and equipment	25% per annum straight line

1.10 Investments

Investments are stated at market value at the balance sheet date. The statement of financial activities includes the net gains and losses arising on revaluations and disposals throughout the year.

1.11 Operating leases

Rentals under operating leases are charged to the statement of financial activities on a straight line basis over the lease term.

Benefits received and receivable as an incentive to sign an operating lease are recognised on a straight line basis over the period until the date the rent is expected to be adjusted to the prevailing market rate.

1.12 Pension

The company contributes to a defined benefit pension scheme for the benefit of 2 senior employees. The scheme is a multi-employer scheme where it is not possible, in the normal course of events, on a consistent and reasonable basis, to identify the share of underlying assets and liabilities belonging to individual participating employers. Therefore, as required by FRS 102 'Retirement benefits', the company accounts for this scheme as if it was a defined contribution scheme. The amount charged to the statement of financial activities represents contributions payable to the scheme in respect of the accounting period.

Details of pension scheme liabilities are shown in Note 17.

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD
(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1. STATEMENT OF ACCOUNTING POLICIES (CONTINUED)

1.13 Volunteers

The value of services provided by the volunteers is not incorporated in these financial statements. Further details of contributions from volunteers can be found in the Trustees' Report.

1.14 Companies Act 2006

These financial statements have been prepared in accordance with the Companies Act 2006 with amendments to enhance the "True and Fair" view. The inclusion of an income and Expenditure account is not deemed necessary as the information is disclosed in the Statement of Financial Activities.

2. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	2021 Total £	2020 Total £
Subscriptions	1,981	-	1,981	2,198
Donations and legacies	145,357	-	145,357	154,418
	<u>147,338</u>	<u>-</u>	<u>147,338</u>	<u>156,616</u>

3. INVESTMENT INCOME

Bank interest received	1,738	-	1,738	2,852
	<u>1,738</u>	<u>-</u>	<u>1,738</u>	<u>2,852</u>

4. INCOME FROM CHARITABLE ACTIVITIES

Mental Health Services	1,450,651	892,606	2,343,257	1,930,691
	<u>1,450,651</u>	<u>892,606</u>	<u>2,343,257</u>	<u>1,930,691</u>

The charity's income is all attributable to the one charitable activity of providing services to those experiencing mental health challenges. Income was provided by the following organisations:

SOURCES OF INCOME

	2021 £	2020 £
Cambridgeshire County Council	915,304	798,359
Cambridgeshire and Peterborough Clinical Commissioning Group	916,805	738,083
Peterborough City Council	214,591	190,536
National Mind	55,935	36,100
Other Sources	240,622	167,613
Total	<u>2,343,257</u>	<u>1,930,691</u>

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD
(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

5. DIRECT COSTS

	Mental Health Services			
	Unrestricted	Restricted	2021	2020
	Funds	Funds	Total	Total
	£	£	£	£
Staff costs (excluding wages and salaries)	23,636	-	23,636	74,751
Training delivery costs	8,083	-	8,083	24,491
Telephone and website	67,651	1,419	69,070	50,771
Printing postage and stationery	12,869	10,800	23,669	42,692
IT Costs	24,918	1,716	26,634	21,586
Travel	14,955	10,678	25,633	94,815
Office, accommodation and other costs	119,910	244,182	364,092	225,165
Wages and salaries	1,149,677	463,229	1,612,906	1,436,707
National Insurance	92,303	34,477	126,780	112,430
Pension cost	40,736	9,459	50,195	35,822
Depreciation and Amortisation	18,801	-	18,801	34,379
Support costs	10,633	-	10,633	17,971
	<u>1,584,172</u>	<u>775,960</u>	<u>2,360,132</u>	<u>2,171,580</u>

All expenditure is attributable to the one charitable activity of providing services to those suffering from mental illness.

6. SUPPORT COSTS

	Unrestricted	Restricted	2021	2020
	Funds	Funds	Total	Total
	£	£	£	£
Accountancy and financial advice	585	-	585	363
Auditors' remuneration	6,000	-	6,000	6,000
Professional fees	3,248	-	3,248	10,060
AGM & Annual report cost	800	-	800	742
Trustees' meetings and other expenditure	-	-	-	806
	<u>10,633</u>	<u>-</u>	<u>10,633</u>	<u>17,971</u>

7. ANALYSIS OF RESOURCES EXPENDED BY EXPENDITURE TYPE

	Staff costs	Depreciation	Other Costs	2021	2020
	& Amortisation			Total	Total
	£	£	£	£	£
Raising funds	-	-	23,700	23,700	24,300
Mental Health Services	1,821,600	18,801	509,098	2,349,499	2,153,609
Support costs	-	-	10,633	10,633	17,971
	<u>1,821,600</u>	<u>18,801</u>	<u>543,431</u>	<u>2,383,832</u>	<u>2,195,880</u>

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD
(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

8. NET INCOME

	2021	2020
	£	£
The excess of expenditure over income is stated after charging:		
Depreciation of fixed assets - owned by the charity	18,801	34,379
Accountancy and financial advice	585	363
Auditors' remuneration	6,000	6,000
Pension costs	50,195	35,822
	<u>50,195</u>	<u>35,822</u>

No Trustee's received any reimbursement of expenses (2020: £Nil)

No Trustees received any remuneration or benefits in kind (2020: £nil)

During the year the charity took out Trustees' Indemnity Insurance at a cost of £1,722.

9. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	1,612,906	1,436,707
Social security costs	126,780	112,430
Other pension costs	50,195	35,822
	<u>1,789,881</u>	<u>1,584,959</u>

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

	2021	2020
Project workers and administrative staff	<u>81</u>	<u>74</u>
Full time equivalent	<u>66</u>	<u>50</u>

No employee received remuneration totalling to more than £60,000 in either this year or the previous year.
Key management personnel benefits totalled £233,560 in the year.

10. TANGIBLE FIXED ASSETS

	Land and Buildings £	Leasehold Property £	Furniture & Equipment £	Total £
Cost:				
At 1 April 2020	460,203	150,000	120,567	730,770
Additions	-	-	13,670	13,670
Disposals	-	-	(5,812)	(5,812)
At 31 March 2021	<u>460,203</u>	<u>150,000</u>	<u>128,425</u>	<u>738,628</u>
Depreciation:				
At 1 April 2020	189,928	150,000	107,688	447,616
Charge for year	9,205	-	9,596	18,801
Eliminated on disposal	-	-	(5,812)	(5,812)
At 31 March 2021	<u>199,133</u>	<u>150,000</u>	<u>111,472</u>	<u>460,605</u>
Net book value:				
At 31 March 2021	<u>261,070</u>	<u>-</u>	<u>16,953</u>	<u>278,023</u>
At 1 April 2020	<u>270,275</u>	<u>-</u>	<u>12,879</u>	<u>283,154</u>

Fixed assets are all used for charitable purposes.

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD
(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

11. INVESTMENTS	2021 £	2020 £
At 1 April 2020	2,715	2,808
Additions	21	-
Disposals	-	-
Realised gains/(losses)	-	-
Unrealised gains/(losses)	1,086	(93)
At 31 March 2021	<u>3,822</u>	<u>2,715</u>

The historical cost of the investments at 31 March 2021 was £2,856 (2020: £2,835).

12. DEBTORS	2021 £	2020 £
Trade debtors	38,689	161,185
Prepayments and accrued income	24,285	6,880
Other debtors	4,905	4,905
	<u>67,879</u>	<u>172,970</u>

13. CASH AT BANK AND IN HAND	2021 £	2020 £
Bank current and deposit accounts	<u>1,008,870</u>	<u>733,832</u>

14. CREDITORS: amounts falling due within one year	2021 £	2020 £
Trade creditors	46,311	57,430
Social security and other taxes	33,832	29,786
Other creditors	11,541	8,820
Accruals and deferred income	71,920	82,600
	<u>163,604</u>	<u>178,636</u>

Included in Accruals and deferred income above is income that relates to the following year as follows:.

As at 1 April 2020	36,000	-
Deferred income recognised in the year	(36,000)	-
Resources deferred during the year	15,286	36,000
As at 31 March 2021	<u>15,286</u>	<u>36,000</u>

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD
(A company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

15. STATEMENT OF FUNDS

	Brought Forward	Income/ Gains on Investments	Expenditure/ Losses on Investments	Transfers In/Out	Carried Forward
	£	£	£	£	£
Designated funds					
Barrere House Fund	270,275	-	(9,205)	-	261,070
Building Reserve	20,000	-	-	-	20,000
Disaster Fund	169,000	-	-	-	169,000
Charitable Services Fund	54,682	1,502,096	(1,461,106)	59,462	155,134
	<u>513,957</u>	<u>1,502,096</u>	<u>(1,470,311)</u>	<u>59,462</u>	<u>605,204</u>
General funds					
General funds	<u>362,135</u>	<u>173,759</u>	<u>(137,561)</u>	<u>(45,721)</u>	<u>352,612</u>
Total unrestricted funds	<u>876,092</u>	<u>1,675,855</u>	<u>(1,607,872)</u>	<u>13,741</u>	<u>957,816</u>
Restricted funds					
The Sanctuary	-	449,247	(396,177)	-	53,070
GP Training	981	-	-	(981)	-
Prison Training	-	28,424	(28,886)	462	-
Suicide Prevention Trailblazer	95,802	-	(45,929)	(13,500)	36,373
Building Mentally Healthy Universities	17,614	55,935	(73,827)	278	-
Discharge Buddies	-	115,000	(27,823)	-	87,177
Papworth Trust	-	10,000	(3,615)	-	6,385
Community Personality Disorder Service	-	59,902	(57,204)	-	2,698
University Good Life Service	-	31,017	(22,117)	-	8,900
Cambourne Good Life Project	-	14,778	(9,358)	-	5,420
Perinatal and Empowering Women	-	128,303	(111,024)	-	17,279
	<u>114,397</u>	<u>892,606</u>	<u>(775,960)</u>	<u>(13,741)</u>	<u>217,302</u>
Total of Funds	<u>990,489</u>	<u>2,568,461</u>	<u>(2,383,832)</u>	<u>-</u>	<u>1,175,118</u>

Details of the charity's designated, general and restricted funds are shown in the following notes

Designated Funds:

Barrere House Fund

The Barrere House Fund was set up to reflect the net book value of the property known as Barrere House.

Building Reserve

The charity is responsible for the maintenance and cyclical decoration of the premises at the Limes, New Street, St Neots. The Trustees have set aside £20,000 to cover the costs of any unexpected maintenance costs.

Disaster Fund

The Trustees have set aside £169,000 to cover approximately 1.5 months operating costs in the event that funding for the services is lost, and the charity has to be wound up. These costs exclude the costs of staff redundancy, which has been considered separately.

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15. STATEMENT OF FUNDS (CONTINUED)

Designated Funds (continued):

Charitable Services Fund

As set out in note 4, the charity received funding for the provision of services to people with mental health problems in and around Cambridgeshire. The charity records the direct costs incurred in providing these services and charges administrative and overhead expenses to the funds. The projects covered are as

- The Good Life - This major project amalgamated the legacy Wellbeing and Support to Recovery programmes into one overarching activity which commenced on 1/9/2019 for a three-year initial contract amounting to £3.118m over that period. This is jointly funded by Cambridgeshire County Council and the Cambridgeshire & Peterborough NHS Clinical Commissioning Group.
- Changing Lives - improving access to psychological therapies and counselling
- STOP Suicide – suicide prevention campaign
- Training - mental health related training and workshops

General Fund:

The general fund represents the charity's free reserves, except for the net book value of furniture and equipment.

Restricted Funds:

Charitable Services

In addition to the designated funds, the charity received restricted income to provide the following charitable projects:

The Sanctuary - The Sanctuary provides a safe place for individuals experiencing an emotional or mental health crisis out of office hours. It is open seven days a week from 6pm to 1am and works as part of the county-wide First Response Service. The Sanctuary is funded by Cambridgeshire and Peterborough CCG.

Prison Training - An annual grant for the fiscal year is agreed with and paid by Sodexo Ltd for the following service: The Prison Wellbeing Service provides support for both male and female residents of HMP Peterborough. This support is delivered via one to one sessions and Anger Management workshops for each resident group. The grant is sufficient to cover the deliverer's salary costs and the small amount of materials required.

Suicide Prevention Trailblazer - As part of a broader MH Transformation programme, the Trailblazer project is funded by the local CCG for a fixed one-year term initially. Originally for £141k, the project has since expanded to accommodate additional funding for GP training, with this expansion driven by the deployment of different Covid-sensitive delivery methods

Building Mentally Healthy Universities - Funded by National Mind from an ultimate income source of Goldman Sachs. This project ran through 2020/21 and met the majority of its objectives. Unfortunately the impact of Covid curtailed the project's ambitions leading to a slight underspend when the project completed in Summer 2021. However valuable lessons were learned and will inform future delivery in an academic setting to this age group.

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15. STATEMENT OF FUNDS (CONTINUED)

Restricted Funds (continued):

Discharge Buddies - A pilot project of £115k in 2020/21 funded by the Cambridgeshire and Peterborough Clinical Commissioning Group (CCG) to provide short term support to individuals being discharged from Cambridgeshire and Peterborough Foundation Trust mental health inpatient wards and crisis teams. This project has since been approved funding until March 2024.

Papworth Trust - CPSL Mind worked with the Papworth Trust (PT) in a time limited £10k project to support PT's Work & Health programme participants with self-declared mental health issues. The aim being to provide an accelerated service during a period of NHS stretch due to Covid-19.

Community Personality Disorder Service - Providing peer support as part of the new Personality Disorder pathway in Peterborough. This service is delivered in partnership with the Cambridgeshire and Peterborough Foundation Trust as part of the Community Mental Health Transformation work in Peterborough.

University Good Life Service - Funded locally, via the NHS and delivering services to Students at Anglia Ruskin University via Good Mood Cafes enabling students to connect with their peers, supported by Information Sessions, providing practical tools and skills to improve mental health and wellbeing.

Cambourne Good Life project - funded locally, via the NHS and delivering a weekly Good Mood Café, Open Door calm space and monthly information session.

Perinatal and Empowering Women - This is an expanding area for CPSL Mind. The core project has transferred funder from Peterborough City Council to Barnardo's. Alongside this service the CCG funded Peer Support project was continued for a second year up until December 2021, with the possibility of an extension. Trust fund grants continue to benefit the service with continued support from the Evelyn Trust, National Mind and others. A £350k multi-annual Starting Well project aimed at supporting mums in Muslim communities was launched in early 2021, funding is received directly from the Department for Health & Social Care.

SUMMARY OF FUNDS

	Brought Forward	Income/ Gains on Investments	Expenditure/ Losses on Investments	Transfers In/Out	Carried Forward
	£	£	£	£	£
Designated Funds	513,957	1,502,096	(1,470,311)	59,462	605,204
General Funds	362,135	173,759	(137,561)	(45,721)	352,612
Total Unrestricted Funds	876,092	1,675,855	(1,607,872)	13,741	957,816
Restricted Funds	114,397	892,606	(775,960)	(13,741)	217,302
	990,489	2,568,461	(2,383,832)	-	1,175,118

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16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted Funds £	Unrestricted Funds £	2021 Total £	2020 Total £
Tangible fixed assets	-	278,023	278,023	283,154
Fixed asset investments	-	3,822	3,822	2,715
Current assets	217,302	859,447	1,076,749	906,802
Current liabilities	-	(163,604)	(163,604)	(178,636)
Pension Liability	-	(19,872)	(19,872)	(23,546)
	<u>217,302</u>	<u>957,816</u>	<u>1,175,118</u>	<u>990,489</u>

17. PENSION COMMITMENT

TPT Retirement Solutions - The Growth Plan

The company participates in the scheme, a multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pension Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £799m, liabilities of £832m and a deficit of £33.3m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

From 1 April 2022 to 31 January 2025: £3,980,000 per annum (No annual increase)

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustees asked the participating employers to pay additional contributions to the scheme as follows

Deficit contribution

From 1 April 2019 to 30 September 2025: £11,243,000 per annum (payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

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17. PENSION COMMITMENT (CONTINUED)

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the arrangement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

PRESENT VALUES OF PROVISION	2021 £	2020 £	2019 £
Present values of provision	19,872	23,546	28,562

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	2021 £	2020 £
Provision at the start of the period	23,546	28,562
Unwinding of the discount factor (interest expense)	528	363
Deficit contribution paid	(4,882)	(4,741)
Remeasurements - impact of any change in assumptions	680	(638)
Remeasurements - amendments to the contribution schedule		-
Provision at the end of the period	19,872	23,546

INCOME AND EXPENDITURE IMPACT

	2021 £	2020 £
Interest expense	528	363
Remeasurements - impact of any change in assumptions	680	(638)
Remeasurements - amendments to the contribution schedule	-	-
Contributions paid in respect of future service	-	-
Costs recognised in income and expenditure account	(4,882)	(4,741)

ASSUMPTIONS

	2021	2020	2019
Rate of discount (% per annum)	0.66%	2.53%	1.39%

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

In the event that Mind in Cambridgeshire withdraws from the multi-employer defined benefit pension scheme, they must by law pay their share of the deficit, calculated on a statutory basis known as the buy-out valuation basis. This was last estimated on 30 September 2020 where the cost of withdrawal was £88,232.

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18. SHARE CAPITAL

The company is limited by guarantee and as such has no share capital.

19. OPERATING LEASE COMMITMENT

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2021	2020
	Total	Total
	£	£
Land & property		
Less than one year	13,965	23,940
Between one and five years	-	13,965
	<u>13,965</u>	<u>37,905</u>
Other		
Less than one year	4,236	9,551
Between one and five years	8,472	-
	<u>12,708</u>	<u>9,551</u>

20. RELATED PARTY TRANSACTIONS

The charity is not controlled by any one individual. During the year there were no material related party transactions.

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21. PRIOR YEAR STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted Fund £	2020 Total funds £
Income from:			
Donations and legacies	144,566	12,050	156,616
Charitable activities	1,245,800	684,891	1,930,691
Other trading activities	138,662	-	138,662
Investments	2,852	-	2,852
Total income	1,531,880	696,941	2,228,821
Expenditure on:			
Raising funds	24,300	-	24,300
Charitable activities	1,491,280	680,300	2,171,580
Total expenditure	1,515,580	680,300	2,195,880
Net gains/(losses) on investment assets	(93)	-	(93)
Net income/(expenditure)	16,207	16,641	32,848
Transfer between funds:	(57,499)	57,499	-
Other recognised gains/ (losses)			
Actuarial gains/(losses) on defined benefit pension schemes	275	-	275
Net movement in funds	(41,017)	74,140	33,123
Reconciliation of funds:			
Total funds brought forward	917,109	40,257	957,366
Total funds carried forward	876,092	114,397	990,489