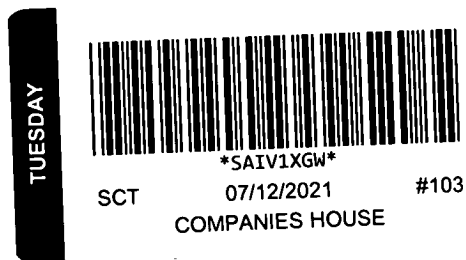


REGISTERED COMPANY NUMBER: SC137443 (Scotland)  
REGISTERED CHARITY NUMBER: SC018142

**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31 March 2021**  
**for**  
**Caithness Mental Health Support Group**



Victor T Fraser & Co Limited  
Chartered Accountants  
3-4 Market Place  
Wick  
Caithness  
KW1 4LP



**Caithness Mental Health Support Group**

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for the Year Ended 31 March 2021**

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## **Caithness Mental Health Support Group**

### **Report of the Trustees** **for the Year Ended 31 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 31 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**

##### **Objectives and aims**

The Group aim to provide a friendly and supportive meeting place for those who may be experiencing isolation, unemployment and other social difficulties related to mental ill health.

Provide social support and encourage user participation in a wide range of activities including self-help support, leisure, hobbies, education groups, arts and crafts etc.

Our two centres, The Haven in Wick and Stepping Stones in Thurso provide a contact point for accessing a range of other support and services provided by other statutory and voluntary agencies.

Our objectives include,

To serve as a meeting place for people who may be inhibited from other social activity due to their mental health and by providing such a service, afford some respite for their carers.

To provide food and drink on a non-profit making basis to motivate and support individuals to maintain good dietary intake, particularly for those on a low income or those who may not have the facilities or motivation to cook for themselves.

To provide and encourage sports, arts and healthy lifestyles outwith the organisation through linkage to other social and sporting facilities in the area to promote social inclusion.

To provide Service Users with confidential advice and guidance on personal and practical issues such as completing of forms, telephone/pc use and budgeting.

Provide informal advocacy services to clarify decision making.

The Centres are places of progress in the recovery for individuals experiencing mental ill health. People come in, spend time and move back into society. For some this process is short, for others more lengthy. The Centres work for both.

##### **Funding**

On 31 December 2019, NHS Highland advised the Group that the Third Sector Project Board had agreed to commission services without the need to undertake a formal procurement exercise.

On 31 March 2020, NHS Highland confirmed an agreement to continue to commission and fund current service arrangements from the Group for the next three years, that is from 1 July 2020 to 30 June 2023.

The total annual funding level is £120,970.



## **Caithness Mental Health Support Group**

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

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable Activities**

On 20th March 2020, CMHSG, on advice from The Scottish Government and NHS Highland closed their centres due to Covid-19.

The Centres did not reopen until 7th June 2021 on a restricted basis.

Consequently for the period 1st April 2020 to 31st March 2021 the Group could not operate as normal and there was no Service User attendance. There was also no other use of the Centres by other Groups as would usually occur.

The Group provided outreach support to Service Users with socially distanced visits, walks, shopping trips as well as a daily telephone help line with staff attending the Centres to facilitate this. Public Liability/Employers Liability insurance was extended to cover external working.

The Group Manager and Centres Manager worked continually throughout lockdown at the Centres as many people seeking support would still attend at the front door to the buildings.

With monies received from Baillie Windfarm the Group were able to provide Service Users with some welfare assistance such as a £50 Tesco voucher and Christmas gifts. There is still monies left over to assist with Christmas gifts for the next year.

The Group were successful in being awarded a small business grant from Highland Council for £17,500 and were also fortunate to receive donations from organisations and members of the public.

Conditions were placed on the re opening of the Centres. Drop in was removed and replaced with pre appointed times of visit. A maximum of 5 Service Users per session with 2 two hour sessions per day. Food cannot be prepared or served with only hot/cold drinks and packaged biscuits/sweets/crisps available.

Contact with other agencies, charities and organisations were maintained and strengthened with an aim to improve links with the public and provide clear signposting for people in crisis and requiring support.

The Group is heartened by the support of the local community and were delighted to welcome our Service Users back. Almost everyone has returned to us and the sense of family we try to create is being established again.

We look forward to a healthier future.

#### **FINANCIAL REVIEW**

##### **Reserves policy**

The Trustees review the level of funds at each board meeting together with known and likely future demands on those funds. It is the policy of the group to maintain unrestricted funds at a level which equates to four months operating costs.

#### **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.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Company number**

SC137443 (Scotland)

##### **Registered Charity number**

SC018142

##### **Registered office**

The Haven  
Bankhead Road  
Wick  
Caithness  
KW1 5LB

##### **Trustees**

Mrs L Sinclair  
Mrs E MacDonald  
Mrs E Cameron  
M Reiss



**Caithness Mental Health Support Group**

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

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Company Secretary**  
Mrs E MacDonald

**Independent Examiner**  
John F Cormack CA  
Victor T Fraser & Co Limited  
Chartered Accountants  
3-4 Market Place  
Wick  
Caithness  
KW1 4LP

**Bankers**  
The Royal Bank of Scotland plc  
11 Orlig Street  
Thurso  
Caithness  
KW14 7BL

Approved by order of the board of trustees on 16 November 2021 and signed on its behalf by:



Mrs L Sinclair - Trustee



**Independent Examiner's Report to the Trustees of  
Caithness Mental Health Support Group**

I report on the accounts for the year ended 31 March 2021 set out on pages five to eleven.

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

**Basis of the independent examiner's report**

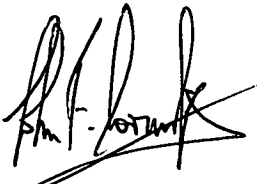
My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention :

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
- to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
  - to prepare accounts which accord with the accounting records and to comply with Regulation 8 of the 2006 Accounts Regulations
- have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



John F Cormack CA  
Victor T Fraser & Co Limited  
Chartered Accountants  
3-4 Market Place  
Wick  
Caithness  
KW1 4LP

Date: 6 December 2021.



**Caithness Mental Health Support Group**

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

	Notes	Unrestricted fund £	Restricted fund £	2021 Total funds £	2020 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		150,498	5,300	155,798	131,313
Other trading activities	2	-	-	-	26,403
<b>Total</b>		150,498	5,300	155,798	157,716
<b>EXPENDITURE ON</b>					
Raising funds		216	-	216	10,550
Charitable activities					
Miscellaneous		135,797	10,933	146,730	164,066
<b>Total</b>		136,013	10,933	146,946	174,616
<b>NET INCOME/(EXPENDITURE)</b>		14,485	(5,633)	8,852	(16,900)
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		49,496	159,553	209,049	225,949
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>63,981</u>	<u>153,920</u>	<u>217,901</u>	<u>209,049</u>

The notes form part of these financial statements



**Caithness Mental Health Support Group**

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

	Notes	Unrestricted fund £	Restricted fund £	2021 Total funds £	2020 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	7	19,849	153,920	173,769	180,513
<b>CURRENT ASSETS</b>					
Cash at bank and in hand		47,089	2,161	49,250	31,625
<b>CREDITORS</b>					
Amounts falling due within one year	8	(2,957)	(2,161)	(5,118)	(3,089)
<b>NET CURRENT ASSETS</b>		<u>44,132</u>	<u>-</u>	<u>44,132</u>	<u>28,536</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>63,981</u>	<u>153,920</u>	<u>217,901</u>	<u>209,049</u>
<b>NET ASSETS</b>		<u><u>63,981</u></u>	<u><u>153,920</u></u>	<u><u>217,901</u></u>	<u><u>209,049</u></u>
<b>FUNDS</b>	9				
Unrestricted funds				63,981	49,496
Restricted funds				<u>153,920</u>	<u>159,553</u>
<b>TOTAL FUNDS</b>				<u><u>217,901</u></u>	<u><u>209,049</u></u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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 16 November 2021 and were signed on its behalf by:



Mrs L Sinclair - Trustee



**Caithness Mental Health Support Group**

**Notes to the Financial Statements**  
**for the Year Ended 31 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**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Fixtures, fittings and equip	- 10% on reducing balance

**Taxation**

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

**Fund accounting**

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

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.

**Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

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

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**2. OTHER TRADING ACTIVITIES**

	2021	2020
	£	£
Fundraising events	-	2,168
Canteen sales	-	24,060
Other services	-	175
	<u>-</u>	<u>26,403</u>



**Caithness Mental Health Support Group**

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

**3. NET INCOME/(EXPENDITURE)**

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

	2021	2020
	£	£
Depreciation - owned assets	6,744	6,862
Other operating leases	<u>737</u>	<u>714</u>

**4. TRUSTEES' REMUNERATION AND BENEFITS**

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

**Trustees' expenses**

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

**5. STAFF COSTS**

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

	2021	2020
	<u>16</u>	<u>17</u>
Support workers		

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

**6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £	Restricted fund £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	131,313	-	131,313
Other trading activities	<u>26,403</u>	<u>-</u>	<u>26,403</u>
<b>Total</b>	157,716	-	157,716
<b>EXPENDITURE ON</b>			
Raising funds	10,550	-	10,550
<b>Charitable activities</b>			
Miscellaneous	<u>158,388</u>	<u>5,678</u>	<u>164,066</u>
<b>Total</b>	<u>168,938</u>	<u>5,678</u>	<u>174,616</u>
<b>NET INCOME/(EXPENDITURE)</b>	(11,222)	(5,678)	(16,900)
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	<u>60,718</u>	<u>165,231</u>	<u>225,949</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>49,496</u></u>	<u><u>159,553</u></u>	<u><u>209,049</u></u>



**Caithness Mental Health Support Group**

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

**7. TANGIBLE FIXED ASSETS**

	Freehold property £	Property improvements £	Fixtures, fittings and equipment £	Totals £
<b>COST</b>				
At 1 April 2020 and 31 March 2021	<u>274,941</u>	<u>9,586</u>	<u>55,764</u>	<u>340,291</u>
<b>DEPRECIATION</b>				
At 1 April 2020	113,812	759	45,207	159,778
Charge for year	<u>5,498</u>	<u>191</u>	<u>1,055</u>	<u>6,744</u>
At 31 March 2021	<u>119,310</u>	<u>950</u>	<u>46,262</u>	<u>166,522</u>
<b>NET BOOK VALUE</b>				
At 31 March 2021	<u>155,631</u>	<u>8,636</u>	<u>9,502</u>	<u>173,769</u>
At 31 March 2020	<u>161,129</u>	<u>8,827</u>	<u>10,557</u>	<u>180,513</u>

**8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2021 £	2020 £
Accruals and deferred income	<u>5,118</u>	<u>3,089</u>

**9. MOVEMENT IN FUNDS**

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
<b>Unrestricted funds</b>			
General fund	49,496	14,485	63,981
<b>Restricted funds</b>			
Restricted Fund	159,553	(5,633)	153,920
<b>TOTAL FUNDS</b>	<u>209,049</u>	<u>8,852</u>	<u>217,901</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	150,498	(136,013)	14,485
<b>Restricted funds</b>			
Restricted Fund	5,300	(10,933)	(5,633)
<b>TOTAL FUNDS</b>	<u>155,798</u>	<u>(146,946)</u>	<u>8,852</u>



**Caithness Mental Health Support Group**

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

**9. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
<b>Unrestricted funds</b>			
General fund	60,718	(11,222)	49,496
<b>Restricted funds</b>			
Restricted Fund	165,231	(5,678)	159,553
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>225,949</u>	<u>(16,900)</u>	<u>209,049</u>

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	157,716	(168,938)	(11,222)
<b>Restricted funds</b>			
Restricted Fund	-	(5,678)	(5,678)
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>157,716</u>	<u>(174,616)</u>	<u>(16,900)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.19 £	Net movement in funds £	At 31.3.21 £
<b>Unrestricted funds</b>			
General fund	60,718	3,263	63,981
<b>Restricted funds</b>			
Restricted Fund	165,231	(11,311)	153,920
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>225,949</u>	<u>(8,048)</u>	<u>217,901</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	308,214	(304,951)	3,263
<b>Restricted funds</b>			
Restricted Fund	5,300	(16,611)	(11,311)
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>313,514</u>	<u>(321,562)</u>	<u>(8,048)</u>



**Caithness Mental Health Support Group**

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

**10. EMPLOYEE BENEFIT OBLIGATIONS**

On 18 December 2009 The Pensions Trust intimated the closure of the Scottish Voluntary Sector Pension Scheme (SVSPS) to future accrual benefits after 31 March 2010. An estimated potential debt of £76,000 (based on the 2008 actuarial valuation) would have been triggered had the Group withdrawn from the scheme before that date. No such withdrawal took place and the Recovery Plan came into effect on 1 April 2010. Under this Plan, the deficit in respect of benefits at 31 March 2010 would be collected from participating organisations over the following ten years. The total base obligation of £6401 was accrued in the financial statements for the year ended 31 March 2010 and this was followed by three years of payments, including assumed salary increases.

On 4 December 2012 The Pensions Trust intimated changes following the finalisation of the 2011 actuarial valuation which revealed an increase in the pension scheme deficit from £20.438 million in 2008 to £28.832 million in 2011. The intimation also advised that the original plan would cease at 31 March 2013, to be replaced by a new one with a duration of fifteen years and a new base obligation of £36,580 including annual expenses of £441. The punitive rise in the Group's obligation to the scheme was questioned, but The Pensions Trust confirmed the figures, citing "a more equitable share of liability basis" caused by the replacement of the percentage of salary calculation in 2008. In view of the increase in the total obligation, the accrued balance of £4,481 at 31 March 2012 was released to Other Income in the Statement of Financial Activities and no further accrual was made in respect of the next fifteen years (now eleven remaining years).

The Pensions Trust advised that as at 30 September 2020, the estimated employer debt of the charity upon withdrawal, was £47,140 (2020 £59,963).

Cost of the scheme to the Group in the year ended 31 March 2021 was £2,327 (2020 £2,260) Outstanding pension contributions at the year end amounted to £194 (2020 £377).

**11. RELATED PARTY DISCLOSURES**

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



**Caithness Mental Health Support Group**

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

	2021 £	2020 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	12,028	10,343
Grants	<u>143,770</u>	<u>120,970</u>
	155,798	131,313
<b>Other trading activities</b>		
Fundraising events	-	2,168
Canteen sales	-	24,060
Other services	<u>-</u>	<u>175</u>
	-	<u>26,403</u>
<b>Total incoming resources</b>	155,798	157,716
<b>EXPENDITURE</b>		
<b>Other trading activities</b>		
Canteen cost of sales	-	10,334
Other fundraising costs	<u>216</u>	<u>216</u>
	216	10,550
<b>Charitable activities</b>		
Wages	116,412	128,520
Social security	-	707
Pensions	2,139	2,260
Other operating leases	737	714
Rates and water	1,393	1,914
Insurance	2,358	2,315
Light and heat	4,080	8,397
Telephone	2,183	1,578
Postage and stationery	104	402
Sundries	850	429
Travel expenses	567	2,714
Members activities	1,800	329
Repairs and renewals	1,062	3,070
Subscriptions	20	339
Bank charges	322	450
Computer costs	846	223
Staff training	-	790
Wellbeing	3,000	-
Freehold property	5,498	5,498
Improvements to property	191	191
Fixtures, fittings and equipment	<u>1,055</u>	<u>1,173</u>
	144,617	162,013
<b>Support costs</b>		
<b>Governance costs</b>		
Accountancy fees	2,100	2,040
Sundry expenses	<u>13</u>	<u>13</u>
	<u>2,113</u>	<u>2,053</u>
<b>Total resources expended</b>	<u>146,946</u>	<u>174,616</u>
<b>Net income/(expenditure)</b>	<u><u>8,852</u></u>	<u><u>(16,900)</u></u>

This page does not form part of the statutory financial statements