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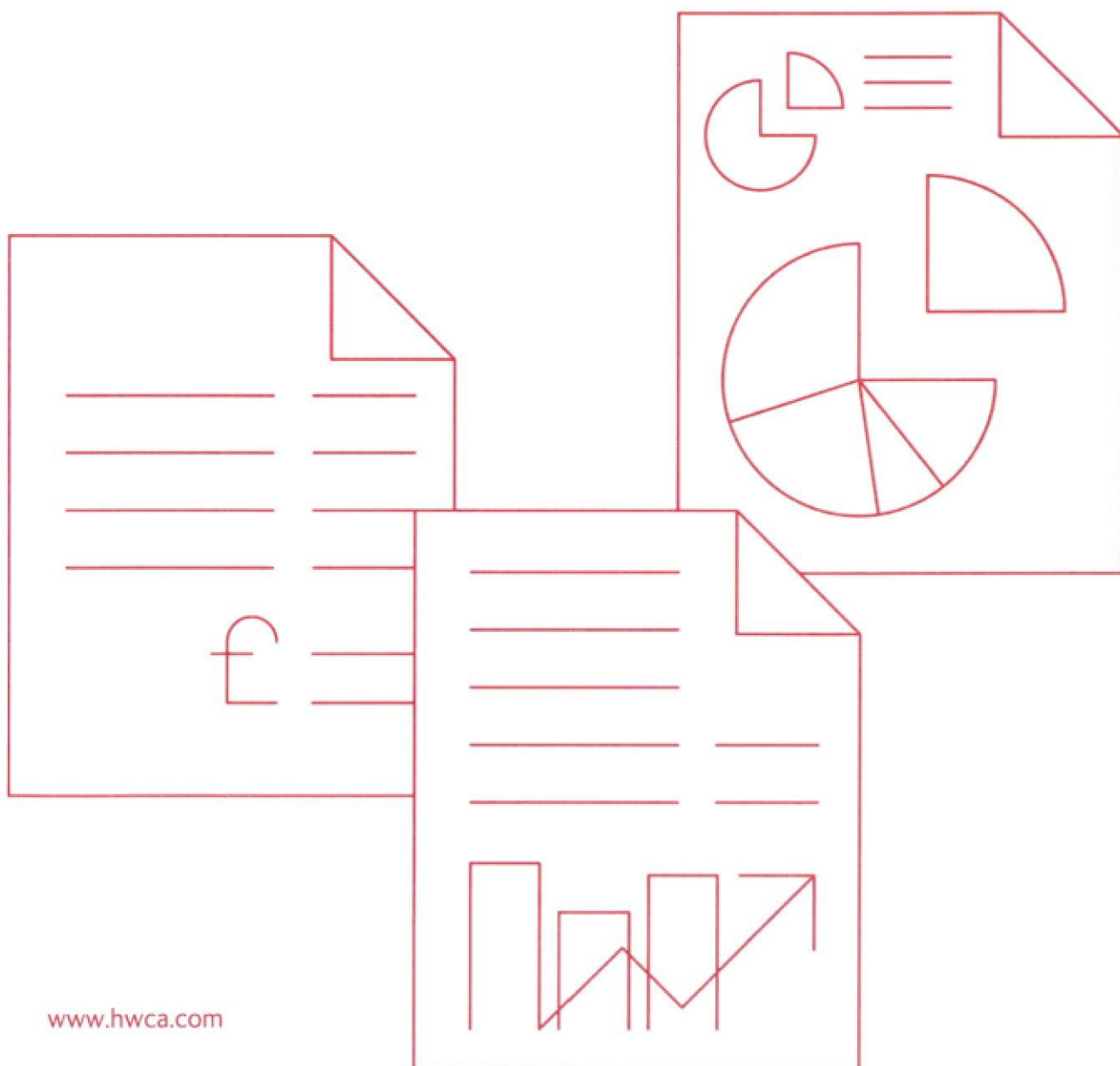
## **Cardiff Mind Ltd**

### **Report of the Trustees and Audited Financial Statements**

Year Ended 31 March 2021

Registered Company Number: 02803045

Registered Charity Number : 1020633



[www.hwca.com](http://www.hwca.com)



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for the Year Ended 31st March 2021**

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**Report of the Trustees  
for the Year Ended 31st March 2021**



The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

**Objectives and activities**

**Mission**

"Cardiff Mind promotes positive emotional wellbeing through empowering and supporting people to access opportunities to give them independence and quality of life."

It is felt that this emphasises the view that the organisation sees its role as assisting individuals to develop their own pathway to mental wellbeing wherever that may be.

The Action Plan adopted in support of the Business Plan is intended to provide a delivery and monitoring process to ensure that the Company's mission would become a reality.

In analysing the Company's strategic direction, it was identified and agreed that there were still 3 important and inter-related dimensions to its activities but that they needed to be sharpened up in order that they could become reflected in its new aims and objectives.

These dimensions relate to:

- \* Provision of consumer focused quality evidence based services that are value for money and are in accordance with our values and principles.
- \* Campaigning on behalf of individuals and the client group as a whole.
- \* Influencing the external environment to ensure that people who have experienced or are experiencing difficulties with their mental health have quality support at a local level.

**Objects of the Charity**

To promote the preservation of mental health in association with Mind (the National Association for Mental Health) and in accordance with the aims and objectives of Mind.

**Activities**

Cardiff Mind is a Limited Company with charitable objectives whose aim is to provide a range of community based services for people with mental health problems. The services currently provided include supported accommodation, tenant support in their own homes, self management groups, counselling individual planning, self help and support groups.

**Report of the Trustees  
for the Year Ended 31st March 2021**



**Objectives and activities**

**Aim 1**

To provide services that place the individual at their centre and that enables the individual to discover and realise their full potential as actively participating citizens.

**Objectives**

1. Introduce and implement a case-work approach for consumers.
2. Discuss and plan with consumers ways in which they can improve their mental health and wellbeing by accessing support and advice from Cardiff Mind and other agencies to overcome obstacles that prevent them from achieving their potential.
3. Develop a methodology to evidence and celebrate the improvements that people make in their own lives

**Aim 2**

To develop new services that enable the consumer to remain within or return to their local community of choice.

**Objectives**

1. Actively seek to work with customers to develop new service models for accommodation and support
2. Extend beyond current 18-65 client group by responding to requirements for age appropriate services
3. Extend outreach/satellite operations into other geographical areas of Cardiff and South Wales

**Aim 3**

To provide high quality services that evidence positive outcomes and value for money.

**Objectives**

1. Seek and attain externally recognised quality standards and hallmarks and embed those processes within the activities of the organisation
2. Introduce outcome-related performance monitoring systems that capture the progress made by individual consumers
3. Maintain the principles of Best Value in all of our activities

**Aim 4**

To increase awareness and understanding of mental health issues and to challenge stigma and discrimination.

**Objectives**

1. Take advantage of the opportunities that come about for mental health and well-being promotion - particularly in the workplace and educational establishments
2. Provide training, advice and support to mainstream organisations to ensure that people with mental health issues are able to access work, leisure, educational and recreational opportunities
3. Actively participate in opportunities to campaign and influence at a local and national level



## Objectives and activities

### Aim 5

To work in partnership with individuals, funders and service providers to ensure that the National Service Framework becomes a reality for people experiencing difficulties with their mental health.

### Objectives

Actively participate in opportunities to campaign and influence at a local and national level

1. Participate in a joined up solution for people experiencing difficulties with their mental health in Cardiff
2. Work collaboratively with voluntary sector partners particularly within the Mind movement to develop equality of access to opportunities for consumers throughout Wales
3. Ensure that all services provided and activities that take place within Cardiff Mind relate to and resonate with the National Service Framework.

### Area of benefit

Cardiff Mind operates primarily within the City of Cardiff although is able to provide telephone advice and information/signposting to a wider catchment area. It works with anyone who has or has experienced difficulties with their mental health together with their families and carers. It endeavours to be an inclusive service to all citizens in accordance with its Equal Opportunities Policy. Specific service provision is very often restricted by the requirements of funders but Cardiff Mind is committed to helping people achieve the best possible outcomes in their lives. In the year we have developed partnerships with employers and other organisations as part of a more general strategy of supporting mental health and wellbeing within the community. The Memorandum and Articles provide for the area of benefit to include the whole of the Principality but hitherto activities have been restricted by the conditions of funders and also the Mind Membership Agreement. As part of a review of the Membership Agreement it seems likely that these geographical restrictions will be relaxed in future and there will be a greater emphasis on partnership working within the network.

### Public benefit

We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous twelve months. The review looks at the success of each key activity to provide a range of community based services for people with mental health problems. The review also helps us ensure our aims, objectives and activities remained focused on our stated objectives. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities thus ensuring that it continues in its purpose to promote positive wellbeing through empowering and supporting people to access opportunities to give them independence and quality of life.

**Report of the Trustees  
for the Year Ended 31st March 2021**



**Objectives and activities**

**Report of main activities**

Cardiff Mind has premises in the east of the City centre where it offers a range of support services to people in Cardiff who have or are recovering from mental health problems. It also undertakes outreach work in other parts of the City via the Floating Support Service.

The Organisation is currently structured into 2 service provision teams and an administrative core.

The service provision teams are:-

**Accommodation Support Housing**

**Supported Housing**

Working in partnership with Housing Associations and Cardiff City Council, Cardiff Mind provides 26 bed spaces in shared houses and flats. The accommodation is provided with support between 9 am and 7 pm with 24 hour emergency cover. The aim of the service is to encourage people who have long term mental health problems to develop the social and general living skills which will enable them to live successfully in the community.

It is important to emphasise that the service is not intended to provide a home for life but rather to work with the tenant to build up the skills and confidence that will enable them to have a home of their own.

The organisation has sharpened up the individual support plans to better equip individuals to achieve greater independence while acknowledging that there are some who will always require support. There are also continuing plans to review and wherever possible improve the quality of the accommodation provided thereby building upon the progress of the last year.

For those who are in their own homes we are able to continue with their support via the Floating Support Service.

**Floating Support - Supporting people in their own homes**

Working in partnership again with Cardiff City Council and Cardiff Community Housing Association a team of support staff provides support to people with mental health problems living in their own homes. The aim of the support is to offer assistance with tenancy and related areas to facilitate successful community living. Some of the service users have moved from Cardiff Mind's more intensively supported schemes.

The service is funded to provide 9 whole time equivalent places under the Cardiff Community Housing Scheme together with Domiciliary Support on a case by case basis. This has been developed in partnership with Community Mental Health teams to deliver longer term support as part of a care plan under unified assessment arrangements. The volume of work generated has offset the majority of revenue reductions and has continued to flourish despite the financial difficulties that face the Council. The contracts are on an individual case by case basis and consequently are somewhat vulnerable. That said, there is a growing body of evidence to support the view that the service provides a cost effective solution to sustaining people in their own homes thereby avoiding hospitalisation or assisting in earlier discharge from hospital.

Due to financial constraints the Council has been forced to prioritise service users who are in need of personal care rather than those who require a preventative service. The early indications are that domiciliary support will suffer in the medium term.

The Cardiff Community Housing Association Service has been redesigned to reflect the fact that support needs can vary from week to week. We have therefore been able to provide a more flexible and responsive service that has met the needs of up to 16 service users at any one time.

We also provide support to a number of individuals who have the resources available to make their own support arrangements as they do not access local authority financial support.



## Objectives and activities

### Individualised Planning / Day Services

Over the last decade Cardiff Mind has moved towards creating a model of integrated day services. The reason for this is threefold - firstly, to maximise the flexibility for service delivery and development that can be achieved by combining funding streams; secondly, to encourage a more flexible style of working within the staff group; and thirdly and most importantly to view service provision from an individual service user rather than a service delivery perspective. This has resulted in the establishment and development of an individualised person centred approach that has a single point of entry into services and access based on a uniform interview/assessment of need in order that people may receive the best assistance available.

The model encourages service users from our accommodation support services and from the wider community to access a range of activities run on an individual or group basis that will enable them to progress on their own journey to acquire skills, confidence and independence or resolve specific issues that are hampering their plans. This is very much in keeping with the Recovery model that has been adopted by health and social services at a local and national level and is in keeping with the Mind ethos. The service itself has generated much useful information that has necessitated a fundamental service redesign to emphasise the benefits of equipping people to manage their own mental health conditions.

### Individually based

#### Individual Personalised Planning

Prior to any service user entering the service they are invited to meet a member of the Planning Team to discuss their personal circumstances and issues affecting their lives. This innovation ensures that people do not simply drift into a particular service but do so on the basis of an informed choice and knowing how their attendance will be of benefit to improving their life. More importantly this total review process enables us to jointly consider what other solutions may be available to resolve other issues in their lives and provides an opportunity to receive specific assistance in accessing these. We can assist them in developing a plan to cover all aspects of their situation and can support them in achieving or attaining their goals.

#### CCIs

During the Course of 2019 we introduced as part of the requirements of a new contract with the University Health Board the CCI methodology as part of our work in GP surgeries. This proved popular and effective and so we have incorporated it into our Individual Personalised Planning Service.

#### Counselling

We offer a free counselling service to women and men who cannot afford to pay for a private counsellor and who require a greater number of sessions than are provided under the NHS scheme. The service is operated by volunteers and we currently can see 80 individuals per week for up to a 16 week period in each case. The service has 50 person centred counsellors.

We also provide a fee paying service for service users who are able and willing to make a financial contribution to receive a service from a professionally qualified sessional staff member. This service runs in parallel to the free service and people are given a clear choice between the free NHS funded service and the fee-paying one.

In response to the needs of service users we have also developed a service that can counsel couples. This can be as part of the free or fee-paying routes.

#### Group Activities

Evidence suggests that a significant driver for poor mental health is social isolation. We have developed a wide range of group activities that not only address specific issues but also provide opportunities to participate as part of a group to improve social skills, reduce isolation in addition to participating in enjoyable and rewarding activities.

We have divided our group activities into two areas. Firstly those that equip service users to manage their own conditions and secondly those that deal with issues of leisure and recreation. We believe firmly in the empowerment of service users and are particularly pleased to report that the vast majority of our leisure and recreational groups are facilitated by former service users acting in a volunteering capacity.

Staff and volunteers were trained in the Bromley Mind Coping with Life Suite of Courses. These cover a variety of different topics and run over a 6 week period. This means that we can offer CBT based self management courses on a regular basis to augment the more practical support via individualised planning. These have proved very popular and effective. Over time these have been adapted in the light of best practise and also to reflect the local environment.

We have also been accredited to deliver ACT training on behalf of Cardiff and the Vale University Health Board which has synergy with our own activities but also increases the capacity within the Board's provision.

Of course Group Activities have been impacted by the and are not currently offered.

**Report of the Trustees  
for the Year Ended 31st March 2021**



**Objectives and activities**

**External partnerships**

As part of our strategy to develop new revenue strategy we provide external training to a variety of other organisations to increase awareness of mental health issues in the wider community. We provide such courses as mental health first aid and mental health awareness training to assist employers meet their obligations to their staff.

There is a developing market in this area particularly from Legal, Insurance and educational organisations which in part is down to the fact that mental health in the workplace has moved significantly up the employer agenda.

We have also developed a service that supports individual employees as part of a response to personal issues they may be experiencing and on occasions traumatic incidents affecting larger groups within a workforce.

**Report of the Trustees  
for the Year Ended 31st March 2021**



**Achievement and performance**

**Charitable activities**

When we encountered the first lock-down we assessed the potential impact on our ability to continue our operations. We determined that there would be an increased demand on our services as people who were impacted by issues such as working from home and/or being furloughed would experience difficulties with their mental health. Similarly, we were mindful that the vast majority of our work would continue to be funded by partners in Health and Social Care and consequently it would be disingenuous to withdraw from service provision at a time that we would be needed most. Accordingly, it was decided to remain available for service delivery albeit in a different way as hitherto much of our work had been carried out face to face.

Our strategy therefore was to

1. Make our premises COVID secure by investing in improved hygiene facilities such as installation of improved handwashing facilities and screens, changing operating arrangements to increase mitigation of health risks and develop infrastructure to enable to provide services remotely.

2. At the same time we assessed the financial impact on revenue streams that were totally reliant on face to face work and also the impact of a reduction on referrals into our service. The analysis showed potential difficulties in

A) A cessation of income derived from external training that had been undertaken in our Office

B) A reduction in Private Counselling income which had been provided face to face

C) An increased level of Voids in our Supported Accommodation as there was an embargo on movement in and out of our properties.

Our initial view was that any significant impact would be containable within our strong level of Reserves in the worst-case scenario. With an anticipated shortfall in income being around £100-120k

This was financially acceptable and was very much in line with our overall Charitable objects of assisting people experiencing difficulties with their mental health.

Our decision to remain open unlike some of our competitors enabled us to access several resilience funding streams to assist with the purchase of additional work stations to provide remote service via zoom/teams etc. This was helpful in defraying some of the expenditure that we would have incurred in any event.

We also used a three-week operational hiatus to reframe our Day Services offer of Assessment and CCI's into something that could be delivered via telephone or virtually. Our Private Counselling service was also moved on-line as the Counsellors were qualified to provide this.

We also benefitted from the fact that there were many funding opportunities that emerged during the pandemic and by being here and fully operational were able to maximise those.

One of the main ones was the Mind Active Monitoring offer which generated income for three quarters of the year and fortuitously was containable within our overall capacity as our Tier Zero service was reliant on our attendance at GP surgeries, which were closed. Additional capacity also came about from a total cessation of external training.

The UHB was extremely supportive of our continuing to operate and provided additional resources which further strengthened. Partnerships were developed with local Universities to provide support to their students on a "money up front - then draw down" arrangement and we also developed a partnership with a national provider to assist people back into work.

We have also benefitted from a larger than anticipated level of donations from a grateful and supportive general public. We have also recently recommenced external training and this has opened up a degree of mitigation.

Insofar as our future prospects are concerned we are aware of the cessation of our Supported Accommodation contract in 2022/23 - termination date of 31st March 2023. That said, our Turnover may well reduce but we remain hopeful of a positive retendering result for our Core Business and Tier Zero activities for 2022 and 4 years thereafter. Ironically, the turnover reducing below £1m will open up additional funding opportunities.

We have also secured a licence to provide Active Monitoring outwith the Mind framework. This certainly is the preferred offering for University commissioners and we are optimistic that this will retain a revenue stream for the forthcoming period.

From the start of a potentially difficult 2020/21 year not only have we added to our Reserves but also have redesigned our services to move away from face to face activity to ones that can be delivered remotely. This effectively means that we are in a position to discharge our contractual obligations regardless of any potential difficulties arising from any further lockdowns.

**Report of the Trustees  
for the Year Ended 31st March 2021**



**Financial review**

**Results**

The Charity made an overall surplus of £181,016 (2020: £26,244 surplus.) This increased the Charity's level of reserves from £674,255 in 2020 to £855,271 as at 31 March 2021. The amount of these reserves attributable to unrestricted reserves at that date was £601,564 and £253,707 being attributable to restricted reserves.

**Investment policy and objectives**

The Charity has extensive investment powers under its Memorandum of Association restricted only by its charitable objects, prevailing legislation and the fiduciary duty placed on its Trustees.

**Reserves policy**

The Trustees of Cardiff Mind recognise the need to hold reserves to ensure funds are available to provide a range of community based services for people with mental health problems should the income levels fall. If one or more projects cease, the financial burden on those remaining will be greater as their share of central services will rise.

Reserves are also required to meet the future business requirements particularly in terms of investment in information technology and staff training and development. It is the view of the Trustees that the continuation of the organisation and its ability to deliver services to its beneficiaries will be dependent on it being a modern organisation maximising the benefits of IT and delivering services through a highly trained and competent workforce.

A minimum level of reserves needs to be retained to ensure the Trustees can operate their exit strategy and meet its legal commitments should the Charity be unable to continue due to a lack of a sustainable income stream. The Trustees have undertaken an analysis of short term reserve requirements and have invested some of the cash at bank balances to generate higher levels of income from interest than are ordinarily available from a current or even deposit account.

The Charity is dependent upon receipt of Support People Revenue Grant, a contract with the Cardiff and the Vale University Health Board and Grants previously administered by the Wales Council for Voluntary Action and now by the UHB together with other income from donations, external training and private counselling. The current economic climate is uncertain and the threat of Central Government cuts will almost certainly have a negative impact on future income.

Based on the above, the trustees have examined the charity's requirement for reserves in light of the main risks to the organisation. Based on this analysis, the trustees have developed a reserves policy and have calculated that the charity needs to hold £390,000 in reserves to manage cash flow, continuity and liability risks as well as any emergency expenditure and monies for expansion of services.

Our current potential liabilities excluding amounts that would not be covered by elements of our restricted reserves are as follows:

Building liabilities under the Lease - £150,000  
Redundancy Liability - £90,000  
Operating Costs - £100,000  
Emergencies £50,000

The level of available reserves, i.e. the total unrestricted reserves less amounts invested in fixed assets amounted to £594,506 represents 51% of total expenditure, on the assumption that the Charity wanted to maintain all its current level of services with no restricted fund income.

The Trustees are committed to maintaining current service levels for as long as the funding permits. Increases in salaries will be dependent upon the level of future income streams.

**Report of the Trustees  
for the Year Ended 31st March 2021**



**Future plans**

Insofar as our future prospects are concerned we are aware of the cessation of our Supported Accommodation contract in 2022/23 - termination date of 31st March 2023. That said, our Turnover may well reduce but we remain hopeful of a positive retendering result for our Core Business and Tier Zero activities for 2022 and 4 years thereafter. Ironically, the turnover reducing below £1m will open up additional funding opportunities.

We have also secured a licence to provide Active Monitoring outwith the Mind framework. This certainly is the preferred offering for University commissioners and we are optimistic that this will retain a revenue stream for the forthcoming period.

From the start of a potentially difficult 2020/21 year not only have we added to our Reserves but also have redesigned our services to move away from face to face activity to ones that can be delivered remotely. This effectively means that we are in a position to discharge our contractual obligations regardless of any potential difficulties arising from any further lockdowns

It is likely that 2021/22 will again prove to be challenging particularly in light of the effects and duration of the impact of COVID-19 on our funding and models of service delivery. We have modified the ways that we deliver services, taking advantage of digital platforms wherever possible. The most severely affected areas are of course in Day Services which has ceased doing face to face work but the early signs are that we can continue supporting people who need our help. We have worked with the colleges to ensure that Counselling can be resumed in the second half of the year once students have completed an additional course module to enable them to counsel safely on line. The paid service seems to have held up but external training has proved more problematic. It is however worth stating that many people who would have accessed our services are "digitally poor" and hence there is a major issue around exclusion of some of the most vulnerable service users that needs to be overcome

We are delighted to highlight an ever-strengthening partnership approach with Mind in the Vale who assisted us with the development of the Tier Zero contract but perhaps more importantly has enabled us to consider how best to respond to opportunities and threats across the University Health Board area. We are both committed to ensuring that citizens in the area have access to a full range of services delivered to Mind values and see the future as being one of increasing collaboration.

The Domiciliary Support Service continues to inhabit a very insecure environment

Once again the Trustees have agreed a deficit budget for 2021/22 hopeful that we will continue to manage our voids efficiently and that the call on reserves will be less than planned. It is also important to note that having evaluated the reserve levels required to meet liabilities and business continuity needs and met those basic requirements the Trustees are of the view that it is preferable to deploy resources on people experiencing mental health issues rather than on the pursuit of an even stronger balance sheet.

Of course, the Future Plans for any organisation are very much Covid-19 dependent. The organisation has had to be extremely nimble to ensure that operational activities continue in a safe and supportive way. Unlike some within the sector we continued to operate as best we could, mindful that mental health was likely to feature prominently during the pandemic. We took the view that as we had received funding to provide services it would be unethical to furlough staff and spent our time redesigning how we could effectively provide services. This involved investing in the necessary technology to provide many of our services digitally and operating an iterative approach to risk management to reflect the ebb and flow of Government and NHS advice.

Our Business Continuity Plans and Risk Assessment Plans have thus far proved to be robust and resilient and our service reconfigurations give us a degree of confidence that we will be able to operate in full lockdown and all points between there and normality. Indeed, it is likely that some of the "new" ways of working will continue long after the pandemic has receded.

Obviously, our revenue streams have been affected, but we have taken every opportunity to apply for additional funding from a variety of new sources to mitigate the effects with good success.

**Structure, governance and management**

**Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The Charity is a Limited Company (registration number 2803045) and is governed by its Memorandum and Articles of Association. Cardiff Mind is also registered with the Charity Commissioners Number 1020633.

**Report of the Trustees  
for the Year Ended 31st March 2021**



**Structure, governance and management**

**Trustee appointment, induction and training**

The Charity Trustees are the people who are legally responsible for the overall management and decision making in a charity. As a larger Charity, staff carry out the work of the charity and the Trustees are responsible for monitoring and controlling their activities. The Trustees are also Directors for the purposes of the Companies Act.

The Trustees are elected each year by the members of the Company at the Company's Annual General Meeting and form the Company's Management Committee. The Committee also has designated members who carry out the roles of Chair, Vice-Chair and Treasurer these too are elected at the Annual General Meeting.

There can be up to 12 Trustees, a minimum of 2 must be users of the service, a further 2 people may be co-opted to serve on the Committee.

Prior to the Annual General Meeting the Company publicises the fact that nominations are sought for election to the Management Committee via directly contacting members of the Company and expressions of interest are invited. Those members who are interested in serving are invited to meet with the Chief Executive to discuss the role in greater detail and also what skills need to be acquired for the individual to actively and effectively contribute. This would then form the basis of an individual development/induction plan.

Following the Annual General Meeting the Management Committee would consider its new composition and skill mix and would redress any shortcomings via advertisement and initial co-option of interested persons. The process of informal discussion with the Chief Executive is similar as is the identification of personal development issues. Prior to co-option the would-be Management Committee Member is invited to attend a couple of Management Committee Meetings as an observer prior to becoming a co-opted member.

**Corporate governance**

The Organisation is managed by a voluntary Management Committee whose role is to set the overall objectives for Cardiff Mind and to ensure that the organisation is keeping within its legal and moral obligations. The Management Committee holds the ultimate control and responsibility for Cardiff Mind and its operations. Management Committee members are drawn from a wide background, bringing together professional, commercial and local experience. There are some members who can provide a service user perspective. As at the end of the Financial Year three of the Management Committee brought such a perspective with personal experience of the complete range of services provided. This represents a significant proportion of the Committee.

The Committee meets formally every three months and more frequently if operational or governance issues require. As part of the Business Planning exercise the Committee reviewed the skill mix available and increased its base by advertising for new Committee members. The response attracted some high calibre candidates and will be reviewed on an annual basis.

The Management Committee has also established task and finish working parties to deal with specific items. These groups comprise Committee Members and Officers and are able to examine pertinent issues in more detail and report their findings and recommendations to the Committee for information and deliberation. Additionally, the Management Committee has designated Lead Trustee for Quality who is charged with improving and monitoring quality matters within the organisation as a whole.

The Management Committee is responsible for the organisation's strategy and policy framework. It delegates the day to day management and implementation of that framework to the Chief Executive.

The Management Committee has developed and adopted a number of key policy initiatives designed to improve Corporate Governance and organisational performance. These arrangements are externally reviewed by funders and also have been scrutinised under the Mind Quality Mark Framework in 2013/14, with the highest level of accreditation being awarded. The policies themselves are subject to Annual Review in general and a specific detailed review programme to ensure that they remain fit for purpose. We will be reviewed under the MQM framework in August 2018.

**Related parties**

There are no related party transactions.

**Reference and administrative details**

**Registered Company number**

02803045 (England and Wales)

**Registered Charity number**

1020633

**Report of the Trustees  
for the Year Ended 31st March 2021**



**Registered office**

mailto:finance@cardiffmind.org  
166 Newport Road  
Cardiff  
CF24 1DL

**Trustees**

Philip Edwards - Chair  
Julie Anne Dawson  
Lee Lanciotti  
Kate Walsh (resigned 2.12.2020)  
Neil Fulton  
Jacqueline Mary Jones  
Mikaela Lauren Gully Chartered Accountant (appointed 19.11.2020)

**Chief Executive officer**

Roger Bone

**Auditors**

Haines Watts Wales LLP, Statutory Auditors  
7 Neptune Court  
Vanguard Way  
Cardiff  
CF24 5PJ

**Bankers**

HSBC  
56 Queen Street  
Cardiff  
CF10 2PX

**Statement of trustees' responsibilities**

The trustees (who are also the directors of Cardiff Mind Ltd for the purposes of company law) are responsible for preparing the Report of the Trustees 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 of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- 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 which disclose with reasonable accuracy at any time the financial position of the charitable company 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

**Auditors**

The auditors, Haines Watts Wales LLP, Statutory Auditors, will be proposed for re-appointment at the forthcoming Annual General Meeting.

**Report of the Trustees  
for the Year Ended 31st March 2021**



This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the board of trustees on 9th December 2021 and signed on its behalf by:

.....  
Philip Edwards - Trustee

**Report of the Independent Auditors to the Members of  
Cardiff Mind Ltd**

**Opinion**

We have audited the financial statements of Cardiff Mind Ltd (the 'charitable company') for the year ended 31st March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement 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 (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 31st March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' 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**

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 charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

**Other information**

The 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 Report of the Independent Auditors 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 this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

**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 Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

**The impact of uncertainties on our audit owing to COVID-19**

The Directors' view on the impact of COVID-19 is disclosed within the report of the directors.

Uncertainties related to the effects of COVID-19 are relevant to understanding our audit of the financial statements. All audits assess and challenge the reasonableness of estimates made by the directors, such as recoverability and valuation of assets, appropriateness of the going concern basis of preparation of the financial statements and associated disclosures. All of these depend on assessments of the future economic environment and the company's future prospects and performance.

The COVID-19 viral pandemic is one of the most significant economic events for the UK, and at the date of this report, its effects are subject to unprecedented levels of uncertainty of outcomes, with the full range of possible effects unknown. We have applied a standardised approach in response to that uncertainty when assessing the company's future prospects and performance. However, no audit should be expected to predict the unknowable factors or all possible future implications for a company and this is particularly the case in relation to the COVID-19 pandemic.



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

In the light of the 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 Report of the Trustees.

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

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

### **Responsibilities of trustees**

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

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

### **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 a Report of the Independent Auditors 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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our planning procedures identify the legal and regulatory frameworks applicable to the operations and financial statements of the company. These are reviewed internally with the audit team including relevant industry experience and expectations as well as externally with the client management. The key laws and regulations we considered in this context were the UK Companies Act 2006, Charities SORP (FRS 102) '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', UK GAAP (FRS 102) and relevant tax legislation.

Once identified, we assess the risks of material misstatements in relation to the laws and regulations, irregularities, including fraud and adjust our testing accordingly. Our audit procedures include:

- Discussing with Trustees and management which areas of the business they believe to be more susceptible to fraud, and whether they have any knowledge or suspicion of fraudulent activities
- Obtaining an understanding of the key controls put in place by the charitable company to address risks identified, assessing the effectiveness of those and discussing how these are maintained and monitored internally
- Assessing the risk of management override and review and testing of journal entries made into the accounting system
- Challenging assumptions and judgements made by the charitable company in relation to the significant accounting estimates employed in the preparation of the financial statements

Despite the audit being planned and conducted in accordance with ISAs (UK) there remains an unavoidable risk that material misstatements in the financial statements may not be detected owing to inherent limitations of the audit, and that by their very nature, any such instances of fraud or irregularities likely involve collusion, forgery, intentional misrepresentation, or the override of internal controls.

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 Report of the Independent Auditors.

Report of the Independent Auditors to the Members of  
Cardiff Mind Ltd



**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 auditors' 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 and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Clive Edwards (Senior Statutory Auditor)  
for and on behalf of Haines Watts Wales LLP, Statutory Auditors  
7 Neptune Court  
Vanguard Way  
Cardiff  
CF24 5PJ

Date: 20 December 2021



**Statement of Financial Activities**  
(Incorporating an Income and Expenditure Account)  
for the Year Ended 31st March 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
<b>Income and endowments from</b>					
Donations and legacies	2	60,149	-	60,149	54,172
<b>Charitable activities</b>					
Empowerment and support	4	699,709	447,917	1,147,626	1,049,931
Investment income	3	5,984	-	5,984	925
Other income		37,041	-	37,041	32,144
<b>Total</b>		<u>802,883</u>	<u>447,917</u>	<u>1,250,800</u>	<u>1,137,172</u>
<b>Expenditure on</b>					
<b>Charitable activities</b>					
Empowerment and support	5	714,562	355,222	1,069,784	1,110,928
<b>NET INCOME</b>		<u>88,321</u>	<u>92,695</u>	<u>181,016</u>	<u>26,244</u>
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>		513,243	161,012	674,255	648,011
<b>Total funds carried forward</b>		<u><u>601,564</u></u>	<u><u>253,707</u></u>	<u><u>855,271</u></u>	<u><u>674,255</u></u>


## Cardiff Mind Ltd


**Balance Sheet**  
**31st March 2021**

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
<b>Fixed assets</b>					
Tangible assets	11	7,058	-	7,058	15,546
<b>Current assets</b>					
Debtors	12	259,066	-	259,066	89,616
Investments	13	275,840	-	275,840	272,982
Cash at bank and in hand		103,147	345,891	449,038	359,823
		<u>638,053</u>	<u>345,891</u>	<u>983,944</u>	<u>722,421</u>
<b>Creditors</b>					
Amounts falling due within one year	14	(43,547)	(92,184)	(135,731)	(63,712)
<b>Net current assets</b>		<u>594,506</u>	<u>253,707</u>	<u>848,213</u>	<u>658,709</u>
<b>Total assets less current liabilities</b>		<u>601,564</u>	<u>253,707</u>	<u>855,271</u>	<u>674,255</u>
<b>NET ASSETS</b>		<u>601,564</u>	<u>253,707</u>	<u>855,271</u>	<u>674,255</u>
<b>Funds</b>	16				
Unrestricted funds				601,564	513,243
Restricted funds				253,707	161,012
<b>Total funds</b>				<u>855,271</u>	<u>674,255</u>

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

The financial statements were approved by the Board of Trustees and authorised for issue on ~~11th December 2021~~ and were signed on its behalf by:

  
 .....  
 Philip Edwards - Trustee



**Cash Flow Statement  
for the Year Ended 31st March 2021**

	Notes	2021 £	2020 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	80,374	(252,787)
Net cash provided by/(used in) operating activities		<u>80,374</u>	<u>(252,787)</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		-	(12,617)
Interest received		5,984	925
Investment interest received		2,857	2,972
Net cash provided by/(used in) investing activities		<u>8,841</u>	<u>(8,720)</u>
<b>Change in cash and cash equivalents in the reporting period</b>			
Cash and cash equivalents at the beginning of the reporting period		89,215	(261,507)
Cash and cash equivalents at the end of the reporting period		<u>359,823</u>	<u>621,330</u>
Cash and cash equivalents at the end of the reporting period		<u>449,038</u>	<u>359,823</u>

The notes form part of these financial statements

**Notes to the Cash Flow Statement  
for the Year Ended 31st March 2021**



**1. Reconciliation of net income to net cash flow from operating activities**

	2021 £	2020 £
<b>Net income for the reporting period (as per the Statement of Financial Activities)</b>	181,016	26,244
<b>Adjustments for:</b>		
Depreciation charges	8,488	9,335
Interest received	(5,984)	(925)
(Decrease)/ Increase in Provisions	(5,888)	-
Increase in debtors	(180,816)	(4,196)
Increase/(decrease) in creditors	83,558	(283,245)
<b>Net cash provided by/(used in) operations</b>	<u>80,374</u>	<u>(252,787)</u>

**2. Analysis of changes in net funds**

	At 1.4.20 £	Cash flow £	At 31.3.21 £
<b>Net cash</b>			
Cash at bank and in hand	359,823	89,215	449,038
	<u>359,823</u>	<u>89,215</u>	<u>449,038</u>
<b>Liquid resources</b>			
Deposits included in cash	-	-	-
Current asset investments	272,982	2,858	275,840
	<u>272,982</u>	<u>2,858</u>	<u>275,840</u>
<b>Total</b>	<u>632,805</u>	<u>92,073</u>	<u>724,878</u>

**Notes to the Financial Statements  
for the Year Ended 31st March 2021**



**1. Accounting policies**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Income**

Donations are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Revenue grants are recognised in the period in which the expenditure to which they relate is incurred. Where there are conditions attached to the use of these grants they are credited to the Restricted Fund. All other revenue grants are included in the General Fund in unrestricted funds.

Rental income is based upon the weekly charge arising in the accounting period to which it relates.

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis.

Other income is accounted for on a receivables basis.

**Expenditure**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Charitable expenditure 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**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

**Governance costs**

Governance costs include costs of the preparation and examination of the statutory accounts, the costs of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

**Tangible fixed assets**

Individual items costing £1,000 or more are initially recorded at cost.

**Depreciation**

Depreciation is provided on tangible fixed assets so as to write the cost, less any estimated residual value, over their expected useful economic life as follows:

Office equipment	over 3 years
Fixtures and fittings	over 3 years
Computer equipment	over 3 years

**Taxation**

The company is a registered charity and all of its income is primary purpose it is, therefore, exempt from taxation.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2021**



**1. Accounting policies - continued**

**Fund accounting**

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Pension costs and other post-retirement benefits**

The charity operates a defined contribution pension scheme. Contributions are charged in the statement of financial activities as they become payable in accordance with the rules of the scheme.

**Debtors, creditors and cash**

Current assets and liabilities, including cash held at bank are recognised at cost or valuation as at the year end.

**2. Donations and legacies**

	2021	2020
	£	£
Donations	60,149	54,172

**3. Investment income**

	2021	2020
	£	£
Deposit account interest	5,984	925

**4. Income from charitable activities**

	2021	2020
	£	£
Local Mental Health Grants Scheme		
Empowerment and support	231,750	231,958
SPG - received in year	189,280	189,280
Tier Zero	123,588	50,608
SPRG	64,210	64,210
Domiciliary Care Cardiff and the Vale	82,931	113,391
University Health Board		
Empowerment and support	61,002	61,002
Residents charges receivable	297,095	288,696
Voids	(34,740)	(9,860)
Counselling fees	54,187	60,646
Active Monitoring Mind	77,823	-
Other Grants	500	-
	<u>1,147,626</u>	<u>1,049,931</u>

**5. Charitable activities costs**

	Direct Costs	Support costs (see note 6)	Totals
	£	£	£
Empowerment and support	970,066	99,718	1,069,784

Notes to the Financial Statements - continued  
for the Year Ended 31st March 2021

## 6. Support costs

	Finance £	Governance costs £	Totals £
Empowerment and support	75,550	24,168	99,718

Support costs, included in the above, are as follows:

	2021 Empowerment and support £	2020 Total activities £
Wages	60,811	60,209
Rent and rates	13,146	13,016
Bank charges	1,593	3,755
Wages	11,266	11,154
Auditors' remuneration	4,699	4,440
Auditors' remuneration for non audit work	8,203	6,462
Legal fees	-	720
	<u>99,718</u>	<u>99,756</u>

## 7. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2021 £	2020 £
Auditors' remuneration	4,699	4,440
Other non-audit services	8,203	6,462
Depreciation - owned assets	8,488	9,334

## 8. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31st March 2021 nor for the year ended 31st March 2020.

## Trustees' expenses

There were no trustees' expenses paid for the year ended 31st March 2021 nor for the year ended 31st March 2020.

## 9. Staff costs

	2021 £	2020 £
Wages and salaries	650,200	666,298
Social security costs	42,538	47,767
Other pension costs	35,258	36,254
	<u>727,996</u>	<u>750,319</u>

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

	2021	2020
Charitable activities	52	52
Support staff	2	2
	<u>54</u>	<u>54</u>

No employees received emoluments in excess of £60,000.

Notes to the Financial Statements - continued  
for the Year Ended 31st March 2021

## 9. Staff costs - continued

During the year Cardiff Mind Ltd paid key management gross salaries totalling £189,943 (2020: £191,019). Key management are considered to be 5 individuals who directly impact upon the strategic direction of the charity.

## 10. Comparatives for the statement of financial activities

	Unrestricted funds £	Restricted funds £	Total funds £
<b>Income and endowments from</b>			
Donations and legacies	47,172	7,000	54,172
<b>Charitable activities</b>			
Empowerment and support	751,650	298,281	1,049,931
Investment income	925	-	925
Other income	32,144	-	32,144
<b>Total</b>	<u>831,891</u>	<u>305,281</u>	<u>1,137,172</u>
<b>Expenditure on</b>			
<b>Charitable activities</b>			
Empowerment and support	803,856	307,072	1,110,928
<b>NET INCOME/(EXPENDITURE)</b>	<u>28,035</u>	<u>(1,791)</u>	<u>26,244</u>
<b>Reconciliation of funds</b>			
<b>Total funds brought forward</b>	485,208	162,803	648,011
<b>Total funds carried forward</b>	<u><u>513,243</u></u>	<u><u>161,012</u></u>	<u><u>674,255</u></u>

## 11. Tangible fixed assets

	Fixtures and fittings £
<b>Cost</b>	
At 1st April 2020 and 31st March 2021	<u>91,590</u>
<b>Depreciation</b>	
At 1st April 2020	76,044
Charge for year	<u>8,488</u>
At 31st March 2021	<u>84,532</u>
<b>Net book value</b>	
At 31st March 2021	<u><u>7,058</u></u>
At 31st March 2020	<u><u>15,546</u></u>

Notes to the Financial Statements - continued  
for the Year Ended 31st March 2021

## 12. Debtors: amounts falling due within one year

	2021	2020
	£	£
Trade debtors	86,996	16,025
Other debtors	43,421	58,109
Prepayments and accrued income	128,649	15,482
	<u>259,066</u>	<u>89,616</u>

## 13. Current asset investments

	2021	2020
	£	£
Monies held on deposit	<u>275,840</u>	<u>272,982</u>

## 14. Creditors: amounts falling due within one year

	2021	2020
	£	£
Social security and other taxes	9,813	16,276
Other creditors	22,016	17,252
Accruals and deferred income	103,902	30,184
	<u>135,731</u>	<u>63,712</u>
Deferred income brought forward	12,791	299,211
Amounts released to incoming resources	(12,791)	(299,211)
Amounts deferred in the year	92,184	12,791
	<u>92,184</u>	<u>12,791</u>

## 15. Leasing agreements

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

	2021	2020
	£	£
Within one year	<u>2,927</u>	<u>1,829</u>

## 16. Movement in funds

	At 1.4.20	Net movement in funds	At 31.3.21
	£	£	£
<b>Unrestricted funds</b>			
General fund	414,318	117,334	531,652
Building refurbishment fund	98,925	(29,013)	69,912
	<u>513,243</u>	<u>88,321</u>	<u>601,564</u>
<b>Restricted funds</b>			
Local Mental Health Grants Scheme	161,012	92,695	253,707
	<u>674,255</u>	<u>181,016</u>	<u>855,271</u>

Notes to the Financial Statements - continued  
for the Year Ended 31st March 2021

## 16. Movement in funds - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	802,883	(685,549)	117,334
Building refurbishment fund	-	(29,013)	(29,013)
	802,883	(714,562)	88,321
<b>Restricted funds</b>			
Local Mental Health Grants Scheme	246,506	(153,811)	92,695
Tier Zero	123,588	(123,588)	-
Active Monitoring	77,823	(77,823)	-
	447,917	(355,222)	92,695
<b>TOTAL FUNDS</b>	<b>1,250,800</b>	<b>(1,069,784)</b>	<b>181,016</b>

## Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
<b>Unrestricted funds</b>			
General fund	370,277	44,041	414,318
Building refurbishment fund	114,931	(16,006)	98,925
	485,208	28,035	513,243
<b>Restricted funds</b>			
Local Mental Health Grants Scheme	127,248	(1,350)	125,898
Cardiff and the Vale University Health Board	35,555	(441)	35,114
	162,803	(1,791)	161,012
<b>TOTAL FUNDS</b>	<b>648,011</b>	<b>26,244</b>	<b>674,255</b>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	831,891	(787,850)	44,041
Building refurbishment fund	-	(16,006)	(16,006)
	831,891	(803,856)	28,035
<b>Restricted funds</b>			
Local Mental Health Grants Scheme	186,671	(188,021)	(1,350)
Cardiff and the Vale University Health Board	61,002	(61,443)	(441)
Tier Zero	50,608	(50,608)	-
Blue Light	7,000	(7,000)	-
	305,281	(307,072)	(1,791)
<b>TOTAL FUNDS</b>	<b>1,137,172</b>	<b>(1,110,928)</b>	<b>26,244</b>

Notes to the Financial Statements - continued  
for the Year Ended 31st March 2021



**16. Movement in funds - continued**

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

The building refurbishment designated fund has been created by the Trustees to cover the potential costs of remedial works to the property occupied by the charity in the coming years.

Local Mental Health Grants Scheme - the scheme is administered by Cardiff and the Vale University Health Board. Part of this funding is for Core Services and Integrated Day Services. The other part of the funding is to provide people with support in re-engaging with the community. This is completed by providing; a safe space, social contact, information and advice, vocational assessment/planning, volunteering opportunities, a wide range of pre-vocational training and links into a host of community resources.

Cardiff and the Vale University Health Board - The funding is provided to secure for the residents of Cardiff the provision of specified healthcare by contributing towards the core costs of the Integrated Day Services. In particular, the service should provide; an Outreach Service, a free counselling service, support groups, training to other organisations, information on other agencies and sources of support and a list of counsellors and therapists.

Tier Zero is a three year contract with the University Health Board to provide CCI support for individuals within GP Practices in the SE Cluster Group of Cardiff.

Blue Light is a scheme to provide support to colleagues in "Blue Light" services e.g. Police Fire and Ambulance etc.

Active Monitoring is a scheme to provide support in line with GP referrals to support those in need with mental health support.

**17. Employee benefit obligations**

The charity operates a defined contribution scheme. The pension costs charge for the year represents contributions payable by the charity to the scheme and amounted to £35,258 (2020: £36,254).

**18. Related party disclosures**

There were no related party transactions for the year ended 31st March 2021.

**19. Members' liability**

The charity is a private company limited by guarantee and consequently does not have share capital. Each of the members is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.



**Detailed Statement of Financial Activities  
for the Year Ended 31st March 2021**

	2021 £	2020 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Donations	60,149	54,172
<b>Investment income</b>		
Deposit account interest	5,984	925
<b>Charitable activities</b>		
Local Mental Health Grants Scheme	231,750	231,958
SPG - received in year	189,280	189,280
Tier Zero	123,588	50,608
SPRG	64,210	64,210
Domiciliary Care	82,931	113,391
Cardiff and the Vale University Health Board	61,002	61,002
Residents charges receivable	297,095	288,696
Voids	(34,740)	(9,860)
Counselling fees	54,187	60,646
Active Monitoring Mind	77,823	-
Other Grants	500	-
	<hr/>	<hr/>
	1,147,626	1,049,931
<b>Other income</b>		
Other income	8,213	4,806
Training income	28,828	27,338
	<hr/>	<hr/>
	37,041	32,144
<b>Total incoming resources</b>	<hr/>	<hr/>
	1,250,800	1,137,172
<b>Expenditure</b>		
<b>Charitable activities</b>		
Wages	578,123	594,935
Social security	42,538	47,767
Pensions	35,258	36,254
Rent and rates	42,410	41,137
Insurance	7,303	6,014
Light and heat	20,224	29,548
Telephone	24,476	25,626
Repairs and maintenance	26,685	31,997
Computer software and maintenance	42,942	30,170
Training, conferences and Awaydays	3,057	6,834
Travel costs	6,887	16,946
Printing, postage and stationery	6,768	7,031
Subscriptions and donations	8,073	7,335
Sundry and other costs	10,935	22,271
Cleaning	8,727	7,692
Management charges	94,124	90,096
Bad debts written off	3,048	184
Fixtures and fittings	8,488	9,335
	<hr/>	<hr/>
	970,066	1,011,172
<b>Support costs</b>		
<b>Finance</b>		
Wages	60,811	60,209
Carried forward	60,811	60,209

This page does not form part of the statutory financial statements

**Detailed Statement of Financial Activities  
for the Year Ended 31st March 2021**

**Finance**

Brought forward  
Rent and rates  
Bank charges

**2021  
£**

**2020  
£**

60,811

13,146

1,593

75,550

60,209

13,016

3,755

76,980

**Governance costs**

Wages  
Auditors' remuneration  
Auditors' remuneration for non audit work  
Legal fees

11,266

4,699

8,203

-

24,168

11,154

4,440

6,462

720

22,776

Total resources expended

1,069,784

1,110,928

**Net income**

181,016

26,244