

## **MIND BLMK**

**Registered Company No. 03511342 (England and Wales)  
Registered Charity No. 1068724**

### **Annual Report & Financial Statements Year Ended 31st March 2020**



**MIND BLMK**  
**ACCOUNTS**  
**For the year Ended 31st March 2020**

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<b>CONTENTS</b>	<b>PAGE</b>
Report of the Trustees	1-10
Independent Examiners' Report to the Trustees	11
Statement of Financial Activities	12
Balance Sheet	13
Statement of Cash Flow	14
Notes to the Accounts	15-24

**MIND BLMK**  
**REPORT OF THE TRUSTEES**  
**For the year Ended 31st March 2020**

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The Trustees, who are also Directors of the charity for the purposes of Company Law, present their annual report together with the independently verified accounts for the year ended 31st March 2020. This report is a Director's Report as required by s417 of the Companies Act 2006.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, 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)

## **OBJECTIVES AND ACTIVITIES**

### **Objects of the Charity**

The object of the charity as stated in the constitution is to promote and protect people with mental health problems and assist in the development of people with mental ill health by provision of support, advice and other services.

### **Summary of Main Activities**

To achieve the object, the charity offers the following mental health and wellbeing services, in partnership with other service providers, in Bedfordshire, Luton and Milton Keynes:

#### **Community Based Support**

- Community recovery groups for those with severe and enduring mental health problems
- Wellbeing programmes
- Wellbeing Centres across Bedfordshire, Luton and Milton Keynes
- Therapeutic groups
- Free counselling funded by Milton Keynes Community Foundation and a GP cluster is provided in Milton Keynes for issues including life crisis, loss, anger self-esteem, depression and anxiety.
- Crisis Cafes funded by the East London Foundation Trust (ELFT) across Luton and Bedford started in February to provide crisis services for individuals in need of mental health support in the evenings 7 days a week.
- Full cost counselling is also provided across Bedfordshire and Milton Keynes.

#### **Training**

- Therapeutic, mental health awareness and suicide prevention training provided to members of the public, mental health professionals, public sector bodies, partners and companies.

#### **Public Benefit**

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing their aims and objectives and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

The activities of Mind BLMK further two key areas of public benefit: a) the management and improvement of mental wellbeing of those with a range of different needs, in order to minimise the impact on a person's life; b) striving for equality for everyone living with a mental health condition, complementing the national policy to gain parity of esteem for mental health and physical care.

#### **Volunteers**

The charity is grateful for the unstinting efforts of its volunteers. 114 volunteers donated 9694 hours during the year. This reflects a 13% reduction from prior year, and is driven by changes to the geographical coverage of some of our services and the cancelling of the Milton Keynes Counselling contract by the Milton Keynes Council due to funding constraints which was delivered by volunteers. If this is conservatively valued at £8.72 (the current minimum wage) per hour the volunteer effort amounts to £84,532. This amount is not included in the accounts.

**MIND BLMK**  
**REPORT OF THE TRUSTEES**  
**For the year Ended 31st March 2020**

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**ACHIEVEMENTS AND PERFORMANCE**

Our main activity is in Community Based Support, where we work to achieve our overall objective by applying for grants or tendering for contracts from those organisations and commissioners who have funding available to help those in society with mental health problems. Some examples of performance are detailed below.

**Community Based Support**

89% of service users using the Peer Support Service funded by ELFT said that they felt better able to manage their mental health, 84% said that they felt less isolated and 83% said that they felt more hopeful about their future.

94% of service users for the Crisis café service felt better able to cope, 95% felt less isolated, 89% of people who felt suicidal before attending felt less suicidal afterwards and 89% of people who had self harm urges had these feelings reduced.

96% of our service users using the Luton Service felt better able to manage their mental health, 82% felt less isolated and 86% felt more hopeful about their future.

**Counselling**

Through the use of the MK GP Surgery Counselling Service 442 clients received 1,871 hours of counselling in the period covered by the accounts. 76% of these clients felt that their anxiety and depression had reduced as a result of the counselling they received as measured by the CORE 10 outcome measurement. 100% of the clients said that they would use the service again and recommend it to others.

**Training**

In the year we have provided Mental Health First Aid training to a number of organisations including government departments, local authorities, NHS trusts and private companies. In total 87 people have become qualified mental health first aiders and 176 have attended a shortened version of the course. This course is designed to help individuals better understand and manage their own mental health but also that of other people. By training the workforce in this way it can help to reduce sickness absence and reduce staff turnover from such things as stress, depression and anxiety as trained staff are enabled to identify the symptoms and provide support. It is estimated that such mental health issues costs the economy £70 - 100 billion per year. We also trained 272 people in the suicide prevention training called 'See the Signs'. These course were open to members of the public as well as professionals. The aim of these courses is to increase awareness around suicide, train people to know what signs to look out for and how to respond to someone who may be at risk of suicide. 500 young people have attended school assemblies run by Mind BLMK where they have been taught about managing their own mental health and raising awareness around other young people's mental health.

**Service User Involvement** - An Influence and Participation policy statement and procedure were agreed by the Board to transform the way we involve service users in the organisations. This transformation was to ensure we are involving and hearing from a wide range of service users and creating opportunities for meaningful involvement. The Influence and Participation lead has continued to work with National Mind to continue to increase our skills and processes as we develop our local and central advisory groups and our first service users for these groups have been recruited.

## **ACHIEVEMENTS AND PERFORMANCE CONTINUED**

- **Increase partnership working in mental health and associated areas.** This is an ongoing activity. The charity continues to develop its range of partnerships and pursue new opportunities. The Business Development and Finance committee has this as a specific focus. Because of the influencing work carried out with commissioners more funding has been gained in the year for example the crisis cafes across the area.
- **Implement a workforce strategy and allied training to ensure resilience and capacity.** This has been implemented and is now being used to monitor operations. Progress is monitored and reported through the Workforce committee.
- **Attract sustainable new sources of funding for current and new services –** We ensure that the organisation is aware of regional and national opportunities and prepare for anticipated opportunities. We continue to build a range of partners to allow us to participate in collaborative bids for the delivery of new services. In addition, we have structured both operational capability and committee decision-making so that we can respond in a timely and agile manner to unforeseen opportunities.

### **Key Performance Indicators / Operational Reporting**

Mind BLMK gathers comprehensive information to monitor its operations. This is often a requirement to demonstrate successful outcomes for our partners and funders. In addition to operational use, the Governance, Quality and Performance sub-committee performs regular oversight and challenge of metrics, in addition to the main Board. The membership of this committee and the resources available to it have been strengthened during the current year in order to enhance our ability to monitor the performance of the organisation and direct further enhancements in delivering the current Strategic Plan.

## **FINANCIAL REVIEW**

### **Financial Position**

The Trustees consider that the charity remains on a sound financial footing despite suffering losses in the past few years and the loss of the MK Counselling Contract at a value of £222K per year due to a reduction in the funding that MK Council receives. This is because the Unrestricted Reserves are considered sufficient to support the organisation going forward.

The results of the charity for the year are set out in the Statement of Financial Activities on page 12.

The Trustees are satisfied that the assets of the charity are available and adequate to fulfil the obligations of the charity on a fund-by-fund basis: details of various specific funds are given in the notes to the accounts. They are also satisfied that the accounts comply with current statutory requirements.

**MIND BLMK**  
**REPORT OF THE TRUSTEES**  
**For the year Ended 31st March 2020**

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**FINANCIAL REVIEW CONTINUED**

**Policy on Reserves**

It is the policy of Mind BLMK to maintain a level of general reserves equal to not less than three months' costs, plus wind-down costs and closure expenditure. The calculation of these costs is subject to the timing relative to property leases and other contractual obligations.

The Business Development and Finance Committee monitors these reserve levels and advises if they diverge too far over an extended period. Actual reserves and those required per policy will constantly fluctuate with the cycle of new initiatives and previous contracts and projects ending or being resized.

Mind BLMK provides a vital service to those members of the community who are most vulnerable to the effects of sudden change. The Trustees adopt a prudent view that to minimise potential disruption to service users, wind-down costs are included in reserves to ensure that a managed withdrawal could be achieved in the event that closure were to become necessary. The accounts are prepared and audited on a going concern basis. As such there is no statutory obligation to hold wind-down and closure costs in reserve.

Reserves are primarily needed and used to smooth the impact of any disruption in funding streams, while ensuring that the organisation can also take advantage of new opportunities as and when they arise. At 31st March 2020 Unrestricted Reserves stood at £500,577. The most recent calculation of worst case closure scenario indicated that costs would not exceed £320,000. We would expect a reserve of £300,000 to cover all likely short-term disruptions.

**INDEMNITY INSURANCE**

Mind BLMK purchases Indemnity Insurance on behalf of the Trustees.

**PENSIONS LIABILITY**

Mind BLMK operates a defined contribution pension scheme to which employee and employer contribute. There is no defined benefit pension scheme and no pension liability.

**PLANS FOR FUTURE PERIODS**

Mind BLMK operates in a changing and uncertain environment. The Trustees and Executive take a proactive approach to change. The Covid 19 pandemic has been a great challenge for the charity but the workforce quickly responded to this challenge, adapted by working remotely and continued to deliver our services to a population that had greater need due to increased feelings of isolation, loneliness, stress and anxiety due to the unprecedented times that we were and continue to live in. At all stages of the pandemic as the restrictions change risk assessments for services and staff working practices have been done and changes made when needed. As well as the welfare of our service users we have focused on the welfare of our staff to ensure that their wellbeing is being maintained and that their home working set up is safe and suitable for the work that the charity carries out.

Our funders have continued to support our services in FY 20/21 with only one service needing to have its funding cut by 9% due to a reduction in income for the council from the local airport due to the restrictions put in place for the pandemic. Our training and fundraising income did stop overnight when the national lockdown happened at the end of March 2020. To replace some of the fundraising income Covid 19 emergency funding grants were applied for and the charity was successful in winning these. Towards the end of the second quarter in FY 20/21 fundraising did start to increase as fundraisers started to adapt to the new ways of living and some of the lockdown restrictions were eased. Delivery of training has been adapted to be done remotely and income is now starting to be generated from this.

The financial impact of the pandemic on the organisation has been monitored closely by the trustees and plans for different scenarios were quickly put in place for action that would need to be taken to minimise the impact of the pandemic on the organisation. This included putting 12 staff on furlough who could not do their job from home or there was no work for them and one member of staff was made redundant. The majority of the staff fully returned to work during Q2 FY 20/21 or were on flexible furlough. Other costs have been looked at and potential savings have been identified and will be implemented in the year ahead.

Our volunteers continue to be an important part of our service provision but this was impacted at the early stage of lockdown. As services have adapted to being delivered safely and remotely, volunteers have once again started to be used providing for example our peer support mentoring service, counselling and attending remote groups with service users.

The dedicated Business Development and Finance Committee scans for developments and opportunities in mental healthcare, and the wider healthcare marketplace.

A strategic review to consider the changing healthcare landscape was undertaken during the 2<sup>nd</sup> half of 2015. This resulted in a new 5 year Strategic Plan being published in January 2016. Although the plan covers a 5 year period, it is being reviewed in FY 20/21 due to changes in funding streams and the needs of the community.

**MIND BLMK**  
**REPORT OF THE TRUSTEES**  
**For the year Ended 31st March 2020**

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**FINANCIAL REVIEW CONTINUED**

**Financial Analysis**

The charity incurred a surplus of £8,000 during the year ended 31<sup>st</sup> March 2020. This represents approximately 1% of turnover and is a significant change from the deficits over the past few years. The main reason for the deficits in the past has been the difficulty of recovering all of the organisation's overheads from the contracts it undertakes. This problem did increase in the current year but the overall position moved into surplus through other income streams particularly fundraising. However, the difficulty of covering all in contracts is under constant review and changes are being implemented in Milton Keynes where the loss of the major Counselling Contract necessitated specific action. Central overheads are reviewed to seek efficiencies and economies consistent with maintaining professional services to our users. In this respect, our computers were upgraded to take advantage of improved systems for both administration and services.

The surplus for the year increased available funds from £543,039 to £551,039. In FY 20/21 as discussed earlier the organisation's financial situation has been impacted by the Covid 19 pandemic but steps have and continue to be taken to minimise this impact on the charity.

The Trustees and Executives took decisive restructuring action previously, and is now much more agile in its response to changes in our contracted services. The workforce is more used to transferring between roles, or adjusting to the evolving needs of roles as the provision of local mental health services evolves. Mind BLMK pursues a policy of diversifying its portfolio of services and funding sources. We have strengthened the resources involved in the identification of new opportunities, and we are currently engaging with external bodies to boost our bidding process to improve our success in winning tenders.

As a charity we expect to generate small surpluses and deficits depending on circumstances. The Trustees focus on a strategy to ensure that the charity is sustainable in the medium to longer term.

During the year the level of restricted Funds was reduced by £24,154 (32%) to £50,462. The Trustees will continue to pursue the application of funds for the benefit of stakeholders in line with the relevant restrictions.

**Principal Funding Sources**

Core funding for the charity's activities is provided by Luton Borough Council, East London NHS Foundation Trust, Bedford Borough Council, Milton Keynes Clinical Commissioning Group, Central Bedfordshire Council, Central and North West London NHS Foundation Trust, Luton NHS and Milton Keynes Council.

During the year the work of the Fundraising Manager who was appointed in 2018 to develop and grow this area of income has resulted in an increase in the percentage of income from fundraising from 9% to 20% of income. As discussed earlier this income in FY 20/21 has been impacted by the Covid 19 pandemic.

**Investment Powers and Policy**

Under the Memorandum and Articles of Association, the charity has the power to invest in any way the Trustees wish. In light of the current low interest rate environment a review of potential higher reward options was considered.

The Trustees determined that it has no appetite for riskier investments. The charity holds no investments other than bank deposits.

**Expenditure on Future Income Raising Capability**

The organisation continues to operate in a challenging environment particularly given the impact of the Covid 19 pandemic, and continues to consider methods to diversify our income stream, and limit the impact of fluctuations to that income stream. As discussed above a Fund Raising Manager was appointed in FY 18/19 and continues to grow the income, our reach to potential donors across the region and broaden our reach in terms of grant applications.

**MIND BLMK**  
**REPORT OF THE TRUSTEES**  
**For the year Ended 31st March 2020**

**PLANS FOR FUTURE PERIODS CONTINUED**

A key focus for the coming year is continuing to develop our partnership working with the East London NHS Foundation Trust (ELFT). As part of the Operational Management team, Mind BLMK is helping to design and implement a new Recovery Service in Bedfordshire. Mind have now been sub-contracted to provide the peer support function up to and including 2020/21, and are working closely with ELFT to explore how Mind can contribute further to the evolving Recovery Service past this date. Mind BLMK has also been closely consulted about other new services across the area including the crisis cafes and the re-imagining work that has been going on in Luton around the voluntary sector for example.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing Document**

The charity was incorporated on 16th February 1998 under the name "The Befrienders for Mental Health and Learning Disabilities" as a company limited by guarantee and is also a registered charity. The charity changed its name to Bedfordshire and Luton Mind on 30th October 2006.

The charity is governed by its Memorandum and Articles of Association which were updated on 2 April 2013 due to the acquisition of Milton Keynes Mind, and the change of name to Mind BLMK.

Mind BLMK is an independent charity affiliated to National Mind. The liability of members in the event of the charity being wound up is limited to a sum not exceeding £10. There are currently 118 members.

**Appointment of Trustees**

A Board of Trustees administers the charity in accordance with the purposes of the charity, as set out in its governing document and with regard to the Charity Commission's guidance on public benefit. The Trustees are appointed by the members in general meeting or by the Trustees in the case of an unremunerated executive office in the charity.

**Additional Governance Issues**

The Board of Trustees is supported by:

- The new groups set up for service user involvement as a result of the review undertaken in the year
- Executive Team overseeing operational issues
- Sub-committees covering workforce, business development and finance, health and safety, governance, quality and performance, remuneration and nominations. Each sub-committee is made up of at least 1 executive officer and 2 or more trustees. The business development and finance committees which were separate committees were merged into one committee during the year as it was felt that they are both concerned with the development of business and financial performance.
- Our external audit service provider was changed to Myers Clark during 2016/17. In 2020 the trustees decided that the FY 19/20 audit should be changed to an independent verification rather than a full audit.
- Rotation of our Board of Trustees is also important to support the ongoing quality of governance, and at the time of writing (June 2020), we are in the process of recruiting new trustees.

**Board and Committee Attendances**

The schedule of Board and Committee meetings that were attended by trustees are shown below.

Meeting Attendances	Board		Business Development and Finance		Governance, Quality and Performance		Workforce/Health and Safety	
	Actual	Possible	Actual	Possible	Actual	Possible	Actual	Possible
J.Banks	1	2	0	0	1	1	-	-
S.Clarke	4	4	3	4	2	2	-	-
S.Horner	4	4	3	4	-	-	-	-
J.Culling	4	4	4	4	-	-	-	-
C.Lewis	2	2	4	4	-	-	4	4
R.Wilshire	1	2	-	-	-	-	-	-
L.Broughton	4	4	-	-	-	-	4	4
H.Donovan	4	4	-	-	3	3	1	2
D.Baxter Gibson	2	2	-	-	-	-	2	2



**MIND BLMK**  
**REPORT OF THE TRUSTEES**  
**For the year Ended 31st March 2020**

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**STRUCTURE, GOVERNANCE AND MANAGEMENT (CONTINUED)**

**Decision Making**

The Executive team is responsible for the day to day operations of the organisation. Trustees perform a governance and oversight role. The Board of Trustees and each sub-committee meet at least 4 times per year. Key decisions which require their approval are; setting of strategy; setting of annual budgets and forecasts; specific approval of major expenditure in line with prescribed delegated authorities; entering into key contracts and partnerships; selection and appointment of auditors.

The Business Development and Finance sub-committee operates a streamlined approval mechanism to facilitate an agile response to emerging mental healthcare initiatives, partnership, and funding opportunities. This avoids the need to delay decisions to the next quarterly meeting cycle.

**Organisation Policies**

Ownership of each policy is assigned to a relevant sub-committee of the Board of Trustees. Additionally the senior management team own many of the operational policies. Policies are reviewed and updated on a staggered annual schedule. Key operational risks are mapped to policies to ensure completeness of policy coverage. An extensive review of organisational policies has been ongoing during the current year, with action to standardise the quality and content of policies, rationalise the number of policies, and assess the effectiveness of policies across the organisation.

**Induction and Training of Trustees**

On election, Trustees attend an induction with key personnel and are provided with a Trustee Handbook containing organisation and governance information, guidance on their duties and responsibilities, codes of conduct and declaration of interests.

In order to take advantage of particular expertise or experience, each Trustee is a member of one or more Board sub-committees.

**Organisation**

The names of the Trustees who served during the year are set out on page 9.

A Chief Executive is appointed by the Trustees to manage the day to day operation of the charity.

The CEO remuneration is set in line with the ACEVO (Association of Chief Executives of Voluntary Organisations) Pay Survey, based on geographical location and charity size. An organisational Job Evaluation with 4 criteria (Knowledge; People and Relationships Management; Analysis, Planning and Thinking; Decision Making and Accountability) sets and benchmarks organisational pay.

The Executive Team comprises the Chief Executive, Caroline Lewis, the Finance and Resource Manager, Katy Preen, and Operational Manager Richard Hurst.

Mind BLMK is affiliated to Mind, the national mental health charity and has signed a commitment to brand guidelines. The organisation operates autonomously as regards policies and procedures.

Mind BLMK works with high professional standards in its service delivery and organisation performance through its programmes of staff and volunteer training, financial management, quality control and information systems. It holds: Mindful Employer; Disability Confident Employer; and the Mind Quality Mark.

**Partners**

The charity works closely with, East London NHS Foundation Trust, Central and North West London NHS Foundation Trust, GPs and other statutory agencies. Voluntary partners include MK and Bedfordshire and Luton Community Foundations, Age UK MK, Talkback, Headway, Social Business Alliance CIC, Relate Bedfordshire, Relate MK, Bedford Creative Arts, Carers in Bedfordshire, Bucks Carers, Bedfordshire Rural Communities Charity, the Disability Resource Centre, the Learning Partnership, MK Centre for Integrated Living, Citizens' Advice, Hertfordshire Mind and Mind in Cambridgeshire. Support for our core services comes from East London NHS Foundation Trust, Milton Keynes Clinical Commissioning Group, Luton Borough Council, Central Bedfordshire Council, Central and North West London NHS Foundation Trust and Milton Keynes Council with whom we work together to provide a relevant service within the resource constraints of all parties.

**MIND BLMK**  
**REPORT OF THE TRUSTEES**  
**For the year Ended 31st March 2020**

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**STRUCTURE, GOVERNANCE AND MANAGEMENT (CONTINUED)**

**Grants**

The charity works in partnership to deliver mental health initiatives with grant funding when suitable opportunities are identified and we hold sufficient funds to deliver to a high standard. The charity does not have a policy of making grants to other parties.

**Risk Management**

The Board of Trustees has conducted its own review of the major risks to which the charity is exposed. The risk matrix which has responsibilities split between the trustees and the executive reflects the impact of any risk and the likelihood of its occurrence, has been reviewed by the Trustees and systems have been put in place to mitigate those risks, including a designated property fund. Significant external risks to funding led to the development of a strategic plan that will allow for the diversification of funding and activities. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

**Significant Risks**

**Confidence in the Charity Sector:** The behaviour of charities and internal governance has been in the public eye again in the last 12 months. We are unable to influence these external factors, however the organisation remains focused on continuing to apply good governance practice. We have a dedicated sub-committee to focus on evolving our governance and minimising risks within Mind BLMK. We continue to seek to differentiate ourselves through robust governance and a focus on delivering the best possible quality services and measuring, monitoring and acting upon the outcomes, both internally and through external accreditations. Mind BLMK has been awarded the Mind Quality Mark (MQM) after an assessment last year.

We maintain and review appropriate policies with regard to fundraising, combined with volunteer support.

**East London NHS Foundation Trust:** This partnership has continued to positively evolve and strengthen and has now been extended to March 2021.

**Brexit:** At the time of writing this year's report, four years on from the referendum, the uncertainties which we faced in 2016 remain. The UK has left the EU and are in a transitional period and negotiations regarding the future UK relationship with the European Union have happened but the agreement has not been approved by parliament and there is a risk of leaving the EU without a deal in a couple of months. The EU Settlement Scheme has made things clearer for EU citizens wishing to continue living and working in the UK after Brexit. The impact on the number of EU nationals choosing to do so, remains unknown. This could have a knock on impact on the charity's ability to recruit and retain suitable staff. Further key risks identified last year remain: a) ongoing levels of funding (including existing European Social Fund projects) and b) uncertainty in healthcare funding priorities. At this stage, Mind BLMK has not suffered noticeably from the labour impacts of Brexit.

**MIND BLMK**  
**REPORT OF THE TRUSTEES**  
**For the year Ended 31st March 2020**

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**REFERENCE AND ADMINISTRATIVE INFORMATION**

**Registered Company No.** 03511342

**Registered Charity No.** 1068724

**Trustees**

Simon Clarke	Appointed 3rd June 2019 Chair from 3rd June 2019
John Banks	Appointed 10 December 2014 Resigned 18th October 2019
Steven Horner	Appointed 10 December 2014
James Culling	Appointed 1 October 2016
Lesley Broughton	Appointed 19 October 2018
Dr Helen Donovan	Appointed 19 October 2018
Richard Wiltshire	Appointed 19 October 2018 Resigned 2 September 2019
Caroline Lewis	Appointed 21 June 2017 Resigned 2 September 2019
Drew Baxter-Gibson	Appointed 2 September 2019

**Company Secretary**

Caroline Lewis

**Chief Executive**

Caroline Lewis

**Principal and Registered Office**

The Rufus Centre  
 Steppingley Road  
 Flitwick  
 Beds  
 MK45 1AH

**Auditors**

Myers Clark - Chartered Accountants  
 Statutory Auditor  
 Egale 1  
 80 St Albans Road  
 Watford  
 WD17 1DL

**Bankers**

Barclays Bank Plc  
 111 High Street  
 Bedford  
 Beds  
 MK40 1NJ

**Website**

[www.mind-blmk.org.uk](http://www.mind-blmk.org.uk)

**MIND BLMK**  
**REPORT OF THE TRUSTEES**  
**For the year Ended 31st March 2020**

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**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The Trustees who served during the year are listed on page 9, though post balance sheet changes have been noted. None of the Trustees has any beneficial interest in the charity. The Trustees (who are also directors of the charity for the purposes of company law) are responsible for preparing the Trustees' Annual 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 accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the results of the charity for that period. In preparing those accounts, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards and statement of recommended practice have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on a "going concern" basis unless it is inappropriate to assume 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 accounts 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.

In accordance with company law, as the charity's Trustees, we certify that:

- so far as we are aware, there is no relevant audit information of which the charity's auditors are unaware; and
- as the Trustees of the charity we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

The report of the Trustees has been prepared in accordance with the special provision for small companies in the Companies Act 2006.

Signed on behalf of the Board of Trustees



.....  
**S. Clarke**  
**Trustee**

The Rufus Centre  
Steppingley Road  
Flitwick  
Bedfordshire  
MK45 1AH

**INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF  
MIND BLMK  
For the year Ended 31st March 2020**

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I report to the trustees on my examination of the accounts of Mind BLMK (charity no. 1068724; company no. 03511342) for the year ended 31 March 2020 which are set out on pages 1-24

**Responsibilities and basis of report**

The charitable company's trustees, who are also directors of Mind BLMK, for the purposes of company law, are responsible for the preparation of the financial statements. The trustees consider that an audit is not required for the year under part 16 of the Companies Act 2006 and under section 144(2) of the Charities Act 2011 (the 'Act') and that an independent examination is needed.

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

**Independent examiner's statement**

Since the charity's gross income exceeded £250,00 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

- 1 Accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- 2 The accounts do not accord with those records.

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



**Paul Windmill FCA**

**Dated 9 December 2020.**

Myers Clark  
Statutory Auditor and Chartered Accountants  
Egale1, 80 St Albans Road  
Watford  
Hertfordshire  
WD 17 1DL

**MIND BLMK**  
**STATEMENT OF FINANCIAL ACTIVITIES INCLUDING**  
**INCOME AND EXPENDITURE ACCOUNT**  
**For the year Ended 31st March 2020**

	Note	Unrestricted Funds	Restricted Funds	2020 Total Funds	Unrestricted Funds	Restricted Funds	2019 Total Funds
		£	£	£	£	£	£
<b>INCOME AND ENDOWMENTS</b>							
Donations and Legacies	3	202,699		202,699	92,321	-	92,321
Charitable Activities				-			
Community Based Support		583,239	39,746	622,985	747,310	55,789	803,099
Training		108,415		108,415	106,167	-	106,167
Counselling		50,845		50,845	14,987	-	14,987
Other Trading Activities		1,043		1,043	548	-	548
Investments		4,354		4,354	3,923	-	3,923
<b>TOTAL INCOME AND ENDOWMENTS</b>		<b>950,595</b>	<b>39,746</b>	<b>990,341</b>	<b>965,256</b>	<b>55,789</b>	<b>1,021,045</b>
<b>EXPENDITURE</b>							
Business Development and Fundraising Costs		63,462		63,462	715	-	715
Charitable Activities	4(a)						
Community Based Support		712,770	63,900	776,670	856,272	68,160	924,432
Training		86,934		86,934	98,877	-	98,877
Counselling		49,335		49,335	11,062	-	11,062
Other		5,940		5,940	9,300	-	9,300
<b>TOTAL EXPENDITURE</b>		<b>918,441</b>	<b>63,900</b>	<b>982,341</b>	<b>976,226</b>	<b>68,160</b>	<b>1,044,386</b>
<b>NET INCOME/EXPENDITURE</b>		<b>32,154</b>	<b>(24,154)</b>	<b>8,000</b>	<b>(10,970)</b>	<b>(12,371)</b>	<b>(23,341)</b>
<b>TRANSFERS BETWEEN FUNDS</b>	5	-	-	-	-	-	-
<b>NET MOVEMENT OF FUNDS</b>	6	<b>32,154</b>	<b>(24,154)</b>	<b>8,000</b>	<b>(10,970)</b>	<b>(12,371)</b>	<b>(23,341)</b>
<b>RECONCILIATION OF FUNDS</b>							
<b>TOTAL FUNDS BROUGHT FORWARD</b>		<b>468,423</b>	<b>74,616</b>	<b>543,039</b>	<b>479,393</b>	<b>86,987</b>	<b>566,380</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>500,577</b>	<b>50,462</b>	<b>551,039</b>	<b>468,423</b>	<b>74,616</b>	<b>543,039</b>

The notes on pages 15 to 24 form part of these accounts.

The Statement of Financial Activities also complies with the requirements for an Income and Expenditure Account under the Companies Act 2006.

**MIND BLMK**  
**BALANCE SHEET**  
**Year Ended 31st March 2020**

	Note	2020 £	2019 £
<b>FIXED ASSETS</b>			
Tangible Assets	9	29,166	12,785
<b>CURRENT ASSETS</b>			
Debtors	10	200,337	140,286
Cash at Bank and in Hand	22	415,512	485,542
		<u>615,849</u>	<u>625,829</u>
<b>LESS: CURRENT LIABILITIES</b>			
Creditors: amounts falling due within one year	11	<u>93,976</u>	<u>95,575</u>
<b>NET CURRENT ASSETS</b>		<u>521,873</u>	<u>530,254</u>
<b>NET ASSETS</b>		<u>551,039</u>	<u>543,039</u>
<b>TOTAL CHARITY FUNDS</b>			
Unrestricted	13	500,577	468,423
Restricted	14	50,462	74,616
	15	<u>551,039</u>	<u>543,039</u>

Under the Companies Act 2006, s454, on a voluntary basis the trustees can amend the financial statements if they subsequently prove to be defective.

The company is entitled to exemption from the audit requirement contained in Section 477 of the Companies Act 2006 for the year ended 31 March 2020. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of these financial statements.

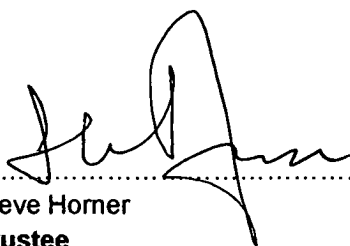
The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

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 7 December 2020



Simon Clarke  
Trustee



Steve Horner  
Trustee

Registered Company Number: 03511342  
Registered Charity Number: 1068724

The notes on pages 15 to 24 form part of these accounts.

**MIND BLMK**  
**Statement of Cash Flows**  
**Year Ended 31st March 2020**

	Note	2020 Funds £	2019 Funds £
<b>Cash flows From Operating Activities:</b>			
<b>Net Cash Used in Operating Activities</b>	21	<u>(74,384)</u>	<u>(27,528)</u>
<b>Cash Flows From Investing Activities</b>			
Interest Income		4,354	3,923
Purchase of Equipment		-	-
<b>Cash Provided by Investing Activities</b>		<u>4,354</u>	<u>3,923</u>
Increase/(Decrease) in Cash and Cash Equivalents in the Year		(70,030)	(23,606)
Cash and Cash Equivalents at the Beginning of the Year		485,542	509,148
<b>Total Cash and Cash Equivalents at the End of the Year</b>	22	<u><u>415,512</u></u>	<u><u>485,542</u></u>



**MIND BLMK**  
**NOTES TO THE ACCOUNTS**  
**For the year Ended 31st March 2020**

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**1 ACCOUNTING POLICIES - BASIS OF PREPARATION**

Mind BLMK meets the definition of a public benefit entity under FRS 102. The Financial Statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland (FRS102) issued 1 January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Companies Act 2006 and the Charities Act 2011, in so far as it applies, and UK generally accepted Practice as it applies from 1 January 2019.

The preparation of financial statements in compliance with SORP 2019 requires the use of certain critical accounting estimates. It also requires management to exercise judgement in applying the accounting policies (see note 2).

**(a) Going Concern**

The accounts have been prepared on the going concern basis and the trustees are not aware of material uncertainties regarding going concern.

**(b) Funds**

Unrestricted funds are donations and other incoming resources receivable or generated for the objective of the charity without further specified purpose and are available as general funds. The Trustees may allocate certain unrestricted funds as designated funds where appropriate.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

Details of the funds of the charity, how they have arisen and their use are given in notes 13 and 14.

**(c) Income recognition**

All income is recognised once the charity has entitlement to the income, it is probable that it will be received and the amount receivable can be measured reliably.

All income is gross without deduction for related expenditure.

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when it is probable that it will be received and the amount can be ascertained. The value of services provided by volunteers has not been included.

Grants that are non-exchange transactions are recognised in the period in which they are receivable. Grants received which relate to future periods are treated as deferred income.

Grants that are subject to performance related criteria are recognised as performance is met.

Income that is subject to contractual terms is recognised when those terms have been met.

Income from investments is included in the Statement of Financial Activities in the year in which it is receivable.

Restricted income is recorded in the SOFA when receivable.

**MIND BLMK**  
**NOTES TO THE ACCOUNTS**  
**For the year Ended 31st March 2020**

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**1 ACCOUNTING POLICIES - BASIS OF PREPARATION CONTINUED**

**(d) Expenditure recognition**

Liabilities for expenditure are recognised in accordance with the accruals concept.

Resources expended are recognised in the period in which they are incurred and include attributable VAT, which cannot be recovered.

Costs of raising funds comprise the direct costs of raising funds and an apportionment of support and governance costs.

Expenditure on charitable activities comprise the direct costs attributable to each activity and an apportionment of support and governance costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the other activities of the charity. The basis on which support costs are allocated are set out in note 4.

**(e) Tangible Fixed Assets**

Fixed assets are capitalised in the balance sheet as tangible fixed assets and they are stated at historical cost less accumulated depreciation. A gift of an asset or a grant to purchase is recognised in full and any restrictions on the asset's use is recognised by allocating the asset to a restricted fund. The charity's capitalisation limit is £3,000 therefore all fixed assets above this value are capitalised. This includes assets where the total cost of assets purchased in one batch is more than £3,000 but the value of each individual asset purchased in the batch is less than £3,000.

Depreciation is provided on all tangible fixed assets, to write off the cost, less estimated residual value, of each asset over its expected useful life at the following rates:

Leasehold improvements	- over period of lease of 25 years
Fixtures, fittings and equipment	- 25% to 33.33% on cost
Computer Software	- 33.33% on cost

**(d) Debtors**

Short term debtors are measured at transaction price, less any impairment losses. Any losses resulting from impairment are recognised in expenditure.

**(e) Creditors**

Short term creditors are measured at transaction price.

**(f) Cash and Cash Equivalents**

Cash and cash equivalents comprise cash at bank and in hand and demand deposits with banks.

**(g) Financial Instruments**

The Charity only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities such as debtors and creditors.

Financial instruments are initially measured at transaction value. They are assessed at the end of each reporting period for objective evidence of impairment. If objective evidence of impairment is found, an impairment loss is recognised in the SOFA.

**(h) Holiday Pay Accrual**

A liability is recognised to the extent of any unused pay entitlement that is accrued at the Balance Sheet date and carried forward to future periods. This is measured at the undiscounted salary cost of the future holiday entitlement accrued at the Balance Sheet date.

**MIND BLMK**  
**NOTES TO THE ACCOUNTS**  
**For the year Ended 31st March 2020**

**1 ACCOUNTING POLICIES - BASIS OF PREPARATION CONTINUED**

**(i) Operating Leases**

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

**(j) Pension Contributions**

Pension contributions represent payments to individual personal pension schemes and are charged to the income and expenditure account in the period to which they relate.

**2 JUDGEMENTS IN APPLYING ACCOUNTING POLICIES AND KEY SOURCES OF ESTIMATION UNCERTAINTY**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities as at the balance sheet date and the amounts reported for revenues and expenses during the year. The nature of the estimation means that the actual outcomes could differ from those estimates. There are no material key sources of estimation uncertainty that could have an impact on the financial statements.

<b>3 INCOME</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>2020 Total</b>
<b>Current Year</b>			
<b>Donations and Legacies</b>			<b>£</b>
Donations	89,127	-	89,127
Fundraising	108,572	-	108,572
Legacies	5,000	-	5,000
	<u>202,699</u>	<u>-</u>	<u>202,699</u>
<b>Prior year</b>			
	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>2019 Total</b>
<b>Donations and Legacies</b>			<b>£</b>
Donations	4,221	-	4,221
Fundraising	87,100	-	87,100
Legacies	1,000	-	1,000
	<u>92,321</u>	<u>-</u>	<u>92,321</u>

MIND BLMK  
NOTES TO THE ACCOUNTS  
For the year Ended 31st March 2020

4 Expenditure

(a) Charitable Activities Costs

Current Year	Unrestricted Funds			Restricted Funds			Total Funds
	Activities Undertaken Directly	Support Costs	Total	Activities Undertaken Directly	Support Costs	Total	2020 Total
	£	£	£	£	£	£	£
Community Based Support	606,854	106,915	712,770	54,315	9,585	63,900	776,670
Training	73,894	13,040	86,934	-	-	-	86,934
Counselling	41,935	7,400	49,335	-	-	-	49,335
Total Charitable Activity Cost	721,683	127,355	849,038	54,315	9,585	63,900	912,939

Prior Year	Unrestricted Funds			Restricted Funds			Total Funds
	Activities Undertaken Directly	Support Costs	Total	Activities Undertaken Directly	Support Costs	Total	2019 Total
	£	£	£	£	£	£	£
Community Based Support	695,844	122,796	818,640	57,936	10,224	68,160	886,800
Training	84,046	14,832	98,878	-	-	-	98,878
Counselling	41,389	7,304	48,693	-	-	-	48,693
Total Charitable Activity Cost	821,280	144,932	966,212	57,936	10,224	68,160	1,034,371

(b) Charitable Activities - Analysis of Support Costs

Current Year	Unrestricted Funds				Restricted Funds			Basis of allocation
	Community Based Support	Training	Counselling	Total	Community Based Support	Total	2020 Total	
	£	£	£	£	£	£	£	
Governance	5,078	619	352	6,049	455	455	6,504	Headcount
Finance	18,042	2,201	1,249	21,492	1,617	1,617	23,109	Headcount
Audit	3,074	375	213	3,662	276	276	3,938	Headcount
Information Technology	26,729	3,260	1,850	31,839	2,396	2,396	34,235	Headcount
Human Resources	16,037	1,956	1,110	19,103	1,438	1,438	20,541	Headcount
Administration	9,890	1,206	685	11,781	887	887	12,668	Headcount
Marketing	28,065	3,423	1,943	33,431	2,516	2,516	35,947	Headcount
Total Support Cost	106,915	13,040	7,402	127,356	9,585	9,586	136,941	

Prior Year	Unrestricted Funds				Restricted Funds			Basis of allocation
	Community Based Support	Training	Counselling	Total	Community Based Support	Total	2019 Total	
	£	£	£	£	£	£	£	
Governance	13,815	1,669	822	16,306	1,150	1,150	17,456	Headcount
Finance	29,778	3,597	1,771	35,146	2,479	2,479	37,625	Headcount
Audit	3,684	445	219	4,348	307	307	4,655	Headcount
Information Technology	8,442	1,020	502	9,964	703	703	10,667	Headcount
Human Resources	16,884	2,039	1,004	19,927	1,406	1,406	21,333	Headcount
Administration	27,936	3,374	1,662	32,972	2,326	2,326	35,298	Headcount
Marketing	22,256	2,688	1,324	26,268	1,853	1,853	28,121	Headcount
Total Support Cost	122,795	14,832	7,304	144,931	10,224	10,224	155,155	

**MIND BLMK**  
**NOTES TO THE ACCOUNTS**  
**For the year Ended 31st March 2020**

**5 TRANSFERS**

No transfers between reserves were made in the year.

**6 NET INCOME/(EXPENDITURE)**

This is stated after charging:

	2020	2019
	£	£
Depreciation	6,074	2,202
Auditor's Remuneration	5,940	9,300
Operating Lease Rentals	5,073	4,286
Operating Lease Rentals - Property	70,805	70,611

**7 STAFF COSTS**

Wages and Salaries	628,455	639,310
Social Security costs	46,016	46,766
Pension Costs	18,872	20,199
Health Plan	2,336	2,120
	<u>695,680</u>	<u>708,394</u>

The average monthly number of staff based on headcount was

Charitable Activities	36	38
Support and Governance	7	7
	<u>43</u>	<u>45</u>

The average monthly full time equivalent was

Charitable Activities	25	24
Support and Governance	7	6
	<u>32</u>	<u>30</u>

1 employee earned in excess of £60,000 during the year (2019 - nil)

CEO Remuneration	60,586	59,699
Other Key Management Personnel	166,379	160,942
Aggregate amount of Key Management Personnel (Executive team and Senior Managers) benefits to include salary, employers national insurance and pension and health cover.	<u>226,965</u>	<u>220,642</u>

None of the volunteer trustees received any remuneration from the charity during the year in their capacity as trustees.

It came to the attention of the trustees that the charity's Articles do not allow an employee to be a trustee/director and the Charity Commission would not support a change in the Articles to allow this. Therefore on 2 September 2019, Caroline Lewis resigned as a trustee to rectify this breach. Her remuneration will not be changed as a result of this and she will continue to attend Board Meetings in her role as CEO.

Trustees Expenses. Two trustees received expenses for travel	<u>611</u>	<u>225</u>
No. of Volunteers	<u>114</u>	<u>139</u>
No. of Volunteer Hours	<u>9,694</u>	<u>11,191</u>

**MIND BLMK**  
**NOTES TO THE ACCOUNTS**  
**For the year Ended 31st March 2020**

**8 TAXATION**

The charity is exempt from corporation tax on its charitable activities.

**9 TANGIBLE FIXED ASSETS**

	Leasehold Improvements	Fixtures, Fittings and Equipment	Total
Cost	£	£	£
At 1st April 2019	36,488	139,612	176,100
Additions		22,455	22,455
<b>At 31st March 2020</b>	<b>36,488</b>	<b>162,067</b>	<b>198,555</b>
<b>Accumulated Depreciation</b>			
At 1st April 2019	29,765	133,550	163,315
Charge for Year	903	5,171	6,074
<b>At 31st March 2020</b>	<b>30,668</b>	<b>138,721</b>	<b>169,389</b>
<b>Net Book Value as 31st March 2020</b>	<b>5,820</b>	<b>23,346</b>	<b>29,166</b>
At 31st March 2019	6,723	6,062	12,785

**10 DEBTORS**

	2020 £	2019 £
Prepayments and Accrued income	129,776	63,102
Other Debtors	70,561	77,184
	<b>200,337</b>	<b>140,286</b>

**11 CREDITORS**

	2020	2019
<b>Amounts Falling Due Within One Year</b>		
Accruals and Deferred Income	58,030	54,888
Other Creditors	35,946	40,687
	<b>93,976</b>	<b>95,575</b>

**12 FINANCIAL INSTRUMENTS**

	2020 £	2019 £
Financial Assets		
Financial Assets That are Debt Instruments Measured at Amortised Cost	70,121	77,184
Financial Liabilities		
Financial Liabilities Measured at Amortised Cost	19,561	19,563

**MIND BLMK**  
**NOTES TO THE ACCOUNTS**  
**For the year Ended 31st March 2020**

<b>13 UNRESTRICTED FUNDS</b>	<b>Balance</b>	<b>Net</b>		<b>Balance</b>
<b>Current Year</b>	<b>1st April</b>	<b>Outgoing</b>	<b>Transfer</b>	<b>31st March</b>
	<b>2019</b>	<b>Resources</b>	<b>of funds</b>	<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Designated</b>				
<b>Property</b>	75,061	-	-	75,061
	75,061	-	-	75,061
<b>Undesignated</b>	393,361	32,154		425,515
	468,423	32,154	-	500,577
<b>Prior Year</b>	<b>Balance</b>	<b>Net</b>		<b>Balance</b>
	<b>1st April</b>	<b>Outgoing</b>	<b>Transfer</b>	<b>31st March</b>
	<b>2018</b>	<b>Resources</b>	<b>of funds</b>	<b>2019</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Designated</b>				
<b>Property</b>	75,061	-	-	75,061
	75,061	-	-	75,061
<b>Undesignated</b>	404,331	(10,970)	-	393,361
	479,392	(10,970)	-	468,423

**DESIGNATED FUNDS**

**Property**

This fund has been set aside for lease refurbishment commitments and capital requirements for service delivery venues.

<b>14 RESTRICTED FUNDS</b>	<b>Balance</b>	<b>Incoming</b>	<b>Outgoing</b>	<b>Transfer</b>	<b>Balance</b>
<b>Current Year</b>	<b>1st April</b>	<b>Resources</b>	<b>Resources</b>	<b>of funds</b>	<b>31st March</b>
	<b>2019</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>2020</b>
	<b>£</b>				<b>£</b>
<b>Designated</b>					
<b>Luton Services</b>	51,352		9,758		41,594
	51,352	-	9,758	-	41,594
<b>Undesignated</b>					
Computers	3,203	-	2,495	-	708
Other Capital Projects	2,260	-	-	-	2,260
Arabic & Asian Women	554	-	-	-	554
Wellbeing in Later Life - Comic Relief	2,589	-	-	-	2,589
Panacea Trust Youth Peer Support	231	7,605	7,127	-	709
Luton NHS SOS bus	1,101	-	-	-	1,101
Mind Reboot	4,130	9,748	13,878	-	-
Mind Wellbeing in Work	547	1,330	1,877	-	-
Mind DBT Luton	-	4,503	4,358	-	145
Lottery Hoarding project	-	3,000	2,198	-	802
Wellbeing in Later Life Harpur Trust	8,648	13,563	22,211	-	-
	74,615	39,749	63,902	-	50,462
<b>Prior Year</b>	<b>Balance</b>	<b>Incoming</b>	<b>Outgoing</b>	<b>Transfer</b>	<b>Balance</b>
	<b>1st April</b>	<b>Resources</b>	<b>Resources</b>	<b>of funds</b>	<b>31st March</b>
	<b>2018</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>2019</b>
	<b>£</b>				<b>£</b>
<b>Designated</b>					
<b>Luton Services</b>	51,352	-	-	-	51,352
	51,352	-	-	-	51,352
<b>Undesignated</b>					
Luton Property	6,308	-	6,308	-	-
Computers	3,203	-	-	-	3,203
Other Capital Projects	2,260	-	-	-	2,260
Arabic & Asian Women	554	-	-	-	554
Wellbeing in Later Life - Comic Relief	2,589	-	-	-	2,589
Luton Anti Social Behaviour PCC	19,345	-	19,345	-	-
Panacea Trust Youth Peer Support	-	2,351	2,120	-	231
Luton NHS SOS bus	-	1,111	10	-	1,101
Mind Reboot	-	9,696	5,566	-	4,130
Luton Youth Engagement	(110)	9,128	9,018	-	-
Mind Wellbeing in Work	-	6,657	6,110	-	547
Wellbeing in Later Life Harpur Trust	1,485	26,846	19,683	-	8,648
	86,986	55,789	68,160	-	74,615

**MIND BLMK**  
**NOTES TO THE ACCOUNTS**  
**For the year Ended 31st March 2020**

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**14 RESTRICTED FUNDS CONTINUED**

Luton Services Reserve

As the organisation is no longer contracted to provide an IAPT and Wellbeing service in Luton, a designated Luton Restricted Fund was set up in FY 16/17 using funds from the Luton IAPT and Wellbeing Restricted Fund to enable these funds to be used on other services provided in Luton. The commissioner of this service approved this transfer.

Computers

Funded by SCIE to part replace Mind BLMK's computers and to allow service users to access computers and the internet

Other Capital Projects

Grants received from Bedfordshire NHS to provide capital equipment for BLM throughout Bedfordshire.

Arabic & Asian Women Cultural Project

Funding by Bedfordshire County Council to raise awareness of Mental Health issues and increase access to therapies amongst Asian and Arabic women in Bedford.

Wellbeing in Later Life - Comic Relief

Funding from Comic Relief to develop mentoring services for older people in Central Bedfordshire to increase personal wellbeing and support networks.

Panacea Trust Youth Peer Support

Youth Peer Support will help change the lives of participants in believing that they are making a positive change and in the longer term help young people develop the skills and knowledge to build stronger, more resilient approaches, reducing the negative impact of mental health issues.

Luton NHS SOS Bus

The Luton SOS bus project aims to reach out to people who may be in need of support, but do not know where to go. Mind BLMK planned to work with partner organisations in Luton to run a weekly outreach event to engage with the public to raise awareness of support available, and offer information and advice using the SOS bus as a base. Discussions on how these services will be delivered are ongoing.

Mind Reboot

To train selected frontline staff (from both Mind organisations and other external organisations) to become digital champions in service delivery; aim to develop the digital skills of the client group as part of improving and maintaining mental health recovery and wellbeing.

Mind Wellbeing in Work

A project which supports people who are struggling to retain their work due to mental health through one-to-one sessions with service users and group workshops that focus on wellbeing issues which may affect work.

Mind DBT Luton

A peer support project for people in Luton who have a personality disorder and have had training in Dialectical Behaviour

Lottery Hoarding Project

A pilot project in Dunstable to help clients who have identified that they have hoarding issues and want to get help.

Wellbeing In Later Life - Harpur Trust

Well-being for Later Life is a project funded by The Harper Trust, offering support to enable communities to be more confident in supporting older people with mental health needs. Using a range of approaches, including mentoring for older people, training and workshops for community members and the creation of peer support groups, this three year project is working across Bedford Borough, in both rural and urban areas, including work with the diverse communities within the borough.



**MIND BLMK**  
**NOTES TO THE ACCOUNTS**  
**For the year Ended 31st March 2020**

<b>15 ANALYSIS OF NET ASSETS BETWEEN FUNDS</b>	<b>Tangible Fixed Assets</b>	<b>Net Current Assets</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Restricted Funds	1,728	48,734	50,462
Designated funds		75,061	75,061
Unrestricted Funds	27,438	398,078	425,516
	<u>29,166</u>	<u>521,873</u>	<u>551,039</u>

**16 COMPANY STRUCTURE**

The charity is limited by guarantee and does not have a share capital. Every member of the charity undertakes to contribute such amount as may be required, not exceeding £10, to the charity's assets if it should be wound up while he or she is a member or within one year after he or she ceases to be a member, for payment of the charity's debts and liabilities contracted before he or she ceased to be a member, and of the costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves.

**17 LEASING COMMITMENTS**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Future Minimum Lease Payments under non-cancellable operating leases for periods not later than one year		
Property	40,065	40,065
Other Assets	3,347	2,846
later than one year and not later than five years		
Property	3,339	43,403
Other Assets	<u>6,137</u>	<u>3,072</u>

**18 DEFERRED INCOME**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Balance Deferred Income as at 31st March 2019	36,643	39,125
Previous Year Income Recognised	(27,264)	(38,014)
Current Year Income Deferred	<u>34,162</u>	<u>35,532</u>
Balance as at 31st March 2020	<u>43,540</u>	<u>36,643</u>

Income is deferred to acknowledge that some income is received in advance of matched expenditure.

**19 PENSIONS**

During the year, contributions continued to be paid into the Charity's Stakeholder Pension Scheme. There were 4 members in the year, each of whom contribute 5% of salary. The Charity pays a sum representing 6% of the employee's salary into the scheme. Total costs to the Charity were £6,605.95 (2018 - 2019, £9,573.75) and are included in wages and salaries costs. This scheme was closed to new entrants on 31st March 2012. Members of staff not in the Stakeholder scheme are entitled to join a NEST scheme after a qualifying period. Each member contributes 5% of salary and the Charity also pays 3% of salary. There were 33 members in the year, the total cost to the Charity being £12,346.55 (2018-2019 £10,577).

**20 RELATED PARTY TRANSACTIONS**

There were no related party transactions during the year. No donations were received from trustees.

**MIND BLMK**  
**NOTES TO THE ACCOUNTS**  
**For the year Ended 31st March 2020**

**21 RECONCILIATION OF NET INCOME/(EXPENDITURE)  
 TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	2020	2019
	£	£
<b>Net Income/(Expenditure) for the Reporting Period</b>	<b>8,000</b>	<b>(23,341)</b>
<b>Adjustments for :</b>		
Depreciation Charge	6,074	2,205
Income Shown in Investment Income	(4,354)	(3,923)
(Increase)/Decrease in Assets	(22,455)	(7,365)
(Increase)/Decrease in Debtors	(60,050)	1,002
Increase/(Decrease) in Creditors	(1,599)	3,894
<b>Net Cash Provided Used in Operating Activities</b>	<b>(74,384)</b>	<b>(27,528)</b>

**22 ANALYSIS OF CASH AND CASH EQUIVALENTS**

	2020	2019
	£	£
Cash in Hand	428	543
Notice Deposits (Less Than 3 Months)	415,084	485,000
<b>Total Cash and Cash Equivalents</b>	<b>415,512</b>	<b>485,542</b>

**23 GOVERNMENT GRANTS**

	2020	2019
	£	£
Grants	54,936	131,446
Contracts	455,974	619,130
Ad hoc Training	54,372	75,603
<b>Total</b>	<b>565,282</b>	<b>826,179</b>

Government grants include monies from central government departments, local government and NHS commissioning groups, local police forces and academies. The monies have been provided in the main to fund our local mental health services, specific projects and training courses.

There are no unfulfilled conditions or contingencies attached to these monies.