

Charity registration number 265087

Company registration number 01082980 (England and Wales)

**CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE
(CPSL) MIND LTD**

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	A Birdwood (Interim Chair since December 2023, appointed Chair in October 2024)	
	A Page (Vice Chair)	
	M Huber (Treasurer)	
	D Biswas	
	S Gilfoyle	
	K Smith	
	A Paylor	
	S Jessup	
	M Thelwall	(Appointed 23 May 2024)
	S Smith	(Appointed 23 May 2024)
Chief Executive	Emily Gray (Interim CEO, to July 2024)	
	Ashley Bunn (From July 2024)	
Charity number	265087	
Company number	01082980	
Registered office	Barrere House	
	100 Chesterton Road	
	Cambridge	
	Cambridgeshire	
	United Kingdom	
	CB4 1ER	
Auditor	Azets Audit Services	
	Westpoint	
	Lynch Wood	
	Peterborough	
	Cambridgeshire	
	United Kingdom	
	PE2 6FZ	
Bankers	CAF Bank Limited	
	25 Kings Hill Avenue	
	Kings Hill	
	West Malling	
	Kent	
	United Kingdom	
	ME19 4JQ	
	The Co-operative Bank	
	Head Office	
	P O Box 101	
	1 Balloon Street	
	Manchester	
	M60 4EP	

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

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CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

CHARITY NAME

Cambridgeshire, Peterborough and South Lincolnshire (CPSL) Mind Ltd is known as CPSL 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 2025, 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.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

VISION, MISSION AND GOALS

Our **vision** is a society in which everyone has positive mental health and feels part of a connected community.

Our **mission** is to:

- Support those with poor mental health to live well, whatever that means for them.
- Enable people to maintain positive mental health, especially those who are going through tough times.
- Inspire connections and eliminate stigma within our diverse communities, for the benefit of everyone's mental health.

Our **values**:

- Compassion
- Inclusivity
- Empowerment
- Integrity
- Respect
- Courage.

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, Peterborough and South Lincolnshire. We also promote positive mental health for all, via projects, campaigns, training and awareness-raising.

OUR SERVICES

CPSL Mind delivers services that range from early intervention/prevention through to crisis support. Services delivered during 2024/25 were:

- Community Connector Service
- Emotional Difficulties Support Service (formerly Community Personality Disorder Service)
- Discharge Buddy Service
- Good Life Service, including Good Life Fund
- Community perinatal services
- Sanctuary crisis support
- South Lincolnshire services:
 - Good Mood Cafe
 - Night Light Café
- STOP Suicide campaign and training
- Training and Consultancy (workplace wellbeing)
- Victim and Witness Support Service
- WorkWell

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

OVERVIEW

In a year of significant change, CPSL Mind has once again continued to focus on achieving its vision of creating "A society in which everyone has positive mental health and feels part of a connected community." In doing so, we are delighted to have increased the impact that we have had on improving people's lives, supporting over 8,000 people within Cambridgeshire, Peterborough and South Lincolnshire and connecting with thousands more.

We continue to serve at the forefront of community-led mental healthcare in Cambridgeshire, Peterborough and South Lincolnshire and seek to advocate and influence where we can. We continue to challenge not only ourselves but also our partners and commissioners to be better tomorrow than today.

In what is an exciting, yet challenging time to be providing mental health services, we have had a new CEO join us. In addition, our Interim Chair stepped into the permanent role of Chair, following an internal recruitment process, kick starting the year with our annual trustee away day, specifically reviewing our risk appetite and approach for the future.

We have since seen significant investment of both time and resources in infrastructure development to allow us to meet some of the system challenges head on. This has included changes to our Senior Leadership Team (SLT) and Core structure to allow for a new, outward-looking focus on influence, innovation and new business. We have also invested in a new data role to ensure we are measuring our activity, tracking trends and impact, via a balanced scorecard approach, enabling continual improvement and intelligence for both ourselves and our system partners.

We have begun work on our new People and Culture Plan which will continue to ensure that our people are central to all that we do. We have introduced new PeopleHR software and migrated our server online to the cloud to support our drive for more efficient and effective working.

During 2024/25 our Mind Quality Mark (MQM) review took place in which we were successful and incredibly proud to have been nominated for 3 Excellence Awards. We also took part in the NHS England visit where our crisis pathway in Cambridgeshire and Peterborough was reviewed.

We have been successful in expanding our reach and range of service delivery, specifically with the award of WorkWell for the hubs in Cambridge City, South Cambridgeshire, East Cambridgeshire, and Royston, as well as a new Smoking Cessation pilot. Both have seen our influence shape things in an innovative way, enabling individuals to live their healthiest and most fulfilled lives. WorkWell in particular has now been nationally recognised for its performance and seen visits from national colleagues as a result. We have seen a change of name of our Community Personality Disorder Service to the new Emotional Difficulties Support Service making it more aligned to our system colleague's language and working. Our Good Life Fund was expanded to introduce its new Good Life Fund Plus allowing for grants of up to £10,000 to be awarded, creating amazing, hyper local projects within our communities.

We saw our Suicide Prevention Capacity Builder Project and the hosting of the Voluntary, Community and Social Enterprise (VCSE) Influence and Participation Manager role come to an end, both of which saw extensive evaluation and valuable learnings presented to the system.

We have continued to focus on raising awareness and reducing stigma, increasing our engagement both via our website and social media channels but also by attending more in-person community events. We have continued to build and enhance our relationships across the system, sitting on Integrated Care Board (ICB) Committees, on the Voluntary Sector Network Strategy Group and the CEO network, as well as integrating within Primary Care Networks and Integrated Neighbourhood Teams.

There will continue to be uncertainty and financial challenges within the system, but it will not stop us and our ambitions. We are inspired by the people we work with and the people we support daily, who often tell us that we have changed their lives for the better. We are proud to be positioned as a respected provider and partner in the delivery of mental health services locally and must recognise the true collaborative approach that we have within Cambridgeshire, Peterborough and South Lincolnshire. We thank all our supporters, funders and staff and we look forward to the year ahead, when we will focus on our strategy development for the next 3 to 5 years.

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

ACHIEVEMENTS AND PERFORMANCE 2024/25

During **2024/25** we supported more than **8,000** people by providing approximately:

15,455 hours of one-to-one support to more than **2,817** people.

3,224 hours of group activities for **1,272** people.

2,568 hours of online support to **3,861** people via the digital service provided by Qwell.

114 hours of ad hoc listening support via our general enquiries telephone line.

350.5 hours of training and workshops attended by **1,753** participants, including **1069** people trained in suicide prevention skills.

We have also:

- Supported **36** community-led wellbeing activities via our Good Life Fund.
- Reached more than **3,300** people with information and resources available on our STOP Suicide website: stop-suicidepledge.org.
- Received more than **250** responses to our organisational Your Views Matter survey, with **89%** respondents saying they would absolutely recommend CPSL Mind to family and friends.
- Raised public awareness of mental health issues, our services, our training and fundraising with more than **31** local press articles and radio or TV interviews.
- Reached over **11,700** people on average through social media every month across Facebook and Instagram.
- Shared **25** impact stories and case studies.
- Achieved the [Investors in the Environment](#) Bronze award in September 2024.

The organisation has again made good progress against our four strategic goals and our strategic priorities of influence, inclusion and innovation. Some examples are outlined below:

Goal 1.

Increase the reach and accessibility of community-based mental health support across the diverse populations of Cambridgeshire, Peterborough and South Lincolnshire

- Implementation and Delivery of our new WorkWell project enabled us to reach more people, some of whom may not have historically reached out for support with their mental health.
- Took part in the Cambridgeshire and Peterborough young people's Mental Health review, resulting in a commitment to recommendations which included planning and preparation for a Young People's pilot service in our Emotional Difficulties Support Service
- Increased the number of Good Mood Cafes we deliver across the area, with a focus on working with partner organisations to reach more diverse groups.
- Launched Good Life Fund Plus
- Engaged in crisis pathway discussions – working with partners to influence the future shaping of this provision.
- Increased number of people we can support in terms of proactive Sanctuary.

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Goal 2.

Use strength-based, holistic and trauma-informed approaches to support people with mental health problems to connect to others, enhance their wellbeing and facilitate peer to peer support.

- Launched our Peer Mentor scheme.
- Co-produced our final report concluding our Service Design work with fathers aged 18-35, providing insight and recommendations on how to improve the mental health experience of fathers in Peterborough. The report highlighted themes and recommendations based on fathers' experience, and as a result, we submitted a funding bid to expand our work with fathers through our Perinatal service.
- Took part in the Changing Future Leaders' trauma-informed system network.
- Developed and delivered Collaborative Communication training for all staff, including a focus on trauma-informed approaches

Goal 3.

Challenge the attitudes and behaviours that prevent open conversations around our mental health.

- Took part in the suicide prevention review across Cambridgeshire & Peterborough
- Delivered focused work with individuals and employers from identified high risk communities (LGBTQ+, neurodivergent and migrated communities) to raise awareness and education about suicide prevention. This included attending a wide range of community events with the aim of having open conversations about suicide and distributing materials in different languages.
- Took part in the Suicide Prevention for Justice Involved people Task and Finish Group
- Launched the new STOP Suicide training as part of the Suicide Prevention Capacity Builder project, on World Suicide Prevention Day.
- Delivered an online campaign at Christmas focusing on neurodivergent people, resulting in a high level of engagement.
- Delivered suicide prevention campaigns focused on chronic pain and relationship breakdown.

Goal 4.

Support local employers to create mentally healthy workplaces.

- Provided reflective practice for Victim Support Hub staff on a regular basis through our Victim and Witness Support Service staff team.
- Co-created and Implemented a Suicide Prevention policy with three employers, including support with creating safety plans.
- Launched our Menopause and Mental Health training course.
- Connected with local employers to deliver our Suicide Prevention Capacity Builder project

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

OUR IMPACT

Below is just some of the examples demonstrating the impact of our services and projects on those we support:

Discharge Buddy Service:

"[The Recovery and Wellbeing Worker] was extremely attentive, she listened to my needs and made a plan that would cater to me. She provided emotional support, knew when to be objective and made sure I left every session smiling. She was relatable, put me at ease and gave me lasting advice for the future. I never felt like I couldn't talk to her as she was always warm and welcoming. I was provided with helplines, advice, help to start volunteering and therapy as well as a goody bag. I was treated with kindness and respect. I felt courage to do things for myself using this service and I felt safe. I would recommend this service to anyone struggling after being discharged. I felt less alone and vulnerable. Your work is really powerful and helpful, and I don't think I would've understood how to get back up on my feet without you guys."

Sanctuary (main service):

"Well I've never used this service before and I found it very easy to speak to someone here because I was amazed in what this service gives"

Sanctuary (proactive service):

"The Sanctuary were brilliant on my weekly calls. And my initial calls to and from the Sanctuary were dealt with so calmly."

Victim and Witness Support Service:

"I was surprised at how quickly I was contacted and thought I was going to wait months. Just looking back over the last few weeks when we spoke about reflection, I feel I know myself at a much deeper level and I can certainly recognise my own personal growth. I feel empowered to move on with my life."

Emotional Difficulties Support Service (Community Personality Disorder Service):

"...I am really going to miss the group. I will miss seeing the care shown for others. The group has made me laugh and cry but I felt that I had taken something positive every week from the conversation. It created a real community where you could safely share and never be judged, when you are not feeling well or you have had a bad week everyone got it and they genuinely did."

Good Life Service:

"Every Thursday, at The Farmers in Yaxley, I have the privilege of attending a [Good Mood Cafe] run by CPSL Mind. It is a haven where I am welcomed and included wholeheartedly. From very early on, I was offered support in numerous ways to help with various aspects of my life, along with access to invaluable resources. This cafe creates an environment where change can take place—not just for me, but for many who attend."

"I've observed shy individuals, including myself, taking a leap of faith to join. In this safe and encouraging space, I have seen them make friends, build confidence, and overcome obstacles that previously seemed overwhelming. These changes happen comfortably and are a testament to the thoughtful atmosphere fostered here."

"As someone who is neurodivergent and has sensory challenges, I often feel unsure of myself and my surroundings, but the facilitator and everyone who attends the cafe is unfailingly friendly, accommodating, and encouraging. Through their kindness and advice, I have found myself embraced by a community where I feel safe, accepted, and never judged."

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TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Good Life Fund:

Reflecting on how the Good Life Fund has helped local groups, All Inclusive Football said, "CPSL Mind came about for us because there's a link to playing football and supporting your mental health, being part of a team and spending time outside in nature. We have tried to get something going based on that, and we felt it was a better fit to invite people to come along to an established group of people and encourage people to get talking."

The Good Life Fund has helped All Inclusive Football buy equipment including portable goals, bibs and balls. The Good Life Fund supports All Inclusive Football to offer more sessions to the community, as a not-for-profit, community interest company. The team's ambition is to do this every day, in different communities saying, "running these sessions is good for people's mental wellbeing, and it's about connecting people with like-minded friends."

Perinatal Service:

A first-time mum was initially referred to us after needing treatment for self-harm at Accident and Emergency. She regularly attends peer support and has also attended our courses. She practices self-care and understands the importance of looking after herself to enable her to look after her daughter. She knows her triggers and talks openly about her thoughts and feelings now and has coping techniques she uses to help calm her. She is no longer taking any medication and now has a job which she says she loves and reports feeling happier in herself. She has been discussing a second baby and is aware of what she will need to do if she feels herself getting low again. Her words were, "I used to be petrified of having another baby because of how bad I felt but now I feel confident that I could cope and can actually do it!"

Mental Health Community Connector Service:

"I have found working with my Community Connector a great help and valued support, this has helped me to look at my past and to challenge my thoughts relating to my childhood."

"The support I have received has helped with relaxation and focusing on the future."

"It has been really helpful to have someone to talk to when needed and to have access to further support and information."

"I have attended some [Good Mood Cafe] meets with my Community Connector when I needed extra support, he also arranged a period of counselling for me."

"My Community Connector has helped me to look at doing more things for myself rather than doing what others want."

"I have found the support I have received has made a great difference to my wellbeing, I feel I am starting to move forward."

South Lincolnshire Service:

Sandra [assumed name] visited the Night Light Cafe...as a means to getting out of the house after a few months of being off work due to anxiety.

She told us she had come to the [Night Light Cafe] twice before but had only got as far as the car park before turning back. At the end of the session she said, "I am so pleased I made myself come in. It has done me a world of good. I will definitely come back in the future."

WorkWell Service:

"It was easy to discuss health issues with my coach. It was useful for her to sense check me. It's been useful to have that."

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Training:

"The Mental Health First Aid training gave me confidence, it came back to me at the point that I needed it... approached and listened. I gave reassurance and I encouraged them to make contact with a local support group that I was aware of. I'm aware that my intervention that night saved his life, saying 'I CARED' changed the conversation we had. I reminded myself that the training had reassured me that I could talk about suicide and it wouldn't make the situation any worse, if anything it helped reduce the severity of the situation we found ourselves in."

Fundraising, Communication and Engagement:

Throughout 2024/25 CPSL Mind's Communications and Fundraising team raised awareness and increased engagement with our local communities by reaching over 11,700 people directly, and thousands more through impactful storytelling, media coverage, and community presence.

Highlights included the Ian Darler walking challenge, which raised over £7,600 and featured across 15 different medias, and the Time to Talk Day campaign, which used inclusive video content to challenge mental health stigma across the Cambridgeshire, Peterborough and South Lincolnshire areas.

The team also relaunched the external newsletter with exceptional engagement, produced high-performing blogs and video case studies. CPSL Mind was actively represented at events including the Great Eastern Run, Cambridge Half Marathon, Cambridge United's Bright Horizons Cafe launch, Peterborough City University Freshers' Fair, and the Cambridge City Council Fair. Co-production remained central to all our work, with lived experience shaping blogs, videos, and promotional materials to ensure communications were authentic, accessible, impactful and reflective of the communities we support.

Co-production, Innovation and Service Development

This year, CPSL Mind has seen a clear shift, with co-production and influence becoming central to how we shape services and decisions. Rather than sitting alongside service development, working in partnership with people who have lived experience is now a key part of how we operate across the organisation.

A significant milestone was the launch of our new organisational survey, *Your Views Matter*, in June 2024 which was co-designed through workshops and feedback sessions involving staff, volunteers, and individuals who use our services. In its first year, we received **262 responses**, providing valuable insights into what is working well and where improvements can be made. Crucially, the feedback has also helped us build ongoing connections with people who want to continue shaping our work, creating a clear and accessible route for future influence and involvement.

Our core Co-production team continue to meet quarterly, bringing together individuals from across our communities to reflect, share ideas, and help guide our direction. This group is becoming more than a meeting - it is developing into a trusted community and a safe, supportive space for everyone involved.

We have also delivered a range of co-produced activities during the year, including:

- Good Mood Cafes for young people in supported accommodation: by working directly with young residents aged 16-25, we have reached individuals who are often overlooked by traditional wellbeing offers, helping to shape more inclusive and accessible support.
- The Physical Pain STOP Suicide campaign: through conversations with people living with long-term physical health challenges, we have gathered insight into how pain affects mental health, isolation, and suicide risk. This has directly informed a new awareness campaign and practical resources.
- Listening to local voices through Making Space: we have gathered insights from more than 30 people across Cambridgeshire and Peterborough through Making Space carers coffee mornings and conversations to inform changes to our Good Life Service workshop offer.
- In partnership with Public Health England, we co-delivered a workshop ensuring the inclusion of lived experience within local suicide prevention planning. This has ensured that real voices and experiences, not just statistics, are guiding strategy development.

Looking ahead, we remain committed to deepening this culture of shared power -creating more meaningful opportunities for people with lived and living experience influence decisions in ways that suit them, not just as contributors, but as equal partners in everything we do.

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

The Suicide Prevention Capacity Builder Project

Led by CPSL Mind and funded by the Department of Health and Social Care Suicide Prevention Fund, was designed to strengthen community-led suicide prevention efforts across high-risk communities. Running from April 2024 to March 2025, the project focused on supporting LGBTQ+, neurodivergent, and migrated communities by enhancing suicide prevention knowledge, building collaborative networks, and developing tailored resources. Delivered in partnership with The Kite Trust, Safe Soulmates, and The Boston Wellbeing Hub, the project embedded local expertise to drive meaningful change through:

- Co-design of suicide prevention resources.
- Community engagement and awareness.
- Training and capacity building.
- Collaboration with VCSE partners.

External evaluation by MEL Research found that the project significantly enhanced local suicide prevention awareness and knowledge. It fostered a collaborative and responsive approach, ensuring that targeted communities have the tools, knowledge, and support to address suicide prevention effectively, providing training to **474** people across the communities we serve. Recommendations for future initiatives include sustaining collaborative partnerships, continuing the co-design process, and further expanding community engagement strategies.

Quality and Excellence

We seek to continually improve the quality of all of our services and are proud of our learning culture. To support us in doing this, we have introduced a balance scorecard approach to measure performance and are working towards the development of a new internal quality review framework which will be embedded across the organisation. We have also reshaped our SLT to allow for an external-looking focus in which we can consistently learn and search for best practice.

We are delighted to have been awarded the Mind Quality Mark confirming CPSL Mind's commitment to delivering high-quality mental health and wellbeing support in our local communities. Achieving the Mind Quality Mark is a significant milestone and recognises the amazing work and dedication of everyone at CPSL Mind in supporting positive mental health and wellbeing in our local communities. The Mind Quality Mark is a rigorous quality assurance standard setting the bar of good practice and legal compliance for all organisations in the Mind Federation. The reviews are led by people with lived experience of mental health problems and senior leaders from other local Minds and are based on a robust assessment of documentary evidence as well as interviews with and survey responses from trustees, staff, volunteers, and people who use services.

Achieving the Mind Quality Mark demonstrates that we are delivering safe, life-changing support for people with mental health problems, and we are particularly proud that our review highlighted many strengths – with three key areas, 'Workforce', 'Values and Culture', and 'Collaboration, Profile and Influence' being praised as areas of excellence. These areas of excellence not only reflect what we do, but who we are and what we stand for, and showcase the dedication and passion of our staff and volunteer team. The Mind Quality Mark review team recognised our '*constant pursuit of learning and excellence*' in all that we do, validating our commitment to quality and continuous improvement. We will continue to listen, learn, adapt and improve to ensure we continue meeting the needs of the people and communities we support.

Volunteer impact and community support

This year, our volunteers have continued to share their skills, talents and knowledge by supporting the organisation. In 2024/25 we saw more than **44** Volunteers give over **1,777** hours of their time to our Perinatal Service, Good Life Service, South Lincolnshire Service, Emotional Difficulties Support Service, Facilities Department and Co-production Team.

"To say that volunteering through CPSL Mind had merely made a difference in my life, would be underestimating the seeds sown throughout our community every day. From across Cambridgeshire, Peterborough and South Lincolnshire, I have become part of a team supporting individuals locally in my area. I am proud to see how it plays out before me.

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Volunteering with Mind isn't just about being able to give back. Yes, giving back is at the foundation of this. However, there is a deeper meaning in the Peer Mentor work I am doing. It's about empowering others to see that with the right support, that bit of motivation... improvement to your wellbeing and better mental health is possible. As it has been for me.

Being in recovery in the past looked like an Army survival trek. Living by the seat of my pants, waiting for the next fall on the rocks. Scrabbling back. Through Mind, their training and volunteering I found a strong and stable recovery, not only that but more. I'm on solid ground, looking up. I've developed self-belief and maybe, a warm feeling of ambition too.

A week ago, an individual at my local Good Mood Cafe I'm soon to be facilitating, shared with me that she remembered, the first time I attended the group. Gave me a "fist bump" and hug about where I am today. Said if I could do it, maybe so could she. Wow! That's how it has made a difference, that's what it's about. We all walk in different shoes, but Mind flip-flops come in nonjudgmental sizes that fit all that we can all wear together.

I've never felt any pressure of a required carat or specific quality. Right now, I feel like a rugged little gemstone, who was lost and twinkling a bit in the vast earth. I was stumbled upon and plucked up. Time is being taken to carefully polish, hold me up to the light, test to see where reflects and shines brightest. Isn't that a wonderful way to be seen and valued?

My skills are recognised and utilised, and it inspires a sense of recovery in others too. It gives me comfort and fulfilment, with a sneaky pinch of drive as well. If you told me 18 months ago, I'd be writing this, I wouldn't have believed you. I wake up early most days, sip my morning cup of tea in bed and consider my day ahead with a smile in my heart. That's how volunteering for Mind has made a difference to my life in a nutshell.'

Structure, governance and management

Trustees

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

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

A Birdwood (Interim Chair since December 2023,
appointed Chair in October 2024)

A Page (Vice Chair)

M Huber (Treasurer)

D Biswas

S Gilfoyle

D Allum

(Resigned 29 May 2024)

K Smith

M Hammond

(Resigned 16 May 2024)

A Paylor

S Jessup

M Thelwall

(Appointed 23 May 2024)

S Smith

(Appointed 23 May 2024)

Appointment of Trustees

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

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Trustee Induction and Training

Trustee induction and training includes one-to-one sessions with the Chair and Senior Leadership Team and the option to visit CPSL Mind's services, together with external training such as Governance and Management Training and Away Days. All Trustees are required to undertake mandatory training.

Remuneration Policy

The Trustees consider the Board of Directors, who are the charity's Trustees, and the Senior Leadership 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 CEO and Deputy CEO 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 Board of Trustees 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.

Risk Management

The management of risks within CPSL Mind is undertaken within a framework comprising:

- A defined Risk Management Policy and Risk Appetite Statement.
- Governance processes.
- Identification, evaluation and management of significant risks.
- Assurance and audit processes.
- CPSL Mind's policy framework.

The overall responsibility for managing risk within the organisation lies with our Board of Trustees, with day-to-day operational responsibility delegated to the Senior Leadership Team.

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. This includes:

- A quarterly review of any new, high or escalating risks.
- An annual review of both the organisation's Risk Appetite Statement and a quarterly review of the organisational Risk Register, paying particular attention to any new, high or escalating risks.
- Established systems and procedures to manage those risks identified in the Risk Register.

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

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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 £15,374 compared to a deficit in the previous year of £139,552.

Total income from the year increased from £3,404,707 in the previous year to £3,965,153 in the current year.

Fund balance at the end of the year increased from £1,243,298 to £1,255,531, of which £90,103 were held in restricted funds (2024: £366,635).

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

CPSL Mind own a property that's value is larger than that presented in the accounts. The fixed asset fund is £249,736 but the recent valuation of the property was c.£850k.

CPSL Mind's Trustees have agreed a policy to maintain free reserves within a target range of £600k to £700k (+/- 5%) to ensure that the charity can continue offering services to its community during times of reduced income. If free reserves fall below the target range, we will aim to address any deficits within 2 years. If free reserves are above the target range, we will transfer surpluses to designated funds and spend these within 2 years. The reserves policy is revisited annually by the Trustees at the point of ratification of the annual budget. This forms part of the annual organisation risk review.

At 31 March 2025 the charity had free reserves of £915,692. This is an increase from £432,577 in March 2024. In response to this improved position, the Board of Trustees approved a reallocation of funds to better support strategic priorities and operational needs. Full details of this reallocation can be found on page 35 of the notes to the Financial Statements.

Auditor

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

Disclosure of information to auditor

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

The trustees' report was approved by the Board of Trustees.

A Birdwood (Chair)

Trustee

Dated: 24 September 2025

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

The trustees, who are also the directors of Cambridgeshire, Peterborough and South Lincolnshire (CPSL) Mind Ltd for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

Opinion

We have audited the financial statements of Cambridgeshire, Peterborough and South Lincolnshire (CPSL) Mind Ltd (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including 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 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the 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

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

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

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

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

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

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

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

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

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Mr Mark Jackson FCA DChA (Senior Statutory Auditor)
for and on behalf of Azets Audit Services

15 October 2025

Chartered Accountants
Statutory Auditor

Westpoint
Lynch Wood
Peterborough
Cambridgeshire
United Kingdom
PE2 6FZ

Azets Audit Services is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Designated funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Designated funds 2024 £	Restricted funds 2024 £	Total 2024 £
<u>Income from:</u>									
Donations and legacies	3	161,269	-	-	161,269	139,947	-	-	139,947
Charitable activities	4	75,000	1,816,338	1,889,713	3,781,051	76,287	1,415,333	1,746,426	3,238,046
Investments	5	22,833	-	-	22,833	26,714	-	-	26,714
Total income		<u>259,102</u>	<u>1,816,338</u>	<u>1,889,713</u>	<u>3,965,153</u>	<u>242,948</u>	<u>1,415,333</u>	<u>1,746,426</u>	<u>3,404,707</u>
<u>Expenditure on:</u>									
Raising funds	6	<u>87,056</u>	<u>-</u>	<u>-</u>	<u>87,056</u>	<u>73,552</u>	<u>-</u>	<u>-</u>	<u>73,552</u>
Charitable activities	7	<u>80,187</u>	<u>1,879,330</u>	<u>1,903,206</u>	<u>3,862,723</u>	<u>282,489</u>	<u>1,407,559</u>	<u>1,780,462</u>	<u>3,470,510</u>
Total expenditure		<u>167,243</u>	<u>1,879,330</u>	<u>1,903,206</u>	<u>3,949,779</u>	<u>356,041</u>	<u>1,407,559</u>	<u>1,780,462</u>	<u>3,544,062</u>
Net gains/(losses) on investments	11	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(197)</u>	<u>-</u>	<u>-</u>	<u>(197)</u>
Net incoming/(outgoing) resources before transfers		<u>91,859</u>	<u>(62,992)</u>	<u>(13,493)</u>	<u>15,374</u>	<u>(113,290)</u>	<u>7,774</u>	<u>(34,036)</u>	<u>(139,552)</u>

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Unrestricted funds 2025 £	Designated funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Designated funds 2024 £	Restricted funds 2024 £	Total 2024 £
Notes								
Net incoming/(outgoing) resources before transfers	91,859	(62,992)	(13,493)	15,374	(113,290)	7,774	(34,036)	(139,552)
Gross transfers between funds	394,397	(131,358)	(263,039)	-	158,607	(232,616)	74,009	-
Net incoming/(outgoing) resources	486,256	(194,350)	(276,532)	15,374	45,317	(224,842)	39,973	(139,552)
Other recognised gains and losses								
Actuarial loss on defined benefit pension schemes	(3,141)	-	-	(3,141)	(120)	-	-	(120)
Net movement in funds	483,115	(194,350)	(276,532)	12,233	45,197	(224,842)	39,973	(139,672)
Fund balances at 1 April 2024	432,577	444,086	366,635	1,243,298	387,380	668,928	326,662	1,382,970
Fund balances at 31 March 2025	915,692	249,736	90,103	1,255,531	432,577	444,086	366,635	1,243,298

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

All income and expenditure derive from continuing activities.

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

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	13		249,736		267,664
Current assets					
Debtors	14	275,846		194,658	
Cash at bank and in hand		1,482,102		1,212,842	
		<u>1,757,948</u>		<u>1,407,500</u>	
Creditors: amounts falling due within one year	15	<u>(749,041)</u>		<u>(430,408)</u>	
Net current assets			1,008,907		977,092
Total assets less current liabilities			1,258,643		1,244,756
Provisions for liabilities	19		<u>(3,112)</u>		<u>(1,458)</u>
Net assets			<u>1,255,531</u>		<u>1,243,298</u>
Income funds					
Restricted funds	18		90,103		366,635
Designated funds			249,736		444,086
Unrestricted funds			915,692		432,577
			<u>1,255,531</u>		<u>1,243,298</u>

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2025

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 24 September 2025

A Birdwood (Chair)

Trustee

Company registration number 01082980

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	23		246,427		(267,583)
Investing activities					
Purchase of investments		-		(67)	
Proceeds from disposal of investments		-		1,886	
Investment income received		22,833		26,714	
Net cash generated from investing activities			22,833		28,533
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			269,260		(239,050)
Cash and cash equivalents at beginning of year			1,212,842		1,451,892
Cash and cash equivalents at end of year			1,482,102		1,212,842

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Cambridgeshire, Peterborough and South Lincolnshire (CPSL) Mind Ltd is a private company limited by guarantee incorporated in England and Wales. The registered office is Barrere House, 100 Chesterton Road, Cambridge, Cambridgeshire, CB4 1ER, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives 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.

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

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

1.4 Income

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

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

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

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

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 attributable 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 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

All assets costing more than £1,000 are capitalised by the charity.

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

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

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

1.7 Impairment of fixed assets

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

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.9 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

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

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

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

1.10 Employee benefits

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

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

1.11 Retirement benefits

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

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 FRS102 '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.

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.12 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.

2 Critical accounting estimates and judgements

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

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

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Donations and gifts	161,114	139,527
Subscriptions	155	420
	<u>161,269</u>	<u>139,947</u>

4 Charitable activities

	2025	2024
	£	£
Mental Health Services	<u>3,781,051</u>	<u>3,238,046</u>
Analysis by fund		
Unrestricted funds	75,000	76,287
Designated funds	1,816,338	1,415,333
Restricted funds	1,889,713	1,746,426
	<u>3,781,051</u>	<u>3,238,046</u>

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

5 Investments

	Unrestricted funds	Unrestricted funds
	2025 £	2024 £
Interest receivable	22,833	26,714

6 Raising funds

	Unrestricted funds	Unrestricted funds
	2025 £	2024 £
<u>Fundraising and publicity</u>		
Other fundraising costs	28,931	18,724
Staff costs	58,125	54,828
	<u>87,056</u>	<u>73,552</u>

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

7 Charitable activities

	Mental Health Services 2025 £	Mental Health Services 2024 £
Staff costs	2,893,529	2,640,368
Depreciation and impairment	17,927	20,277
Other staff costs	32,969	40,927
Project delivery costs	473,807	359,563
Printing postage and stationery	15,087	18,851
IT, telephone and website costs	178,215	176,097
Travel	87,786	58,704
Office, accommodation and other costs	150,175	134,798
	<u>3,849,495</u>	<u>3,449,585</u>
Share of support costs (see note 8)	13,228	20,925
	<u>3,862,723</u>	<u>3,470,510</u>
Analysis by fund		
Unrestricted funds	80,187	282,489
Designated funds	1,879,330	1,407,559
Restricted funds	1,903,206	1,780,462
	<u>3,862,723</u>	<u>3,470,510</u>

8 Support costs

	Support costs £	Governance costs £	2025 £	Support costs £	Governance costs £	2024 £
Accountancy and financial advice	1,260	-	1,260	1,200	-	1,200
Auditors' remuneration	9,276	-	9,276	8,700	-	8,700
Professional fees	-	-	-	7,950	-	7,950
AGM & Annual report cost	-	-	-	1,350	-	1,350
Trustees' meetings and other expenditure	2,692	-	2,692	1,725	-	1,725
	<u>13,228</u>	<u>-</u>	<u>13,228</u>	<u>20,925</u>	<u>-</u>	<u>20,925</u>
Analysed between Charitable activities	<u>13,228</u>	<u>-</u>	<u>13,228</u>	<u>20,925</u>	<u>-</u>	<u>20,925</u>

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year. One trustee was reimbursed travel expenses of £20 during the year (2024: £95 was reimbursed to one trustee).

10 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Project workers and administrative staff	111	102

Employment costs

	2025 £	2024 £
Wages and salaries	2,661,471	2,428,708
Social security costs	225,180	208,965
Other pension costs	65,003	57,523
	2,951,654	2,695,196

Key management personnel benefits totalled £297,432 in the year (2024: £339,631).

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
£60,000 to £70,000	1	1

11 Net gains/(losses) on investments

	Total Unrestricted funds	
	2025 £	2024 £
Revaluation of investments	-	(197)

12 Taxation

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

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

13 Tangible fixed assets

	Freehold buildings £	Leasehold improvements £	Furniture and equipment £	Total £
Cost				
At 1 April 2024	460,203	39,437	75,862	575,502
At 31 March 2025	460,203	39,437	75,862	575,502
Depreciation and impairment				
At 1 April 2024	226,748	11,832	69,259	307,839
Depreciation charged in the year	9,205	3,944	4,778	17,927
At 31 March 2025	235,953	15,776	74,037	325,766
Carrying amount				
At 31 March 2025	224,250	23,661	1,825	249,736
At 31 March 2024	233,455	27,605	6,604	267,664

14 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	251,540	152,691
Other debtors	7,725	7,725
Prepayments and accrued income	16,581	34,242
	275,846	194,658

15 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Other taxation and social security		55,905	3,286
Deferred income	16	471,058	355,293
Trade creditors		167,330	37,696
Other creditors		6,859	4,298
Accruals		47,889	29,835
		749,041	430,408

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

16 Deferred income

	2025 £	2024 £
Other deferred income	471,058	355,293

17 Retirement benefit schemes

TPT Retirement Solutions - The Growth Plan

The company participates in the scheme, a multi-employer scheme which provides benefits to some 521 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 benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions 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 2023. This valuation showed assets of £514.9m, liabilities of £531.0m and a deficit of £16.1m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

From 1 April 2025 to 31 March 2028: £2,100,000 per annum (payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 March 2028 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2022 to 31 January 2025: £3,312,000 per annum (payable monthly)

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.

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 agreement 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.

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

17	Retirement benefit schemes	(Continued)		
PRESENT VALUES OF PROVISION				
		2025	2024	2023
		£	£	£
	Present values of provision	3,112	1,458	3,121
RECONCILIATION OF OPENING AND CLOSING PROVISIONS				
		2025	2024	
		£	£	
	Provision at the start of the period		1,458	3,121
	Unwinding of the discount factor (interest expense)		39	119
	Deficit contribution paid		(1,487)	(1,783)
	Remeasurements - impact of any change in assumptions		19	1
	Remeasurements - amendments to the contribution schedule		3,083	-
	Provision at end of period		3,112	1,458
INCOME AND EXPENDITURE IMPACT				
		2025	2024	
		£	£	
	Interest expense		39	119
	Remeasurements - impact of any change in assumptions		19	1
	Remeasurements - amendments to the contribution schedule		3,083	-
			3,141	120
ASSUMPTIONS				
		2025	2024	2023
	Rate of discount (% per annum)	4.84%	5.31%	5.52%

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 CPSL Mind 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 2024 where the cost of withdrawal was £22,848.

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

18 Restricted funds

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

	Movement in funds				Movement in funds				
	Balance at 1 April 2023	Incoming resources	Resources expended	Transfers	Balance at 1 April 2024	Incoming resources	Resources expended	Transfers	Balance at 31 March 2025
	£	£	£	£	£	£	£	£	£
The Sanctuary	47,019	691,923	(636,232)	-	102,710	711,138	(718,838)	(95,010)	-
Work Well	-	-	-	-	-	91,876	(84,888)	-	6,988
Discharge Buddies	184,119	237,561	(254,990)	-	166,690	297,861	(259,272)	(205,279)	-
Emotional difficulty support service	41,744	200,000	(175,969)	-	65,775	200,000	(192,449)	(73,326)	-
University Good Life Service	6,404	-	(6,404)	-	-	-	-	-	-
Perinatal and Empowering Women	21,658	117,891	(190,093)	50,544	-	105,644	(174,713)	69,069	-
South Lincs Development	14,348	74,045	(59,697)	23,465	-	46,935	(69,638)	22,703	-
Racial Equality	5,363	-	(5,363)	-	-	-	-	-	-
Community Connectors	598	282,987	(302,980)	-	(19,395)	325,009	(273,115)	-	32,499
Victim and Witness Support	5,409	66,838	(63,765)	-	8,482	69,589	(68,663)	-	9,408
The Good Life Service	-	-	-	-	-	-	-	41,208	41,208
Family Hubs	-	24,610	(21,450)	-	3,160	-	(3,352)	192	-
Voluntary Sector Led Collaboration	-	83,331	(44,118)	-	39,213	41,661	(58,278)	(22,596)	-
	<u>326,662</u>	<u>1,779,186</u>	<u>(1,761,061)</u>	<u>74,009</u>	<u>366,635</u>	<u>1,889,713</u>	<u>(1,903,206)</u>	<u>(263,039)</u>	<u>90,103</u>

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

18 Restricted funds

(Continued)

The transfers out of restricted funds relate to projects that have come to an end and all the conditions of the funding have been achieved.

The Sanctuary - The Sanctuary provides a safe place for individuals experiencing an emotional or mental health crisis. It is open seven days a week from 11am to 11.30pm and works as part of the county-wide Crisis Pathway. In addition to crisis support The Sanctuary offers a six week proactive service to a small caseload of individuals. The Sanctuary is funded by Cambridgeshire and Peterborough Integrated Care Board (ICB).

Discharge Buddies - A project funded by the Cambridgeshire and Peterborough ICB to provide short term goal focussed support for individuals being discharged from Cambridgeshire and Peterborough Foundation Trust mental health inpatient wards, crisis teams and attendees of the Sanctuary proactive service as well as a pilot extension to accept referrals from the Liaison Psychiatry services based at A&E departments. Funding for the core service and pilot has been secured until March 2026.

Emotional Difficulties Support Service (previously Community Personality Disorder Service) - Working in partnership with Cambridgeshire Peterborough Foundation Trust, this service co-delivers dialectical behaviour therapy group sessions as well as offering peer support groups which cover a range of co-produced topics, for individuals struggling to manage complex emotions.

Perinatal and Empowering Women -.This is a developing area for CPSL Mind where currently most of the funding covers Peterborough and operates under several contracts outlined as follows:

- Subcontracted by Barnardo's via Peterborough City council contract to deliver courses and peer support groups across Peterborough and South Fenland. This
- contract runs until January 2026.
- ICB commissioned service across Cambridgeshire offering peer support groups and short term 1.1 support. This contract runs until March 2026.

Bids to trusts and grants have been submitted and have been successfully awarded with delivery beginning in September 2025.

Souths Lincs Development – Covering the districts of South Holland, South Kesteven and Boston. We deliver Night Light Café, a drop for people who are finding life difficult and Good Mood Cafes, we also support Good Mood Community Cafes which are operated by partnership organisations. Work in South Lincolnshire is funded by Mental Health and Wellbeing Sustainability Fund, Lincolnshire Integrated Care Board (ICB).

Mental Health Community Connectors - Aligned to five Primary Care Networks (PCN's) in Cambridge, The Mental Health Community Connectors work with individuals who have severe mental health challenges but are not suitable for Psychological Wellbeing Services (PWS) and do not meet thresholds for secondary care. Community Connectors provide the information and practical support that individuals need to connect with resources in their community that will support their recovery and wellbeing. The Community Connectors service is funded by Primary Care Additional Role Reimbursement and Cambridgeshire and Peterborough Partnership Foundation Trust (CPFT).

Victim and Witness Support - launched in April 2023, this service provides short-term interventions to individuals whose mental health and wellbeing has been negatively impacted by being a victim or witness to a crime.

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

18 Restricted funds

(Continued)

Family Hubs - Family Hubs funded service, offering Muslim mum courses, peer support group and wrap around support in Peterborough. This contract runs until March 2025.

Voluntary Sector Led Collaboration - This project is hosted by CPSL Mind to work equitably with voluntary, community and social enterprise (VCSE) organisations operating within the mental health, learning disability and autism sectors (Adults and Older People) with Cambridgeshire and Peterborough. Its purpose is Transfers between funds relate to expenditure funded from general unrestricted funds. This service ended March 2025.

Work Well - Work Well is a national pilot program rolled out by the Department of Work and Pensions. We deliver three of the six hubs Cambridgeshire and Peterborough. Our coaches work in Cambridge City, East Cambs and South Cambs to support people whose health is affecting their ability to work. Through a person centred approach we are able to provide advice, signposting and encouragement as people develop ways to manage challenging health alongside work. We also have access to a personal support budget that individuals can access where their needs cannot be met by commissioned provision.

Smoking Cessation - Smoking is the single biggest preventable cause of death and ill health in England. Despite smoking rates falling generally we know that people with mental health conditions continue to have significantly higher smoking rates. This service has been commissioned by Public Health to test innovative ways that we might support individuals who experience mental health challenges to stop smoking. The Service will launch in summer 2025 and is funded until March 2027.

The Good Life Service - 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 had extended to a plus 2 plus 2 contract with the contract coming into an end August 2026. This is jointly funded by Cambridgeshire County Council, Peterborough City Council and the Cambridgeshire & Peterborough ICB. The service offers a range of support including 1.1 for those in receipt of a social care support package, drop in support, peer support groups, workshops, and digital support.

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

19 Designated funds

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

	Movement in funds				Movement in funds				
	Balance at 1 April 2023	Incoming resources	Resources expended	Transfers	Balance at 1 April 2024	Incoming resources	Resources expended	Transfers	Balance at 31 March 2025
	£	£	£	£	£	£	£	£	£
Fixed Asset Fund	287,941	-	(20,277)	-	267,664	-	(17,928)	-	249,736
Building Reserve	20,000	-	-	(20,000)	-	-	-	-	-
Disaster Fund	225,000	-	-	(225,000)	-	-	-	-	-
Charitable Services Fund	135,987	1,415,333	(1,387,282)	12,384	176,422	1,816,338	(1,861,402)	(131,358)	-
	<u>668,928</u>	<u>1,415,333</u>	<u>(1,407,559)</u>	<u>(232,616)</u>	<u>444,086</u>	<u>1,816,338</u>	<u>(1,879,330)</u>	<u>(131,358)</u>	<u>249,736</u>

Fixed Asset Fund - The Fixed Asset Fund represents the net book value of fixed assets held by the charity.

Building Reserve - The Trustees had set aside £20,000 to cover the costs of any unexpected maintenance costs for property. This has been released to unrestricted funds during the prior year.

Disaster Fund - The Trustees had set aside £225,000 to cover approximately 1 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. This has been released to unrestricted funds during the prior year.

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

19 Designated funds

(Continued)

Charitable Services Fund - The charity receives 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 follows:

- The Good Life Fund: - a community fund open to local residents to set up their own wellbeing activity. This is jointly funded by Cambridgeshire County Council and the Cambridgeshire & Peterborough NHS Clinical Commissioning Group. The Good Life Fund is a stream of the Good Life Service. This is 2.5% of the contract value and is restricted to this community grant. The Good Life Fund offers grants of up to £1,500 for individuals living in Cambridgeshire and Peterborough to set up their own community groups that support mental health and wellbeing. This fund will come to an end in August 2026 in line with the end of the Good Life service.
- Good Life Fund Plus - is commissioned by Cambridgeshire County Council. This offers larger grants of up to £25,000 for existing grassroots community groups to set up a new project that will benefit the mental health and wellbeing of the community. This is Cambridgeshire only and the fund runs from October 2024 to December 2025.
- STOP Suicide – funded by the ICB we deliver training, communications and campaigns as part of the Cambridgeshire and Peterborough Suicide Prevention Strategy. The one hour information sessions or three hour workshops are free to attend and are delivered in a wide range of context. Like the general communications and focused campaigns the sessions aim to raise awareness, reduce stigma and equip individuals to have conversations that prevent suicide.
- Training - Mental health related training and workshops.

20 Analysis of net assets between funds

	Unrestricted funds 2025 £	Designated funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Designated funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fund balances at 31 March 2025 are represented by:								
Tangible assets	-	249,736	-	249,736	267,664	-	-	267,664
Current assets/(liabilities)	918,804	-	90,103	1,008,907	166,371	444,086	366,635	977,092
Provisions and pensions	(3,112)	-	-	(3,112)	(1,458)	-	-	(1,458)
	<u>915,692</u>	<u>249,736</u>	<u>90,103</u>	<u>1,255,531</u>	<u>432,577</u>	<u>444,086</u>	<u>366,635</u>	<u>1,243,298</u>

CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

21 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025 £	2024 £
Within one year	28,261	26,031
Between two and five years	14,502	36,479
	<u>42,763</u>	<u>62,510</u>

22 Related party transactions

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

23 Cash generated from operations

	2025 £	2024 £
Surplus/(deficit) for the year	15,374	(139,552)
Adjustments for:		
Investment income recognised in statement of financial activities	(22,833)	(26,714)
Fair value gains and losses on investments	-	197
Depreciation and impairment of tangible fixed assets	17,927	20,277
Difference between pension charge and cash contributions	(1,487)	(1,783)
Movements in working capital:		
(Increase)/decrease in debtors	(81,188)	305,612
Increase/(decrease) in creditors	202,869	(180,322)
Increase/(decrease) in deferred income	115,765	(245,298)
Cash generated from/(absorbed by) operations	<u>246,427</u>	<u>(267,583)</u>

24 Analysis of changes in net funds

The charity had no debt during the year.