

**Registered number: 01082980**

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

**(A company limited  
by guarantee)**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED  
31 MARCH 2020**

**CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD**  
**(A company limited by guarantee)**  
**FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**COMPANY INFORMATION**

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**Trustees**

Alan Tait (Chair) (appointed 10 December 2019)  
Louise Adcock (appointed 10 December 2019)  
Carol Clarke (appointed 5 November 2019)  
Ian Cunningham (resigned 30 November 2019)  
Sharon Gilfoyle  
Andrea Grosbois  
Maria Huber  
Stuart Jessup  
Debbie Richards (appointed 10 December 2019)  
Matthew Stiles (resigned 22 June 2020)  
Anne Streather (resigned 21 September 2020)  
Kevin Vanterpool (resigned 2 March 2020)  
Richard Young (appointed 10 December 2019)

**CHIEF EXECUTIVE OFFICER**

Aly Anderson

**COMPANY REGISTERED NUMBER**

01082980

**CHARITY REGISTERED NUMBER**

265087

**REGISTERED OFFICE**

Barrere House  
100 Chesterton Road  
Cambridge  
CB4 1ER

**PRINCIPAL BANKERS**

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

**AUDITORS**

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

Barclays Bank Plc  
Market Hill  
Huntingdon  
Cambs

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## **Charity Name**

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

## **Trustees/Directors**

The Trustees are pleased to present the Trustees' Report together with the financial statements of the charity for the year ended 31 March 2020, which are also prepared to meet the requirements for a Directors' Report and accounts for Companies Act purposes. Members of the Board of Trustees are 'Directors' for the purposes of company law and 'Trustees' for the purpose of charity law. They will be referred to as Trustees throughout this document and for the purposes of the financial statements.

## **Overview**

Never has the word 'unprecedented' been used so much as it has during the latter part of 2019/20. It has felt like a 'year of two halves' – pre and post Covid-19. That said, the common thread that holds both those 'halves' together has been an absolute commitment across the whole of CPSL Mind to work collaboratively – internally and externally – to provide high quality, values-based support across our communities.

This is a year in which we:

- Launched our ground-breaking, strengths-based 'Good Life' Service across Cambridgeshire and Peterborough.
- Worked alongside a range of partners to support the development of one of the NHS 'Early Implementer' projects that seek to transform community mental health services in Peterborough – and subsequently the whole of Cambridgeshire – over the next few years.
- Attracted new funding streams both from corporate and trust funders for our Perinatal services.
- Continued our award-winning GP Suicide Mitigation Training as part of our STOP Suicide activity.
- Passed our rigorous, three yearly Mind Quality Assessment 'with flying colours', receiving four national Mind excellence award nominations as a result.
- As part of the 'Fullscope' consortium, worked alongside six other local charities to influence and improve children and young people's mental health services across Cambridgeshire and Peterborough.
- Partnered with local charity, Lifecraft, the local Psychological Wellbeing Service and a wide range of other community-based providers to extend the hours of Lifecraft's Lifeline helpline to support the wellbeing of individuals across our communities during lockdown.
- Rapidly adapted all our core services so that we could continue to provide support throughout the Covid-19 lockdown period.

## **Our beneficiaries**

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

## **Our reach**

During 2019/20 we provided:

- More than **19,390** hours of planned 1:1 support to **3,620** individuals, plus more than an additional **250** hours of ad hoc telephone support to members of the public.
- **1,400** hours of group support to more than **1100** individuals.
- **1750** hours of training and workshops attended by more than **2000** participants
- **2318** visits to our crisis Sanctuaries, which successfully de-escalated our visitors' crises on **94%** of occasions.
- **3100** hours of counselling thanks to our incredible team of volunteer counsellors.

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- Ground-breaking, high profile STOP Suicide campaigning and training activities, supported by more than **110** 'Campaign Makers' across our communities, including **1,950** face to face conversations about suicide prevention and encouraging **6,221** new visitors to the [www.stopsuicidepledge.org](http://www.stopsuicidepledge.org) website.

## **Our Impact**

Below is just some of the feedback we have received from individuals we have worked with this year up to and including the first Covid-19 lockdown:

*"I was desperate before attending the Sanctuary and was ready to give up....They gave me time to talk and this is exactly what I needed that night."* **Sanctuary out of hours crisis service**

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

*"I feel like a different person. If the Coronavirus outbreak had happened before attending the course, I would not have been able to cope but I feel so much better now, I can cope with it."* **Perinatal Service**

*"Attending the Good Mood Cafe has helped to bring me out of a depressive state and enabled me to reconnect with other people as well as myself."* **Good Life Service**

*"You really helped me. . . I felt like you actually knew what it was like for me having these conditions. If I feel stressed or suicidal again, I will call this helpline. It has helped me to see that actually I can calm myself down, I can then problem solve and make decisions and I didn't know I could do that."* **Lifeline Plus – telephone listening support (pandemic response service)**

*"A help to me in a time when I felt my life was worthless. I've been helped immensely, and I am leaving prison next week a much better person,"* **HMP Peterborough wellbeing service**

*"I attended the YMHFA (Youth Mental Health First Aid) course. . .It gave me the right tools to talk a stranger in crisis down from a bridge today. The person agreed to go to A&E with two police officers. I'm glad I booked on to the course."* **Training participant**

**For more information about the impact of our work, please see our 2019/2020 Impact Report, which will be available at our AGM.**

## **'A year of two halves'**

The first half of this year was dominated by the mobilisation of our Good Life Service – a community-based recovery and inclusion service funded by Cambridgeshire County Council, Peterborough City Council and Cambridgeshire & Peterborough CCG.

The Good Life Service takes a fresh approach to community-based wellbeing support and has been developed alongside individuals with lived experience of mental health problems.

The Good Life Service focuses on individual strengths and skills. It encourages peer support and community connectivity and is available to adults aged 18 upwards living in Cambridgeshire and Peterborough. It is an open access service, recognising that we all have ups and downs and may need support at times.

This contract replaced a number of others across the county and involved the transfer of staff from four other local organisations into CPSL Mind, together with a commitment to be delivering the new service from day 1 on the contract, on 2 September, 2019. This was a significant and hugely complex undertaking, which involved a period of considerable change for all concerned. Over the year, this newly formed, multi-skilled Good Life Team has connected and developed and we are hugely proud of what they have achieved, and of the resilience that they, and indeed all of our staff and volunteers, have demonstrated in the face of the challenges that Covid-19 has presented to all of us.

Alongside the Good Life Service, our other front-line services have continued to provide high quality mental health crisis support, counselling & cognitive behavioural therapy and peer-led perinatal support; while our training and

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campaigns teams have delivered a vast range of activity focused on increasing skills and raising awareness across our communities – with a particular focus on suicide prevention.

### **Covid Response**

It will be no surprise that our Covid Response dominated the first few months of 2020. We are very proud of our response to this crisis, both in terms of adapting and maintaining all of our existing services, but also in working with other partners across the system to provide a coherent joint response to those affected by the pandemic itself.

This included incredible partnership work with the charity Lifecraft, the Cambridgeshire and Peterborough Psychological Wellbeing Service, plus many other partners across the system, to support delivery of Lifecraft's extended Lifeline Helpline and the county-wide *Now We're Talking* communications campaign.

Our staff and volunteers showed enormous commitment, flexibility and courage throughout and we are extremely grateful to them for their dedication and 'can do' attitude during this extraordinary time.

### **Co-production**

Co-production continues to be at the heart of all our activities - with our Co-production Team playing a key part in that. The 'Co-pro' Team, as it is known internally, is a mixed and constantly evolving group, comprising individuals with lived experience of mental health issues together with other volunteers and front-line staff.

Co-pro Team members have been hugely influential over the past year, supporting the development of strategy, policy and services – and ensuring that genuine co-production and person-centred service design approaches are embedded across everything we do.

*"Co-production is not only wonderful for an organisation, it's also inspiring for the individuals taking part."* **Co-production Team member**

### **Volunteer impact**

Our diverse and multi-skilled team of volunteers continue to have a huge impact on our work. This year saw **more than 3500** volunteer hours of direct service delivery – together with hundreds more from individuals who have contributed their time and skills as Trustees or in campaigning, fundraising, co-production or administration roles. A huge 'thank you' to everyone who has given up their time to support our work during this exceptionally challenging year. We could not do what we do without you.

*"When I first got involved I was experiencing anxiety and low mood myself and I really wanted to make a difference by creating awareness around mental health...I've got the tools now to potentially save a life and help someone."*  
**Nicole, STOP Suicide Campaign Maker**

### **Quality and Service Improvement**

This year has also seen our whole organisation go under the spotlight of the rigorous three-yearly Mind Quality Mark (MQM) Assessment – which provided a great opportunity to both celebrate our considerable strengths and achievements and to focus on ways in which we can improve.

We found the MQM process both useful and supportive and were delighted to receive an extremely positive report at the end of the process – and nominations for four 'Mind Excellence' awards in the following areas as a result - Service User Influence and Participation, Service Design and Innovation, People and Sustainability. While the MQM made a number of relatively minor recommendations for improvements, which we have embraced, they also offered high praise to the organisation on a number of key areas, as demonstrated by the quote below:

*"CPSL Mind is an inspirational example of an organisation that lives its values and translates its strategy into meaningful action. Across all levels of the organisation, people bring commitment, enthusiasm in learning, motivation to improve, empathy and compassion."*

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*This culture of empowerment and courage is defined by the CEO, Trustees and the leadership team, and lived across the whole organisation.” Mind Quality Mark (MQM) Assessors*

This year also saw the impact of our corporate partnership with the Cambridge-based company Jagex – supporting our STOP Suicide Campaign - acknowledged by four national award nominations. We were also named as winners of the Corporate Community Local Involvement Award at the 2019 Charity Times Awards as well as the Corporate Social Responsibility Award at Games Industry Awards 2019.

Our Training team gained national recognition for the impact of the Primary Suicide Mitigation training by winning a 'This Can Happen' Award in the category of 'Best Targeted Mental Health Initiative'.

In addition, a member of our Perinatal Team was shortlisted in the 'Inspirational Mental Health Story' category of the Mental Health and Wellbeing awards. This award celebrates individuals who have overcome overwhelming challenges relating to their mental health or wellbeing.

## **Delivering against our Strategy**

This report relates to the second year of our organisational strategy 2019-2021 and we are pleased to report having made significant progress as against all of our six strategic goals across Cambridgeshire and Peterborough, the highlights of which are detailed below.

### **1. Increasing choice and accessibility**

- Launching our Good Life Service, which offers a wide an expanding range of easy access community wellbeing activities, peer support groups and strengths-based support across Cambridgeshire and Peterborough.
- As part of the Good Life Service, preparing for the launch of an open access digital counselling and wellbeing service 'Qwell' alongside our partner Xenzone.
- Co-producing and delivering a specialist element of the Good Life Service for students of Anglia Ruskin University and University of Cambridge.
- Working alongside Cambridgeshire and Peterborough Foundation Trust to co-deliver aspects of new, transformational community mental health services in Peterborough – an 'early implementer' site of the NHS-funded national transformation programme.
- Taking part in a series of consultation exercises with a range of ethnic minority community groups in Peterborough to inform the co-development of services as part of the community mental health service transformation, described above.
- Working alongside our community partner The Lantern Initiative, in Peterborough, with a view to co-delivery of our Perinatal Service within the Muslim Community.
- Collaborating with local charity Lifecraft, the Psychological Wellbeing Service and a wide range of other community partners to support extended and enhanced delivery of Lifecraft's Lifeline Helpline Service.
- Offering phone support as part of the Sanctuary Service Covid-19 response enabled us to reach individuals who had previously been restricted from accessing this service due to transport or family carer issues.
- Launching the digital wellbeing and counselling service, Qwell, as part of the Good Life Service (April 2020).

### **2. Empowerment through strengths-based approaches**

- Our new Good Life Service takes a strengths-based approach and focuses on connecting people to their strengths, talents and wider community to improve wellbeing and build confidence/resilience. By 'changing the conversation' we have already seen many individuals travel significant distances on their recovery journeys – while often also supporting others along the way.
- Embedding co-production and peer support across our services has been a powerful catalyst for creativity and change. The benefits of this approach are self-evident and there is little more satisfying than witnessing empowered individuals and groups create their own solutions.

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- Playing a key role in the county-wide Asset Based Community Development (ABCD) network across Cambridgeshire and Peterborough.

**3. Opportunities for self-help and peer support**

- Embedding peer support groups across our Good Life and Perinatal Services.
- Connecting individuals with evidence-based self-help skills and resources as part of our Changing Lives, 'Open Door - calm spaces', Good Mood Cafes, peer support groups and perinatal courses.
- Sharing evidence-based self-help ideas and resources via our active social media channels.
- Supporting Lifecraft's Lifeline helpline and the multi-agency 'Now We're Talking' media campaign targeted at connecting people to support and self-help resources during Covid-19 lockdown.

**4. Support the growth of community-led activities**

- Delivering our open access Good Mood Cafes across Peterborough and Cambridgeshire, designed to connect individuals around common interests and with other local opportunities.
- Developing our 'Good Life Fund' – which will offer small grants to groups of individuals who wish to establish their own wellbeing-related activities. Although the launch of this Fund was delayed by Covid-19, it is now set for launch in January 2021.
- Co-producing alongside our incredible community of STOP Suicide 'Campaign Makers' to find creative new ways of promoting our Suicide Prevention messages.
- Securing funding from South Provider Alliance Innovation Fund to start student Good Mood Cafes in Anglia Ruskin University and University of Cambridge.

**5. Encourage open conversations around mental health and suicide**

- Continuing to develop our STOP Suicide campaign, which was used as an example of best practice for other local suicide prevention initiatives including Leicestershire's 'Start a Conversation' campaign.
- Providing suicide prevention training to influential local figures on World Suicide Prevention Day, including representatives from the University of Cambridge and John Lewis, which featured in local TV broadcasts, radio and print.
- Hosting a conference and celebration events as part of our Stress LESS campaign for students, aged 12-18 years old, across local schools.
- Continuing our award-winning programme of suicide mitigation training with GPs and other Primary Care staff.

**6. Increase mental health-related skills within our communities**

- Launching our two-year partnership programme with national Mind and the University of Cambridge focusing on equipping students and staff with tools, techniques and knowledge on how to look after their mental health whilst at university and in the workplace.
- Influencing and supporting Cambridgeshire and Peterborough NHS Foundation Trust's decision to adopt the same suicide mitigation training as primary care with the ambition of creating a joined-up approach across the system.
- Continuing to train local businesses in our mental health workshops during lockdown, reacting quickly to convert our training to an online offer. This has led to collaboration across CPSL Mind with is now offering 'Good Mood Cafes in the workplace'

**Forward planning**

CPSL Mind has a number of multi-year contracts, the largest of which is anticipated to continue to 2025.

Our current, co-produced organisational strategy takes us to the end of 2021, and we are now in the process of revisiting this with a view to building on what has been achieved over the past three years. There will be a particular focus on increasing our diversity as an organisation, with regards our beneficiaries and our Trustees, staff and volunteers, while paying careful attention to our impact on the environment.



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## South Lincolnshire

To date, our position in relation to delivering our strategy in South Lincolnshire has been more complicated. Historically, we have delivered a number of small, short term contracts in the South Lincs area and, while we have recognised the need to take a more strategic approach, this year we have had to prioritise our resources on the retendering and development of existing projects and services in Cambridgeshire and Peterborough.

In an ever-changing landscape, we have also recognised the importance of gaining a solid understanding of both the need and the existing community-based services already available in South Lincolnshire before deciding on next steps.

With this in mind we commissioned the local consultancy Taproot to undertake a comprehensive consultation and scoping exercise with stakeholders across South Lincolnshire - the results of which were considered by our Board of Trustees in November 2020.

We will be using the remainder of 2020-21 to establish a clear strategy, business plan and timeline for our presence in South Lincolnshire going forward.

## Values-based practice

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



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

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

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## **Organisational Priorities**

Our organisational strategy gives us a clear 'road map' around which to develop our projects and services - and focus our fundraising strategy - over the coming year; and we have already begun consultation around our new strategy post-2021, taking into account the learnings from Covid-19 and what we recognise as the core priorities of Equality, Diversity & Inclusion, the Environment and Sustainability.

We believe that truly collaborative approaches, bringing like-minded organisations and individuals together to develop and deliver co-produced services will be key to sustainability going forward – an approach which also reflects our values and strategic goals.

## **Risk Management**

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

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

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

## **GOVERNANCE AND DECISION-MAKING**

### **Governing document**

Cambridgeshire, Peterborough and South Lincolnshire (CPSL) Mind Ltd, is a company limited by guarantee with charitable status, which is governed by a Memorandum and Articles of Association.

### **Organisational structure**

#### **• Trustees**

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

#### **• Appointment of Trustees**

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

#### **• Trustee Induction and Training**

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

#### **• Board of Trustees membership 2019/20**

Please see Board of Trustees 2019/20 on page 1, including details of Trustees who served during the year and up to the date of this report.

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• **CPSL Mind Members**

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

• **Remuneration Policy**

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

**Management**

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

**Public Benefit**

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

**Financial Review**

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

The charity recorded a surplus for the year of £33,123 compared to a deficit in the previous year of £236,507. Total income from the year increased from £1,846,377 in the previous year to £2,228,821 in the current year. Reserves at the end of the year increased from £957,366 to £990,489, of which £114,397 were held in restricted funds (2019: £40,257).

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

**Funding Sources**

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

- **Cambridgeshire County Council**
- **Peterborough City Council**
- **Cambridgeshire and Peterborough Clinical Commissioning Group**
- **Sodexo Justice Services**
- **National Mind**
- **A range of community partners**

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

**Community Fundraising and Corporate Partners**

As part of our income generation strategy, we continued to invest more resources into our community fundraising this year, alongside which, we have been extremely fortunate to have had so many organisations, community groups and individuals fundraise for us and support our work.

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Highlights this year include the continued very generous support from our corporate partner Jagex, in Cambridge, whose funding for our STOP Suicide campaign has enabled us to deliver a high profile, focused campaign which had impact across Cambridgeshire and Peterborough. We were also privileged to be able to support the Cambridge Half Marathon in March 2020, which generated a huge amount of interested and sponsorship income for CPSL Mind.

We are very grateful to all of the local companies, groups and individuals who have raised money to support our work. For example, individuals have trekked, cycled, danced, run, baked cakes and even donated in lieu of birthday presents. . . We are very grateful to all of our supporters who have given up their time and shown great courage and determination in some of the challenges they have undertaken in order to raise money for CPSL Mind.

### **Investment policy and performance**

Funds are held by CPSL Mind in accordance with the Finance Policy and the Business Plan. Bank Interest received was £2,852.

### **Reserves policy**

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

- Disaster Fund – as at 31 March 2020 the Disaster Fund had a balance of £169,000. This represents approximately 1.5 months operating costs in the event that funding for services is lost.
- Building Reserve – a fund set aside for significant repairs. As at 31 March 2020 the balance on the Building Reserve stood at £20,000.

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

At 31 March 2020 the charity had free reserves of £349,255, being the balance on the General funds after allowing for the net book value of fixed assets excluded from designated funds (2019: £368,344).

### **Risk Review**

The Trustees are continuing their review of the major risks to which the charity is exposed, in line with the organisation's risk appetite and risk management strategy, which comprises:

- i) an annual review of the risks which the charity may face;
- ii) the establishment of systems and procedures to manage those risks identified in the plan; and
- iii) the implementation of procedures designed to minimise any potential impact on the charity should any of those risks materialise.

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

### **Statement of Trustee Responsibilities**

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

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

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

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

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

### **Auditors**

The auditors, Chater Allan LLP were approved for re-appointment at the Annual General Meeting on 25 August 2020.

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

This report was approved by the Trustees on 9 December 2020 and signed on their behalf, by:

DocuSigned by:

*Alan Tait*

.....EB48B28ACB1Q409.....

Alan Tait  
Chair of Trustees

DocuSigned by:

*Aly Anderson*

.....8E9FD6860A34489.....

Aly Anderson  
Chief Executive Officer

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

We have audited the financial statements of Cambridgeshire, Peterborough and South Lincolnshire (CPSL) Mind, (the charitable company) for the year ended 31 March 2020 which comprise Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2020 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice.
- have been prepared in accordance with the requirements of the Companies Act 2006.

## **Basis for opinion**

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

## **Conclusions relating to going concern**

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

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

## **Other information**

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

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

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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 directors' report has been prepared in accordance with applicable legal requirements.

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

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

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

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

**Responsibilities of Trustees**

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

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

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

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

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

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

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

**Use of our report**

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

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

Date: 18 January 2021



**CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD**  
**(A company limited by guarantee)**  
**STATEMENT OF FINANCIAL ACTIVITIES (Incorporating the Income and Expenditure Account)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

	Notes	Unrestricted Funds £	Restricted Funds £	2020 Total Funds £	2019 Total Funds £
<b>Income from:</b>					
Donations and legacies	2	144,566	-	144,566	94,744
Charitable activities	4	1,245,800	696,941	1,942,741	1,607,533
Other trading activities		138,662	-	138,662	142,251
Investments	3	2,852	-	2,852	1,849
<b>Total income</b>		<u>1,531,880</u>	<u>696,941</u>	<u>2,228,821</u>	<u>1,846,377</u>
<b>Expenditure on:</b>					
Raising funds		24,300	-	24,300	27,400
Charitable activities	5	1,491,280	680,300	2,171,580	2,057,538
<b>Total expenditure</b>	7	<u>1,515,580</u>	<u>680,300</u>	<u>2,195,880</u>	<u>2,084,938</u>
Net gains/(losses) on investments		(93)	-	(93)	(7)
<b>Net income/(expenditure)</b>		<u>16,207</u>	<u>16,641</u>	<u>32,848</u>	<u>(238,568)</u>
Transfer between funds	15	(57,499)	57,499	-	-
<b>Other recognised gains/ (losses)</b>					
Actuarial gains/(losses) on defined benefit pension schemes	17	275	-	275	2,061
<b>Net movement in funds</b>		<u>(41,017)</u>	<u>74,140</u>	<u>33,123</u>	<u>(236,507)</u>
<b>Reconciliation of funds:</b>					
Total funds brought forward		917,109	40,257	957,366	1,193,873
<b>Total funds carried forward</b>		<u>876,092</u>	<u>114,397</u>	<u>990,489</u>	<u>957,366</u>

**Continuing Operations**

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

**CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD****(A company limited by guarantee)****BALANCE SHEET****AS AT 31 MARCH 2020****Registered number: 01082980**

	<b>Notes</b>	<b>2020 £</b>	<b>2019 £</b>
<b>Fixed Assets</b>			
Tangible assets	10	283,154	309,828
Investments	11	2,715	2,808
		<u>285,869</u>	<u>312,636</u>
<b>Current Assets</b>			
Debtors	12	172,970	159,169
Cash at bank and in hand	13	733,832	682,299
		<u>906,802</u>	<u>841,468</u>
<b>Liabilities</b>			
Creditors: amounts falling due within one year	14	(178,636)	(168,176)
		<u>728,166</u>	<u>673,292</u>
<b>Net Current Assets</b>			
		728,166	673,292
<b>Pension Liability</b>	17	(23,546)	(28,562)
		<u>990,489</u>	<u>957,366</u>
<b>Net Assets</b>			
		<u>990,489</u>	<u>957,366</u>
 <b>The Funds of the Charity:</b>			
Restricted Funds	15	114,397	40,257
Unrestricted Funds	15	876,092	917,109
		<u>990,489</u>	<u>957,366</u>
<b>Total charity funds</b>		<u>990,489</u>	<u>957,366</u>

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

The financial statements were approved by the board of directors on 9 December 2020 and signed on its behalf by:

DocuSigned by:


  
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**Alan Tait****Chair of Trustees**

05 January 2021

**CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD**  
**(A company limited by guarantee)**  
**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

	<b>2020</b> <b>£</b>	<b>2019</b> <b>£</b>
<b>Cash flows from operating activities:</b>		
Net cash provided by operating activities	<u>56,386</u>	<u>(179,066)</u>
<b>Cash flows from investing activities:</b>		
Interest from investments	2,852	1,849
Purchase of property, plant and equipment	<u>(7,705)</u>	<u>(3,144)</u>
Net cash provided by investing activities	<u>(4,853)</u>	<u>(1,295)</u>
<b>Change in cash and cash equivalents in the reporting period</b>	<u>51,533</u>	<u>(180,361)</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>	682,299	862,660
<b>Cash and cash equivalents at the end of the reporting period</b>	<u><u>733,832</u></u>	<u><u>682,299</u></u>
<b>Cash and cash equivalents at the end of the reporting period</b>		
Cash at bank and in hand	733,832	682,299
	<u><u>733,832</u></u>	<u><u>682,299</u></u>
<b>Reconciliation of net income/(expenditure) to net cash flow from operating activities</b>		
	<b>2020</b> <b>£</b>	<b>2019</b> <b>£</b>
Net (expenditure)/income for the reporting period	32,848	(238,568)
Adjustments for:		
Depreciation charges	34,379	32,803
(Gains)/losses on investments	93	7
Interest from investments	(2,852)	(1,849)
Pension liability adjustments	275	2,061
(Increase)/decrease in debtors	(13,801)	(31,683)
Increase/(decrease) in creditors	5,444	58,163
Net cash provided by operating activities	<u><u>56,386</u></u>	<u><u>(179,066)</u></u>

**CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD**  
**(A company limited by guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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## **1. STATEMENT OF ACCOUNTING POLICIES**

### **1.1 Basis of preparation of financial statements**

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

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

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

### **1.2 Company status**

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

### **1.3 Fund accounting**

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

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

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

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

### **1.4 Income**

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

### **1.5 Expenditure**

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

### **1.6 Debtors**

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

**CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD**  
**(A company limited by guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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## **1. STATEMENT OF ACCOUNTING POLICIES (CONTINUED)**

### **1.7 Creditors and provisions**

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

### **1.8 Going concern**

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

### **1.9 Tangible fixed assets and depreciation**

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

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

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

### **1.10 Investments**

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

### **1.11 Operating leases**

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

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

### **1.12 Pension**

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

Details of pension scheme liabilities are shown in Note 17.

**CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD**  
**(A company limited by guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**1. STATEMENT OF ACCOUNTING POLICIES (CONTINUED)**

**1.13 Volunteers**

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

**1.14 Companies Act 2006**

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

**2. DONATIONS AND LEGACIES**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2020 Total £</b>	<b>2019 Total £</b>
Subscriptions	2,198	-	2,198	2,274
Donations and legacies	142,368	-	142,368	92,470
	<u>144,566</u>	<u>-</u>	<u>144,566</u>	<u>94,744</u>

**3. INVESTMENT INCOME**

Bank interest received	2,852	-	2,852	1,849
	<u>2,852</u>	<u>-</u>	<u>2,852</u>	<u>1,849</u>

**4. INCOME FROM CHARITABLE ACTIVITIES**

Mental Health Services	1,245,800	696,941	1,942,741	1,607,533
	<u>1,245,800</u>	<u>696,941</u>	<u>1,942,741</u>	<u>1,607,533</u>

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

**SOURCES OF INCOME**

	<b>2020 £</b>	<b>2019 £</b>
Cambridgeshire County Council	921,241	589,499
Cambridgeshire and Peterborough Clinical Commissioning Group	734,083	708,401
Cambridgeshire and Peterborough Clinical Commissioning Group*	-	(38,374)
Peterborough City Council	79,703	154,337
MIND	145,985	102,446
SODEXO	-	25,320
Other Sources	61,729	65,904
Total	<u>1,942,741</u>	<u>1,607,533</u>

\* Return of unspent grants

**CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD**  
**(A company limited by guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**5. DIRECT COSTS**

	<b>Mental Health Services</b>			
	<b>Unrestricted</b>	<b>Restricted</b>	<b>2020</b>	<b>2019</b>
	<b>Funds</b>	<b>Funds</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Staff costs (excluding wages and salaries)	58,080	16,671	74,751	42,992
Training delivery costs	24,491	-	24,491	35,556
Telephone and website	49,851	920	50,771	44,675
Printing postage and stationery	35,079	7,613	42,692	35,617
IT Costs	20,010	1,576	21,586	18,679
Travel	72,067	22,748	94,815	92,558
Office, accommodation and other costs	37,165	188,000	225,165	242,783
Wages and salaries	1,044,756	391,951	1,436,707	1,349,147
National Insurance	79,663	32,767	112,430	103,662
Pension cost	27,442	8,380	35,822	21,008
Evaluation and research	-	-	-	14,267
Depreciation and Amortisation	24,705	9,674	34,379	32,803
Bad debts	-	-	-	-
Support costs	17,971	-	17,971	23,791
	<u>1,491,280</u>	<u>680,300</u>	<u>2,171,580</u>	<u>2,057,538</u>

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

**6. SUPPORT COSTS**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>2020</b>	<b>2019</b>
	<b>Funds</b>	<b>Funds</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Accountancy and financial advice	363	-	363	4,080
Auditors' remuneration	6,000	-	6,000	6,000
Professional fees	10,060	-	10,060	11,086
AGM & Annual report cost	742	-	742	2,254
Trustees' meetings and other expenditure	806	-	806	371
	<u>17,971</u>	<u>-</u>	<u>17,971</u>	<u>23,791</u>

**7. ANALYSIS OF RESOURCES EXPENDED BY EXPENDITURE TYPE**

	<b>Staff costs</b>	<b>Depreciation</b>	<b>Other Costs</b>	<b>2020</b>	<b>2019</b>
		<b>&amp; Amortisation</b>		<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Raising funds	-	-	24,300	24,300	27,400
Mental Health Services	1,684,201	34,379	435,029	2,153,609	2,033,747
Support costs	-	-	17,971	17,971	23,791
	<u>1,684,201</u>	<u>34,379</u>	<u>477,300</u>	<u>2,195,880</u>	<u>2,084,938</u>

**CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD**  
**(A company limited by guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**8. NET INCOME**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
The excess of expenditure over income is stated after charging:		
Depreciation of fixed assets - owned by the charity	34,379	32,803
Accountancy and financial advice	363	4,080
Auditors' remuneration	6,000	6,000
Pension costs	35,822	21,008
	<u>35,822</u>	<u>21,008</u>

No Trustee's received any reimbursement of expenses (2019: £323, 1 trustee)

No Trustees received any remuneration or benefits in kind (2019: £nil)

During the year the charity took out Trustees' Indemnity Insurance at a cost of £869.

**9. STAFF COSTS**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Wages and salaries	1,436,707	1,349,147
Social security costs	112,430	103,662
Other pension costs	35,822	21,008
	<u>1,584,959</u>	<u>1,473,817</u>

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

	<b>2020</b>	<b>2019</b>
Project workers and administrative staff	<u>74</u>	<u>75</u>
Full time equivalent	<u>50</u>	<u>53</u>

No employee received remuneration totalling to more than £60,000 in either this year or the previous year.  
Key management personnel benefits totalled £232,150 in the year.

**10. TANGIBLE FIXED ASSETS**

	<b>Land and Buildings £</b>	<b>Leasehold Property £</b>	<b>Furniture &amp; Equipment £</b>	<b>Total £</b>
<b>Cost:</b>				
At 1 April 2019	460,203	150,000	131,702	741,905
Additions	-	-	7,705	7,705
Disposals	-	-	(18,840)	(18,840)
At 31 March 2020	<u>460,203</u>	<u>150,000</u>	<u>120,567</u>	<u>730,770</u>
<b>Depreciation:</b>				
At 1 April 2019	180,723	135,000	116,354	432,077
Charge for year	9,205	15,000	10,174	34,379
Eliminated on disposal	-	-	(18,840)	(18,840)
At 31 March 2020	<u>189,928</u>	<u>150,000</u>	<u>107,688</u>	<u>447,616</u>
<b>Net book value:</b>				
At 31 March 2020	<u>270,275</u>	<u>-</u>	<u>12,879</u>	<u>283,154</u>
At 1 April 2019	<u>279,480</u>	<u>15,000</u>	<u>15,348</u>	<u>309,828</u>

Fixed assets are all used for charitable purposes.



**CAMBRIDGESHIRE, PETERBOROUGH AND SOUTH LINCOLNSHIRE (CPSL) MIND LTD**  
**(A company limited by guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

<b>11. INVESTMENTS</b>	<b>2020 £</b>	<b>2019 £</b>
At 1 April 2019	2,808	2,815
Additions	-	-
Disposals	-	-
Realised gains/(losses)	-	-
Unrealised gains/(losses)	(93)	(7)
At 31 March 2020	<u>2,715</u>	<u>2,808</u>

The historical cost of the investments at 31 March 2020 was £2,835 (2019: £2,835).

<b>12. DEBTORS</b>	<b>2020 £</b>	<b>2019 £</b>
Trade debtors	161,185	119,130
Prepayments and accrued income	6,880	35,134
Other debtors	4,905	4,905
	<u>172,970</u>	<u>159,169</u>

<b>13. CASH AT BANK AND IN HAND</b>	<b>2020 £</b>	<b>2019 £</b>
Bank current and deposit accounts	<u>733,832</u>	<u>682,299</u>

<b>14. CREDITORS: amounts falling due within one year</b>	<b>2020 £</b>	<b>2019 £</b>
Trade creditors	57,430	116,863
Social security and other taxes	29,786	23,480
Other creditors	8,820	9,072
Accruals and deferred income	82,600	18,761
	<u>178,636</u>	<u>168,176</u>

Included in Accruals and deferred income above is income that relates to the following year of £36,000.

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**15. STATEMENT OF FUNDS**

	Brought Forward	Income/ Gains on Investments	Expenditure/ Losses on Investments	Transfers In/Out	Carried Forward
	£	£	£	£	£
<b>Designated funds</b>					
Accommodation Fund	5,000		(5,000)	-	-
Barrere House Fund	279,480	-	(9,205)	-	270,275
Building Reserve	20,000	-	-	-	20,000
Disaster Fund	169,000	-	-	-	169,000
Charitable Services Fund	59,937	1,380,478	(1,383,612)	(2,121)	54,682
	<u>533,417</u>	<u>1,380,478</u>	<u>(1,397,817)</u>	<u>(2,121)</u>	<u>513,957</u>
<b>General funds</b>					
General funds	<u>383,692</u>	<u>151,677</u>	<u>(117,856)</u>	<u>(55,378)</u>	<u>362,135</u>
Total unrestricted funds	<u>917,109</u>	<u>1,532,155</u>	<u>(1,515,673)</u>	<u>(57,499)</u>	<u>876,092</u>
<b>Restricted funds</b>					
Leasehold Premises	9,674	-	(9,674)	-	-
Resilient Together Fund	-	-	(672)	672	-
The Sanctuary	25,707	385,214	(450,657)	39,736	-
GP Training	4,876	14,415	(18,310)	-	981
Prison Training	-	25,425	(28,891)	3,466	-
Suicide Prevention Trailblazer	-	179,500	(83,698)	-	95,802
Building Mentally Healthy Universities	-	35,100	(17,486)	-	17,614
Perinatal and Empowering Women	-	57,287	(70,912)	13,625	-
	<u>40,257</u>	<u>696,941</u>	<u>(680,300)</u>	<u>57,499</u>	<u>114,397</u>
<b>Total of Funds</b>	<u>957,366</u>	<u>2,229,096</u>	<u>(2,195,973)</u>	<u>-</u>	<u>990,489</u>

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

**Designated Funds:**

**Accommodation Fund**

Hunts. Mind obtained a new 10 year lease for premises at The Limes, New Street, St Neots, commencing April 2010. The cost of this lease was £150,000, of which £50,000 was to be taken from the charity's reserves. The Trustees designated an accommodation reserve for this commitment in the year ended 31 March 2010 and the fund will be reduced over the period of the lease.

**Barrere House Fund**

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

**Building Reserve**

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

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**15. STATEMENT OF FUNDS (CONTINUED)**

**Designated Funds (continued):**

**Disaster Fund**

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

**Charitable Services Fund**

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

- The Good Life - This major project amalgamated the legacy Wellbeing and Support to Recovery programmes into one overarching activity which commenced on 1/9/2019 for a three-year initial contract amounting to £3.118m over that period. This is jointly funded by Cambridgeshire County Council and the Cambridgeshire & Peterborough NHS Clinical Commissioning Group.
- Changing Lives - improving access to psychological therapies and counselling
- Cambridgeshire and Peterborough Wellbeing Service - holistic wellbeing support
- Support2Recovery - one to one support in the community
- STOP Suicide – suicide prevention campaign
- Training - mental health related training and workshops
- Connecting Mums & Mums Matter - perinatal community service

**General Fund:**

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

**Restricted Funds:**

**Leasehold Premises**

As noted above, Hunts. Mind obtained a 10 year lease for premises at The Limes, New Street, St Neots, commencing April 2010. This was subsequently transferred to Cambridgeshire Mental Welfare Association. Hunts. Mind received a grant of £100,000 from Cambridgeshire County Council towards the cost of the lease and this restricted fund will be reduced over the period of the lease.

**Charitable Services**

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

**The Sanctuary** - The Sanctuary provides a safe place for individuals experiencing an emotional or mental health crisis out of office hours. It is open seven days a week from 6pm to 1am and works as part of the county-wide First Response Service. The Sanctuary is funded by Cambridgeshire and Peterborough CCG. Expenditure exceeded income and therefore a transfer from the General Fund has been made in the year.

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**15. STATEMENT OF FUNDS (CONTINUED)**

**Restricted Funds (continued):**

**GP Training** – this project delivers a suicide prevention training programme to GPs and other Primary Care staff across Cambridgeshire and Peterborough. The programme offers a two part workshop, delivered peer to peer by a GP trainer alongside CPSL Mind's trainer/programme co-ordinator. GPs are trained in safety planning skills, complemented by bespoke tools. This work is funded through the Sustainability and Transformation Partnership (STP) and Public Health.

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

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

**Building Mentally Healthy Universities** - Funded by National Mind from an ultimate income source of Goldman Sachs. The project for two years and £117k initially plans to run until Q1 2021/22. Recently it has been awarded a further £20k to work with social media influences as part of an ambitious and innovative extension of delivery. The project time frame should remain the same

**Perinatal and Empowering Women** - This is a multi-funded area. Receiving grants of £21k from Peterborough City Council to deliver their core support service in the Peterborough area, trust fund grants from the Evelyn Trust and National Mind amounting to £45k to deliver Training, the peer support mentoring project of £40k received from the CCG (largely rolled-forward to 20/21) and donations to support their activities of £8k. The transfer from General Fund reflects the excess of expenditure against income received during the year.

**SUMMARY OF FUNDS**

	<b>Brought Forward</b>	<b>Income/ Gains on Investments</b>	<b>Expenditure/ Losses on Investments</b>	<b>Transfers In/Out</b>	<b>Carried Forward</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Designated Funds	533,417	1,380,478	(1,397,817)	(2,121)	513,957
General Funds	383,692	151,677	(117,856)	(55,378)	362,135
<b>Total Unrestricted Funds</b>	<b>917,109</b>	<b>1,532,155</b>	<b>(1,515,673)</b>	<b>(57,499)</b>	<b>876,092</b>
<b>Restricted Funds</b>	<b>40,257</b>	<b>696,941</b>	<b>(680,300)</b>	<b>57,499</b>	<b>114,397</b>
	<b>957,366</b>	<b>2,229,096</b>	<b>(2,195,973)</b>	<b>-</b>	<b>990,489</b>

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**16. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<b>Restricted Funds £</b>	<b>Unrestricted Funds £</b>	<b>2020 Total £</b>	<b>2019 Total £</b>
Tangible fixed assets	-	283,154	283,154	309,828
Fixed asset investments	-	2,715	2,715	2,808
Current assets	114,397	792,405	906,802	841,468
Current liabilities	-	(178,636)	(178,636)	(168,176)
Pension Liability	-	(23,546)	(23,546)	(28,562)
	<u>114,397</u>	<u>876,092</u>	<u>990,489</u>	<u>957,366</u>

**17. PENSION COMMITMENT**

**TPT Retirement Solutions - The Growth Plan**

The company participates in the scheme, a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined contribution scheme.

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

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

A full actuarial valuation for the scheme was carried out at 30 September 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:

From 1 April 2019 to 30 September 2025:	£11,243,000 per annum	(payable monthly and increasing by 3% each on 1st April)
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Unless a concession has been agreed with the Trustee the term to 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 Trustees have asked the participating employers to pay additional contributions to the scheme as follows

From 1 April 2016 to 30 September 2025:	£12,945,440 per annum	(payable monthly and increasing by 3% each on 1st April)
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**17. PENSION COMMITMENT (CONTINUED)**

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 arrangement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

PRESENT VALUES OF PROVISION	2020	2019	2018
	£	£	£
Present values of provision	23,546	28,562	35,153
RECONCILIATION OF OPENING AND CLOSING PROVISIONS			
	2020	2019	
	£	£	
Provision at the start of the period	28,562	35,153	
Unwinding of the discount factor (interest expense)	363	563	
Deficit contribution paid	(4,741)	(4,530)	
Remeasurements - impact of any change in assumptions	(638)	261	
Remeasurements - amendments to the contribution schedule	-	(2,885)	
Provision at the end of the period	<u>23,546</u>	<u>28,562</u>	
INCOME AND EXPENDITURE IMPACT			
	2020	2019	
	£	£	
Interest expense	363	490	
Remeasurements - impact of any change in assumptions	(638)	(513)	
Remeasurements - amendments to the contribution schedule	-	-	
Contributions paid in respect of future service	-	-	
Costs recognised in income and expenditure account	(4,741)	(4,530)	

ASSUMPTIONS	2020	2019	2018
Rate of discount (% per annum)	2.53%	1.39%	1.71%

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

In the event that Mind in Cambridgeshire withdraws from the multi-employer defined benefit pension scheme, they must by law pay their share of the deficit, calculated on a statutory basis known as the buy-out valuation basis. This was last estimated on 30 September 2019 where the cost of withdrawal was £90,272.

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**18. SHARE CAPITAL**

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

**19. OPERATING LEASE COMMITMENT**

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

	<b>2020 Total £</b>	<b>2019 Total £</b>
<b>Land &amp; property</b>		
Less than one year	19,950	23,940
Between one and five years	-	19,950
	<u>19,950</u>	<u>43,890</u>
<b>Other</b>		
Less than one year	5,700	9,551
Between one and five years	-	5,700
	<u>5,700</u>	<u>15,251</u>

**20. RELATED PARTY TRANSACTIONS**

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

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**21. PRIOR YEAR STATEMENT OF FINANCIAL ACTIVITIES**

	<b>Unrestricted funds £</b>	<b>Restricted Fund £</b>	<b>2019 Total funds £</b>
<b>Income from:</b>			
Donations and legacies	94,744	-	94,744
Charitable activities	1,049,777	557,756	1,607,533
Other trading activities	142,251	-	142,251
Investments	1,849	-	1,849
<b>Total income</b>	<b>1,288,621</b>	<b>557,756</b>	<b>1,846,377</b>
<b>Expenditure on:</b>			
Raising funds	27,400	-	27,400
Charitable activities	1,376,685	680,853	2,057,538
<b>Total expenditure</b>	<b>1,404,085</b>	<b>680,853</b>	<b>2,084,938</b>
Net gains/(losses) on investment assets	(7)	-	(7)
<b>Net income/(expenditure)</b>	<b>(115,471)</b>	<b>(123,097)</b>	<b>(238,568)</b>
Transfer between funds:	(14,499)	14,499	-
<b>Other recognised gains/ (losses)</b>			
Actuarial gains/(losses) on defined benefit pension schemes	2,061	-	2,061
<b>Net movement in funds</b>	<b>(127,909)</b>	<b>(108,598)</b>	<b>(236,507)</b>
<b>Reconciliation of funds:</b>			
Total funds brought forward	1,045,018	148,855	1,193,873
Fund balances transferred from Peterborough and Fenland Mind	-	-	-
<b>Total funds carried forward</b>	<b>917,109</b>	<b>40,257</b>	<b>957,366</b>