



# Mind in Harrow

Registered Charity Number 1067480  
Registered Company Number 03351324

## Trustees' Annual Report & Financial Statements

Year Ended 31 March

# 2020

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## LEGAL and ADMINISTRATIVE

**Name:** Mind in Harrow

**Company Number:** 3351324

**Charity Number:** 1067480

**Principal Address:** 132-134 College Road  
Harrow  
Middlesex HA1 1BQ

<b>Trustees:</b>	<b>Appointed</b>
Amy Broddle	03/12/19
Heather Hannan, Chair	03/12/19
Neema Jagatia, Treasurer	04/12/18
Jaishree Mistry, Vice-Chair	08/12/16
Bhavesh Parmar	06/12/17
Alpa Raja	04/12/18
Katherine Saminaden, Vice-Chair	06/12/17
Hansraj Shah	04/12/13
	<b>Resigned</b>
Amy Broddle	16/09/20
Abdullahi Fido	28/11/19
Robin Hanau	03/12/19
Ikhlq Hussain	03/12/19
Sandrasagary Jayacodi	15/10/19
Katharine McIntosh	01/04/20

**Co-options:** Raymond Bannerman, Harrow User Group  
Abdullahi Fido (from September 2020)  
Michael Keane (from September 2019)  
Leroy Rose, Harrow User Group  
Kanwal Toor (from May 2019)

### Senior Management Team

Mark Gillham	Chief Executive & Company Secretary
Sona Barbosa	Service Manager
Deniz Csernoklavek	Service Manager
Ruth Catty	Finance & Operations Manager

**Auditors:** Moore Kingston Smith LLP Chartered Accountants  
4 Victoria Square, St Albans, Hertfordshire AL1 3TF

**Bankers:** HSBC  
Harrow Branch, 26-28 St Ann's Road, Harrow HA1 1LA

**Solicitors:** Bates Wells, 10 Queen Street Place,  
London EC4R 1BE

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## **CHAIR'S REPORT**

A year marked by extremes; winning a National Award and celebrating Mind in Harrow's 50-year Anniversary, and by the end of March, Mind in Harrow faced COVID 19, a global health pandemic and lockdown. Thankfully, having been expertly guided by outgoing Chair Katharine McIntosh, we could immediately draw on a solid financial position, robust internal structures and excellent stakeholder relationships with the Local Authority and NHS, crafted over many years by our truly remarkable CEO Mark Gillham. Our community of staff, volunteers and Trustees showed relentless commitment to protect and rapidly transform Mind in Harrow.

Looking back, in November 2019, we won the first ever Mind Network Excellence Award for 'Mind Network Collaboration'! National Mind assessors noted, "Mind in Harrow is one of the most impressive organisations I have had the pleasure to visit. I was so impressed and inspired to come away from an MQM visit feeling that here was a campaigning organisation."

In December 2019, we celebrated our 50-year Anniversary, with a very special ceremony attended by Members, Trustees, previous Chairs, friends and the Lord Mayor of Harrow. Lots of amazing food, dancing, art activities, good cheer and presentation of life-time achievement awards marked an incredibly joyous and proud occasion. Some facts and figures illustrating how we have made a difference in the local community during the past 50 years show that 50,000 people have accessed our mental health information services and 95% would recommend our services to a friend. Over the last decade, 3,000 people have engaged with 7 projects designed to support local residents from a variety of faith and cultural background and 10,000 people have accessed our talking therapies services, with 85% reporting we have supported their mental health recovery.

This year to achieve our sustainability and income diversification plans, we were awarded a grant to develop our Commercial Training Project to launch in 2020/21 supporting employers and employees in the workplace. We are hugely excited to have developed a new company, Homes in Mind, to build new homes for people with mental health needs and also generate a rental income to Mind in Harrow by 2021-2022. New services include: our Social Prescribing Link Worker, one of a new team delivering a national NHS programme; and a brand-new suite of classroom resources delivered by HeadsUp, our young people's service to help deliver high quality mental health education in schools, colleges or youth centres. Our Harrow User Group (HUG) produced a new 70-page Harrow Mental Health Support Needs Report, recommending improvements to the health & social care system from surveying service users.

Sadly, from March, the unprecedented global Coronavirus pandemic hit hard our capital, particularly the London Borough of Harrow. We immediately set up a COVID-19 Crisis Management team at Board level to respond to the crisis. Our CEO Mark Gillham's seasoned leadership eased Mind in Harrow into a transformed organisation, embracing digitalised services and home working. The Senior Management team demonstrated incredible dedication and innovation, working closely with our statutory and community-based partners, to keep people safe and ensure that the most vulnerable people in our community continued to access mental health support, including keeping our Mental Health Telephone Information Helpline open all day, Monday-Friday.

By the end of March 2020, we face the unprecedented uncertainty of COVID-19 with cautious confidence. Mind in Harrow's Board is focused on delivering our purpose by prioritising core Governance matters, such as ensuring the resilience, agility and financial viability of Mind in Harrow, in the

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light of COVID-19. Top priority for us is protecting staff well-being and facilitating people with lived experience of mental health to shape our development. We are extremely grateful to our Harrow Service User Group (HUG) and HUG Trustees for their commitment, sharing of their personal experiences and helpful advice to the board and senior management team.

We would like to thank our national body Mind, for their excellent support to the local networks in these incredibly challenging times and also to our valued peer support network at Mind in London, comprising of 18 local Mind Networks collaborating to raise the profile of the specific mental health needs of Londoners and improve funding both immediately and longer term.

I am deeply grateful for the unwavering support of our Board Trustees. Mind in Harrow is well positioned and supported to rise to the challenges ahead and be assured, we won't give up until everyone experiencing a mental health problem gets both support and respect.

Heather Hannan  
**Chair of Trustees**

## OUR VISION, MISSION AND VALUES

### Our Charitable objectives

The objects of Mind in Harrow, as stated in the Memorandum and Articles of Association, are 'to promote the preservation of mental health and to assist in relieving and rehabilitating persons suffering from mental disorder or conditions of emotional distress requiring advice or treatment in the London Borough of Harrow.'

### Our vision

We won't give up until everyone experiencing a mental health problem gets both support and respect.

### Our mission

We provide information and support to empower anyone experiencing a mental health problem from all our local communities. We campaign together with people experiencing mental health problems to improve local services, raise awareness, and promote understanding.

### How we are unique

We are here to make a long-term lasting difference through **hope**.

**holistic:** We see the whole person, not just their symptoms.

**outreach:** We innovate at the grassroots of our diverse local community.

**people:** We create change together with people, not for them.

**expertise:** We are a local charity with national mental health expertise.

### Our values

#### Open

We reach out to anyone who needs us

#### Together

We're stronger in partnership

#### Responsive

We listen, we act

#### Independent

We speak out fearlessly

#### Unstoppable

We never give up

## **SUMMARY OF SERVICES THIS YEAR**

### **Service development priorities 1-4**

#### **Befriending Services**

The Befriending service provides support to individuals who are very isolated and experiencing mental health problems. Through one-to-one weekly befriending sessions service users develop social skills and build up their self-confidence. The service aims to help people to reintegrate back into the community and move forward in their own recovery journey. The service is purchased via personal budgets or is self-funded, and from 2019 offers a new community befriending service funded via a charitable trust.

#### **SWiSH Service**

The Support and Wellbeing Information Service Harrow (SWiSH) offers the local Care Act Information and Advice Service through a consortium with four other local charities. The service is for anyone aged 18 years or over living in the borough who requires information about local support services. The service also provides access to our online Mental Health Directory which lists over 300 local, regional, and national services. The Directory includes accessible factsheets on a range of topics such as counselling support and crisis services: <http://directory.mindinharrow.org.uk>

#### **User Involvement Project**

The User Involvement Project trains and empowers mental health service users to become active Harrow User Group representatives (HUG) for their peers. In their role as a HUG Rep they receive training and support to influence senior commissioners and managers on a range of social and health care issues to help improve local services. HUG Reps are involved in activities such as recruitment and selection, monitoring and evaluation, attending meetings and campaigning, and report their work to a quarterly Forum for all HUG members.

#### **Harrow Talking Therapies Service**

Mind in Harrow delivers the Harrow Talking Therapies service in partnership with CNWL NHS Foundation Trust and Twining Enterprise employment service. The service is for individuals experiencing common mental health problems such as anxiety and depression. It provides free access to therapies eg Cognitive Behavioural Therapy (CBT), guided self-help, time-limited counselling, and employment support. Treatments are personalised so can be accessed via workshops or one-to-one (over the telephone, online or face to face).

#### **Stepping Stones Courses**

Stepping Stones offers a tailored course programme for adults with mental health needs and delivers a range of education, leisure and physical activity courses in mainstream venues. The project enables service users to move into mainstream courses, leisure activities and volunteering, giving them greater control over their lives and renewed confidence and independence. The courses offer the chance for people to attend group discussions, look at new ideas, build new friendships and learn new skills. Stepping Stones supports over 140 people each year through face-to-face and online courses. The project aims to overcome barriers, reduce stigma and encourage inclusion of people experiencing mental health problems into an active and healthy life in the community.

#### **HeadsUp**

The HeadsUp project has been delivered for two years as a consortium partnership which now includes four other voluntary organisations: Mosaic LGBT Youth Centre, Paiwand (Solidarity & Support for Refugees), Centre for ADHD and Autism Support and The WISH Centre. The service is free and confidential for young people aged 11-25 in Harrow and offers peer-led mental wellbeing workshops delivered by Mind in Harrow. Specialist one-to-one and group sessions are also delivered by the partner organisations.

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**Head for Work**

Head for Work delivers Middlesex University accredited mental health awareness training to people with lived experience of mental health and long-term unemployment. Upon completion of their course, trainers deliver mental health awareness courses to local employers in the Borough of Harrow to promote more mentally healthy workplaces. Funding ends for this project in November 2020.

**Volunteering for Change (V4C)**

Volunteering for Change was run by a local voluntary sector consortium and was funded by the Big Lottery for 3 years ending in September 2019. The project offered tailored support to respond to the needs and aspirations of volunteers, and achieve their outcomes & make a difference through delivering a coordinated volunteer programme across the borough. The project's aim was to provide a range of 'long-term destination' opportunities for volunteers to move on to, e.g. paid work, further education opportunities, or through setting up social enterprise solutions.

**Building Better Opportunities (BBO) Employment Project**

This project was run in partnership with national Mind and other Local Mind Associations to deliver Peer Support Employment Groups (PSEG) to assist people across west London with common mental health problems who are looking for work. The project combined one-to-one employment advisor support with a unique peer support element to offer practical support in job searching, alongside opportunities to improve skills, enhance wellbeing and find a supportive peer group with shared experiences. The project's funding ended 31<sup>st</sup> December 2019.

**Social Prescribing Link Worker Service**

Harrow Social Prescribing (SP) Service was launched officially earlier in the year and referrals were taken from the end of February 2020. Social prescribing seeks to

address needs in a holistic way that supports individuals to take greater control of their own health.

The model involves a link worker, based at GP practices, who works with people to access local sources of support that meet both the needs of and the interest of the individual. Harrow Primary Care Networks (PCNs), Harrow Community Action (HCA) and Harrow Council are working in partnership to deliver this service for the local communities. Five charity organisations are working together to have a bigger impact through this service; each organisation, one of which is Mind in Harrow, is hosting one Social Prescribing Link Worker (SPLW). The COVID-19 pandemic situation led SP service to respond quickly to the clients' essential needs, food shopping and medication collection/delivery, and during these interactions other issues were identified with some clients, such as anxiety over the current situation and financial/housing issues and so forth. The SP Service team has been operating remotely since 23<sup>rd</sup> March following the government guidelines and has continued providing the service. The service has received over 300 referrals to date; Mind in Harrow's SPLW has dealt with over 70 referrals, and overall SPLWs have made around 1,500 calls to clients

**On Your Side**

This new project is funded by national Mind for one year 2019-2020 to offer peer advocacy, helping people to navigate through the welfare and mental health systems. Volunteers with lived experience of mental health problems are trained and matched to offer 4-6 sessions working flexibly alongside a person to achieve their chosen goals. They help them to deal with the welfare benefits system, accompany them to assessment meetings or access timely mental health support. This project aims to develop a long-term sustainable solution to fill this gap in local advocacy provision.



**Tackling inequality priority 5**

**Hayaan Project**

The Hayaan Project recruits Somali volunteer 'Peer Educators' to assist in facilitating support and information sessions with Somali community members to increase their access and knowledge of local services. The project also offers advocacy support for a limited number of clients with crisis mental health needs.

**EKTA Mind**

EKTA Mind provides group support to people from the South Asian community affected by mental health issues. Monthly meetings promote mental wellbeing and keep members up-to-date with changes in health and social care services.

**Achieving sustainability priority 6**

**Homes in Mind**

This new partnership project is funded by Community-led Housing London and managed through a company set up in 2020 for this purpose called Homes in Mind. The project aims to build affordable homes for people experiencing mental health problems who are on low incomes but not eligible for Council housing. Mind in Harrow is working in partnership with Signature Housing, Gollings Architects and the Council housing department to develop the project.

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**HOW OUR ACTIVITIES  
DELIVER PUBLIC BENEFIT**

Our main activities and whom we aim to help are described below in the 'Our Achievements and Performance' section. All our charitable activities focus on enabling people with mental health problems to benefit from a fuller life in the community and are undertaken to further our charitable purposes for the public benefit.

Mind in Harrow's trustees confirm that the activities of the charity are carried out in line with its objectives for the benefit of the public. The impact of our work on our beneficiaries is a key criterion when deciding what activities to undertake and how best to achieve our mission. Mind in Harrow's trustees therefore confirm that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission in determining the activities undertaken by the charity.

## **Our Achievements and Performance - COVID-19 impact**

On 23 March 2020, the government's national lockdown in response to the COVID-19 outbreak began. All Mind in Harrow's services and activities were profoundly affected immediately from that date and during the remainder of 2020.

We developed a COVID-19 Business Continuity Plan to ensure that we could continue to operate our services remotely via home-working, support staff and volunteers effectively and communicate with our key stakeholders. Each service and operational team developed business continuity plans for their work.

### **Services**

All our staff and volunteers transitioned to home-working and offered services via telephone or video-calls. Some activities were not feasible to be delivered remotely and so these resources were adapted to respond to the newly emerging needs of the community, for example food deliveries, prescription pick up, access to talking therapies and help to avoid homelessness. We reconfigured our telephone system so that we could operate services flexibly from any location needed.

### Expanded services

Through grants from the Council and charitable trusts, we expanded our Information and Befriending Services. Our Information Service was able to offer more 1:1 casework and to outreach pro-actively to those people most at risk in the lockdown. Our Befriending Service increased our 1:1 relationships for people self-isolating and struggling as a result of the lockdown and offered two new weekly peer support groups. Through a six-month funding extension from the Lottery Fund, we were delighted to be able to extend our Head for Work employment and training project through the lockdown.

### Increased communications

We boosted our social media activity to reach as many people as possible to let them know what services we are offering and where to seek help for the impact of COVID-19. We used a new texting tool to connect with service users via their mobile and launched a completely redesigned website with refreshed content, enabling online referral. We circulated COVID-19 service briefing updates to our partner organisations.

### **Staff and volunteer supervision and support**

We introduced new support structures for staff and volunteers working from home, establishing a daily team-wide video-call and WhatsApp groups. Our senior management team meetings were increased to weekly, as were our Information Service casework meetings in view of the new emergency to respond to.

### **Board governance**

Our Board of Trustees responded to this new challenge by setting up a COVID-19 Crisis Management Response team (Board Officers, CEO and Finance & Operations Manager), holding regular briefing meetings with the senior management team via video-calls, refocussing governance to the immediate emergency needs and generously giving their time to ensure salaries were paid on time and contracts signed under these exceptional circumstances.

### **Partnership working**

Our Chief Executive attended weekly meetings with the Council and NHS to coordinate our response and communications. Our team collaborated with voluntary sector partners to manage new and suddenly increased demand for our services.

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### **Income generation**

Our income for 2020-21 has been significantly reduced owing to the lockdown and the continuing risk of COVID-19 during 2020.

#### Our Mind shop

The impact of COVID-19 had already started to reduce customers and income to our Mind charity shop from February 2020. The shop was closed from the end of March to mid-July and is forecast to have lower income for much of 2020-21.

#### Community fundraising

With long-term restrictions on face-to-face group activities, we are forecasting 50% reduction in annual community fundraising income and therefore sadly felt no option but to make our Community Fundraising Executive post redundant.

#### Commercial training

We had hoped to start to raise some income from our new commercial training project, but as for community fundraising, the restrictions on face-to-face group meetings has limited the opportunities to deliver training. We are forecasting 50% reduction in income from this source.

#### Bank interest

The economic impact of COVID-19 has caused interest rates to be dropped by the Bank of England, which has had a knock on effect on our income from our higher interest earning accounts.

### **Thank you**

We are very grateful to the extraordinary work of staff and particularly our Board of Trustees and dedicated volunteers who have sustained our support to the community through this unprecedented period.

We are also very grateful to all our funders, who have shown exceptional understanding by allowing us to adapt and respond flexibly as we have needed to for this national emergency.

### **Black Lives Matter**

During the pandemic, George Floyd was killed by Police in the US igniting the Black Lives Matter campaign into an international movement. Coinciding with these events, it has been clearly evidenced that COVID-19 has disproportionately impacted BAME communities, magnifying existing health and social inequalities. In Harrow, we experienced a tragically high number of deaths from COVID-19 among our BAME service users and volunteers. As a result, we have re-stated our commitment to tackle racism and are undertaking a new programme of action collaborating with our local communities, Council, NHS and Mind network.

### **Conclusion**

Through all this exceptional hard work, rapid redeployment of resources and creative adaption, Mind in Harrow is in a good position to face the long-term mental health and economic consequences of COVID-19.

#### Our Strategy 2014-20

We have delayed the refresh of our Strategy, which was due for review in 2020, owing to the impact of COVID-19. We have focussed all our efforts rightly to support our beneficiaries through the lockdown and the second wave of the virus continuing to the end of 2020.

We will be developing our new Strategy in 2021 through the lens of the long-term impact of COVID-19 and what we have learnt from our response to pandemic.

## **OUR STRATEGIC PRIORITIES 2014-20: Our Achievements and Performance**

In July 2014, our Board of Trustees approved our Strategy 2014-20 which aligns with Mind's national strategic priorities. We present our achievements and performance for the year under the headings of our six strategy priorities.

### **SERVICE DEVELOPMENT PRIORITIES 1-4**

#### **Strategic priority 1: Promoting well-being**

*Promote mental well-being with young people, parents and families at risk owing to their life disadvantages.*

#### **What we achieved**

**HeadsUp** is a specialist young people's mental health project. It is funded by the City Bridge Trust for three years until December 2020 and Comic Relief until March 2023. The service is led by Mind in Harrow and is run in partnership with other voluntary organisations: Mosaic LGBT Youth Centre, Paiwand (Solidarity & Support for Refugees) and Centre for ADHD and Autism Support. The WISH Centre for self-harm joined the partnership this year with the expansion of the service on the successful award of the Comic Relief funding. The service is free and confidential for young people aged 11-25 in Harrow.

HeadsUp has expanded by developing a 'joined up' approach to CYP mental health. This is being achieved through providing marginalised CYP access to a new range of services which aims to reduce stigma and discrimination for the most at risk groups of CYP at home, school and in the wider community. Through partnerships, HeadsUp now works with parents via our outreach and engagement activities and by the expansion of our support packages to schools. HeadsUp has also recruited a Marketing and Engagement Manager to

develop strategic local partnerships to improve accessibility and the quality of mental health provision for young people, especially those from 'most at-risk' groups.

Mind in Harrow offers a specialist mental well-being workshop programme delivered by trained young people with a lived experience of mental ill-health in secondary schools, youth services and colleges. We exceeded our second-year targets by running 25 workshops with 2,355 young people. The Coordinator trained 6 new volunteers with lived mental health experience as peer-volunteer trainers to deliver the workshops and act as a role model for other young people. Evaluation forms revealed that 84% of young people experienced improved mental health coping strategies and 67% reported an increased ability to care for their own mental-health. Following the government guidance announced on 23<sup>rd</sup> March, HeadsUp and its partners have been providing a full range of support to young people through telephone and online platforms.

#### **Strategic priority 2: Building a safer community**

*Build a 'Suicide Safer Community' in Harrow to reduce suicide and self-harm and to support people experiencing mental health crisis.*

#### **What we achieved**

**Harrow User Group** Representatives and Mind in Harrow staff continue to work together with NHS regionally and locally to feedback experiences of CNWL NHS Foundation Trust Single Point of Access Service and the local mental health inpatient service at Northwick Park Hospital with the aim of improving the quality of response to residents in a mental health crisis. During 2019-20 the Representatives conducted surveying with over 150 mental health service users about their experiences of seeking support including when in a crisis.

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They have analysed the results and produced a Mental Health Support Services Survey Report, recommending several changes to crisis services. During 2020, they will be running a campaign to persuade the Council and NHS to listen their findings and make improvements to their services.

**Strategic priority 3: Increasing support & opportunities**

*Increase peer support and personal development opportunities across all our services and into mainstream community life.*

**What we achieved**

The **Stepping Stones Project** is funded by Harrow Council, NHS Harrow CCG and grants from trusts. The project delivered 14 courses during 2019-20. The course programme includes the Stepping Stones to Volunteering course which offers volunteering opportunities at Mind in Harrow after the course. Participants have benefitted from exciting collaborations with organisations such as McPin Foundation where exhibitions of their work were presented online. We have run a new Doodle Art course which has been popular and has received positive feedback.

The quality of tutoring on the courses has improved year-on-year through continuous efforts of the Project Coordinator. It almost achieved an 'outstanding' assessment this year. In total the courses benefitted over 143 enrolments via a mix of creative, practical and physical activity courses run in mainstream venues. The evaluation of self-reported assessments revealed the following: 79.21% reported that 'the service has enabled me to cope better in my life'; 90% reported that 'the courses are held in buildings that are welcoming, comfortable and easy to access'; 96% reported that they would 'recommend the Stepping Stones Project to a friend'; 87.12% felt that participation in a course 'enabled them to live more independently'. Monitoring data showed that 68.53% participants are from

BME communities, 21% are men and 79% are women. Following the government guidance on 23<sup>rd</sup> March, Stepping Stones has adapted all its courses to provide a full range of activities through an online digital platform.

The **Befriending Service** is funded by mental health personal budgets and from 2019 by the Philip King Charitable Trust to provide a new community befriending offer. 29 people experiencing mental health problems and who are socially isolated from their community benefited from 1:1 befriending during the year – 30% more than the previous year owing to the new charitable trust funding.

Service users may have more than one support need including long-term health conditions. The befriending relationship lasts usually for at least one year so that it has time to develop and takes place once per week for two hours. The service recruits and trains befriending volunteers to be matched carefully with service users based on expressed preferences for personal characteristics or interests. Positive outcomes for service users include increased confidence, engagement with community activities and social contact.

Over the last 12 months we have maintained a pool of 25-30 volunteers, through delivery of two training programmes, ensuring we have skilled and trained Befrienders

Since the outbreak of Coronavirus, Befriending has never been needed more, with both local and national research evidencing isolation and mental health an increasingly major issue – and even more so for those already experiencing severe and enduring mental health.

All of Mind in Harrow's face to face services including Befriending were suspended from March 21<sup>st</sup> 2020. However, in the preceding weeks; via Zoom/ WhatsAppGroups/ telephone we had consulted 100+ service-

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users including Befriending clients who had identified that Mind in Harrow 'lockdown services' must be (i)widely publicised, and (ii)delivered in one-to-one or small group settings which feel safe and familiar – albeit digitally. Additionally, those using our Befriending Service explained they struggle with technology and stressed the importance of telephone support.

As such, since April, our Befriending Service has comprised 1 hour befriending sessions twice weekly per client by telephone or video call (previously once per week face to face support) with the same dedicated and trained Befriending Volunteer as prior to lockdown. Supported by our Befriending Volunteer Coordinator, all Befriending Volunteers have been trained on and provided with IT equipment as appropriate to engage with their client – with regular group support and supervision continuing via Zoom.

Underpinned by Mind in Harrow's quality-assured Covid-safe RAG (red/amber/green) risk assessment procedure, face to face Befriending Services resumed (outdoors only) in July, with appropriate social-distancing measures in place for clients and volunteers who were comfortable and able to do so. Those who were still shielding or not comfortable to do so, continued with twice-weekly digital/telephone befriending.

During lockdown, we have maintained support/regular contact with 90% of clients and matched 10 new clients with Befrienders. Moreover, 100% of clients continue to self-report "befriending improves my mental health" and 90% regularly express to their Befrienders how befriending aids their confidence towards re-connecting with the local community during the pandemic.

The **Head for Work project** is in the last year of its Big Lottery funding; the 3-year grant was extended by six-months until November 2020. During 2019/20 the project supported 11 adults experiencing

severe/enduring mental health problems to achieve their Train the Trainer qualification accredited by Middlesex University. A total of 42 adults have achieved this throughout the project. Beneficiaries of the project had the opportunity to take part in our initial 3-day Health Awareness Course and/or the Train the Trainer qualification as well as our regular Continuous Personal/Professional Development sessions. They also had opportunities to volunteer or be employed within the project or receive support to explore these activities beyond the project. As a result, 57 people have taken up volunteering or employment opportunities within and beyond the project. Including existing trainers, 69% participants were from ethnic minority communities, and 8% of the project's beneficiaries identified as LGBT.

During the past year, Head for Work delivered 55 mental health awareness workshops with 947 workplace managers and/or employees attending. This was a substantial increase on the previous year as the project's marketing strategy has been highly successful. Throughout the project we delivered a total of 108 sessions reaching 1,768 participants.

Throughout the project, we partnered very successfully with Harrow Council and Voluntary Action Harrow to deliver public access workshops. Our LGBT+ and mental health workshops which we delivered for the first time in February 2019 gained momentum. We delivered another three similar workshops in February 2020 with increased attendance and participation. Head for Work also delivered its first public suicide awareness workshop ('Suicide: Let's Talk About It') to coincide with the 2019 World Mental Health Day theme of 'Suicide Prevention'.

The evaluation from the training continued to be positive with 90% of participants reporting that they felt confident to support people in the workplace, and 90% feeling better informed about mental health issues in their role at work.

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Our accredited trainers received Continuing Professional Development (CPD) to enable them to move on beyond the project. 90% of the trainers self-assessed that their confidence and self-esteem has improved; 90% self-assessed that they have improved presentation and training skills for the workplace; 87% self-assessed they have improved ICT and digital communication skills for the workplace. Following the government guidance on 23<sup>rd</sup> March, Head for Work has adapted all its training to provide a workshops through an online digital platform.

The **Mental Health User Involvement Project** is funded by NHS Harrow and Harrow Council. The project has over 460 Harrow User Group (HUG) members and a pool of up to 20 HUG Representatives. At each of our quarterly Forums supported by the HUG Reps, there was on average 35 members attending to hear updates on a variety of health and social care topics. This year the project also delivered two training sessions for 10 new HUG Reps to develop for example their assertiveness and communication skills.

An additional Forum event was held in December 2019 for members of the Harrow User Group to engage with General Election candidates and ask questions about their mental health policies.

Two HUG Reps presented to the Harrow Adults Safeguarding Board awayday in June 2019 feeding back priority issues for mental health service users and requesting actions. Owing to the exceptional quality of this safeguarding project, the User Involvement Coordinator and Reps were invited to speak at two national conferences: Healthwatch England and for Directors of Adult Social Care. HUG Reps have participated in several NHS and Council consultations/working groups, such as co-facilitating Council focus groups with service users about mental health day and residential services. HUG Reps have participated in the Patient-Led Assessment

of the Care Environment (PLACE) programme, undertaking day inspections of sites like the Northwick Park Hospital mental health unit.

On 6 April 2020, the User Involvement Coordinator Raksha Pandya passed away from a recently diagnosed serious health condition. She was a much-loved and respected Coordinator of the project for 9 years. She took the project to new heights during this period. The Harrow User Group is one of the most active and impactful local campaigning groups in the Mind Network, collaborating with Mind at a national level for example on Parliamentary Select Committees. A full celebration of her remarkable achievements can be read online at <https://www.mindinharrow.org.uk/raksha-pandya-our-inspiring-campaigner/>

**Volunteering for Change (V4C)** was a 3-year project funded by the Big Lottery and run by a consortium of local charities. Funding ended for the project in September 2019. The coordinator worked with volunteers on building up their skills through one to one support and via workshops on topics such as CV and cover letter writing, Mindfulness & wellbeing, interview techniques and job searching. Volunteers have reported increased confidence as well as improved wellbeing and employability skills. As a service, Mind in Harrow was able to work with a range of partners to build additional capacity to share/refer volunteers and fill partner vacancies. This provided greater opportunity for volunteering and the development of a wider range of skills and experience for participants. Many developed the confidence to take on more than one placement, whilst others, progressed to college courses/education volunteered with other projects at Mind in Harrow or gained paid employment.

After signing up to the project, participants reported an increase in mental well-being and an improvement in confidence and skills enabling them to volunteer for the first time.



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Some went on to develop the necessary experience to progress into paid employment. By the end of the project V4C had successfully recruited and supported 74 participants. 47 participants (63%) were placed in a voluntary role either with Mind in Harrow or outside eg Carramea centre in South Harrow. 20 participants (27%) found paid work after short-term/long-term volunteering. Bridging this gap helped people on their recovery journey, to reconnect and feel like a valued member of their community again.

**Building Better Opportunities (BBO)**

**Employment Project** was a partnership project with other local Mind associations across West London and led by national Mind. It was funded by the National Lottery Community Fund and European Social Fund (ESF) to deliver the Peer Support Employment Groups (PSEG) project to assist people with common mental health problems who are looking for work. The project funding ended on 31<sup>st</sup> December 2019.

The support provided to participants included psychoeducational approaches, coaching, job search skills, interviewing skills, and peer support employment groups. The aim was to improve participants' work readiness and match them to vacancies and education/training opportunities. During the last year of the project BBO continued to promote the service, forge new referral pathways and build relationships with potential employers, alongside the recruitment and support of service users.

Over the duration of the project, the coordinator successfully supported 72 people to access the service, of whom 44% secured and maintained employment for over 6 months and 15% went into training. Participants viewed Mind in Harrow as a safe space with a helpful coordinator, ideal for hosting peer support. The peer support environment was a particularly good place for people to feel accepted and to be open about the frustrations, stigma, and

discrimination faced when seeking work or unemployment in general. The project successfully set up and managed two peer groups. One group focused on peer support for the newly employed and the second was aimed at supporting service users looking for work. Participant experiences of the peer support were positive, the support provided by employment advisor was considered helpful. The groups offered participants a chance to make friends, meet people and share common experiences, exchange stories and frustrations relating to their journey with mental health and employment.

**Strategic priority 4: Improving early help**

*Improve access to early help for people experiencing mental health problems and their families through a holistic range of services.*

**What we achieved**

The **Mental Health Information Service**, funded by NHS Harrow and Harrow Council, is the only service of its type in Harrow and is supported by a team of more than 10 trained and dedicated volunteers on our telephone helpline service with back-up support offered by our staff team. The service responded to over 600 calls during the year and offers face-to-face casework if a caller needs extra support. The most requested information was for talking therapies and financial issues such as welfare benefits and debt, which have increased in recent years. The Mental Health Directory, which is a 24/7 accessible online resource for the service including 26 Factsheets, was visited by on average around 1,000 people every month. The service also offers information outreach at many venues during the year such as at GP practices and public events.

Our service is part of the **Support & Wellbeing Information Service Harrow (SWiSH)**, under local consortium Harrow Community Action with four other specialist charities to fulfil residents' rights of access

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to information under the Care Act 2014. By offering better coordinated support, the combined service is able to support 15,000 contacts per quarter through telephone helplines, face-to-face sessions, events, information bulletins, online resources and via social media.

**On Your Side**

This new project is funded by national Mind for one year between July 2019-June 2020 to offer peer advocacy, helping people to navigate through the welfare and mental health systems. The SWISH Worker and user Involvement Coordinator collaborated to lead the project and through an intensive first 2 months developed all the new tools and resources needed. 15 volunteers with lived experience of mental health problems were then trained through a new peer advocacy programme run in July 2019 and February 2020, just before COVID-19 stopped all face-to-face activity. The first group of 8 volunteers were matched to offer 4-6 sessions working flexibly alongside a person to achieve their chosen goals. They achieved great results helping 41 people, for example accompanying them at DWP welfare benefits assessment meetings or NHS mental health review meetings. As a result of COVID-19, the service adapted the peer advocacy volunteer role to a pro-active outreach support to those struggling during the national lockdown, as their intended work was not possible during this period to the end of the project in June 2020. This project aims to offer a long-term sustainable solution to the gap in local advocacy provision, which has been successfully achieved as a team of peer advocacy volunteers have continued their work, after the end of the funded period and despite the continuing restrictions caused by COVID-19 during 2020. We intend to apply for funding to continue the project long-term.

The **Harrow Talking Therapies** Step 2 service, managed by Mind in Harrow, has expanded its team to 17 Psychological Wellbeing Practitioners, being 11 Qualified and 6 Trainees. Waiting times are much

improved, we aim to offer an assessment appointment within 2 weeks of receiving a referral. Overall outcomes are also good. Approximately, 7 of every 10 people who have a course of treatment (two or more sessions) show reliable and substantial reductions in their anxiety/depression. Around 5-6 in every 10 people improve so much they are classified as recovered. For 2019-20 we have successfully achieved our annual target of over 2000 people supported and exceeded the mental health recovery rate target of 50%. Step 3, Step 2 and Twinning teams work as cohesive and integrated unit.

We continuously work on maintaining and establishing relationships with local statutory and community services in order to create robust referral pathways and increase access to the service through outreach sessions. Our collaboration with Harrow Jobcentre Plus, offering a regular therapist visit on-site to support more referrals, has proven invaluable. Our relationship with children's centres across Harrow (working with parents and carers) and with Harrow Council's Adult Social Care (working with staff and service users) has been strengthened and is ongoing, delivering wellbeing sessions and supporting referrals.

Due to the Covid-19 outbreak, Harrow Talking Therapies teams have been working remotely since the end of March 2020, offering online and telephone support. The service has made changes to its service delivery in order to provide fast support for those who are self-isolating or anxious about the impact on themselves, family and their loved ones. We continued to provide support for people with common mental health problems such as stress, anxiety, depression and insomnia.

In order to provide immediate targeted support for everyone, we offered briefer and more focused courses of treatment than usual to most of our patients. Anyone who has a high level of need, risk or poor

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functioning was offered as much support as they needed.

Our focus was on supporting patients to manage their symptoms at the current time and where additional treatment was indicated for longstanding problems. Patients would be contacted again once the Covid crisis has passed to resume their treatment. As well as individual support, we offered specific online groups around coping with the current situation and with self-isolation and will target specific vulnerable groups and people with long-term health conditions.

The service also offered support to NHS staff dealing with this current unprecedented situation and we are involved in backing up our crisis and secondary care services.

### **TACKLING INEQUALITY priority 5**

**Strategic priority 5: Empowering action**  
*Improve equality of treatment by NHS and Social Care/Welfare services for people who experience both mental health and other forms of discrimination.*

#### **What we achieved**

The **Hayaan Project** is a unique Somali mental health project promoting equality & civil rights for 4,000 Somalis experiencing multiple-disadvantage locally and across London. The project was funded by Henry Smith Charity for 2½ years to December 2019 and it is currently supported by The Charity of Sir Richard Whittington through The Mercers' Company.

During the period between January - December 2020 the project delivered 20 workshops/sessions and has continued at this level of delivery to March 2020. Average attendance per 2hr session was of 25 people (service users, Carers, community members and professionals),

with an average of 5 new service users per session. We conducted a total of 120 hours of lectures on 23 different themes related to mental health and Emotional Wellbeing. Dr Fido, UK's only Somali Consultant Psychiatrist continues to be an instrumental element of the project, being present at these workshops.

We have held focus groups with service users/peer-volunteers/professionals, where we were able to assess how the project was delivering, explore if any practice changes needed to be implemented and incorporate these if warranted.

We have also delivered one stakeholder engagement aimed at Brent/Harrow mental health/ social welfare/ CJS (police/ magistrates) commissioners/ providers. This session's goal was to explain the Somali mental health cultural-context in order to increase professionals' awareness of the cultural-competency required by their service.

We have recruited and trained 6 new volunteers and continued to engage and work collaboratively with existing and new local business owners and organizations.

We have worked with 14 new/unique cases (service user and their families) as well as with past ongoing cases. We have also dealt with previous service users who have relapsed and have re-engaged with the project. Cases have become more complex, requiring extra time, dedication and support, from the Project Coordinator, including trying to meet Brexit deadline application for EU nationals, and cases of service users on Home Office sections (37/41) with the criminal justice system.

From January 2020 up to Monday, 23<sup>rd</sup> March, the project had been running as planned and delivering on all scheduled activities. We have delivered 5 Mental/ Emotional wellbeing support group workshops (3 in Harrow and 2 in Brent), each with an average attendance of 15-20

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participants, with an average of 5 new service users per session.

Due to Covid-19, we have stopped all Hayaan project's face to face activities from the 23<sup>rd</sup> March and have had to adapt how we delivered the project during these challenging times.

We regularly keep in touch with volunteers, service users and professionals via text, WhatsApp and telephone while social contact is restricted – there is a project WhatsApp group ongoing, which is monitored by the Service Manager and the Project Coordinator and supported by the project Peer Volunteers.

As all face to face individual sessions and group workshops were cancelled and priority has been given to individual advocacy cases carried out by the Project Coordinator; these are being delivered by telephone, teleconference and/or video conference. We also deliver monthly Zoom workshops sessions.

During these challenging and uncertain times we have seen increased anxiety levels within the Somali community and a higher number of service users needing support. The Project Coordinator is currently dealing with new cases (service users and their families) as well as with past ongoing cases – providing interpreting/translating services, liaising with the criminal justice system, social care services, with care coordinators and Mental Health services/service providers, etc.

**EKTA Mind** went through a review during 2019-20 to plan a new approach to the Group's future promoting the mental wellbeing for people from Harrow's South Asian communities. Following a consultation process, we have decided to create and recruit to a new part-time EKTA Mind Worker post during 2020, who will train and support a team of volunteers to continue monthly meetings.

**ACHIEVING SUSTAINABILITY priority 6**

**Strategic priority 6: Achieving sustainability**

*Achieve both financial and operational sustainability in an era of austerity.*

**What we achieved**

**Partnership working for improved operational sustainability**

We were engaged in several important strategic partnerships during 2019-20 across different sectors to achieve better outcomes for people experiencing mental health problems in Harrow.

We have been working with the NHS Harrow Clinical Commissioning Group (CCG) and CNWL NHS Foundation Trust to expand the reach of the Harrow Talking Therapies service. We are members of several voluntary sector partnerships: Harrow Community Action (a service delivery charity consortium) through which we are the lead organisation for the Support & Wellbeing Information Service Harrow (SWiSH) and participating in the development of the Harrow Integrated Care Programme on an equal footing with NHS and Local Authority. Through Harrow Community Action, we also joined the new Social Prescribing Service partnership with Harrow Council Public Health and new GP consortia called Primary Care Networks, to employ a Link Worker to deliver a NHS England national programme.

We are the lead in a partnership of youth charities in the HeadsUp consortium to offer mental health and wellbeing support to young people aged 11-25 in schools and youth services, which we are delighted expanded in 2020 through a Comic Relief partnership grants. We have participated in plans with national Mind to resource a Mind in London project to increase our influence and impact across the capital.

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Diversifying income for financial sustainability

Mind in Harrow has been working for a number of years to achieve the ambitious plans in our Strategy 2014-20 to expand significantly our range of income sources and become long-term sustainable.

Our Mind charity shop in central Harrow is a partnership with national Mind's charity shop trading company. In the past year, the shop had a less successful year owing to challenges with appointing a replacement manager. We are pleased to report that the shop has a good new manager in place. Thank you to Harrow residents for supporting this venture! Owing to COVID-19 impact, our aim to expand our number of charity shops in partnership with national Mind is on hold.

We were awarded a grant from national Mind to develop our commercial training project during 2019-20 so that we will be ready to launch in 2021. The project is conducting market research to pilot test a new training package for companies, statutory and third sector organisations before rolling out.

Owing to COVID-19 our community fundraising development plans have been put on hold until it becomes viable again to run public events.

**Homes in Mind**

This new innovative partnership project is funded by Community-led Housing London and managed through a company set up in 2020 for this purpose called Homes in Mind. The project aims to build affordable homes for people experiencing mental health problems who are on low incomes but not eligible for Council housing. Our vision is to generate sufficient rental income from the new properties for the project to be self-financing and to contribute funds to Mind in Harrow's future sustainability.

Mind in Harrow is working in partnership with Signature Housing, Gollings Architects

and the Council housing department to develop the project. We are currently working on a planning application to build 5-6 flats on the first of up to five sites and aim to commence building in 2021.

The Board of Trustees places diversifying income for financial sustainability as a top priority. This is achieved by proactively building the resilience of the charity, optimising targeted strategic partnerships and alliances, and developing innovative approaches to profile raising, engagement and digital fundraising.

## **OUR STRUCTURE, GOVERNANCE, & MANAGEMENT**

### **Governing Document**

Mind in Harrow is a charitable company limited by guarantee, incorporated in April 1997 and re-registered as a charity in January 1998. Its governing document is its Memorandum and Articles of Association. In the event of the company being wound up, the trustees are liable for a maximum sum of £1.00.

During 2019-20, the Board of Trustees has reviewed our governing document to align with current best practice for charity governance. We held two consultations events in 2019 to receive feedback on the Board's proposed changes, and have been receiving advice from a firm of solicitors which specialises in charity law. At a meeting in September 2020 the new Articles were adopted at an EGM with members and will be registered with Companies House and submitted to the Charity Commission for approval.

The new Articles create a more robust and clear governance framework for our Board. The main changes are:

- Changes to the objects
- Increased use of electronic communication permitted
- Makes annual general meetings (AGMs) optional
- Introduces limited terms of office for Trustees
- Makes it clearer when/how Trustees can be removed
- Allows Trustees to make unanimous decisions outside of board meetings (written resolutions)
- Limits membership of Mind in Harrow to Trustees

### **The Board of Trustees (Management Committee)**

We offer an opportunity for people to be co-opted members of the Board of Trustees either as representatives of a relevant local community group or statutory body or because they have particular relevant expertise. There are two co-opted places available for the Harrow Mental Health User Group (HUG).

In accordance with its commitment to user empowerment, Mind in Harrow aims for a minimum of 30% of Trustees to have lived experienced of mental health problems.

Other trustees are drawn from local organisations, are ex-volunteers or interested individuals with relevant skills and expertise.

A list of trustees, elected and co-opted, is at the beginning of this report.

### **Sub-groups of the Board**

**Our Strategy, Quality & Service Development Group** has representation from trustees, service users, carers and our staff, and meets quarterly to review progress against our annual plans. Members of the sub-group report recommendations to our Board of Trustees for consideration and approval.

### **Trustee Induction and Training**

New trustees receive an Induction Pack containing the governing document, a Trustee Role Description and relevant policies and organisational information. They meet with the Chief Executive and Chair to discuss and clarify their role and responsibilities, working through a three stage Induction Checklist process. All undertake to abide by the Trustees' Code of Conduct including confidentiality, safeguarding and equality & diversity policies. They are kept up to date with new developments in the organisation by regular service and finance reports and expected to attend at least 75% of Board of Trustee meetings to be effective in their role.

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Trustees are encouraged to attend learning and sharing events organised by national Mind and other external agencies.

We aim to hold an awayday annually for all trustees and staff, to take forward the strategic direction of the organisation for the following year.

### **Scheme of Delegation**

The Trustees have independent control over and legal responsibility for the charity. The Board of Trustees has met 8 times each year and has recently resolved to meet 6 times each year from 2021. The Board sets strategic direction and holds an overview of the organisation. Responsibility for strategic management and team leadership lies with the Chief Executive, who presents reports regularly to the Board of Trustees. The senior management team (Service Managers, Finance & Operations Manager and Fundraiser) supervise service staff, volunteers and the day-to-day work. Staff supervision and training are valued as a key way of ensuring the highest standards of practice are maintained.

### **Remuneration of key management personnel**

The key management personnel at Mind in Harrow are: the Chief Executive, Service Managers, Finance & Operations Manager and Fundraiser. Before being advertised, the salary grading of these posts is recommended to the Board of Trustees, following a benchmarking review of the salaries being offered for comparable posts by other organisations and a review of the grading in relation to existing staff posts. Any special factors, such as the shortage of supply for suitable candidates in the labour market, are also considered. All positions at Mind in Harrow, including for key management personnel, are graded using the Harrow Council pay or NHS structure systems as appropriate.

Annual pay awards for all staff are set by the Board of Trustees by applying a similar percentage increase across all posts,

mirroring Council or NHS pay awards as appropriate.

### **Principal risks and uncertainties - How the trustees plan to manage them**

#### Principal risks and uncertainties

Mind in Harrow conducts an organisation-wide risk assessment annually in accordance with Charity Commission guidance and recommended framework.

COVID-19 has impacted the risk landscape for operations. The principal current main risk identified by the trustees is loss of funding impacting on the longer-term sustainability of the organisation, resulting from economic of impact of COVID-19.

#### How the trustees plan to manage these risks

Our Board of Trustees approves a Risk Management Plan to ensure systems are in place to minimise and manage any current or potential risks whether external or internal and reviews this plan every six months with the Chief Executive. The Trustees have agreed the strategies to manage the current main risks identified. We are improving Board productivity by setting up a finance sub-committee to focus on immediate and long-term financial health and diversifying income for financial sustainability. We are also undertaking a review of safeguarding and codes of conduct in the light of COVID-19.

#### Going concern

The Trustees have reviewed the charity's projections and forecasts and have assessed the use of the going concern basis in the preparation of the financial statements. Despite the risks and impact of COVID-19 as described, the Trustees have concluded that Mind in Harrow has adequate resources as at the date of approval of the financial statements such that the going concern status is secure.

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### **Quality Assurance**

Mind in Harrow is committed to providing the highest quality community mental health services, which anticipate, meet and exceed the expectations of service users, workers and other stakeholders.

The Mind Quality Mark (MQM) is Mind's quality assurance framework and standards, which have been developed from best practice guidance and with reference to other quality systems.

Every three years, all Local Minds are required to:

- complete a self-assessment toolkit for evaluating achievements and areas for improvement across 24 quality standards areas and 150 quality indicators;
- develop a plan of continuous quality improvements following the self-assessment;
- undergo an external quality review by the Mind Quality Panel, which includes a Mind quality consultant, mental health service user and senior staff from another local Mind.

Mind in Harrow opted to participate in a trial for the new version of the Mind Quality Mark (MQM) during 2017-18. We completed our self-assessment and on-site Mind panel visit in May 2018. We are pleased to report that we awarded a full pass of the quality assurance process without any significant areas of improvement. We are required to refresh our quality audit self-assessment annually in May, which we have completed for 2019 and identified four areas of quality development for 2019-20.

In 2019, we won the first ever **Mind Network Excellence Award** for 'Mind Network Collaboration'. Mind said: '*Your organisation should be extremely proud of the work that you deliver in this area*'. We were given this award to recognise how we have worked positively together locally, regionally and nationally to further our collective vision and vision: *We won't give up until everyone experiencing a mental*

*health problem gets both support and respect.*



### **External Board Representation**

To achieve our strategic aim to build affordable homes for people experiencing mental health problems, Mind in Harrow is working in partnership with Signature Housing, Gollings Architects and the Council housing department to develop the project. We have formed a new Community-led Housing company called **Homes in Mind** to manage the project, which was an expectation of the project funding body. Mind in Harrow is a 'Custodian Member' of the company and has equal representation on the Board alongside prospective tenants of the new homes. All future tenants will be Members of the Homes in Mind company so that they have formal ownership of the project. Homes in Mind will contract Mind in Harrow to support the project development and has in place governance, financial control and conflict of interest policies to ensure that Homes in Mind acts in accordance with its objects and solely in the interests of its beneficiaries. The Mind in Harrow Board receives regular project progress reports from the Chief Executive and Trustee who are their chosen representatives on the Homes in Mind Board.



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**ETHICAL FUNDRAISING POLICIES**

**Protecting Vulnerable People**

Mind in Harrow has a Safeguarding Children and Young People Policy, a Safeguarding Adults at Risk Policy (both reviewed annually) and a Fundraising with People in Vulnerable Circumstances Policy (reviewed every three years), which explain how we support and work with vulnerable people. During 2019-2020 Mind in Harrow did not work with any third parties and agencies in relation to fundraising. However, we will ensure that when we do,

they adhere to our policy on working with vulnerable people which we will monitor annually or at the end of their contract with us, whichever is sooner.

**Our Fundraising Approach**

Mind in Harrow has a fundraising policy which sets out our approach to fundraising and is reviewed every two to three years. In 2019-20 no complaints were received regarding our fundraising practices.

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## **ACKNOWLEDGEMENTS**

### **Thank you to everyone who has supported us during the year**

We are very grateful to the individuals, charitable trusts and other organisations who have supported our work through donations, special collections and a whole host of wonderful fundraising events.

#### **LOCKDOWN FUNDRAISERS**

A big thank you to everyone who has supported our work during Covid-19 and all the challenges it brings. A special thank you to Maya Kanji for her inspirational Doorstep Photoshoot Challenge, to Krishna Mandalia for her lockdown garage sale and to Leah Robertson and Lexi Watkins for their 2.6 Lockdown Challenges of 26 daily sit-ups and cycling 26 miles on a very hot summers' day!

#### **SCHOOLS AND INDIVIDUALS**

Thank you to the many schools who have supported our work this year including St Dominic's Sixth Form College, Harrow College, St Bernadette's Catholic Nursery & Primary School, and Park High School. A special thanks also to Modupe Reis.

#### **CHARITY OF THE YEAR & LOCAL ORGANISATIONS**

Thank you also the many local trusts, businesses and organisations who supported us this year including the wonderful Bakkavor Pizza, Belmont Lodge, Barnet Walking Football Group, Fulcorn Lodge, Harrow Health CIC, Harrow & Pinner Lions Club, The Hasil Foundation, Veridian Nutrition, Wenzels Pinner and Williams Trade Supplies Ltd

#### **IN-MEMORY**

Thank you to the many family and friends who generously donated to Mind in Harrow in memory of Steven Carne, including a tribute online rock-concert.

### **Our Volunteers, Trainers, & Mental Health Champions**

We are particularly indebted to our wonderful team of over 200 volunteers, trainers, and campaigners, who support the organisation and its work in so many different and creative ways. Our grateful thanks for your inspiring and highly valued contribution to Mind in Harrow's success. So many of our services and activities could not run without your dedication, commitment, and enthusiasm.

#### **Statutory Funders**

- Central and North West London NHS Foundation Trust
- European Social Fund
- Harrow Council
- NHS Harrow CCG

#### **Lottery & national Funders**

- National Lottery Community Fund
- National Lottery Awards for All
- Sport England

#### **Grant making Trusts & Charities**

- Allan & Nesta Ferguson Charitable Trust
- City Bridge Trust
- Comic Relief
- Coronavirus Mental Health Response Fund
- Garfield Weston Foundation
- Harrow Giving
- The Henry Smith Charity
- London Community Foundation
- Mind
- Peoples Postcode Lottery
- Philip King Charitable Trust
- The Richard Whittington Charitable Trust

### **Our Partners**

We also thank and are grateful for the commitment and expertise of all the partner organisations and individuals with whom we have worked during the year.

## **FINANCIAL REVIEW**

### **Summary**

Our annual income has increased by 22% from the broadly stable level of the previous 3 years, such that in 2019-20 income increased by £240k from the previous year to £1,297,513.

The year ended with an overall surplus on funds of £38,428, although this is a combination of an increase in funds held in restricted reserves of £59k compared with a deficit on unrestricted funds of £21k.

We have been fortunate to have had funding to continue the majority of our projects during 2019-20, including our Somali Hayaan project, Stepping Stones courses, User Involvement Project, Head for Work, HeadsUp youth wellbeing project, the Support & Wellbeing Information Service, Communities Click, Volunteering for Change, BBO Employment project, and the Harrow Talking Therapies service. The Befriending project has been funded through Personal Budgets.

At the end of their funding cycles, our Afghan project, Communities Click, Volunteering for Change, the BBO Employment project, and the Connector Fund project all ended during the 2019-20 year.

However we were successful in securing new one-off grants to support our work from Awards for All towards volunteer training across all our projects, from national Mind to develop our peer-advocacy project On Your Side and our training for Blue Light services, from The Charity of Sir Richard Whittington for our Somali advocacy and empowerment project, from Philip King Charitable Trust to develop our community befriending service, and a new award from Comic Relief to expand our successful HeadsUp Children & Young People's service across Harrow. Since December 2019 we have also been part of a 2-year NHS Social Prescribing local pilot.

As the lead partner for both the HeadsUp project (both City Bridge and Comic Relief funded) and for the Mind Connector Fund project, the funding we receive during the year and show as income in these accounts includes partners' funding shares. Expenditure for the year includes amounts which were paid across to the relevant partners, with the balance held in Restricted Reserves.

Our restricted reserves increased from the level held at the previous year end, being £158,691 at March 2020 (2019: £99,559), which represents funds received in advance on a number of projects as set out in note 9).

Overall there was a net decrease in designated & general reserves of 3%, meaning we still have some way to go to achieve our reserves target as set out in our reserves policy.

### **Fundraising performance**

We employ a professional Grants & Community Fundraising Manager who works for two days per week making applications to grant-making trusts and the Big Lottery Fund, and one day per week on other fundraising activities. The Chief Executive submits priority public sector grant funding or commissioned service applications.

Between July 2018 and July 2020 we additionally employed a Community Fundraising Executive for 16 hours per week to increase community fundraising and public donations.

Our voluntary donations income for 2019-20 exceeded our target for the year of £36k, and represents an increase of 61% on the previous year's donations received of £24k.

### **Volunteer Contribution**

Mind in Harrow is greatly indebted to all its volunteers for their commitment, time and skills, who help with a wide variety of Mind in Harrow's work. This includes the running

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of our services, administration tasks in the office and fundraising activities. Many people with mental health problems contribute in a voluntary capacity to our services or undertake leadership roles on our planning and service development groups. In total, over 100 volunteers contributed over 7,000 hours to Mind in Harrow activities during the year.

### **Principal Funding Sources**

Our main sources of funding are statutory bodies (Harrow Council, NHS Harrow CCG, and CNWL NHS Foundation Trust), which fund our core activities and direct services through Service Level Agreements. Grant making trusts and Big Lottery Fund provide grants to a number of specific time-limited projects and accounted for 35% of our income during 2019-20 (32% in 2018-19).

### **Investment Policy**

The Board of Trustees reviews its investment policy annually. During the 2019-20 year Mind in Harrow held 3-6 month notice accounts with each of Shawbrook Bank, Cambridge & Counties Bank, Hampshire Trust Bank, Redwood Bank and Secure Trust Bank; one-year fixed rate accounts with Aldermore Bank and United Trust Bank; instant access deposit accounts with Virgin Money, ICICI Bank, and State Bank of India; and a current account with HSBC.

### **Reserves Policy**

The trustees carry out an annual review of the charity's free reserves policy in light of known risks and future plans. Free reserves are those funds which are not committed to specific contingencies or invested in fixed assets.

The Trustees have resolved that Mind in Harrow should aim to increase its free reserves to 6 months' budgeted expenditure in response to the continued risk of income reductions from public sector bodies, low returns from bank interest, and competition for charitable trust applications.

A target for free reserves is around £650,000. This will enable the charity to meet its objectives if it faces loss of income, increases in unfunded costs or delayed receipt of grants. The free reserves at 31 March 2020 are £325,808 (2019 £325,650), equivalent to 50% of the target, or 3 months of budgeted expenditure (2019 3½ months).

The Trustees hold funds in designated reserves for specific purposes. At 31 March 2020 the Trustees resolved to maintain the level of funds held in the Development Reserve at £40,000 to invest in a future IT infrastructure upgrade, and also in the Employment & Pensions Fund at £140,000 in the light of recent actuarial valuation figures provided by The Pensions Trust. The Trustees also resolved not to make an annual provision at 31 March 2020 towards dilapidations costs arising at the time of a move to new office premises, since the Office Relocation Fund already stands as £49,000 which is deemed to be adequate to cover likely future costs.

The Sustainability Investment Fund has been designated to invest in the organisation's sustainability through diversification of income sources and more cost effective operations in accordance with Mind in Harrow's strategy 2014-20 approved by the Board in 2014. Costs of £21,500 have been set against this fund during 2019-20, and the balance on the fund at 31 March 2020 is £75,000.

Further funds have been set aside in the Projects Fund of £4,459 for the shared costs of training & promotion for the SWISH Information partnership project, and £2,750 towards the costs of delivering the User Involvement advocacy service during 2020/21. Funds of £6,024 held in the Projects Fund at 1 April 2019 have been used to support the delivery of the Stepping Stones courses programme during the year. The balance held in the Projects Fund at 31 March 2020 is £31,018.

**MIND IN HARROW**  
**(A Company Limited by Guarantee)**  
**YEAR ENDED 31 MARCH 2020**

The trustees recognise that in the short term, overall unrestricted reserves may decrease rather than increase due to the effects of COVID-19 on the fundraising environment, and while the organisation adjusts to respond to any consequent operational changes required.

### **Funding for the Year Ahead**

In the light of the current coronavirus pandemic, we are aware that we will face considerable challenges to maintain and develop funding streams for the current and future years. We are grateful to our existing funders for their ongoing support, including the 2½ year HeadsUp Expansion project funding from Comic Relief from March 2020, and a one-year grant from national Mind to develop our Commercial Training offer. We are delighted to have been awarded funding from the People's Postcode Lottery to increase access to our Stepping Stones courses during 2020/21.

We are grateful to the existing and new funders who have made available additional sources of funds and grants to enable us to manage increased demand for our services during the initial lockdown and subsequent periods of restrictions, including Harrow Council / Harrow Giving, national Mind, Lottery Community Fund, London Community Foundation, Comic Relief, and the Coronavirus Mental Health Response Fund. We will continue to work with new and existing funders so that we can provide appropriate and responsive services according to need.

As the fundraising landscape changes, reflecting the economic and social impacts of the pandemic, we are keeping under constant review our income generation strategy and costs. Accordingly we have not extended the Community Fundraising Executive post beyond the initial pilot contract period of two years, as we have assessed that opportunities for community fundraising activity will be limited. We continue to endeavour to diversify our funding streams, and accordingly are


supporting the Mind charity shop in Harrow to mitigate its loss of income during closure, are working to develop and adapt our commercial training offer, and are partnering with Harrow Council and Community-Led Housing London on a housing project through the new company *Homes in Mind*.

### **Our Thanks to our Funders**

We very much appreciate all the financial support we receive. We would particularly like to thank the London Borough of Harrow, NHS Harrow CCG, CNWL NHS Foundation Trust, Lottery Community Fund, Henry Smith Charity, The Charity of Sir Richard Whittington, Comic Relief, City Bridge Trust, Philip King Charitable Trust, and national Mind. See page 25 for a list of funders and donors.

## **APPROVAL**

The Trustees' Annual Report on pages 3-29 was approved by the Trustees on 9<sup>th</sup> November 2020 and signed on their behalf by:



**Heather Hannan, Trustee (Chair)**



**Neema Jagatia, Trustee (Treasurer)**

## STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also directors of Mind in Harrow for the purposes 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 charitable company and the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

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

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### Statement as to disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the group's auditor is unaware, and
- the trustees, having made enquiries of fellow directors and the group's auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

# INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF MIND IN HARROW

## Opinion

We have audited the financial statements of Mind In Harrow ('the company') for the year ended 31 March 2020 which comprise the Statement of Financial Activities, the Balance Sheet, Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 'The Financial Reporting Standard Applicable in the UK and 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 2020 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; 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 financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

## 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. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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

We have nothing to report in this regard.

## Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' annual report have been prepared in accordance with applicable legal requirements.

## Matters on which we are required to report by exception

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

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit, or

- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing a Strategic Report.

### Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 35, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

### Auditor's responsibilities for the audit of the financial statements

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

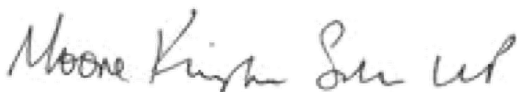
As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- 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. 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.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

### Use of our report

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



.....  
**Silvia Vitiello (Senior Statutory Auditor)**  
 for and on behalf of Moore Kingston Smith LLP, Statutory Auditor

22 January 2021

.....  
 Date  
 4 Victoria Square  
 St. Albans  
 Hertfordshire  
 AL1 3TF



**MIND IN HARROW**  
**(A Company Limited by Guarantee)**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**YEAR ENDED 31 MARCH 2020**

	Notes	Restricted Funds £	Unrestricted Funds £	Total Funds 2020 £	Total Funds 2019 £
<b>Income and endowments from:</b>					
<b>Income</b>					
Donations & legacies	<b>2a</b>	-	60,601	60,601	44,207
Charitable activities	<b>2b</b>	450,295	772,413	1,222,708	983,523
Other trading activities	<b>2c</b>	-	2,630	2,630	3,245
Income from investments	<b>2d</b>	-	11,574	11,574	25,938
		<hr/>	<hr/>	<hr/>	<hr/>
<b>Total income and endowments</b>		450,295	847,218	1,297,513	1,056,913
		<hr/>	<hr/>	<hr/>	<hr/>
<b>Expenditure on:</b>					
<b>Raising funds</b>					
		-	33,175	33,175	31,661
<b>Charitable activities</b>					
		391,163	834,747	1,225,910	1,052,031
		<hr/>	<hr/>	<hr/>	<hr/>
<b>Total expenditure</b>	<b>3</b>	391,163	867,922	1,259,085	1,083,692
		<hr/>	<hr/>	<hr/>	<hr/>
<b>Net income/(expenditure)</b>		59,132	(20,704)	38,428	(26,779)
		<hr/>	<hr/>	<hr/>	<hr/>
<b>Net movement in funds</b>		59,132	(20,704)	38,428	(26,779)
<b>Reconciliation of funds:</b>					
<b>Balance brought forward at 1 April 2019</b>	<b>9</b>	99,559	683,625	783,184	809,963
		<hr/>	<hr/>	<hr/>	<hr/>
<b>Balances carried forward at 31 March 2020</b>	<b>9</b>	158,691	662,921	821,612	783,184
		<hr/>	<hr/>	<hr/>	<hr/>

The statement of financial activities has been prepared on the basis that all operations are continuing operations.

There are no recognised gains and losses other than those passing through the statement of financial activities.

The accounting policies and notes form part of the accounts.

**MIND IN HARROW**  
**(A Company Limited by Guarantee)**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**comparative figures for**  
**YEAR ENDED 31 MARCH 2020**  
**being Statement of Financial Activities for year ended 31 March 2019**

	<b>Notes</b>	<b>Restricted Funds 2019 £</b>	<b>Unrestricted Funds 2019 £</b>	<b>Total Funds 2019 £</b>
<b>Income and endowments from:</b>				
<b>Income</b>				
Donations & legacies	<b>2a</b>	-	44,207	44,207
Charitable activities	<b>2b</b>	348,182	635,341	983,523
Other trading activities	<b>2c</b>	-	3,245	3,245
Income from investments	<b>2d</b>	-	25,938	25,938
<b>Total income and endowments</b>		348,182	708,731	1,056,913
<b>Expenditure on:</b>				
<b>Raising funds</b>				
		-	31,661	31,661
<b>Charitable activities</b>				
		360,615	691,416	1,052,031
<b>Total expenditure</b>		360,615	723,077	1,083,692
<b>Net expenditure</b>		(12,433)	(14,346)	(26,779)
<b>Net Movement in Funds</b>				
<b>Reconciliation of funds:</b>		(12,433)	(14,346)	(26,779)
<b>Balance brought forward at 1 April 2018</b>		111,992	697,971	809,963
<b>Balances carried forward at 31 March 2019</b>		99,559	683,625	783,184

**MIND IN HARROW**  
**(A Company Limited by Guarantee)**  
**BALANCE SHEET**  
**YEAR ENDED 31 MARCH 2020**

			2020		2019
	Notes	£	£	£	£
<b>FIXED ASSETS</b>					
Tangible Assets	4	2,095		5,040	
Unlisted investment	5	-		-	
<b>Total Fixed Assets</b>			2,095		5,040
<b>CURRENT ASSETS</b>					
Debtors	6	44,760		82,662	
Cash at Bank & in Hand		895,274		895,527	
<b>Total Current Assets</b>		940,034		978,189	
<b>Liabilities</b>					
Creditors falling due within one year	7	(120,517)		(200,045)	
<b>Net Current Assets</b>			819,517		778,144
<b>NET ASSETS</b>			821,612		783,184
<b>THE FUNDS OF THE CHARITY: 9</b>					
Restricted Funds			158,691		99,559
Unrestricted Funds:					
General Reserves		327,903		328,292	
Designated Funds		335,018		355,333	
			662,921		683,625
			821,612		783,184

The accounts on pages 33 to 51 were approved by the Board on 9th November 2020 and signed on its behalf by:

*Heather Hannan*

Heather Hannan  
Trustee (Chair)

*Neema Jagatia*

Neema Jagatia  
Trustee (Treasurer)

**Registered Company No: 03351324**  
**Registered Charity No: 1067480**

**MIND IN HARROW**  
**(A Company Limited by Guarantee)**  
**STATEMENT OF CASH FLOWS**  
**YEAR ENDED 31 MARCH 2020**

	<b>2020</b>	<b>2019</b>
	£	£
<b>Cash flows from operating activities:</b>		
<b>Net cash provided by / (used in) operating activities</b>	(11,060)	33,501
<b>Cash flows from investing activities</b>		
Donation re. Mind Retail Harrow shop	1,445	15,636
Bank interest	10,129	10,302
Purchase of unlisted investment	-	-
Purchase of tangible fixed assets	(767)	(3,764)
<b>Net cash provided by investing activities</b>	10,807	22,174
<b>Cash flows from financing activities</b>		
<b>Net cash provided by / (used in) financing activities</b>	-	-
	(253)	55,675
<b>Increase in cash and cash equivalents in the year</b>		
<b>Cash and cash equivalents at the beginning of the year</b>	895,527	839,852
	895,274	895,527
<b>Total cash and cash equivalents at the end of the year</b>	895,274	895,527
<b>Reconciliation of net income / (expenditure) to net cash flow from operating activities</b>	<b>2020</b>	<b>2019</b>
	£	£
Net income for reporting period per SOFA	38,428	(26,779)
<i>Adjustments for:</i>		
Depreciation	3,712	7,034
Dividends, interest, & income from investments	(11,574)	(25,938)
(Increase)/decrease in debtors	37,902	(13,031)
Increase/(decrease) in creditors	(79,528)	92,215
<b>Net cash provided by / (used in) operating activities</b>	(11,060)	33,501
<b>Analysis of cash &amp; cash equivalents</b>	<b>2020</b>	<b>2019</b>
	£	£
Cash in hand	1,000	1,000
Notice deposits (<3mths)	894,274	894,527
Overdraft repayable on demand	-	-
<b>Total cash and cash equivalents at the end of the year</b>	895,274	895,527

**MIND IN HARROW**  
**(A Company Limited by Guarantee)**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 MARCH 2020**

1) **ACCOUNTING POLICIES**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

b) Fund accounting

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal. Expenditure, which meets these restrictions, is identified to the fund. Designated funds are unrestricted funds earmarked by the Board of Trustees for particular purposes.

c) Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular income:

- Voluntary income is received by way of grants, donations, gifts and membership subscriptions and is included in full in the Statement of Financial Activities (SoFA) when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant
- Donated services and facilities and the value of services provided by volunteers are acknowledged but have not been included in these accounts
- Investment income is included when receivable
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance
- For legacies, entitlement is taken when the charity has been notified by the executors that they will make a confirmed payment of a specified amount.

d) Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. staff time spent on that activity.

- Expenditure on raising funds comprises the costs associated with attracting donations and legacies
- Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them ('Support Costs'), as well as governance costs
- Governance expenditure includes those costs associated with meeting the constitutional and statutory requirements of the charity and includes the audit fees and costs linked to the strategic management of the charity.

e) Unlisted investments

Contribution to capital costs of shop refurbishment are amortised over the term of the lease until the first break clause.

**MIND IN HARROW**  
**(A Company Limited by Guarantee)**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 MARCH 2020**

f) Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. The costs of additions below £200 are not capitalised. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life, as follows:

Leasehold Improvements	-	over term of lease
Furniture, Fixtures & Fittings	-	25% on cost
Office Equipment	-	33.3% on cost

g) Operating leases

Rentals applicable to operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged against income as incurred.

h) Pension costs

The charity operates a defined contribution pension scheme with The Peoples Pension and participates in a multi-employer scheme with The Pensions Trust. The pension cost charge represents contributions payable by the charitable company to the schemes and changes to the provision recognised for future deficit reduction payments required.

i) Going concern

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and have taken account of pressures on events.

The Trustees have also considered the impact of the COVID-19 pandemic and measures taken in the UK.

The charity has a strong cash and reserves position at the time of approval of these financial statements. Having produced forecasts and made enquiries, the trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for at least 12 months from the date of the audit report of these financial statements. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

j) Financial instruments

The charitable company only has basic financial instruments measured at amortised cost, with no financial instruments classified as other, or basic financial instruments measured at fair value.

k) Cash and cash equivalents

Cash and cash equivalents include cash at banks and in hand and short term deposits with a maturity date of twelve months or less.

**MIND IN HARROW**  
**(A Company Limited by Guarantee)**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 MARCH 2020**

**2) INCOMING RESOURCES**

<b>2a</b>	<b>2020</b>	<b>2019</b>
<b>Income from donations &amp; legacies</b>	<b>£</b>	<b>£</b>
Donations	38,961	24,156
Grants	21,640	20,051
	<u>60,601</u>	<u>44,207</u>

Grants received, included in the above, are as follows:

	<b>£</b>	<b>£</b>
NHS Harrow CCG	10,067	10,170
Harrow Council	11,573	9,984
	<u>21,640</u>	<u>20,051</u>

<b>2b</b>	<b>Restricted</b>	<b>Unrestricted</b>	<b>Total</b>	<b>Total</b>
<b>Income from charitable activities</b>	<b>2020</b>	<b>2020</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Stepping Stones Projects	-	52,723	52,723	94,514
Befriending Services	21,324	34,271	55,595	47,062
User Involvement Project	-	47,743	47,743	54,587
Information/Access Projects	106,286	31,649	137,935	151,636
IAPT / Talking Therapies	-	593,121	593,121	447,697
User Led Training	322,685	12,906	335,591	188,027
	<u>450,295</u>	<u>772,413</u>	<u>1,222,708</u>	<u>983,523</u>

<b>2c</b>	<b>2020</b>	<b>2019</b>
<b>Income from other trading activities</b>	<b>£</b>	<b>£</b>
Harrow Community Action	1,230	2,000
Social Work Students	1,400	1,245
	<u>2,630</u>	<u>3,245</u>

<b>2d</b>	<b>2020</b>	<b>2019</b>
<b>Income from investments</b>	<b>£</b>	<b>£</b>
Donation from national Mind re Mind Retail Harrow shop	1,445	15,636
Bank interest	10,129	10,302
	<u>11,574</u>	<u>25,938</u>

**MIND IN HARROW**  
**(A Company Limited by Guarantee)**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 MARCH 2020**

3) **TOTAL RESOURCES EXPENDED**

	Staff Costs £	Support Costs £	Other £	Depreciation £	Total 2020 £	Total 2019 £
<b>Expenditure on raising funds</b>	30,466	-	2,709	-	33,175	31,661
<b>Charitable expenditure:</b>						
Stepping Stones Projects	64,964	5,781	19,275	219	90,239	80,731
Befriending Services	54,126	3,854	12,179	145	70,304	67,592
User Involvement Project	45,451	3,854	7,738	146	57,189	76,682
Information/Access Projects	130,748	7,709	24,258	292	163,007	176,995
IAPT / Talking Therapies	548,555	11,563	6,795	438	567,351	428,648
User Led Training	136,446	5,781	110,554	2,472	255,253	200,292
	<u>980,290</u>	<u>38,542</u>	<u>180,799</u>	<u>3,712</u>	<u>1,203,343</u>	<u>1,030,940</u>
<b>Governance costs</b>	<u>9,254</u>	<u>-</u>	<u>13,313</u>	<u>-</u>	<u>22,567</u>	<u>21,091</u>
<b>Total resources expended</b>	<u>1,020,010</u>	<u>38,542</u>	<u>196,821</u>	<u>3,712</u>	<u>1,259,085</u>	<u>1,083,692</u>

	2020 £	2019 £
<b>Staff Costs</b>		
Wages & Salaries	903,697	774,772
Social Security Costs	75,003	65,180
Pension	41,310	39,821
	<u>1,020,010</u>	<u>879,773</u>
<b>Other Costs Include:</b>	£	£
Auditors' Remuneration - audit services	4,800	4,620
<b>Governance Costs</b>	£	£
Audit fees – current year	4,800	4,620
Other costs	8,513	7,883
Staff costs	9,254	8,588
	<u>22,567</u>	<u>21,091</u>

<b>Staff numbers</b>	2020	2019
Direct Charitable	22	20
Administration	6	5
	<u>28</u>	<u>25</u>

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



**MIND IN HARROW**  
**(A Company Limited by Guarantee)**  
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Trustee and management remuneration & related party transactions

During the year, trustee Sandra Jayacodi received £174 remuneration for delivering specialist training to an external company on behalf of Mind in Harrow's Head for Work project.

Travel & conference expenses were reimbursed to 2 trustees during the year trustees totalling £85 (2019: £nil). No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2019-20).

The total value of employee benefits (salaries, employer's NI, pension) for key management personnel (CEO, Service Managers, Fundraiser, Finance & Operations Manager) for the year was £181,370 (2019: £177,167).

4) **TANGIBLE FIXED ASSETS**

<b>Cost</b>	<b>Office Equipment Fixtures &amp; Fittings £</b>
At 1 April 2019	47,560
Additions	767
Disposals	-
	48,327
At 31 March 2020	48,327
	48,327
<b>Depreciation</b>	
At 1 April 2019	42,520
Charge for year	3,712
Disposals	-
	46,232
At 31 March 2020	46,232
	46,232
<b>Net Book Value</b>	
31 March 2020	2,095
	2,095
31 March 2019	5,040
	5,040

**MIND IN HARROW**  
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**5) UNLISTED INVESTMENT**

	<b>Mind Retail Contribution to Harrow Shop acquisition &amp; refitting £</b>
<b>Contribution to capital costs</b>	
At 1 April 2019	14,031
Additions	-
	14,031
<b>Amortisation</b>	
At 1 April 2019	14,031
Charge for year	-
	14,031
<b>Net Book Values</b>	
31 March 2020	-
31 March 2019	-

**6) DEBTORS**

	<b>2020 £</b>	<b>2019 £</b>
Other Debtors	13,809	64,392
Prepayments	26,657	14,174
Accrued Income	4,294	4,096
	44,760	82,662
	44,760	82,662

**7) CREDITORS – AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2020 £</b>	<b>2019 £</b>
Pension creditor	5,551	6,510
Other creditors	36,121	-
Accruals	38,915	38,320
Deferred Income	15,041	125,023
The Pension Trust deficit reduction payments provision	24,889	30,192
	120,517	200,045
	120,517	200,045

**MIND IN HARROW**  
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<b>7b.</b> <b>Deferred income</b>	<b>2020</b> <b>£</b>	<b>2019</b> <b>£</b>
Deferred income at 1 April	125,023	23,893
Resources deferred in the year	15,041	125,023
Amounts released from previous years	(125,023)	(23,893)
	<hr/>	<hr/>
Deferred income at 31 March	15,041	125,023
	<hr/> <hr/>	<hr/> <hr/>

**Deferred income held at 31 March 2020**

At the balance sheet date the charity was holding funds received in advance from Harrow Council and NHS CCG Harrow.

**8) FINANCIAL INSTRUMENTS**

	<b>2020</b> <b>£</b>	<b>2019</b> <b>£</b>
<b>Carrying amount of financial assets</b>		
Debt instruments measured at amortised cost	18,103	68,488
	<hr/>	<hr/>
<b>Carrying amount of financial liabilities</b>		
Measured at amortised cost	105,476	75,022
	<hr/>	<hr/>

**MIND IN HARROW**  
**(A Company Limited by Guarantee)**  
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**YEAR ENDED 31 MARCH 2020**

9) FUNDS	Balance at	Movement in Funds:			Balance at
a) <u>Analysis of Movement of Funds</u>	31.3.19	<i>Incoming Resources</i>	<i>Resources Expended</i>	Transfers	31.3.20
<b>Restricted Funds</b>					
EKTA activities Fund	10,544	(56)	(1,846)	-	8,642
Stepping Stones Project	4,495	-	-	-	4,495
Stepping Stones – Garfield Weston Fund	5,000	-	(5,000)	-	-
Stepping Stones – A&N Ferguson Fund	3,334	-	(3,334)	-	-
Stepping Stones – Sport England Fund	3,278	-	(3,278)	-	-
Stepping Stones User Fund	1,271	-	(20)	-	1,251
Head for Work – Big Lottery Fund 2017-20	21,942	94,863	(99,640)	-	17,165
Nedaye Zan Afghan Project	6,776	3,969	(10,745)	-	-
Somali Hayaan - Henry Smith Charity	24,397	18,800	(26,662)	-	16,535
BBO ESF Employment Project	-	41,085	(41,085)	-	-
Volunteering for Change	879	5,940	(6,819)	-	-
HeadsUp Youth Wellbeing Project	16,918	122,450	(111,267)	-	28,101
Connector Fund project	725	22,000	(22,725)	-	-
On Your Side Peer Support	-	26,956	(24,544)	-	2,412
A4A Volunteer Training	-	9,980	(9,980)	-	-
Somali Hayaan – Charity of Sir Richard Whittington	-	9,536	(8,668)	-	868
HeadsUp Harrow Expansion Project	-	76,372	-	-	76,372
Mind Blue Light Training Project	-	7,000	(7,000)	-	-
Community Befriending PK Project	-	11,400	(8,550)	-	2,850
	<u>99,559</u>	<u>348,182</u>	<u>(360,615)</u>	<u>-</u>	<u>158,691</u>
<b>Designated Funds</b>					
Projects Fund	29,833	-	-	1,185	31,018
Development Fund	40,000	-	-	-	40,000
Office Relocation Reserve	49,000	-	-	-	49,000
Employment & Pensions Fund	140,000	-	-	-	140,000
Sustainability Investment Fund	96,500	-	-	(21,500)	75,000
	<u>355,333</u>	<u>-</u>	<u>-</u>	<u>(20,315)</u>	<u>335,018</u>
<b>General Reserves</b>	<u>328,292</u>	<u>847,218</u>	<u>(867,922)</u>	<u>20,315</u>	<u>327,903</u>
<b>Total Funds</b>	<u>783,184</u>	<u>1,297,513</u>	<u>(1,259,085)</u>	<u>-</u>	<u>821,612</u>

**MIND IN HARROW**  
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**9) FUNDS (Continued)**

b) **Analysis of Net**

**Assets at 31 March 2020**

	<b>Fixed Assets £</b>	<b>Current Assets £</b>	<b>Current Liabilities £</b>	<b>Inter Fund Balances £</b>	<b>Total 2020 £</b>
<b>Restricted Funds</b>					
EKTA activities Fund	-	-	(400)	9,042	8,642
Stepping Stones Project	-	-	-	4,495	4,495
Stepping Stones User Fund	-	-	-	1,251	1,251
Head for Work – Big Lottery Fund	-	-	(4,119)	21,284	17,165
Nedaye Zan Afghan Project	-	-	(3,932)	3,932	-
Somali Hayaan - Henry Smith Charity	-	-	-	16,535	16,535
BBO ESF Employment Project	-	869	-	(869)	-
HeadsUp Youth Wellbeing Project	-	-	(900)	29,001	28,101
Connector Fund project	-	300	-	(300)	-
On Your Side Peer Support	-	-	-	2,412	2,412
A4A Volunteer Training	-	-	-	-	-
Somali Hayaan – Charity of Sir Richard Whittington	-	-	-	868	868
HeadsUp Harrow Expansion Project	-	14,902	(14,902)	76,372	76,372
Mind Blue Light Training Project	-	-	-	-	-
Community Befriending PK Project	-	-	-	2,850	2,850
	-	16,071	(24,253)	166,873	158,691
<b>Designated Funds</b>					
Projects Fund	-	-	-	31,018	31,018
Development Fund	-	-	-	40,000	40,000
Office Relocation Reserve	-	-	-	49,000	49,000
Employment & Pensions Fund	-	-	-	140,000	140,000
Sustainability Investment Fund	-	-	-	75,000	75,000
	-	-	-	335,018	335,018
<b>General Reserves</b>					
	2,095	923,963	(96,264)	(501,891)	327,903
<b>Total Funds</b>					
	2,095	940,034	(120,517)	-	821,612

**MIND IN HARROW**  
**(A Company Limited by Guarantee)**  
**NOTES TO THE ACCOUNTS**  
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**9 c) PURPOSE OF FUNDS**

Restricted Funds

**EKTA activities Fund**

Funds raised from a general fundraising drive to support the ongoing activities of the EKTA group.

**Stepping Stones Garfield Weston Fund**

Funds received from the Garfield Weston Foundation to run mainstream educational, leisure, and physical activity courses for users of mental health services.

**Stepping Stones A&N Ferguson Fund**

Funds received from the Allan & Nesta Ferguson Charitable Trust to run mainstream educational, leisure, and physical activity courses for users of mental health services.

**Stepping Stones Sport England Fund**

Funds received from Sport England to run sports and physical activity courses for users of mental health services.

**Stepping Stones User Fund**

Monies transferred from the Occupational Therapy Fund and a donation received, to support users in pursuing recreational and educational activities.

**Head for Work – Big Lottery Fund 2017-2020**

Funding received from 2017 from the Lottery Fund to continue the programme to train service users to become trainers.

**Nedaye Zan Afghan Project Fund**

Funding committed by Comic Relief for a peer-led campaign & advocacy project for Afghan women to improve accessibility and cultural competence of local services..

**Somali Hayaan project - Henry Smith Charity**

Funds received from The Henry Smith Charity towards the provision of support, advice, and advocacy to Somali refugees, asylum seekers and their families who experience poor mental health in Harrow & Brent.

**BBO Employment ESF**

Funds from the European Social Fund and Community Fund in partnership with national Mind and the Mind network in West London to increase employment support & opportunities through Peer Support Employment Groups.

**Volunteering for Change**

Funds from the Big Lottery in partnership with Harrow Community Action to increase volunteering support & opportunities.

**HeadsUp Youth Wellbeing project**

Funds received from City Bridge Trust to support young people in Harrow to improve their mental health, resilience, and to build their self-esteem, in partnership with other local providers.

**Connector Fund project**

Funds received from national Mind for the Views Data Impact Collaboration Project, working with 4 other local Mind associations in London to improve impact & influence through the better management of service data and communications.

**On Your Side peer support**

Funds received from national Mind to pilot a new peer advocacy support project for 12 months.

**A4A Volunteer Training project**

Funds received from National Lottery Awards for All to support volunteer training across 5 of Mind in Harrow's user-led projects.

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**Somali Hayaan – Charity of Sir Richard Whittington**

Supported by The Charity of Sir Richard Whittington, the Somali Hayaan – Mercer project funds our Somali Mental Health Project Coordinator and volunteers to support the mental wellbeing of this refugee community in NW London.

**HeadsUp Harrow Expansion**

Funds received from Comic Relief to expand the work of the HeadsUp Project to reduce stigma and provide access to a new range of services and interventions for marginalised children & young people and their parents across Harrow.

**Mind Blue Light Training project**

Funds received from national Mind to pilot and evaluate the ‘Blue Light’ services training offer with emergency services in the local area.

**Community Befriending PK fund**

Funds received from the Philip King Charitable Trust to support the delivery of a community befriending service to people in Harrow isolated by their mental health.

Designated Funds

**Projects Fund**

Funds set aside for delivery of the Stepping Stones courses programme during 2020-21, for the shared partnership costs of marketing and staff training for the SWISH Information service, and for User Involvement advocacy work.

**Development Fund**

Monies transferred from four designated project funds to pay for items such as equipment and professional advice, which will be of benefit to the whole agency.

**Office Relocation Fund**

Funds set aside from General Reserves to cover the costs of a future move planned to permanent offices, and an annual £3,000 provision towards dilapidations costs arising at the time of such an office move.

**Employment & Pensions Fund**

Funds transferred from the Administration Fund and projects to cover the additional costs of compliance with Employment Legislation in respect of redundancy and sickness and as a contingency for potential staff pension fund liabilities on account of projected shortfalls.

**Sustainability Investment Fund**

Funds held to invest in the organisation’s sustainability through diversification of income sources and more cost effective operations in accordance with Mind in Harrow’s strategy 2014-20 approved by the Board of Trustees in July 2014.

General reserves

General reserves are those funds which are not restricted or designated as committed to specific contingencies.

**9 d) Head for Work – Big Lottery Fund (URN RC/0010293699)**

	<b>£</b>
Restricted Fund Analysis	
Balance 1 April 2019	21,942
Income	94,863
Expenditure	(99,640)
Balance 31 March 2020	17,165

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**9 e) Volunteer Training – National Lottery Awards for All**  
**(Project ID: 0010357357)**

	<b>£</b>
Restricted Fund Analysis	
Balance 1 April 2019	-
Income	9,980
Expenditure	(9,980)
Balance 31 March 2020	-

**10) PENSION SCHEME**

The charity operates a defined contribution pension scheme with The Peoples Pension and participates in a multi-employer scheme with The Pensions Trust. The pension cost charge represents contributions payable by the charitable company to the schemes and changes to the provision recognised for future deficit reduction payments required.

**The Pensions Trust – The Growth Plan**

The company participates in the scheme, a multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined 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 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

**Deficit contributions**

From 1 April 2019 to 31 January 2025:	£11,243,000 per annum (payable monthly and increasing by 3% each on 1st April)
---------------------------------------	---

Unless a concession has been agreed with the Trustee the term at 30 September 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2014. This valuation showed assets of £793.4m, liabilities of £969.9m and a deficit of £176.5m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

**Deficit contributions**

From 1 April 2016 to 30 September 2025:	£12,945,440 per annum (payable monthly and increasing by 3% each on 1st April)
From 1 April 2016 to 30 September 2028:	£54,560 per annum (payable monthly and increasing by 3% each on 1st April)

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

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



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is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

**PRESENT VALUES OF PROVISION**

	31 March 2020 (£s)	31 March 2019 (£s)	31 March 2018 (£s)
Present value of provision	24,889	30,192	32,845

**RECONCILIATION OF OPENING AND CLOSING PROVISIONS**

	Period Ending 31 March 2020 (£s)	Period Ending 31 March 2019 (£s)
Provision at start of period	30,192	32,845
Unwinding of the discount factor (interest expense)	382	526
Deficit contribution paid	(5,010)	(4,233)
Remeasurements - impact of any change in assumptions	(675)	276
Remeasurements - amendments to the contribution schedule	-	778
Provision at end of period	24,889	30,192

**INCOME AND EXPENDITURE IMPACT**

	Period Ending 31 March 2020 (£s)	Period Ending 31 March 2019 (£s)
Interest expense	382	526
Remeasurements – impact of any change in assumptions	(675)	276
Remeasurements – amendments to the contribution schedule	-	778
Costs recognised in income and expenditure account	41,985	38,767

**ASSUMPTIONS**

	31 March 2020 % per annum	31 March 2019 % per annum	31 March 2018 % per annum
Rate of discount	2.53	1.39	1.71

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.

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**NOTES TO THE ACCOUNTS**  
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11) **COMMITMENTS AND CONTINGENT LIABILITIES**

a) Operating Leases

At 31 March 2020 the charitable company had commitments under non-cancellable operating leases:

	2020		2019	
	Land and Buildings	Other	Land and Buildings	Other
	£	£	£	£
Payable within 1 year	40,000	5,965	16,500	2,975
Payable between 2 <sup>nd</sup> and 5 <sup>th</sup> year	30,000	6,787	0	822
Payable after 5 years	-	-	-	-
	70,000	12,752	16,500	3,797

b) Contingent Liabilities

**Pension Obligations**

Mind in Harrow participates in The Pensions Trust's Growth Plan (the Plan). The Plan is funded and is not contracted-out of the State scheme. The Plan is a multi-employer pension plan.

Contributions paid into the Plan up to and including September 2001 were converted to defined amounts of pension payable from Normal Retirement Date. From October 2001 contributions were invested in personal funds which have a capital guarantee and which are converted to pension on retirement, either within the Plan or by the purchase of an annuity.

When an employer withdraws from a multi-employer defined benefit pension scheme which is in deficit, the employer is required by law to pay its share of the deficit, calculated on a statutory basis (known as the buy-out basis).

The Growth Plan is a "last man standing" multi-employer scheme. This means that if a withdrawing employer is unable to pay its debt on withdrawal the liability is shared amongst the remaining employers. The participating employers are therefore, jointly and severally liable for the deficit in the Growth Plan scheme.

Mind in Harrow has been notified by The Pensions Trust of the estimated employer debt on withdrawal from the Plan based on the financial position of the Plan as at 30 September 2019. In a letter dated 21<sup>st</sup> July 2020 The Pensions Trust stated that "The estimated debt on withdrawal for Mind in Harrow has been calculated to be £111,675 (2018: £101,225; 2017: £118,292; 2016: £140,696; 2015: £104,082; 2014: £115,283; 2013: £87,620.77; 2012: £105,943.98).

Mind in Harrow has decided not to change the provision in its Employment & Pensions Designated Fund at 31<sup>st</sup> March 2020:

<b>Employment &amp; Pensions Fund</b>	<b>£</b>
At 1 April 2019	140,000
Provision made in the period	-
Provision utilised	-
	140,000
At 31 March 2020	140,000

**MIND IN HARROW**  
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Mind in Harrow has no plans currently to withdraw from the Pensions Trust Growth Plan, but holds designated reserve funds as above to cover the estimated employer debt on withdrawal, if withdrawal was deemed necessary or prudent.

The charitable company had no other material contingent liabilities at 31 March 2020 which have not been provided for in these accounts.

**12) TAXATION**

Taxation

The charity is exempt from tax on its charitable activities

Irrecoverable VAT

The charity is not registered for VAT and its expenses are therefore inclusive of VAT which cannot be recovered.

**13) SHARE CAPITAL**

Mind in Harrow is a company limited by guarantee and has no share capital. Each member is liable to contribute a sum not exceeding £1 in the event of the charity being wound up.



## Mind in Harrow

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