



# Mind in Harrow

Registered Charity Number 1067480  
Registered Company Number 03351324

## **Trustees' Annual Report** & Financial Statements

Year Ended 31 March

# 2021

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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>
Jillian Anderson	08/03/2021
Kanchan Desai	08/03/2021
Abdullahi Fido	09/11/2020
Neelam Farzana	08/03/2021
Neema Jagatia, Treasurer	04/12/2018
Joanne Norman, Chair	10/05/2021
Robert Pender	07/04/2021
Colin Powell	13/09/2021
Komal Raja	13/09/2021
Hansraj Shah	04/12/2013
Tasneem Shikoh	13/09/2021
	<b>Resigned</b>
Amy Broddle	16/09/2020
Heather Hannan	26/05/2021
Katharine McIntosh	01/04/2020
Jaishree Mistry	09/03/2021
Bhavesh Parmar	11/03/2021
Alpa Raja	02/03/2021
Katherine Saminaden	31/12/2020

**Co-options:** Raymond Bannerman, Harrow User Group  
Michael Keane (to September 2021)  
Leroy Rose, Harrow User Group  
Kanwal Toor (to November 2020)

**Company Secretary:** Mark Gillham resigned 31/08/2021  
Ruth Catty appointed 31/08/2021

### **Senior Management Team**

Mark Gillham	Chief Executive (to August 2021)
Sona Barbosa	Service Manager
Deniz Csernoklavek	Service Manager
Ruth Catty	Finance & Operations Manager

**Auditors:** Goldwins Limited  
75 Maygrove Road, West Hampstead, London NW6 2EG

**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**

The context of COVID-19 has dominated the charity's operations throughout the 2020-21 year, as the impact of the pandemic was felt across the world. Mind in Harrow moved swiftly to transform its service delivery, with staff and volunteers working from home, and to focus its support on the most vulnerable in our communities. Staff volunteers and trustees managed with extraordinary resilience, and we were grateful for the support of voluntary sector and statutory partners through these difficult times. Our funders, donors and supporters responded with flexibility and generosity, and we were able to enhance and expand our offer so that we could reach wider and appropriately through new and responsive channels.

Our core services have continued, with increased numbers of calls to our helpline, and our team making pro-active contacts with service users and offering wellbeing and practical support in flexible ways. We developed new services in response to the pandemic, including our Side by Side befriending and wellbeing groups. We have been undertaking a substantial review of our User Involvement project, with the development of the Expert by Experience role and the co-production work with Harrow Council, enhancing the user voice and adding to the work of the Harrow User Group in influencing the design and delivery of local services.

We have been able to work with funders and partners to renew existing contracts and develop new funding streams. Our IAPT team goes from strength to strength, working in partnership with CNWL to deliver the Harrow Talking Therapies Service

We started our work to refresh and strengthen the Board with a Trustee recruitment drive from the summer of 2020, and are delighted to now have in place a renewed and highly skilled team to deliver the governance that the charity deserves. During the extended absence of the CEO

since towards the end of the 2020-21 year and his subsequent departure, the charity has been able to maintain the confidence of funders, commissioners and wider stakeholders through the interim managements arrangements put in place, resulting in the retention of contracts and business as usual service delivery within the COVID-19 context. The Board is now undertaking a strategic review to guide its work over the next 3 years and is collaborating closely with colleagues across the Mind network at national, London, and West London level. Working closely with strategic partners and capitalising on current opportunities including the ongoing changes in the commissioning environment, the Board is excited for the future and to be able to guide Mind in Harrow through the next stage of its development.

**Jo Norman**  
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

## OUR STRATEGIC PRIORITIES

Mind in Harrow has continued to work to the 6 priorities from our 2014-2020 Strategy:

### 1. Promoting well-being

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

### 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.*

### 3. Increasing support & opportunities

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

### 4. Improving early help

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

### 5. Tackling inequality and 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.*

### 6. Achieving sustainability

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

## **Our services and organisational achievements and performance**

### **1. Promoting wellbeing**

#### **HeadsUp**

HeadsUp is a young-people's mental health service run in a consortium partnership led by Mind in Harrow with 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 offers peer-led mental wellbeing workshops delivered by Mind in Harrow, and specialist one-to-one and group sessions delivered by the partner organisations, and is free and confidential for young people aged 11-25 in Harrow.

HeadsUp secured 2 years' further funding from the City Bridge Trust to take it to December 2022, match-funding the project with Comic Relief until September 2022.

HeadsUp works across strategic local partnerships to improve accessibility and the quality of mental health provision for young people, especially those from 'most at-risk' groups. It provides marginalised children & young people access to services which aim to reduce stigma and discrimination for the most at risk groups at home, at school and in the wider community. HeadsUp also works with parents via our outreach and engagement activities and by the expansion of our support packages to schools.

Mind in Harrow offers a specialist mental wellbeing workshop programme delivered by trained young people with a lived experience of mental ill-health in secondary schools, youth services and colleges. During the 2020-21 year the HeadsUp team has mostly been unable to physically deliver its workshops in schools, achieving 7 events and reaching 167 young people. However we have created videos based on our peer-led workshops, which children & young

people have been able to access at school or when remote-learning. The videos were featured in the National Mind OpenHub newsletter meaning other local Minds across the country have been able to reach schools too. We also began recording assemblies and delivering assemblies tailored to the school's needs, such as anxiety specific assemblies. We produced activity packs that complimented the videos, and through our website and social media development we have provided schools and staff with extra resources to support the wellbeing of CYP during the pandemic. Over 30 schools and youth services have downloaded the packs.

The HeadsUp annual conference was held online via in October 2020, with 70 attendees including CYP, schools and health/social care professionals. The conference included a young person's panel, breakout-rooms which hosted each partner's organisation, and a creative showcase from our young people.

As well as the conference, HeadsUp has held 16 outreach engagement sessions and 30 networking meetings for 100 professionals in Harrow.

We have continued to support the team of young HeadUp volunteers, delivering supervision online and offering increased numbers of check-in calls during the lockdown. The volunteer training this year was run entirely virtually, with 6 young people successfully completing the course.

Through the independent HeadsUp evaluation report, it was clear that young service users appreciate the HeadsUp services and have found them more valuable than ever during this challenging time. In particular, the young people valued these services for reducing their isolation and teaching them the skills needed to be resilient during the pandemic. This is reflected in both their subjective comments on the value of the services, and in the service outcomes achieved this year.

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## **2. Building a safer community**

### **Harrow User Group**

Harrow User Group Representatives and Mind in Harrow staff continued 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. The results were analysed in a Mental Health Support Services Survey Report, recommending several changes to crisis services. During 2020 they campaigned to persuade the Council and NHS to listen their findings and make improvements to their services.

## **3. Increasing support & opportunities**

### **Befriending Services**

Our one-to-one befriending service reduces social isolation and improves the quality of life for adults in Harrow experiencing mental health issues who feel isolated and lonely. Service users are matched with a suitable volunteer befriender who offers weekly 2-hour support both emotional (listening and encouragement) and social (accompanying them out in the local community).

During the pandemic, we adapted our community befriending in line with government guidance. At times we switched to remote support only (video calls and telephone calls), leading on to a blended approach of face-to-face and remote support as lockdown restrictions eased in July 2021.

Befriending is funded by Personal Budgets through Harrow Council and CNWL NHS Trust and through a grant from the Philip King Trust. Some people also self-fund their befriending.

### **Side by Side**

A new extension of the befriending service in response to Covid-19 restrictions, our Side by Side project created and moderated wellbeing groups via WhatsApp platform and also ran weekly “coffee and chat” sessions and themed wellbeing sessions via Zoom, such as ‘how to manage anxiety’.

Between April 2020 and March 2021 we were able to support 57 service users, with 32 volunteers active on the project between community befriending and the Side by Side befriending. 100% of the clients who completed our end of service questionnaire reported ‘agreed’ or ‘strongly agreed’ that their self-esteem, wellbeing and confidence had increased.

*“My befriender has helped me regain my confidence. Thanks for all your help”.*

We would like to acknowledge the retirement of our Deputy Coordinator, Chandra Shah, after 20 years of service. We wish him well.

### **Expert by Experience Advisors Co-production project**

Funded by Harrow Council and the NHS, this project started in November 2020 in order to establish a Co-production approach in Harrow’s mental health services review. Co-production involves a deeper level of service user involvement that shifts decision-making power towards people who use services, enabling them to play an equal role in the design of services.

An Expert-by-Experience Advisory group was established initially. 9 ‘Expert-by-Experience’ Advisors (“EbEs”) have been recruited and inducted into the role by Mind in Harrow in partnership with Harrow Council. EbEs are Harrow citizens who have both personal experience of mental ill-health and are either using or have used support services to assist with their recovery or to maintain their wellbeing. The EBE Advisory group has been meeting on a monthly basis

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since Feb2021, and EbEs have been attending the Harrow Mental Health Service Development Board.

A Co-Production Board is also being set up which will meet bi-monthly and have equal representation from key stakeholders and be a combination of 'Experts by Experience' and 'Experts by Training'. The Board will provide constructive challenge advice and support to the council and health partners in their co-production work.

Feedback from EBE Advisors  
"Hopefully the coming months will see us become more impactful, effective and recognised."

### **User Involvement Project**

Funded by Harrow Council, CNWL and CCG, the User Involvement Project supports the Harrow User Group (HUG). HUG currently has 440 registered members, and runs quarterly Forums where members hear updates on service developments in the sector and a variety of health and social care topics. The User Involvement Projects also trains and supports mental health service users to become active Harrow User Group Representatives (HUG Reps) for their peers, in order to influence senior commissioners and managers on a range of social and health care issues to help improve local services. HUG Reps have been involved in activities such as recruitment and selection, monitoring and evaluation, attending meetings and campaigning, and report their work to the quarterly Forum for all HUG members.

During the 2020-21 year the HUG group organised three virtual HUG forums with an attendance of between 20 and 84 people. Several HUG reps have been active in the Homes in Mind project and in Mind in Harrow recruitment of staff and trustees.

As well as the challenges of the pandemic restrictions, in April 2020 the User Involvement Co-ordinator, Raksha Pandya, died suddenly from a recently diagnosed

condition. Raksha was a much-loved and respected HUG community and HUG reps, and the group recognised her importance through a special memorial rose and bench with plaque at the local park. HUG was supported and managed by the CEO and Service Managers during the recruitment period, and new project co-ordinator was appointed in Nov 20 and was in post until March 2021.

With the implementation of the co-production model and recruitment of EbE Advisors we have been in discussion with Harrow Council regarding repositioning the User Involvement Project and the ongoing role of the existing HUG Reps. The HUG Reps are seen as "lived experience innovators who are an asset and provide added value to the community".

### **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. Stepping Stones aims to help people with mild to moderate mental health issue to: reduce isolation, develop relationships, develop routines, learn new skills, develop confidence/self-esteem, and act a bridge to move back into mainstream activities. Throughout lockdown our three-termly courses have transitioned from face-to-face to online via Zoom platform. This conversion resulted in digitally upskilling the team, tutors and learners.

Over the past twelve months 14 courses have been offered – 245 contact hours – supporting 153 learner enrolments. Stepping Stones has managed to reach more men (87% above target), new learners (most learners enrolled as a new client) and exceed all KPI targets set by Harrow Council. Additionally, tutor observations were rated very highly for their teaching quality.



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Stepping Stones has been funded by Harrow Council, Harrow CCG, and the Peoples Postcode Lottery.

#### **Head for Work**

The Head for Work project delivered 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.

Head for Work was funded by the Community Lottery Fund and ended in November 2020 after 9½ years. During the the final 3-year grant period, the project supported total of 42 adults experiencing severe/enduring mental health problems to achieve their Train the Trainer qualification accredited by Middlesex University, with 57 people have taken up volunteering or employment opportunities within and beyond the project across its term. The project also delivered 55 mental health awareness workshops with 947 workplace managers and/or employees attending in the year to April 2020.

The Community Lottery Fund awarded a 6 month extension to meet needs during the pandemic, and as such until October 2020 we were able to continue to support our team of trainers through 22 weekly ongoing CPD sessions and one-to-one telephone or video calls, and 16 weeks of 2-hour digital group work. The project delivered 13 online wellbeing training sessions to 423 homeworking and frontline key workers attending.

#### **4. Improving early help**

##### **Mental Health Information Service**

The Information Service is the only mental health specialist service of its type in Harrow. The telephone helpline is delivered jointly by our team of skilled volunteers

working closely with our staff team. The information service is also provided via email and through our online Mental Health Directory, and offers one-to-one casework if a caller needs extra support. During the year we introduced the online WebChat service, further increasing the channels through which we can offer support, and we expanded the reach of the service to under 18's, targeting 16 & 17 year-olds.

During the year the service has been expanded to meet the increased demand during the COVID-19 crisis. We have worked closely with HelpHarrow in arranging food deliveries, and have developed a Digital Access Support offer. Our service has responded to over 1200 contacts, helping more than 800 individuals. The team also made over 2300 pro-active contacts with individuals, providing information and support around loneliness and anxiety during lockdowns. The most requested information was for information around housing & homelessness, and financial issues such as welfare benefits and employment. Noticeable during the pandemic was also a significant need for bereavement support and information around access to food supplies.

The online Mental Health Directory, which lists over 300 local, regional, and national services and a range of accessible factsheets, was used by over 4,000 people during the year [directory.mindinharrow.org.uk](http://directory.mindinharrow.org.uk).

The mental health information service has been funded by NHS Harrow and Harrow Council, with further expansion capacity supported by Coronavirus Mental Health Response Fund, and London Community Foundation Covid-19 Emergency Response Fund.

##### **SWiSH Information Service**

Our Mental Health Information Service is part of the Support and Wellbeing Information Service Harrow (SWiSH), which offers the local Care Act Information and

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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. By offering better coordinated support, the combined service has made over 16,000 contacts, supporting over 6000 individuals across the year. SWISH is funded by Harrow Council, with additional funding provided during Covid through Harrow Giving.

**On Your Side**

On Your Side offers 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. The project aims to develop a long-term sustainable solution to fill this gap in local advocacy provision.

On Your Side was funded by national Mind for one year until June 2020, and we are delighted that Henry Smith Charity has recently agreed to support the project for a further 3 years until June 2024.

15 volunteers with lived experience of mental health problems were trained through the first year of the project, and achieved great results helping 41 people, for example accompanying them at DWP welfare benefits assessment meetings or NHS mental health review meetings. During COVID-19 restrictions, the service adapted to a remote offer, with peer advocate volunteers delivering flexible support and available to accompany to online meetings as necessary, and offering pro-active outreach support to those struggling during the national lockdown.

**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 depression, low mood, anxiety and/or stress. It provides free access to therapies including 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). NHS Harrow funds the service, and it is part of a wider national agenda to offer evidence-based therapies providing choice and early intervention to people affected by anxiety and depression. Mind in Harrow runs the 'Step 2' element of the service, and works with the Step 3 and Twining teams as a cohesive and integrated unit.

Despite a uniquely challenging and unusual year, the service was able to adapt and still offer services and provide emotional and mental health support to patients. We made a relatively smooth transition from face to face interaction to a more digital one, with patients being offered phone and video/Zoom interventions.

The team has expanded to 18 Psychological Wellbeing Practitioners, including 6 trainees. Waiting times have improved on previous years, and recovery outcomes are good. Approximately 7 of every 10 people who have a course of treatment show reliable and substantial reductions in their anxiety/depression. Around 5-6 in every 10 people accessing the service improve so much that they are classified as recovered. For 2020-21 we successfully achieved our annual target of over 3000 people supported and exceeded the mental health recovery rate target of 50%.

For the future, we are working with a blended service delivery model, offering face to face appointments on site as well as phone and digital interventions. We will be

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further expanding the staff team to meet increased targets and our aim to reduce the waiting time between initial assessment and subsequent treatment. We are aware that some groups of people suffering from anxiety or depression in the community are still not accessing psychological therapy, such as people from BAME communities, older adults and men, and our outreach programme during the 2020/21 year was significantly affected by Covid restrictions; the subsequent planned increase in the number of therapists will enable us to continue to invest in creating links with communities, groups and services, and thus expand the reach of the service.

### **Social Prescribing**

Mind in Harrow works in partnership with 5 local charities and Harrow Community Action to deliver the Social Prescribing project across all 33 GP practices in Harrow. The service aims to improve the wellbeing and holistic health of the individual by reducing non-clinical demand on primary care services. Mind in Harrow's Social Prescribing Link Worker works in the community embedded in a GP practice, and supports clients in managing their health and wellbeing through signposting interventions and linking clients with activities and relevant support services. During covid-19 the project experienced high demand with an increased number of mental health referrals requiring synergy with voluntary sector organisations to provide support.

Achievements that we would particularly like to highlight include:

- intergenerational holistic family support provided
- adult safeguarding identified
- cohorts targeted and supported
- homeless clients rehoused
- emotionally vulnerable clients connected to primary services.

*"Just a note to say thank you for all your help and support the last 6 months .... It was an extremely difficult time for me and my family but one which you made easier*

*always going above and beyond your duties and I can't thank you enough".*

Over the past 12 months social prescribing has supported 305 referrals.

Social Prescribing is funded by NHS England and Harrow Public Health.

### **5. Tackling inequality and empowering action**

#### **Hayaan Project**

Hayaan is a unique Somali mental health project promoting equality & civil rights for 4,000 Somalis experiencing multiple-disadvantage locally and across London. 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. The project is currently funded by The Charity of Sir Richard Whittington through The Mercers' Company.

Faced with lockdown restrictions from the beginning of the year, we managed to transition the service from face to face interaction to a more digital one, which has always been a challenge in terms of engaging the Somali community. At the peak of the pandemic the death rate amongst the Somali community was extremely high which had a catastrophic impact on the community's emotional health. It was imperative to implement resources which would help tackle the low rate of adherence to the safety rules as well as to enhance community education, mental health impact awareness and coping strategies. There was an urgent need to move the community into accepting digital and online interventions. Individual advocacy support by the Project Coordinator was delivered by telephone, teleconference and/or video conference, but we were quick to realize that the group sessions workshops

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were needed. We therefore implemented Zoom webinars, facilitated by the service manager, the project coordinator, our in house Somali consultant Psychiatrist Dr Fido and the project volunteers. The popularity of the webinars has expanded the reach of the project, with increased requests for support, and more complex and demanding cases.

Between April and March 2021 we delivered 14 webinar workshops via Zoom; each of these sessions had a minimum of 25 participants and up to 60 participants, reaching out over 250 Somalis. During this period and acting as an interpreter, advocate & cultural broker, our experienced bi-lingual coordinator supported 40 Somalis in crisis & their families.

### **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. Following a review and consultation during 2019-20 the new part-time EKTA Mind Worker post was created in August 2020. The worker has trained and support a team of 3 volunteers who have been running monthly meetings via Zoom due to Covid restrictions, and supporting members with digital access as necessary. 10 online workshops were delivered in the period to March 2021, with 10-20 participants per session.

We are reviewing the model of support and how best Mind in Harrow can support the needs to the South Asian community.

### **SMI Annual physical health checks promotion project**

Funded by the CCG this project runs from July 2021 to end March 2022. People living with severe mental illness (SMI) face one of the greatest health inequality gaps in England. This population

group is at risk of dying on average up to 15-20 years earlier than the general population, mostly due to preventable physical diseases. This project aims to raise awareness of the importance of the annual physical health checks, recommend ways of reducing barriers to make the checks more accessible, and increase the number of SMI patients in Harrow who attend their annual physical health checks.

## **6. Achieving sustainability**

### **Commercial Training**

From May 2020 national Mind funded our project to develop a full commercial training programme and delivery structure for Mind in Harrow. The new training offer was launched, tested and evaluated through delivery of 25 workshops with 240 employees, generating £9,700 income. COVID-19 impacted the success of the pilot as we were planning to deliver half day or full day training courses, face to face. The switch to full time digital delivery had an impact on the number of courses we ran and our income due to shorter delivery slots, however online delivery meant that we were able to reach wider audiences geographically.

### **Homes in Mind**

Mind in Harrow the Custodian Member of Homes in Mind, a company set up to develop affordable homes for people experiencing mental health problems who are on low incomes but not eligible for Council housing. Mind in Harrow is supporting a group of potential residents and working in partnership with Signature Housing, Gollings Architects and Harrow Council housing department. The project has been funded for the first stage by Community-led Housing London and has developed proposals to build 5-6 flats on two of up to five sites, and is now in discussion with the funder regarding full planning applications.

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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.

## **COVID-19 impact 2020-21**

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 Harrow 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 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 introduced a new SMS tool integrated with our contacts database to connect with service users via their mobile, and launched a 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 Mind shop

The impact of COVID-19 had already started to reduce customers and income to Harrow's Mind charity shop from February 2020. The shop was closed from the end of March to mid-July and again during further extended lockdowns periods, and the shop did not generate any income overall for Mind in Harrow during the 2020-21 year.

Community fundraising

With long-term restrictions on face-to-face group activities, we forecasted a 50% reduction in annual community fundraising income and therefore sadly felt no option but to make our Community Fundraising Executive post redundant in August 2020.

Commercial training

Our new commercial training project was affected by the restrictions on face-to-face delivery, however the move to online training also offered some opportunities, and we ended the year having exceeded the originally budgeted income from this source.

Bank interest

The interest rate reductions expected due to the COVID-19 have taken longer to be passed on by the banks for some of our deposit accounts, so the impact on our 2020-21 income was less than expected. We are forecasting a significant reduction for 2021-22 however.

**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 year.

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**

In May 2020, George Floyd was killed by police in the US, igniting the Black Lives Matter campaign into an international movement. Coinciding with these events, 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. We have re-stated our commitment to tackle racism and work towards becoming a truly anti-racist organisation.

Our Strategy 2014-20

The refresh of our organisational strategy was delayed as we focussed all our efforts to support our beneficiaries through the COVID-19 pandemic. We are now 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.

## **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.

### **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**

The Strategy, Quality & Service Development Group has not met quarterly during the 2020-21 year as previously, but instead the Board's COVID-19 Crisis Management Response Team (as above) met regularly to address the changing needs of the organisation.

During the year the Board resolved to establish a Finance Sub-committee which would meet twice each year and report to the Board. The sub-committee is made up

of 3-6 trustees including the Treasurer, with attendance by the Finance & Operations Manager and the CEO.

The Board has also resolved during 2021 to establish a Policy & Human Resources sub-committee to meet at least once every 3 months and to report to the Board. The sub-committee is made up of 3-6 trustees.

### **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.

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 previously met 8 times each year but 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



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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 organisation-wide risk assessments usually annually in accordance with Charity Commission guidance and recommended framework.

During the 2020-21 year, the CEO has been on extended leave of absence since the end of February 2021. The CEO left Mind in Harrow's employment at the end of August 2021. The management of the impact of this absence and subsequent vacancy has been the principal main risk identified by the trustees.

How the trustees plan to manage these risks

The Board of Trustees delegated duties to the Senior Management Team (SMT) (Service Managers and Finance &

Operations Manager) to manage the day to day operations during the CEO absence. The Board of Trustees also established an Emergency Sub-group which met frequently with the SMT to provide support and oversight. The Board updated the risk register to enable Trustees to identify, address, and monitor significant issues that might arise from the absence, such as potential loss of fundraising capacity, reputational damage, and impact on staff team. The trustees also engaged the services of an external consultant to support the Board and SMT, Janice Horsman, who is an ex-CEO of another local Mind association and has significant expertise in voluntary sector management. The charity has been able to maintain the confidence of funders, commissioners, and wider stakeholders through the interim management arrangements put in place, resulting in the retention of contracts and business as usual service delivery, within the COVID-19 context.

The Board has resolved to carry out a strategic review during 2021 before moving to recruit to the CEO role.

The Board has also set up the Policy & HR sub-committee and has undertaken a review of core policies that have been adopted by the Board.

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.

**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.

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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 has contracted 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 Custodian Directors it has appointed to the Homes in Mind Board (currently one Mind in Harrow ex-trustee and one current trustee; previously the Mind in Harrow Chief Executive).

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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 2020-2021 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 2020-21 no complaints were received regarding our fundraising practices.

## **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 throughout the pandemic through donations, collections and fundraising events.

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

Special mentions to go Shishukunj, Bakkavor Pizza, Bentley Wood High School and Park High School, St Mary's at Harrow on the Hill, Lions Club Stanmore, LOFA, Waitrose Harrow Weald, Mosaic Synagogue, Mahavir Foundation, Province of Middlesex Benevolent Fund, Middlesex Province Relief Fund, Masonic Charitable Trust Foundation and Jean & Derek King Charitable Trust

### **IN-MEMORY**

A very special thank you to the many family and friends who generously donated to Mind in Harrow in memory of their loved ones.

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

We are particularly indebted to our wonderful team of over 100 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
- Harrow Council
- NHS Harrow CCG

### **Lottery & national Funders**

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

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

- City Bridge Trust
- Comic Relief
- Community-led Housing London
- Coronavirus Mental Health Response Fund
- Harrow Giving
- The Henry Smith Charity
- Jean & Derek King Charitable Trust
- London Community Foundation
- Masonic Charitable Foundation
- Mind
- Peoples Postcode Lottery
- Philip King Charitable Trust
- Provincial of Middlesex Benevolent Fund
- The Richard Whittington Charitable Trust
- Young Harrow Foundation

### **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.

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## **FINANCIAL REVIEW**

### **Summary**

Our annual income has increased by over 12% on prior year, to £1,462,117.

The year ended with an overall surplus on funds of £9,799, representing a surplus on unrestricted funds of £24k set against a reduction in funds held in restricted reserves of £14k.

We have been fortunate to have had funding to continue the majority of our projects during 2020-21, including our Somali Hayaan project, Stepping Stones courses, User Involvement Project, Head for Work, HeadsUp youth wellbeing project, the Support & Wellbeing Information Service, the Befriending service, Social Prescribing, and the Harrow Talking Therapies service.

At the end of its funding cycle, the Head for Work project ended during the 2020-21 year, and the On Your Side project had to run at limited capacity while we sought continuation funding.

However we were successful in securing new one-off grants to support our work from the Coronavirus Mental Health Response Fund via Mind towards our expanded helpline and befriending support services, from the London Community Foundation Response Fund to improve access to support, from Harrow Giving to expand the SWISH information service and develop COVID-19 response project Side by Side, from Awards for All towards Befriending and Side by Side extension, from national Mind to develop our commercial training offer, from Comic Relief to support our infrastructure transformation, from the People's Postcode Lottery towards Stepping Stones courses, from national Mind to support our IT needs, and a further 2 years funding from City Bridge Trust to continue our successful HeadsUp Children & Young People's project.

As the lead partner for the HeadsUp project (both City Bridge and Comic Relief funded) 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 reduced from the level held at the previous year end, being £144,137 (2020: £158,691; 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 increase in designated & general reserves of 3.7%, contributing to achieving 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 2020-21 of £50k exceeded our target for the year of which had been revised down to £25k in the light of COVID-19, and represents an increase of 28% on the previous year's donations received of £39k. The voluntary donations figure includes two unsolicited donations of £10k each from a local family trust.

### **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

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in Harrow's work. This includes the running 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 34% of our income during 2020-21 (35% 2019-20; 32% in 2018-19).

### **Investment Policy**

The Board of Trustees reviews its investment policy annually. During the 2020-21 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; an instant access deposit account with Virgin Money; 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 £750,000. 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 2021 are £334,160 (2020 £325,808), equivalent to 45% of the target, or 2.7 months' of budgeted expenditure (2020: 3 months).

The Trustees hold funds in designated reserves for specific purposes. At 31 March 2021 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 2021 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, and the balance on the fund at 31 March 2021 is £75,000.

Further funds have been set aside in the Projects Fund of £13,778 for the continuation of the expanded Mental Health Information helpline service, £734 to support the delivery of the Stepping Stones courses programme, £2,130 to support the Befriending project, and £4,000 towards children & young people's services during 2021/22. Funds of £3,327 held in the Projects Fund at 1 April 2020 have been used to support the shared costs of training, promotion, & IT for the SWISH Information

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partnership project during the year. The balance held in the Projects Fund at 31 March 2021 is £48,333 (2020 £31,018).

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

In the light of the current coronavirus pandemic, and despite extraordinary support from donors and grant-makers during 2020-21, 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, particularly the City Bridge Trust which has not only awarded 2-year extension funding to Dec 2022 for the HeadsUp project, but has made a significant one-year commitment to supporting Mind in Harrow core costs during 2021-22, which has transformed what would have otherwise been an extremely difficult year. We are delighted also to have been awarded funding from the Henry Smith Charity to continue the work of the On Your Side project from July 2021, and from Sport England to support return-to-play for our Stepping Stones activity courses during 2021-22.

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. The Community Fundraising Executive post has not been extended beyond the initial pilot contract period of two years, opportunities for community fundraising activity were assessed to be 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 the 2020-21 year, are continuing to promote our newly developed commercial training offer, and are collaborating with other local Mind in West London to explore further opportunities and partnership options.

### **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, NHS NWL CCGs, 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, London Community Foundation, the People's Postcode Lottery, national Mind, and Community-led Housing London. See page 20 for a list of funders and donors.

## **APPROVAL**

The Trustees' Annual Report on pages 3-23 was approved by the Trustees on 8<sup>th</sup> November 2021 and signed on their behalf by:



**Jo Norman**, 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 for the year ended 31 March 2021 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 [Financial Reporting Standard 102](#): The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

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

## Basis for opinion

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

## Conclusions relating to going concern

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

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

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

## Other information

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

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

We have nothing to report in this regard.

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

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

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report (incorporating the directors' 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 Charity 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 in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

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

### Responsibilities of the trustees

As explained more fully in the trustees' responsibilities statement, the trustees 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 they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

### Our responsibilities for the audit of the financial statements

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

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

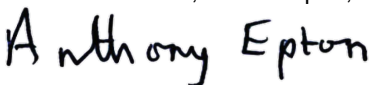
In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
  - Detecting, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
  - Detecting of the risks of fraud and responding whether they have knowledge of any actual or suspected fraud;
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We performed analytical procedures to detect any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [[www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities)]. This description forms part of our auditor's report.

This report is made solely to the Charity'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 Charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



**Anthony Epton (Senior Statutory Auditor)**  
for and on behalf of  
**Goldwins Limited**  
**Statutory Auditor**  
**Chartered Accountants**  
**75 Maygrove Road**  
**West Hampstead**  
**London NW6 2EG**

12 November 2021

**MIND IN HARROW**  
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**STATEMENT OF FINANCIAL ACTIVITIES**  
**(including income & expenditure accounts)**  
**YEAR ENDED 31 MARCH 2021**

	Notes	Restricted Funds £	Unrestricted Funds £	Total Funds 2021 £	Total Funds 2020 £
<b>Income and endowments from:</b>					
<b>Income</b>					
Donations & legacies	2a	-	82,018	82,018	60,601
Charitable activities	2b	470,146	897,046	1,367,192	1,222,708
Other trading activities	2c	-	4,912	4,912	2,630
Income from investments	2d	-	7,995	7,995	11,574
<b>Total income and endowments</b>		470,146	991,971	1,462,117	1,297,513
<b>Expenditure on:</b>					
<b>Raising funds</b>		-	23,813	23,813	33,175
<b>Charitable activities</b>		484,700	943,805	1,428,505	1,225,910
<b>Total expenditure</b>	3	484,700	967,618	1,452,318	1,259,085
<b>Net income/(expenditure) for the year</b>		(14,554)	24,353	9,799	38,428
<b>Net movement in funds</b>		(14,554)	24,353	9,799	38,428
<b>Reconciliation of funds:</b>					
<b>Balance brought forward at 1 April 2020</b>	9	158,691	662,921	821,612	783,184
<b>Balances carried forward at 31 March 2021</b>	9	144,137	687,274	831,411	821,612

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**  
**(including income & expenditure accounts)**  
**comparative figures for**  
**YEAR ENDED 31 MARCH 2021**  
**being Statement of Financial Activities for year ended 31 March 2020**

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

**MIND IN HARROW**  
**(A Company Limited by Guarantee)**  
**BALANCE SHEET**  
**YEAR ENDED 31 MARCH 2021**

	Notes	£	2021 £	£	2020 £
<b>FIXED ASSETS</b>					
Tangible Assets	4	9,738		2,095	
Unlisted investment	5	-		-	
<b>Total Fixed Assets</b>			9,738		2,095
<b>CURRENT ASSETS</b>					
Debtors	6	89,428		44,760	
Cash at Bank & in Hand		869,984		895,274	
<b>Total Current Assets</b>		959,412		940,034	
<b>Liabilities</b>					
Creditors falling due within one year	7	(137,739)		(120,517)	
<b>Net Current Assets</b>			821,673		819,517
<b>NET ASSETS</b>			831,411		821,612
<b>THE FUNDS OF THE CHARITY: 9</b>					
Restricted Funds			144,137		158,691
Unrestricted Funds:					
General Reserves		334,941		327,903	
Designated Funds		352,333		335,018	
			687,274		662,921
			831,411		821,612

The accounts on pages 27 to 46 were approved by the Board on 8th November 2021 and signed on its behalf by:



Jo Norman  
Trustee (Chair)



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 2021**

	<b>2021</b>	<b>2020</b>
	£	£
<b>Cash flows from operating activities:</b>		
<b>Net cash provided by / (used in) operating activities</b>	(19,917)	(11,060)
<b>Cash flows from investing activities</b>		
Donation re. Mind Retail Harrow shop	129	1,445
Bank interest	7,866	10,129
Purchase of unlisted investment	-	-
Purchase of tangible fixed assets	(13,368)	(767)
<b>Net cash provided by investing activities</b>	(5,373)	10,807
<b>Cash flows from financing activities</b>		
<b>Net cash provided by / (used in) financing activities</b>	-	-
	(25,290)	(253)
<b>Increase in cash and cash equivalents in the year</b>		
<b>Cash and cash equivalents at the beginning of the year</b>	895,274	895,527
	869,984	895,274
<b>Total cash and cash equivalents at the end of the year</b>	869,984	895,274
<b>Reconciliation of net income / (expenditure) to net cash flow from operating activities</b>	<b>2021</b>	<b>2020</b>
	£	£
Net income for reporting period per SOFA	9,799	38,428
<i>Adjustments for:</i>		
Depreciation	5,725	3,712
Dividends, interest, & income from investments	(7,995)	(11,574)
(Increase)/decrease in debtors	(44,668)	37,902
Increase/(decrease) in creditors	17,222	(79,528)
<b>Net cash provided by / (used in) operating activities</b>	(19,917)	(11,060)
<b>Analysis of cash &amp; cash equivalents</b>	<b>2021</b>	<b>2020</b>
	£	£
Cash in hand	1,000	1,000
Notice deposits (<3mths)	868,984	894,274
Overdraft repayable on demand	-	-
<b>Total cash and cash equivalents at the end of the year</b>	869,984	895,274

**MIND IN HARROW**  
**(A Company Limited by Guarantee)**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 MARCH 2021**

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 2021**

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 2021**

**2) INCOMING RESOURCES**

<b>2a</b>	<b>2021</b>	<b>2020</b>
<b>Income from donations &amp; legacies</b>	<b>£</b>	<b>£</b>
Donations	50,060	38,961
Grants	31,958	21,640
	<u>82,018</u>	<u>60,601</u>

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

	<b>£</b>	<b>£</b>
NHS Harrow CCG	10,924	10,067
Harrow Council	17,534	11,573
Young Harrow Foundation	3,500	-
	<u>31,958</u>	<u>21,640</u>

<b>2b</b>	Restricted	Unrestricted	<b>Total</b>	<b>Total</b>
<b>Income from charitable activities</b>	2021	2021	<b>2021</b>	<b>2020</b>
	£	£	£	£
Stepping Stones Projects	19,880	52,165	72,045	52,723
Befriending Services	86,895	22,284	109,179	55,595
User Involvement Project	-	52,837	52,837	47,743
Information/Access Projects	82,028	73,322	155,350	137,935
IAPT / Talking Therapies	-	681,273	681,273	593,121
User Led Training	281,343	15,165	296,508	335,591
	<u>470,146</u>	<u>897,046</u>	<u>1,367,192</u>	<u>1,222,708</u>

<b>2c</b>	<b>2021</b>	<b>2020</b>
<b>Income from other trading activities</b>	<b>£</b>	<b>£</b>
Harrow Community Action	1,100	1,230
Social Work Students	420	1,400
Homes in Mind	3,392	-
	<u>4,912</u>	<u>2,630</u>

**MIND IN HARROW**  
**(A Company Limited by Guarantee)**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 MARCH 2021**

<b>2d</b>	<b>2021</b>	<b>2020</b>
<b>Income from investments</b>	<b>£</b>	<b>£</b>
Donation from national Mind re Mind Retail Harrow shop	129	1,445
Bank interest	7,866	10,129
	<u>7,995</u>	<u>11,574</u>

**MIND IN HARROW**  
**(A Company Limited by Guarantee)**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 MARCH 2021**

3) **TOTAL RESOURCES EXPENDED**

	Staff Costs £	Support Costs £	Other £	Depreciation £	Total 2021 £	Total 2020 £
<b>Expenditure on raising funds</b>	21,108	-	2,705	-	23,813	33,175
<b>Charitable expenditure:</b>						
Stepping Stones Projects	67,500	5,611	10,676	197	83,984	90,239
Befriending Services	95,355	3,741	9,053	1,612	109,761	70,304
User Involvement Project	37,992	3,741	7,827	131	49,691	57,189
Information/Access Projects	123,186	7,481	22,542	994	154,203	163,007
IAPT / Talking Therapies	656,220	11,222	7,205	394	675,041	567,351
User Led Training	151,266	5,611	173,747	2,397	333,021	255,253
	<u>1,131,519</u>	<u>37,407</u>	<u>231,050</u>	<u>5,725</u>	<u>1,405,701</u>	<u>1,203,343</u>
<b>Governance costs</b>	<u>10,052</u>	<u>-</u>	<u>12,752</u>	<u>-</u>	<u>22,804</u>	<u>22,567</u>
<b>Total resources expended</b>	<u>1,162,679</u>	<u>37,407</u>	<u>246,507</u>	<u>5,725</u>	<u>1,452,318</u>	<u>1,259,085</u>

	2021 £	2020 £
<b>Staff Costs</b>		
Wages & Salaries	1,023,040	903,697
Social Security Costs	90,734	75,003
Pension	48,906	41,310
	<u>1,162,680</u>	<u>1,020,010</u>
<b>Other Costs Include:</b>	£	£
Auditors' Remuneration - audit services	4,000	4,800
<b>Governance Costs</b>	£	£
Audit fees – current year	4,000	4,800
Other costs	8,752	8,513
Staff costs	10,052	9,254
	<u>22,804</u>	<u>22,567</u>

	2021	2020
<b>Staff numbers</b>		
Direct Charitable	26	22
Administration	5	6
	<u>31</u>	<u>28</u>

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

**MIND IN HARROW**  
**(A Company Limited by Guarantee)**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 MARCH 2021**

Trustee and management remuneration & related party transactions

No travel, subsistence, or conference expenses were reimbursed to any trustees during the year (2020: £85). 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 (2020-21).

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 £211,418 (2020: £181,370).

Mind in Harrow is the Custodian Member of Homes in Mind, a company limited by guarantee, and appoints 50% of its directors as Custodian Directors. There is a consultancy agreement in place for Mind in Harrow to provide support to Homes in Mind, and during the year Mind in Harrow received £3,392 from Homes in Mind under this contract.

4) **TANGIBLE FIXED ASSETS**

<b>Cost</b>	<b>Office Equipment Fixtures &amp; Fittings £</b>
At 1 April 2020	48,327
Additions	13,368
Disposals	-
	61,695
	<b>Depreciation</b>
At 1 April 2020	46,232
Charge for year	5,725
Disposals	-
	51,957
	<b>Net Book Value</b>
31 March 2021	9,738
	2,095
31 March 2020	2,095

**MIND IN HARROW**  
**(A Company Limited by Guarantee)**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 MARCH 2021**

**5) UNLISTED INVESTMENT**

	<b>Mind Retail Contribution to Harrow Shop acquisition &amp; refitting £</b>
<b>Contribution to capital costs</b>	
At 1 April 2020	14,031
Additions	-
	14,031
At 31 March 2021	14,031
<b>Amortisation</b>	
At 1 April 2020	14,031
Charge for year	-
	14,031
At 31 March 2021	14,031
<b>Net Book Values</b>	
31 March 2021	-
	-
31 March 2020	-
	-

**6) DEBTORS**

	<b>2021 £</b>	<b>2020 £</b>
Other Debtors	73,436	13,809
Prepayments	12,437	26,657
Accrued Income	3,555	4,294
	89,428	44,760
	89,428	44,760

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

	<b>2021 £</b>	<b>2020 £</b>
Pension creditor	5,979	5,551
Other creditors	24,080	36,121
Accruals	35,163	38,915
Deferred Income	51,512	15,041
The Pension Trust deficit reduction payments provision	21,005	24,889
	137,739	120,517
	137,739	120,517

**MIND IN HARROW**  
**(A Company Limited by Guarantee)**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 MARCH 2021**

<b>7b.</b> <b>Deferred income</b>	<b>2021</b> <b>£</b>	<b>2020</b> <b>£</b>
Deferred income at 1 April	15,041	125,023
Resources deferred in the year	51,512	15,041
Amounts released from previous years	(15,041)	(125,023)
	<hr/>	<hr/>
Deferred income at 31 March	51,512	15,041
	<hr/> <hr/>	<hr/> <hr/>

**Deferred income held at 31 March 2021**

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

**8) FINANCIAL INSTRUMENTS**

	<b>2021</b> <b>£</b>	<b>2020</b> <b>£</b>
<b>Carrying amount of financial assets</b>		
Debt instruments measured at amortised cost	76,991	18,103
	<hr/> <hr/>	<hr/> <hr/>
<b>Carrying amount of financial liabilities</b>		
Measured at amortised cost	86,227	105,476
	<hr/> <hr/>	<hr/> <hr/>

**MIND IN HARROW**  
**(A Company Limited by Guarantee)**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 MARCH 2021**

9) a) <b>FUNDS</b> <b>Analysis of Movement of Funds</b>	<b>Balance at 31.3.20</b>	<b>Incoming Resources</b>	<b>Movement in Funds: Resources Expended</b>	<b>Transfers</b>	<b>Balance at 31.3.21</b>
<b>Restricted Funds</b>					
EKTA activities Fund	8,642	(2,091)	(2,817)	-	3,734
Stepping Stones Project	4,495	-	-	-	4,495
Stepping Stones User Fund	1,251	-	-	-	1,251
Head for Work – Big Lottery Fund	17,165	26,408	(38,794)	-	4,779
Somali Hayaan Project	16,535	-	(16,535)	-	-
HeadsUp Youth Wellbeing Project	28,101	98,800	(85,789)	-	41,112
On Your Side Peer Support	2,412	2,994	(5,406)	-	-
Somali Hayaan – Charity of Sir Richard Whittington	868	38,547	(17,965)	-	21,450
HeadsUp Harrow Expansion Project	76,372	76,371	(132,166)	-	20,577
Mind Commercial Training Development	-	34,264	(33,118)	-	1,146
A4A Befriending	-	9,976	(9,976)	-	-
Side by Side Project	-	25,601	(20,831)	-	4,770
London Community Response	-	32,343	(24,732)	-	7,611
Stepping Stones – Peoples Postcode Lottery Fund	-	19,880	(10,805)	-	9,075
Mind IT grants	-	5,500	(2,798)	-	2,702
Community Befriending PK Project	2,850	11,400	(11,400)	-	2,850
Mind Coronavirus Mental Health Response Fund	-	40,487	(30,801)	-	9,686
Comic Relief Recovery Fund	-	40,000	(36,219)	-	3,781
A4A Side by Side	-	9,666	(4,548)	-	5,118
	<hr/> 158,691	<hr/> 470,146	<hr/> (484,700)	<hr/> -	<hr/> 144,137
<b>Designated Funds</b>					
Projects Fund	31,018	-	-	17,315	48,333
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
	<hr/> 335,018	<hr/> -	<hr/> -	<hr/> 17,315	<hr/> 352,333
<b>General Reserves</b>					
	<hr/> 327,903	<hr/> 991,971	<hr/> (967,618)	<hr/> (17,315)	<hr/> 334,941
<b>Total Funds</b>	<hr/> 821,612	<hr/> 1,462,117	<hr/> (1,452,318)	<hr/> -	<hr/> 831,411

**MIND IN HARROW**  
**(A Company Limited by Guarantee)**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 MARCH 2021**

**9) FUNDS (Continued)**

b) Analysis of Net

Assets at 31 March 2021

	Fixed Assets £	Current Assets £	Current Liabilities £	Inter Fund Balances £	Total 2021 £
<b>Restricted Funds</b>					
EKTA activities Fund	-	-	(1,235)	4,969	3,734
Stepping Stones Project	-	-	-	4,495	4,495
Stepping Stones User Fund	-	-	-	1,251	1,251
Head for Work – Big Lottery Fund	714	-	(1,991)	6,056	4,779
HeadsUp Youth Wellbeing Project	-	-	(5)	41,117	41,112
Somali Hayaan – Charity of Sir Richard Whittington	-	-	-	21,450	21,450
HeadsUp Harrow Expansion Project	371	-	(210)	20,416	20,577
Mind Commercial Training Development	-	-	-	1,146	1,146
Side by Side Project	-	-	(97)	4,867	4,770
London Community Response	3,005	-	(117)	4,723	7,611
Stepping Stones – Peoples Postcode Lottery Fund	-	-	-	9,075	9,075
Mind IT grants	-	-	(1,100)	3,802	2,702
Community Befriending PK Project	-	-	-	2,850	2,850
Mind Coronavirus Mental Health Response Fund	1,485	-	(3,827)	12,028	9,686
Comic Relief Recovery Fund	3,382	-	(3,600)	3,999	3,781
A4A Side by Side	-	-	-	5,118	5,118
	<u>8,957</u>	<u>-</u>	<u>(12,182)</u>	<u>147,362</u>	<u>144,137</u>
<b>Designated Funds</b>					
Projects Fund	-	-	-	48,333	48,333
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
	<u>-</u>	<u>-</u>	<u>-</u>	<u>352,333</u>	<u>352,333</u>
<b>General Reserves</b>					
	<u>781</u>	<u>959,412</u>	<u>(125,557)</u>	<u>(499,695)</u>	<u>334,941</u>
<b>Total Funds</b>					
	<u>9,738</u>	<u>959,412</u>	<u>(137,739)</u>	<u>-</u>	<u>831,411</u>



**MIND IN HARROW**  
**(A Company Limited by Guarantee)**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 MARCH 2021**

**9 c) PURPOSE OF FUNDS**

Restricted Funds

**EKTA activities Fund**

Funds raised from a general fundraising drive to support the ongoing activities with the South Asian community.

**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**

Funding received from the Lottery Fund 2017-20 to train service users to become trainers, and a 6 month extension during 2020 to continue the programme during the pandemic.

**Somali Hayaan Project**

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.

**HeadsUp Youth Wellbeing Project**

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

**On Your Side Peer Support**

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

**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 Commercial Training Development**

Funds received from Mind Growth Fund to launch a new commercial training project to provide workplace support and increase Mind in Harrow sustainability.

**A4A Befriending**

Funds received from National Lottery Awards for All to provide one-to-one befriending support for isolated Harrow residents experiencing severe & enduring mental ill-health.

**Side by Side Project**

Funds received from Harrow Giving to offer time-limited specific one-to-one befriending and group wellbeing support during the pandemic.

**London Community Foundation**

Funds received from the London Community Response Fund – Coronavirus Appeal to transform mental health information, support, and services and increase reach through improved digital channels, befriending, user-led support & advocacy, and the mental health information helpline.

**Stepping Stones Peoples Postcode Lottery Fund**

Funds received from the Peoples Postcode Lottery to run mainstream educational, leisure, and physical activity courses for users of mental health services.

**Mind IT grants**

Funds received from national Mind to cover additional IT and communications costs including video-conferencing facilities due to the pandemic.

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**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.

**Mind Coronavirus Mental Health Response Fund**

Funds received via national Mind from the Department of Health & Social Care and a Community Helpline Uplift Grant to provide an expanded Mental Health Helpline and casework and befriending support during the pandemic.

**Comic Relief Recovery Funding**

Funds received from Comic Relief co-funded from the Comic Relief 'Big Night In' Match Fund – COVID Response through a partnership with the Department for Digital, Culture, Media and Sport, to address critical operational needs during the pandemic through investment in digital & remote-working approaches and enhanced core infrastructure to support services.

**A4A Side by Side**

Funds received from National Lottery Awards for All COVID fund towards peer support and online wellbeing groups during the pandemic.

Designated Funds

**Projects Fund**

Funds set aside for delivery of the Stepping Stones courses programme during 2021-22, for the delivery of and the shared partnership costs of marketing and training for the SWISH Information service, for mental health advocacy work, and for resources development for our children's and young people's services.

**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 2020	17,165
Income	26,408
Expenditure	(38,794)
Balance 31 March 2021	4,779

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**9 e) Befriending – National Lottery Awards for All**  
**(Project ID: 20110243)**

	<b>£</b>
Restricted Fund Analysis	
Balance 1 April 2020	-
Income	9,976
Expenditure	(9,976)
	-
Balance 31 March 2021	-

**9 f) Side by Side – National Lottery Awards for All**  
**(Project ID: 20152531)**

	<b>£</b>
Restricted Fund Analysis	
Balance 1 April 2020	-
Income	9,666
Expenditure	(4,548)
	5,118
Balance 31 March 2021	5,118

**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**

	£11,243,000 per annum
From 1 April 2019 to 31 January 2025:	(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:

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**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 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 2021 (£s)	31 March 2020 (£s)	31 March 2019 (£s)
Present value of provision	21,005	24,889	30,192

**RECONCILIATION OF OPENING AND CLOSING PROVISIONS**

	Period Ending 31 March 2021 (£s)	Period Ending 31 March 2020 (£s)
Provision at start of period	24,889	30,192
Unwinding of the discount factor (interest expense)	559	382
Deficit contribution paid	(5,161)	(5,010)
Remeasurements - impact of any change in assumptions	718	(675)
Remeasurements - amendments to the contribution schedule	-	-
Provision at end of period	21,005	24,889

**INCOME AND EXPENDITURE IMPACT**

	Period Ending 31 March 2021 (£s)	Period Ending 31 March 2020 (£s)
Interest expense	382	382
Remeasurements – impact of any change in assumptions	(675)	(675)
Remeasurements – amendments to the contribution schedule	-	-
Costs recognised in income and expenditure account	48,188	41,985

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**ASSUMPTIONS**

	31 March 2021 % per annum	31 March 2020 % per annum	31 March 2019 % per annum
Rate of discount	0.66	2.53	1.39

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

**11) COMMITMENTS AND CONTINGENT LIABILITIES**

a) Operating Leases

At 31 March 2021 the charitable company had commitments under non-cancellable operating leases:

	2021		2020	
	Land and Buildings £	Other £	Land and Buildings £	Other £
Payable within 1 year	30,000	6,198	40,000	5,965
Payable between 2 <sup>nd</sup> and 5 <sup>th</sup> year	-	3,280	30,000	6,787
Payable after 5 years	-	-	-	-
	<u>30,000</u>	<u>9,478</u>	<u>70,000</u>	<u>12,752</u>

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 2020. In a letter dated 21<sup>st</sup> July 2021 The Pensions Trust stated that "The estimated debt on withdrawal ... as at 30 September 2020 is £107,430" (2019: £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).

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Mind in Harrow has decided not to change the provision in its Employment & Pensions Designated Fund at 31<sup>st</sup> March 2021:

<b>Employment &amp; Pensions Fund</b>	<b>£</b>
At 1 April 2020	140,000
Provision made in the period	-
Provision utilised	-
	<hr/>
At 31 March 2021	140,000
	<hr/> <hr/>

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 2021 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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