

REGISTERED COMPANY NUMBER: SC162089 (Scotland)  
REGISTERED CHARITY NUMBER: SC011684

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2019  
FOR  
GLASGOW ASSOCIATION FOR MENTAL HEALTH**

GLASGOW ASSOCIATION FOR MENTAL HEALTH

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FOR THE YEAR ENDED 31 MARCH 2019

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**GLASGOW ASSOCIATION FOR MENTAL HEALTH**

**REFERENCE AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 31 MARCH 2019**

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<b>TRUSTEES</b>	J S Wood (Chair) (Appointed 30 October 2018) Ms J Graydon G M B Davidson Ms C A Heron Ms M Brown Mrs J Croft J Dane I Cunningham Mrs L Cosh Ms M Clark (Appointed 30 October 2018)
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<b>COMPANY SECRETARY</b>	Mrs L M Middell
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<b>REGISTERED OFFICE</b>	St Andrews By The Green 33 Turnbull Street Glasgow G1 5PR
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<b>REGISTERED COMPANY NUMBER</b>	SC162089 (Scotland)
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<b>REGISTERED CHARITY NUMBER</b>	SC011684
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<b>AUDITORS</b>	Consilium Audit Limited (Statutory Auditor) 169 West George Street Glasgow G2 2LB
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<b>BANKERS</b>	Bank of Scotland 235 Sauchiehall Street Glasgow G2 3EY
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<b>SOLICITORS</b>	Burness Paull 50 Lothian Road Festival Square Edinburgh EH3 9WJ
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<b>SENIOR MANAGEMENT TEAM</b>	Director Head of Finance Central Resource Manager	Jacqueline Croft Karien Buter Laura Middell
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## GLASGOW ASSOCIATION FOR MENTAL HEALTH

### TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2019

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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 2019. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015).

#### STRUCTURE, GOVERNANCE AND MANAGEMENT

Glasgow Association for Mental Health, also known as GAMH, is a company limited by guarantee of £1 per member and has no share capital. It is registered in Scotland with company number SC162089. GAMH is registered on the Scottish Charity Register under number SC011684. GAMH is recognised as a charity for the purposes of section 505 of the Income and Corporation Taxes Act 1988, consequently, there is no liability to taxation on any of its income used for charitable purposes.

The Charity is governed by its Memorandum and Articles of Association adopted on 19 December 1995 and last amended on 19 April 2016. The Board of Trustees is responsible for the overall governance of the Charity. Trustees are either elected or co-opted and the total number of trustees may not exceed ten. A senior management team of three paid executives led by the Director controls the day to day operation of the organisation under delegated authority of the Board.

GAMH is a membership organisation and the majority of its members are beneficiaries or former beneficiaries of the services it provides. The Board reviews the skills and competencies required for effective governance of the organisation and makes recommendations on this basis to the membership who appoint or elect trustees.

Trustees are appointed for a three year term and a third of the trustees stand for re-appointment each year at the Annual General Meeting (AGM). The Board has the authority to fill any casual vacancy by co-opting a suitable candidate to serve until the appointment is ratified at the AGM.

The induction of new trustees is based on acquainting them with GAMH policy and practice, its aims and objectives and the key standards as set out by our regulatory bodies. These include the Office of the Scottish Charity Regulator (OSCR) guidance for Charity Trustees, the organisation's requirements as providers to meet the standards of care, the "Care Standards" under the Scottish Care Inspectorate and our requirements as employers under the Scottish Social Services Council. The Care Inspectorate and the Scottish Social Services Council (SSSC) were created under the Regulation of Care (Scotland) Act 2001 to protect people who use services, raise standards of practice and strengthen and support the professionalism of the social care workforce. The SSSC Codes of Practice sets out the standards social service workers and their employers should meet and are viewed as essential. The organisation employs staff who are legally required to be registered by the Scottish Social Services Council, (SSSC) and whose fitness to practice is monitored and regulated by this body. Our services are registered and regularly inspected by the Scottish Care Inspectorate. The work of the organisation is also regulated under the Protection of Vulnerable Groups (Scotland) Act 2007. Trustees will be required to join the PVG Scheme or undergo a PVG Scheme update check.

The organisation uses review and training days to update trustees' knowledge, and promote discussion of strategic planning. Trustees regularly participate in the GAMH Members' Council which brings them together with members, staff and managers, the GAMH/UNISON Joint Negotiating Committee, and Community and Consultation events, all of which provide opportunities to engage with the widest range of the organisations stakeholders. We are introducing a process of appraisal for Board Members which reflects our commitment of maintaining high standards of governance.

#### Corporate Governance

Internal controls over all forms of commitment and expenditure continue to be refined to improve efficiency. Processes are in place to ensure that performance is monitored and that appropriate management information is prepared and reviewed regularly by both the senior management team and the Board of Trustees. The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss.

They include:

- An annual budget approved by the Trustees;

- Regular consideration by the Trustees of financial results;

- Delegation of day-to-day management authority and segregation of duties; and

- Identification and management of risks.

GLASGOW ASSOCIATION FOR MENTAL HEALTH

TRUSTEES' REPORT  
FOR THE YEAR ENDED 31 MARCH 2019

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**Risk Management**

The Trustees receive reports on business risk analysis and implement risk management strategies. This has involved identifying the types of risks the charity faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying means of mitigating the risks. The principal risks and uncertainties facing the charity are the protection of the interests and needs of our more vulnerable beneficiaries and our continuing dependency on public sector funding with which to support our essential activities, as noted below in connection with our reserves policy.

We are mindful of our duties to protect the independence of the charity, to take responsibility for its overall strategy and to act as guardians of our values and principles. Our risk management approach reflects these obligations in that we seek to use financial challenges as an opportunity to review and prioritise new business opportunities and thereby mitigate the risk of over reliance on restricted funds.

**OBJECTIVES AND ACTIVITIES**

The charity pursues aims, which are primarily concerned with the health, social welfare and the attainment of social justice, for people with mental health problems and their carers, who live in the Glasgow area.

It exists to provide high quality care and support services to adults with mental health problems and their carers; to promote understanding of mental health and wellbeing; to enable users of services and their carers to have a voice in the wider community.

**What we do**

GAMH exists for public benefit by promoting the mental health and wellbeing of the people and communities of Greater Glasgow.

We are working towards the time when all of Scotland's people will achieve full and equal citizenship rights, regardless of their mental health status.

We achieve this by:

- Creating services and opportunities that assist people who are recovering from mental health problems or with related needs, to live the lives that THEY want to live;
- Providing support for Carers including Young Carers;
- Promoting Social and Economic Inclusion of people in recovery;
- Promoting Self Help, Self-Advocacy and Peer Support;
- Promoting Volunteering;
- Challenging stigma and discrimination, promoting equality and human rights;
- Supporting people to maintain secure tenancies and build a sense of home;
- Providing education and training about mental health, recover and wellbeing.

## GLASGOW ASSOCIATION FOR MENTAL HEALTH

### TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2019

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#### ACHIEVEMENT AND PERFORMANCE

##### TRUSTEES MESSAGE

This year GAMH has celebrated the organisation's 40th year of providing mental health support services to the people of Glasgow. We have held a range of celebration events with partners and allies across the mental health sector in Glasgow and beyond and have welcomed people, including our first Director Huw Richards, who have played a significant part in building the organisation from its roots as a service user led organisation in 1978 to the effective and successful charity it is today.

GAMH is a versatile and forward looking organisation. We have developed and adapted our responses and services to meet the needs of people with mental health issues over the years. We have engaged with changes resulting from the many redesigns of public services and their associated funding models. Mental health services have experienced radical transformation over the past 40 years, arguably more so than any other part of the health system. Long-term institutionalised care has been replaced by a model of community care provided by locally based multidisciplinary mental health teams.

This model of local community based services has itself changed in response to emerging knowledge and developments in the social context of mental health care provision. New insights and views about mental illness and the needs of people with mental health problems have changed and evolved. Awareness and indeed acknowledgement of the roles that people with mental health problems can, and do, play in our community and the potential they have for recovery has been long awaited and is most welcome.

GAMH has long campaigned for and supported this positive and hopeful approach to mental health. Our services focus on early intervention and prevention. People who choose to use our services are encouraged and supported to take a role in identifying and managing their own mental health and social care needs, evaluate their experience and the effectiveness of our support. This feedback reinforces our culture of participation and respect for the voices of lived experience, influencing new developments and services.

This year we have been successfully building both our profile as a key influencer in the promotion of positive mental wellbeing across the city and our funding capacity to deliver services. We have benefitted from an 100% increase in donations from private citizens and a wide range of businesses across Scotland reflecting the raised interest in mental health in our communities and support for charities like GAMH who seek 'Parity of esteem', defined as 'valuing mental health equally with physical health'.

The increase in donations and in our training income this year has resulted in an operating surplus. This surplus will allow us to invest in our non-commissioned activities, such as our Young Adult Project which have evidenced remarkable and life enhancing outcomes, with the potential for these activities to attract future sustainable funding in the coming years.

Following our engagement with Glasgow's Health and Social Care Partnership (HSCP) in 2018, we have been commissioned to deliver support to carers through our two new Carers Centres in the West and South West of the city.

This award followed an intense period of debate with HSCP who had made the decision to decommission both our mental health specific adult Carers Project and our Young Carers Projects, despite the research and findings which recognise the different requirements of a service designed to meet the more specific needs of mental health carers. This decision, combined with a TUPE situation which arose from our award of the new Carers Centres could have resulted in compulsory redundancies for our carers' staff. We are delighted to report that, following an extensive period of consultation with affected staff, no compulsory redundancies were required and suitable alternative employment was found for all affected GAMH staff. We will continue to promote and campaign for the needs of mental health carers with our allies and supporters across the mental health network in this coming year.

Other successful awards in 2018 include our appointment onto the Community Link Workers Framework. This service is designed to provide support to GP Practices across Glasgow whose patients often present with non-clinical issues more closely related to social problems such as debt, poverty, and difficult family relationships.

These are exciting developments for GAMH. These new services are targeted at people and carers with a range of needs which have the potential to affect their mental wellbeing. The awards confirm GAMH's reputation to offer services which promote positive mental health and wellbeing outcomes for people with social care needs in general.

Reports this year from our regulators reinforce our commitment to providing services which are based on and driven by our values. At our last Care Inspection in 2018 we were awarded level 6 "Excellent" in relation to the care and support offered by the organisation. The report noted:

"Through extensive testimony, and our own observations, we could see that the service excelled at providing a high standard of care that supported and enhanced the lives of people who had a lived experience of mental health issues".

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## GLASGOW ASSOCIATION FOR MENTAL HEALTH

### TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2019

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The report also observed that staff were both experienced and received good support and leadership from managers who promoted a culture of continuous improvement reflecting "that people who used this service could have confidence in the organisation providing their support".

We are delighted that our regulators have remarked upon the quality of our staff who are our best assets and offer commitment and motivation which continues to enhance the quality and reputation of GAMH.

We strive to maintain the highest standards in relation to our financial performance, pay and employment conditions and service delivery practices. This year we have maintained our accreditation as a Scottish Living Wage Employer (SLW) and indeed have been able to offer staff with responsibilities for the supervision and management of colleagues a salary increase which reflect their important roles in the organisation. All staff who are employed by GAMH are paid at least the SLW and we will make every effort to continue to meet our commitment to fund pay levels which adequately compensate the valued and skilled work our staff undertake with people across Glasgow.

We are committed to continual assessment of the resilience of our key business activities looking to improve on our achievements through rigorous review processes and benchmarking. An interim assessment against our Investors in People Framework and the IIP Health & Wellbeing Good Practice Award in January 2019 reaffirmed the Board's positive performance in relation to the organisation's long term sustainability strategies, despite the impacts we face due to the ongoing cuts to social care funding.

The organisation has recovered well from the losses in our income brought by decommissioning of services and difficulties in obtaining full cost recovery for our commissioned services. We have been financially efficient reducing our on costs and as with last year the organisation's percentage governance costs this year, are well within OSCR's 10% to 12 % best practice guidelines. This reflects that the overwhelming amount of our income is spent directly on providing services to the beneficiaries of GAMH and reinforces our commitment to our core charitable purpose.

Finally, the Board would like to express thanks to our staff, volunteers and management team who as ever, have worked tremendously hard this year to produce so many achievements. It is the resourcefulness and skills of our workforce, the resolve and determination of our management team, and the support of those who obtain such positive outcomes and sustainable recovery from our services, through which much has been achieved in this our 40th year.

#### WORKFORCE AND VOLUNTEERS

GAMH's best assets are its workforce, volunteers and supporters. We believe that a well-trained and supported workforce with good working terms and conditions enhances and emphasises safe and effective practice and benefits both the individual workers and the people we support. In recognition of our commitment to our workforce GAMH is a member of the Living Wage Foundation and a signatory to the Scottish Government Fair Work Convention and Framework. This commits the organisation to "fair work practices", which is defined as work which offers "effective voice, opportunity, security, fulfilment and respect; that balances the rights and responsibilities of employers and workers and that can generate benefits for individuals, organisations and society". [www.fairworkconvention.scot](http://www.fairworkconvention.scot). We believe that promoting a positive workplace experience for our workforce and volunteers and paying all staff at least the Scottish Living Wage is an essential way in which we meet our overall organisational values and mission. Currently all staff are paid a minimum of £8.75 per hour and volunteers are reimbursed for all expenses they incur when volunteering within the organisation. In addition, all staff this year received a 2% uplift in their salaries which was awarded on a substantive basis and sets GAMH apart from the majority of other social care agencies in the sector in Glasgow. We will continue to review our staff terms and conditions on an ongoing basis.

All newly recruited GAMH staff undertake our Preparation for Practice Award (PFP), a customised award designed to support the learning requirements of the social care workforce and provide knowledge and offer reflection on the values, policies and procedures and practice approach of GAMH. The award itself is levelled at SQFM Level 7 and accredited by the SQA. It is hoped that this award will be attractive to other social care organisations and we plan to market PFP in the coming year through our newly established SQA Learning Centre. Our Learning and Development staff have worked hard to develop skills as assessors and verifiers in order to support the PFP candidates, skills which will be invaluable when promoting our new centre to other providers in 2019. GAMH staff are provided with regular opportunities to access and undertake additional training as part of their personal development through our ongoing comprehensive Learning and Development programme which takes account of the requirements of the Scottish Social Services Council Codes of Practice and the National Care Standards. GAMH has a database of staff qualifications and training that evidences their commitment to learning and development and links into individuals Continuous Professional Development requirements.

## GLASGOW ASSOCIATION FOR MENTAL HEALTH

### TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2019

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GAMH promotes a culture of leadership and initiative at all levels within the organisation's workforce. This year we have continued to provide our workforce with access to the appropriate Scottish Vocational Qualifications in the form of SVQs and Professional Development Awards. These accredited courses and our ongoing training programme support staff to meet the registration and post registration requirements of the Scottish Social Services Council. Key training includes Safeguarding; SVQ 3 Health & Social Care; SVQ 4 Leadership and Management for Care Services; PDA Health & Social Care Supervision; Applied Suicide Intervention Skills Training; and Scotland's Mental Health First Aid. We provide a range of opportunities to involve staff and volunteers in sharing ideas and in decision making to determine the future direction and objectives of the organisation as well as improving service performance overall. We hold interactive workforce wide meetings with staff at least annually on significant business developments.

We use supervision, mentoring, team and practice development meetings to involve staff in innovation and improvement. Training evaluations are used to ensure that learning opportunities are focused on staff needs. Staff surveys elicit feedback on how it feels to be a GAMH employee. GAMH recognises UNISON as the trade union entitled to represent the workforce for collective bargaining purposes, working in partnership with UNISON to promote a positive workplace culture for all employees.

In 2018/19 we have continued to develop our volunteering strategy to address both our organisation's aims and objectives and the changing needs and aspirations of volunteer and service users. This year over 40 volunteers worked with us to provide befriending support, group work and mentoring opportunities. We recognise that volunteers have chosen to commit to their role within GAMH at no financial reward; this motivates us to ensure that we provide volunteers with a valuable and positive experience. The mutual benefits of volunteering are evident with the organisation benefiting from the creative skills and talents of our volunteers and offering in return meaningful opportunities to gain experience of working within a modern and recovery focussed mental health service environment. In order to ensure our volunteers are safe and competent we undertake regular volunteer training sessions to reflect the challenges and importance of safeguarding, boundary management and the SSSC Codes of Practice. Volunteers also benefit from ongoing support and supervision as well as regular training provided through our learning and development programmes. We offer career progression to volunteers many of whom have successfully secured posts within the organisation.

#### LEARNING AND DEVELOPMENT

The Learning and Development department co-ordinates the provision of internal training for the GAMH workforce and supports the development of initiatives related to learning, personal development, equalities, reducing stigma and promoting inclusion. Training programmes are provided to meet ongoing learning needs, developing staff and volunteers for their current and future roles. This year 14 registerable qualifications were undertaken by staff and 35 training courses ran this year. Staff also have access to 12 eLearning courses, and open badges courses, via GAMH's staff training calendar. GAMH provided placements for 4 social work students from the University of the West of Scotland; and 1 Education and Social Science student from the University of Strathclyde.

#### LIVED EXPERIENCE TRAINING

Lived Experience Training is a social enterprise which brings the expertise of people in recovery from mental health issues to training. It exists to educate people about mental health and related topics and the voices of people in recovery is a powerful influence for change. We deliver a range of training packages to external customers in the private, public and Third sectors including Mental Health Awareness, Training for Trainers and Scotland's Mental Health First Aid courses. This year Lived Experience training and GAMH staff ran a Season's for Growth course for GAMH Carers. This is a grief and loss educational programme which aims to build resilience and promote the social and emotional wellbeing of adults who have experienced significant change or loss and is a national programme supported by the Scottish Government.

#### SERVICE CENTRES

GAMH 3 service centres are commissioned by Glasgow City Council Health and Social Care Partnership (HSCP) and funded through a block funding arrangement from the Adult Services, Mental Health budget (see 8.4 Finance section for further details). The service is contract managed by the Mental Health Commissioning Team. At service review the Service Centres note that the service complies with the requirements of the Council's Contract Management Framework (CMF), including the Provider Service Return (PSR) process. The Service Centres perform in line with the mental health benchmarks for the relevant performance indicators captured through the PQR/PSR and detailed within the Service Specification. Reports also record that we have consistently demonstrated a very good level of service provision. The Service Centres operate within the geographical boundary areas as defined by the Glasgow City HSCP. Each Service Centre has 3 specific service delivery functions; individual support, group work and employability/volunteering/peer support. The Care Inspectorate affirms the quality of the Service Centres which continue to achieve high scores across all care quality themes at unannounced inspections. At our most recent inspection in 2018 we achieved a score of "Excellent" in relation to the care and support offered by the Service Centres. The services are designed primarily to assist Primary Care Mental Health Teams who refer people to our service who do not require long term care from clinicians but may require additional social support with issues such as anxiety, depression and issues relating to self-management and family relationships.

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TRUSTEES' REPORT  
FOR THE YEAR ENDED 31 MARCH 2019

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The Service Centres offer support which is preventative in nature and activities are designed to increase self-esteem and autonomy and encourage the building of positive social networks with others. We provide signposting and actively promote access to mainstream local community resources and services. The aim of this approach is to equip people with the skills and resilience needed to live without planned formal mental health support.

We have received positive feedback from our commissioners, funders and referrers which has evidenced that confidence in the quality of the service that GAMH provides remains high and continues to meet agreed financial, operational and service delivery performance targets. Most importantly the people receiving support have reported that they have experienced sustainable positive mental health and wellbeing outcomes, including feeling more connected to their community, having a sense of home and are more positive about the future.

#### GROUPWORK/PEER SUPPORT

Our Life and Wellbeing Group Programme highlights three areas which are significant to mental health recovery: Mental Health/Physical Health Promotion, Education and Learning and Participating and Building Social Networks. The Group Programme is designed to create clear pathways to participation and personal development through a range of creative, educational and physical activities. Planned outcomes support participants to move on from social care services and become active members of their communities. The programme is developed in partnership with people we support who have benefited from participating in a wide range of GAMH opportunities. Although operationally seen by funders as separate strands the group work programme takes a peer approach to the development and facilitation of all activities and many people who use our group work programme move on to our peer support/employability and volunteering activities.

This year our programme has included photography skills, creative writing skills, personal safety courses, health information sessions, art workshops, first aid workshops, digital resilience and financial inclusion workshops. People continue to enjoy participating in the work (and tranquillity) of our community garden and also in our all year round walking programme.

Over the past year the group team has developed a series of 6 mental health self-management workshops under the heading of TAMH – Talking about Mental Health. The workshops promote techniques for wellbeing self-help and are facilitated under the headings of Stress Management, Resilience and Mindfulness. We have worked closely this year with Glasgow Piano City – an organisation that aims to reduce isolation through piano tuition. In partnership with Piano City our group participants designed and decorated a piano which has now found a permanent home within the Pollokshaws Community Hub venue. The piano was decorated with themes of mental health recovery and personal growth and development - and played a key part in our celebrations of GAMH's 40th anniversary.

Following the human rights awareness partnership work with NHS Human Rights and Equalities Team and Human Rights Training for Trainers started in 2018 we have continued to incorporate and embed human rights workshops within our group work programme. The impact of this training across the organisation was highlighted at an event in December 2018 to celebrate International Human Rights Day. The event included presentations describing how the workshops have been implemented and received by people we support. Following presentations, the event celebrated International Human Rights Day with our colleagues from NHS Human Rights and Equalities Team with music and drama. Some of our work this year has addressed the impact that welfare reform has had on the people who use our services. In January we organised an event – Preparing for Universal Credit – in partnership with Parkhead CAB. The main focus of the event was to reduce anxiety surrounding the introduction of Universal Credit and we presented step by step guidelines on how to navigate the application process.

Our Motivational Exchange Programme continues to promote our Peer Support Group, New Experiences, which has just completed phase 4 of this 6 month programme. Within this peer group setting, we offer creative and participatory workshops sessions on a variety of themes which promote the concepts of peer support and recovery. The workshops are set within Glasgow North Kelvin College and participants are invited to complete Community achievement Award level 4, which is an accredited qualification. A popular workshop theme is "The Power of Peer" which explores Human rights and equalities through participating in a variety of interactive workshops. The peer participants from the previous programme – which ended in March 2019 have since gone on to form their own independent peer led group, Peer We Go – Onwards and Upwards. Collectively the group are motivated to continue with their learning and to be more actively involved in their community.

## GLASGOW ASSOCIATION FOR MENTAL HEALTH

### TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2019

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#### SELF-DIRECTED SUPPORT

GAMH SDS team offers support across the city to people who have accessed individual budgets and may have a range of mental health and physical health needs. Demand for our support has continued to increase this year and we are now supporting over 100 people across the city each week, with support packages ranging from 5 hours to 15 hours per week. The service successfully re-tendered to remain on the 2019 Self Directed Support Framework and we are one of the main identified providers of mental health support within Glasgow.

One of the key aims of our work is to improve social networks and promote access to services to enable people to live independently in their home. We do this through activities which support good physical and mental health, engage people in purposeful and interesting activities and educational opportunities which build confidence and self-esteem as well as valuable skills which are transferrable into daily routines. Relationships between our staff and the people who choose to use our services is key to effective support and achieving positive support outcomes. As with all GAMH services the core of our practice is informed by our commitment to human rights and equality, supporting people with dignity and respect, promoting and supporting inclusion and participation and celebrating people's contribution to our communities in Glasgow.

#### LATER LIFE Services

Later Life Matters supports older people with common mental health problems and is funded mainly by the Robertson Trust with in-year funds attracted from a range of other funders such as the Glasgow Nursing & Medical Relief Association which helps the project to provide bespoke group activities. Referrals remain steady with the majority of them coming from Community Mental Health and Primary Care Mental Health Teams and this year we have supported 47 older people across Glasgow. The project works collaboratively with partners throughout the city to ensure individuals and their carers accessing the Later Life service are benefitting from an effective service providing 1-1 support and a weekly group.

This year the group participants have built on the success of our peer support programme with people commenting on the benefits they achieve through using their life experiences to offer perspective and support to others. "Supporting and helping others has given me a new lease of life" LLM peer volunteer.

The project also worked hard to demonstrate the value of our support in breaking down issues of social isolation and loneliness. This year the Scottish Government published their strategy A Connected Scotland with the aim of addressing social isolation and loneliness and building stronger social connections. We participated in The End Loneliness Campaign event to showcase our own work in this area discussing loneliness and its impact on individual's lives. Participants felt everyone has a role to play to address this issue and were able to identify simple acts and ideas that would potentially make positive changes as many of the participants had experienced loneliness themselves. We then applied for and were awarded funding from the Scottish Community Alliance to build on these ideas and develop into opportunities for older people. Working collaboratively with a range of partners we offered a range of activities including Reminiscence and Storytelling sessions, and a 4 week introductory Spanish course delivered by Lingo Flamingo. The overall message from participants was that learning can be fun and learning in group settings with others breaks down barriers between people and encourages connections and friendships.

#### SOUTH LATER LIFE MATTERS

This project is part of GAMH Later Life services and is funded by Glasgow City Council Integrated Grant Fund operating in the South sector of Glasgow's HSCP. Similar to the activities described in our Later Life Matters section this project focusses on improving the health and wellbeing of older people who experience or are recovering from mental ill health and unpaid mental health carers. We have had another busy and successful year delivering the various services, which include mindfulness, personalised complimentary therapies over 6 weeks, individual befriending and taster/ befriending groups within sheltered complexes.

The project operates a strengths based approach to practice where older people and mental health carers using the project are seen as experts in their own situations. Support offered is based on their needs and views, putting them at the centre of the work. Our project takes a holistic view of mental health and wellbeing. When referred to the service the coordinator will arrange to meet with the older person or carer; to tailor the support to their individual needs. Providing a full assessment ensures that the service is safe and enables the individual to get the most out of this opportunity. The coordinator also has an extensive knowledge of other services in the community and can refer or direct someone to other services if required.

The project remains responsive to the needs of service users and we have developed and adapted our service so it is accessible to those who otherwise would be unable to engage in support due to mobility problems or health issues. We also are able to address language barriers experienced by some from BME communities by providing an interpreter if required. We have further developed our befriending service by providing this opportunity in a group setting. This enables us to reach older people and helps to introduce them to their peers, where friendships may develop. Outcomes for the group have been extremely positive with older people reporting a reduction in feelings of loneliness and isolation.

## GLASGOW ASSOCIATION FOR MENTAL HEALTH

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#### **My Time – Health and Wellbeing**

My Time is a GAMH project operated through a social enterprise model. The project is now in its 4th year and offers bespoke health and wellbeing training to a range of organisations in Glasgow as well as to private businesses. In 2018/2019 the project has benefitted from the increased awareness from employers across the business sectors in Glasgow of the need to invest in the mental health and wellbeing of staff to improve both staff retention and performance. Our marketing of the project through social media and networking at events such as the Gathering sponsored by the Scottish Coalition of Voluntary Organisations, (SCVO) has led to a twofold rise in enquires this year both from returning and new customers. We have delivered sessions to a diverse range of organisations and businesses including Glasgow City Council Direct Labour Services, housing associations, GP practices, schools and financial services providers. Our Mindfulness and Stress Management sessions are most popular as they offer simple exercises and strategies which can be built into daily routines at home or at work. To cope with the demands for the service, we have recruited another very experienced and multi-skilled mindfulness teacher, as well as 2 new holistic therapists. With an ever expanding team and a growing customer base, My Time is thriving and we are confident that the project will continue to expand and grow in the coming year.

#### **CARERS SUPPORT PROJECT**

The Carers support project has been providing support to unpaid mental health carers for the past 20 years. The project works in partnership with the carers who choose to use our service recognising their expertise through their lived caring experience. Carers referred to the project construct a support plan with their support worker which focusses on outcomes they would like to achieve and what needs to be put in place in order for these outcomes to be fulfilled within specific timescales. Opportunities and supports are available at the project to ensure that the carers own health and wellbeing is addressed and carers feel better supported and equipped to manage their caring responsibilities which will in turn benefit the cared for.

Our current range of opportunities includes:

Advice and Information ensuring access to health checks, financial inclusion and grants e.g. Time to Live. We also provide a Coping skills group and a Peer Information and Community Connection group which enables carers to meet other carers, feel less isolated, learn strategies to equip them with their role and enhance their knowledge of opportunities available to them. We also have developed a training and learning programme for carers which provides condition specific training e.g. Scottish Mental Health First Aid and Advanced Statement / Named person and wellbeing courses such as mindfulness. The learning from our project in partnership with the Mental Health Foundation in 2018 – the Re: Connect Project – a peer mentoring model of support has been successfully embedded into the project. 'Peer mentoring' connects mental health carers in a 1 to 1 peer relationship where they can share their experiences, exchange and develop self-management techniques, and focus on promoting their own wellbeing. The project is continuing to successfully recruit peer volunteers for 1 to 1 mentoring, as well as delivering training for mentors and facilitating a number of peer relationships. Following a restructuring of the support to carers by Glasgow City Council's Carers Partnership it has been decided to decommission our mental health carers specific support services from 1st May 2019. GAMH will however continue to support mental health carers through our two new Carers Centres which were awarded to the organisation following a competitive tendering exercise. This success represents a significant achievement for GAMH in terms of the organisation's ability to attract funding which is not specifically linked to mental health but to issues of health and wellbeing overall. These new services commence on 1st May 2019. We would like to thank Shared Care Scotland who provided respite monies to benefit carers who use our project on behalf of the Scottish Government from the Creative Breaks Fund. We look forward to continuing our relationship with Shared Care Scotland in our new Carers Centres.

#### **YOUNG CARERS- Promoting Wellbeing of Children and Young People**

Over the last two decades the Young Carers Project has been promoting the wellbeing of children and young people affected by parental mental health problems. Our experience has helped us develop an early intervention approach providing protective factors to hundreds of children across the city, helping them to build their confidence and resilience in a safe and nurturing environment. We currently have 6 groups running on a weekly basis with staff fulfilling the 'one good adult' role, building trust and supporting where necessary. In the last couple of years there has been much talk of ACEs (adverse childhood experiences). Parental mental illness as well as other household adversities such as abuse, neglect, substance abuse, imprisonment, domestic violence, and parental separation have all been identified as having a detrimental impact on long term health and wellbeing outcomes. Having ACEs substantially increases the risk of social, emotional and cognitive impairment. Having ACEs means you are:

- 3.7 times more likely to be currently receiving treatment for mental illness
- 6.1 times more likely to have ever received treatment for mental illness
- 9.5 times more likely to have ever felt suicidal or self-harmed

A recent meta-analysis carried out within the project has highlighted the relationship between ACEs and the development of major depressive disorders well into adulthood. ACEs triggers a stress response which is detrimental to a young person's psychological wellbeing and mental health.

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## GLASGOW ASSOCIATION FOR MENTAL HEALTH

### TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2019

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Attainment in education and success in employment is often seen to determine young people's long term wellbeing. As well as providing a series of workshops on money advice, financial inclusion, employability and study sessions we have dedicated our programmes to helping young people gain valuable skills and qualifications out with the school environment. The majority of the activities are linked to SQA points through the Dynamic Youth Achievement awards scheme. We obtained a further £61,000 grant from the Young Start fund to run an extensive music program providing further SQA points towards Steps to Work qualification. In the last few months we have been focussing on STEM -developing programs which incorporate science, technology, engineering and maths. Our young people have been using social media to develop a series of animations to raise awareness of mental health issues and top tips which have been widely circulated including screening during the Scottish Mental Health Arts and Film Festival. It's not just through the creative arts and digital media that the young people have expressed themselves. They have been voicing their views in numerous consultations on a local, national and international level whether it's to do with the rights of a child, mental health rights, right's relating to money, services or education. Young people in general feel overwhelmed by the pressures they face whether its school, family or peers so having the time to relax and enjoy age appropriate activities is crucial for their psychological wellbeing.

Our Young Adult Mental Health (YAMH) group which receives referrals from within GAMH has gained momentum. Age appropriate programs are delivered to young people aged 16-25 with a diagnosis of mental health. Interventions focus on the creative arts, recovery and employability. Our young people have recently contributed to helping Penumbra develop a YROC wellbeing assessment tool which is still in its pilot phase.

Our work with families is equally important. Over the last few months we have been 'Sharing the Science' with parents- a program developed by Harvard University on how stress can impact on brain development. Running alongside this PotentialCIC have been delivering a 'Potential in Families' program which has helped bring our parents and young people together to work on building positive relationships and attachments. Because of the richness in diversity and the lived experience in the families we work with, See Me have invested in developing a programme of activity which will look at discrimination and stigma in BME communities and empowering families to have meaningful conversations about equalities, social justice and change.

This year as with our Carers Project we have lost some of our funding following the restructure of carers services by Glasgow City Council's Carers Partnership. We do however retain our Big Lottery funding for another year and alongside contributions from small in year funds we are hopeful that we can reshape and regrow our project over the next two years. Given our more determined focus on preventative and early intervention approaches and our increasing understanding of the impact of ACES on young people in general we believe that it is time for the project to broaden its scope in relation to promoting wellbeing and capabilities in children and young people as well as young carers, so that they can overcome social, educational, physical and economic inequalities.

The Child and Adolescent Health and Wellbeing Review carried out by Scottish Government (2018) has highlighted mental health and wellbeing as an emerging concern. There has been a decline in mental health and feeling confident and increase in emotional and behavioural problems particularly in teenage years. Poverty is a major contributor to mental ill health yet a quarter of children are now living in relative poverty. In the report, mental wellbeing was reported as being lower in areas of higher deprivation. The Audit Scotland Report 2018 for Scotland's Central Government and NHS bodies has highlighted that: 1 in 10 children & young people between the ages of 1-16 have a clinically diagnosable mental illness. There has been an increase in referrals to specialist services as well as an increase in rejected referrals. With increasing pressure, an average waiting time of 11-18 weeks and £56.6 million being spent on mental health services (2016/2017) it would appear that alternative options for young people would be beneficial. Our non-clinical, non-counselling service model can be expanded to provide crucial early intervention/preventative support in the community that cannot always be met by statutory services such as schools, CAHMS, social work or adult mental health services.

#### FINANCIAL REVIEW

For the year ended 31 March 2019, the Statement of Financial Activities shows total incoming resources of £2.824 million (2018: £2.564 million) and total outgoing resources of £2.757 million (2018: £2.544 million). These totals result in net incoming resources before pension movements of £66,897 (2018: £20,303). This has resulted in an increase in the charity's trading total funds available for the charity to use at the year end of £1.500 million compared to £1.362 million at the end of the previous year.

#### Financial Statements

The Company is a recognised charity, incorporated under the Companies Act 2006, and as such is required to prepare annual financial statements in the format laid down by the Act. In addition, the directors have complied with the Charities and Trustee Investment (Scotland) Act 2005 and the recommendations of the Statement of Recommended Practice (SORP) - "Accounting and Reporting by Charities" in so far as they relate to the Company.

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GLASGOW ASSOCIATION FOR MENTAL HEALTH

TRUSTEES' REPORT  
FOR THE YEAR ENDED 31 MARCH 2019

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**Reserves policy**

The Board of Trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the charity should be three to six months of the core resources expended, which equates from £207,000 to £413,000. At this level the Board feel that they would be able to continue the operation of the Charity in the event of a significant drop in funding. It would obviously be necessary to consider how the funding would be replaced or activities changed should this situation arise. At present the free reserves amount to £277,354 (2018: £210,884) and arise due to sound financial planning.

The Board of Trustees is satisfied that the level of restricted reserves is sufficient due to the funding secured with the Scottish Government and local authorities.

**Investment policy**

The Board of Trustees has considered the most appropriate policy for investing funds. Funds received in advance of expenditure are placed in an investment account in order to achieve a higher level of interest income.

**FUTURE PLANS**

Our business strategies this year have focused on achieving financial stability and scoping opportunities (in keeping with our values and charitable purpose) which are both financially beneficial and add value to existing activities and in the coming year we plan to build and develop on our achievements. Our strategy has proven to be successful this year in a number of key areas. Firstly, we have been appointed onto the Glasgow HSCP Community Link Workers Framework which provides the organisation with access to mini competitive tenders to deliver a community based link worker service to 20 GP clusters across Glasgow. Secondly, we have successfully tendered for and been awarded two Carers Centres in the South West and West of the city to support carers who care for family members diagnosed with a range of health issues, including physical health, learning disabilities, autism, as well as mental health. Our success in these two tendering ventures is significant as it reflects GAMH ability to attract funding from non-mental health specific funders and affirms our expertise in offering services with focus on general health and wellbeing.

We have also invested staff time in 2018/19 to exploring the issues facing young people in Glasgow who do not meet the criteria for a service from the Community Adolescent Mental Health Teams but who have significant challenges that affect both their mental health and wellbeing, educational attainment and social development. We propose to develop a pilot project based on our findings in 2019 which will offer community-based support to these adolescents who identify as having a range of mild to moderate mental health, emotional and wellbeing concerns. The project will be evaluated externally and we hope that our work will provide additional evidence to allow us to apply for funding to extend our young people's activities in future years.

In addition we have now been assessed and accredited by the Scottish Qualifications Agency (SQA) as a learning centre, this provides us with opportunities to develop and deliver both bespoke qualifications, for example our Preparation for Practice qualification and standardised vocational qualifications such as SVQ in social care offering the organisation the potential to diversify the organisation's income from non-grant and statutory funding sources. We have also continued in 2018/2019 to develop our social enterprise activities specifically in relation to marketing our Self Directed support and our external training. We have experienced a consistent demand for mental health awareness and wellbeing sessions from companies across Glasgow and indeed further afield in Scotland who are recognising the value of investing in the mental health and wellbeing of their staff.

In response to the increasing complexities of operating a business within the social care sector, we have worked in partnership this year with a software company to design a bespoke integrated information management system. This system will support our core business planning and management strategies and provide the organisation in 2019 with more effective tools to gather and analyse key performance data across all functions, operations, personnel, finance needed to monitor contracts, facilitate workforce development and importantly allow us to evidence outcomes for people who choose to be supported by GAMH.

GLASGOW ASSOCIATION FOR MENTAL HEALTH

TRUSTEES' REPORT  
FOR THE YEAR ENDED 31 MARCH 2019

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STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Glasgow Association for Mental Health for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and 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.

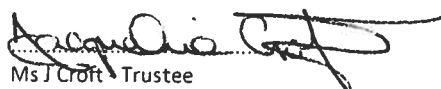
In so far as the trustees are aware:

- 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, Consilium Audit Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees on 18/9/19 and signed on its behalf by:

  
Ms J Croft - Trustee

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES AND MEMBERS OF  
GLASGOW ASSOCIATION FOR MENTAL HEALTH**

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**Opinion**

We have audited the financial statements of Glasgow Association For Mental Health (the 'charitable company') for the year ended 31 March 2019 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), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2019 and of its incoming resources and application of resources, including its result, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 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**

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

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

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the 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 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, 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.

**Opinion on other matters prescribed by the Companies Act 2006**

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

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

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

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

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- the charitable company has not kept proper and adequate accounting records 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 Trustees' Report.
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**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES AND MEMBERS OF  
GLASGOW ASSOCIATION FOR MENTAL HEALTH**

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**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.

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.

**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, and to the charitable company's trustees, as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and trustees 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 and trustees as a body, for our audit work, for this report, or for the opinions we have formed.

*Consilium Audit Limited*

David Holt (Senior Statutory Auditor)  
for and on behalf of Consilium Audit Limited (Statutory Auditor)  
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006  
169 West George Street  
Glasgow  
G2 2LB

Date: 18/9/19



**GLASGOW ASSOCIATION FOR MENTAL HEALTH**

**STATEMENT OF FINANCIAL ACTIVITIES**  
**(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)**  
**FOR THE YEAR ENDED 31 MARCH 2019**

	Notes	Unrestricted funds £	Restricted funds £	Pension fund £	2019 Total funds £	2018 Total funds £
<b>INCOME FROM</b>						
Donations and legacies	3	35,065	9,155	-	44,220	19,823
Charitable activities	5					
Direct charitable activities		808,972	1,936,436	-	2,745,408	2,500,495
Investment income	4	6,935	-	-	6,935	1,422
Other income		<u>24,568</u>	<u>3,180</u>	<u>-</u>	<u>27,748</u>	<u>42,438</u>
<b>Total</b>		<b>875,540</b>	<b>1,948,771</b>	<b>-</b>	<b>2,824,311</b>	<b>2,564,178</b>
<b>EXPENDITURE ON</b>						
Charitable activities	6					
Direct charitable activities		<u>883,118</u>	<u>1,700,296</u>	<u>174,000</u>	<u>2,757,414</u>	<u>2,543,875</u>
<b>OPERATING INCOME/(EXPENDITURE) &amp; NET INCOME/(EXPENDITURE) BEFORE ACTUARIAL ADJUSTMENTS</b>						
		(7,578)	248,475	(174,000)	66,897	20,303
<b>Other recognised gains/(losses)</b>						
Actuarial gains/losses on defined benefit schemes		<u>-</u>	<u>-</u>	<u>71,000</u>	<u>71,000</u>	<u>675,000</u>
<b>NET INCOME/(EXPENDITURE)</b>		<b>(7,578)</b>	<b>248,475</b>	<b>(103,000)</b>	<b>137,897</b>	<b>695,303</b>
Transfers between funds	17	<u>58,970</u>	<u>(161,970)</u>	<u>103,000</u>	<u>-</u>	<u>-</u>
Net movement in funds		51,392	86,505	-	137,897	695,303
<b>RECONCILIATION OF FUNDS</b>						
Total funds brought forward		<u>434,537</u>	<u>927,784</u>	<u>-</u>	<u>1,362,321</u>	<u>667,018</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b><u>485,929</u></b>	<b><u>1,014,289</u></b>	<b><u>-</u></b>	<b><u>1,500,218</u></b>	<b><u>1,362,321</u></b>

The notes form part of these financial statements

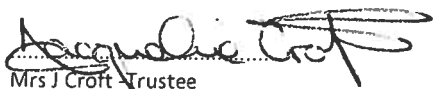
GLASGOW ASSOCIATION FOR MENTAL HEALTH (REGISTERED NUMBER: SC162089)

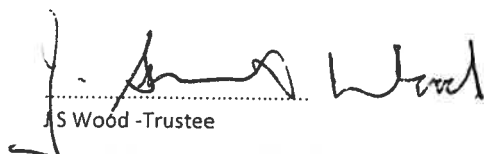
BALANCE SHEET  
AT 31 MARCH 2019

	Notes	2019 £	2018 £
<b>FIXED ASSETS</b>			
Tangible assets	12	208,575	223,653
<b>CURRENT ASSETS</b>			
Debtors	13	99,941	157,398
Cash at bank and in hand		<u>1,762,803</u>	<u>1,626,789</u>
		1,862,744	1,784,187
<b>CREDITORS</b>			
Amounts falling due within one year	14	(571,101)	(645,519)
<b>NET CURRENT ASSETS</b>		<u>1,291,643</u>	<u>1,138,668</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		1,500,218	1,362,321
<b>NET ASSETS</b>		<u>1,500,218</u>	<u>1,362,321</u>
<b>FUNDS</b>	17		
Unrestricted funds		485,929	434,537
Restricted funds		1,014,289	927,784
Pension funds		-	-
<b>TOTAL FUNDS</b>		<u>1,500,218</u>	<u>1,362,321</u>

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

The financial statements were approved by the Board of Trustees on 18/9/19 and were signed on its behalf by:

  
Mrs J Croft - Trustee

  
J S Wood - Trustee

The notes form part of these financial statements

GLASGOW ASSOCIATION FOR MENTAL HEALTH

CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2019

	Notes	2019 £	2018 £
<b>Cash flows from operating activities:</b>			
Cash generated from operations	20	<u>129,079</u>	<u>(75,228)</u>
<b>Net cash provided by (used in) operating activities</b>		<u>129,079</u>	<u>(75,228)</u>
<b>Cash flows from investing activities:</b>			
Interest received		<u>6,935</u>	<u>1,422</u>
<b>Net cash provided by (used in) investing activities</b>		<u>6,935</u>	<u>1,422</u>
<b>Change in cash and cash equivalents in the reporting period</b>		136,014	(73,806)
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>1,626,789</u>	<u>1,700,595</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u>1,762,803</u>	<u>1,626,789</u>

The notes form part of these financial statements

GLASGOW ASSOCIATION FOR MENTAL HEALTH

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2019

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1. STATUTORY INFORMATION

Glasgow Association For Mental Health is an incorporated charity registered in Scotland. The Charity's registered number and registered address can be found on the Company Information page.

The presentation currency of the financial statements is the Pound Sterling (£).

2. 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 2015)', 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.

**Governance costs**

Governance costs are the costs associated with the governance arrangements of the Association. These costs are associated with constitutional and statutory requirements of running the Association, for example the cost of trustee meetings, the cost of legal advice for trustees and the cost of preparing and auditing the statutory accounts.

**Allocation and apportionment of costs**

Support costs have been allocated between governance costs and other support costs. All costs are allocated between the expenditure categories in the Statement of Financial Activities on a basis designed to reflect the use of the resource.

**Tangible fixed assets**

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

Leasehold property	- 4% on cost
Fixtures and fittings	- 7% to 50% straight line

Tangible fixed assets are stated at cost less depreciation. Cost represents purchase price together with any incidental costs of acquisition.

Expenditure relating to fixed assets purchased for specific projects is charged to the income and expenditure account. Expenditure relating to fixed assets used in the administration of the charity will continue to be capitalised.

**GLASGOW ASSOCIATION FOR MENTAL HEALTH**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**FOR THE YEAR ENDED 31 MARCH 2019**

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**2. ACCOUNTING POLICIES - continued**

**Financial instruments**

The Company has chosen to adopt Sections 11 and 12 of FRS 102 in respect of financial instruments.

Financial instruments are classified and accounted for as financial assets, financial liabilities or equity instruments, according to the substance of the contractual arrangement.

Financial instruments which are assets are stated at cost less any provision for impairment. Financial liabilities are stated at principal capital amounts outstanding at the period end. Issue costs relating to financial liabilities are deducted from the outstanding balance and are amortised over the period to the due date for repayment of the financial liability.

An equity instrument is any contract that evidences a residual interest in the assets of the Company after deducting all of its liabilities. A financial liability is any contractual arrangement for an entity to deliver cash to the holder of the associated financial instrument.

**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.

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

Members of the charity are entitled to join a defined contribution 'money purchase' scheme. The charity contribution is restricted to the contributions payable in the year. There were no outstanding contributions at the year end.

The money purchase plan is independently managed and the plan invests the contributions made by the employee and employer in an investment fund to build up over the term of the plan. The pension fund is then converted into a pension upon the employee's normal retirement age which is defined as when they are eligible for a state pension. The charity has no liability beyond making its contributions and paying across deductions for the employee's contributions.

The pension costs charged to the Statement of Financial Activities represent the amount of the employer's contributions payable to the defined contribution pension schemes in respect of the accounting period.

The charity is also an admitted body to the Strathclyde Pension Fund (SPF), which is administered by Glasgow City Council and which requires contributions to be made to its fund. This is a defined benefit scheme that is externally funded and contracted out of the State Earnings Related Pensions Scheme. Contributions to the scheme are charged to the Statement of Financial Activities so as to spread the cost of pensions over employees' working lives with the charity in such a way that the pension costs is a substantially level percentage of current and future pensionable payroll. The contributions are determined by qualified actuaries on the basis of periodic valuations.

The defined benefit scheme was closed to new members in 2004. Pension scheme assets are measured at market value. Pension scheme liabilities are measured in a projected unit method and discounted at the current rate of return on a high quality corporate bond or equivalent term and currency to the liability.

The assets of the scheme are held separately from those of GAMH, in a separately administered fund. The amount charged in resources expended includes the current service cost. This is included as part of staff costs. Past service costs are recognised immediately in the Statement of Financial Activities if the benefits have vested. If the benefits have not vested immediately, the costs are recognised over the period until vesting occurs. The interest cost and the expected return on assets are shown as a net amount as interest receivable.

Actuarial gains and losses are recognised immediately in the 'Other recognised gains and losses'.

Details of the pension scheme are disclosed in note 21 to the financial statements.

The resulting defined benefit asset or liability is presented separately on the face of the balance sheet.

**GLASGOW ASSOCIATION FOR MENTAL HEALTH**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**FOR THE YEAR ENDED 31 MARCH 2019**

**2. ACCOUNTING POLICIES - continued**

**Provisions for liabilities**

Provisions are recognised when the charity has a present legal or constructive obligation as a result of past events; it is probable that an outflow of resources will be required to settle the obligation; the amount of the obligation can be estimated reliably.

Provisions are measured at the present value of the expenditures expected to be required to settle the obligation using a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the obligation. The increases in the provision due to the passage of time is recognised as a finance cost.

**Cash and cash equivalents**

Cash and cash equivalents includes cash in hand, deposits held at call with banks, other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. Bank overdrafts, when applicable, are shown within borrowings in current liabilities.

**3. DONATIONS AND LEGACIES**

	2019 £	2018 £
Donations	<u>44,220</u>	<u>19,823</u>

**4. INVESTMENT INCOME**

	2019 £	2018 £
Deposit account interest	<u>6,935</u>	<u>1,422</u>

**5. INCOME FROM CHARITABLE ACTIVITIES**

	2019 £	2018 £
Local authority funding	2,624,734	2,386,118
Big Lottery Fund income	<u>120,674</u>	<u>114,377</u>
	<u>2,745,408</u>	<u>2,500,495</u>

**6. CHARITABLE ACTIVITIES COSTS**

	Direct costs £	Support costs (See note 7) £	Totals £
Direct charitable activities	<u>2,347,219</u>	<u>410,195</u>	<u>2,757,414</u>

**7. SUPPORT COSTS**

	Management £	Governance costs £	Totals £
Direct charitable activities	<u>169,932</u>	<u>240,263</u>	<u>410,195</u>

**GLASGOW ASSOCIATION FOR MENTAL HEALTH**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**FOR THE YEAR ENDED 31 MARCH 2019**

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

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

	2019	2018
	£	£
Auditors' remuneration	7,980	7,920
Depreciation - owned assets	<u>15,078</u>	<u>20,836</u>

A premium of £500 (2018: £500) was paid for trustees' indemnity insurance.

**9. TRUSTEES' REMUNERATION AND BENEFITS**

	2019	2018
	£	£
Trustees' salaries	75,501	73,939
Trustees' social security	9,239	9,072
Trustees' pension contributions to defined benefit schemes	<u>17,791</u>	<u>17,442</u>
	<u>102,531</u>	<u>100,452</u>

The trustees' remuneration relates to Mrs J Croft as Director.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2019 nor for the year ended 31 March 2018.

**GLASGOW ASSOCIATION FOR MENTAL HEALTH**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**FOR THE YEAR ENDED 31 MARCH 2019**

**10. STAFF COSTS**

	2019 £	2018 £
Wages and salaries	1,857,678	1,784,081
Social security costs	153,479	137,209
Other pension costs	<u>195,990</u>	<u>150,842</u>
	<u><u>2,207,147</u></u>	<u><u>2,072,132</u></u>

As a result of Glasgow City Council terminating certain care services with the Charity, the Trustees and Senior Management Team agreed a restructuring process which resulted in the offering of voluntary redundancy to a number of staff within the Charity. This process was ongoing at the year end and the Charity has accrued in £139,608 of staff redundancy costs within these financial statements. The full costs of this process are included within the figures disclosed above.

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

	2019	2018
Trustees	1	1
Administration and support	<u>105</u>	<u>106</u>
	<u><u>106</u></u>	<u><u>107</u></u>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2019	2018
£70,001 - £80,000	<u>1</u>	<u>1</u>

The average number of employees during the year represents approximately 79 (2018: 76) full time equivalent employees. The charity also had an average of 5 (2018: 13) sessional staff throughout the year.

**Key Management remuneration**

Key management of the charity are its Trustees, the Director, Head of Finance and Central Services Manager. Salaries for the Key Management, including salaries and employer's pension for the year ended 31 March 2019 was £220,174 (2018: £201,878).

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

	Unrestricted funds £	Restricted funds £	Pension fund £	Total funds £
<b>INCOME FROM</b>				
Donations and legacies	19,823	-	-	19,823
<b>Charitable activities</b>				
Direct charitable activities	623,027	1,877,468	-	2,500,495
Investment income	1,422	-	-	1,422
Other income	<u>42,438</u>	<u>-</u>	<u>-</u>	<u>42,438</u>
<b>Total</b>	686,710	1,877,468	-	2,564,178
<b>EXPENDITURE ON</b>				
<b>Charitable activities</b>				
Direct charitable activities	<u>826,587</u>	<u>1,717,288</u>	<u>-</u>	<u>2,543,875</u>
<b>Total</b>	826,587	1,717,288	-	2,543,875



**GLASGOW ASSOCIATION FOR MENTAL HEALTH**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**FOR THE YEAR ENDED 31 MARCH 2019**

**11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES – continued**

	Unrestricted funds £	Restricted funds £	Pension fund £	Total funds £
<b>OPERATING INCOME/(EXPENDITURE) &amp; NET INCOME/(EXPENDITURE) BEFORE ACTUARIAL ADJUSTMENTS</b>	(139,877)	160,180	-	20,303
<b>Other recognised gains/(losses)</b>				
Actuarial gains/losses on defined benefit schemes	-	-	675,000	675,000
	(139,877)	160,180	675,000	695,303
<b>Transfers between funds</b>	153,651	(153,651)	-	-
<b>Net movement in funds</b>	13,774	6,529	675,000	695,303
<b>RECONCILIATION OF FUNDS</b>				
<b>Total funds brought forward</b>	420,763	921,255	(675,000)	667,018
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>434,537</u>	<u>927,784</u>	<u>-</u>	<u>1,362,321</u>

**12. TANGIBLE FIXED ASSETS**

	Leasehold property £	Fixtures and fittings £	Totals £
<b>COST</b>			
At 1 April 2018 and 31 March 2019	<u>376,946</u>	<u>187,392</u>	<u>564,338</u>
<b>DEPRECIATION</b>			
At 1 April 2018	153,293	187,392	340,685
Charge for year	<u>15,078</u>	<u>-</u>	<u>15,078</u>
At 31 March 2019	<u>168,371</u>	<u>187,392</u>	<u>355,763</u>
<b>NET BOOK VALUE</b>			
At 31 March 2019	<u>208,575</u>	<u>-</u>	<u>208,575</u>
At 31 March 2018	<u>223,653</u>	<u>-</u>	<u>223,653</u>

**13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2019 £	2018 £
Trade debtors	99,941	149,777
Prepayments and accrued income	<u>-</u>	<u>7,621</u>
	<u>99,941</u>	<u>157,398</u>

**GLASGOW ASSOCIATION FOR MENTAL HEALTH**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**FOR THE YEAR ENDED 31 MARCH 2019**

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

	2019 £	2018 £
Trade creditors	16,291	22,426
Social security and other taxes	32,440	31,381
Other creditors	24,927	14,121
Accruals and deferred income	497,443	577,591
	<u>571,101</u>	<u>645,519</u>

**15. LEASING AGREEMENTS**

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

	2019 £	2018 £
Within one year	32,000	34,186
Between one and five years	42,667	74,667
	<u>74,667</u>	<u>108,853</u>

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

	Unrestricted funds £	Restricted funds £	Pension fund £	2019 Total funds £	2018 Total funds £
Fixed assets	208,575	-	-	208,575	223,653
Current assets	848,455	1,014,289	-	1,862,744	1,784,187
Current liabilities	(571,101)	-	-	(571,101)	(645,519)
	<u>485,929</u>	<u>1,014,289</u>	<u>-</u>	<u>1,500,218</u>	<u>1,362,321</u>

**17. MOVEMENT IN FUNDS**

	At 1/4/18 £	Net movement in funds £	Transfers between funds £	At 31/3/19 £
<b>Unrestricted funds</b>				
General reserve	210,884	7,500	58,970	277,354
Designated - capital reserve	223,653	(15,078)	-	208,575
	434,537	(7,578)	58,970	485,929
<b>Restricted funds</b>				
Other restricted reserves	124,857	17,890	2,591	145,338
Supported services	591,010	279,826	(138,871)	731,965
Later life matters	-	13,195	-	13,195
Adult carers	71,864	(100,348)	(25,690)	(54,174)
Debt and money advice	12,784	-	-	12,784
Young carers	127,269	37,912	-	165,181
	927,784	248,475	(161,970)	1,014,289
<b>Pension funds</b>				
Pension reserve	-	(103,000)	103,000	-
<b>TOTAL FUNDS</b>	<u>1,362,321</u>	<u>137,897</u>	<u>-</u>	<u>1,500,218</u>

**GLASGOW ASSOCIATION FOR MENTAL HEALTH**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**FOR THE YEAR ENDED 31 MARCH 2019**

**17. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General reserve	875,540	(868,040)	-	7,500
Designated - capital reserve	-	(15,078)	-	(15,078)
	<u>875,540</u>	<u>(883,118)</u>	<u>-</u>	<u>(7,578)</u>
<b>Restricted funds</b>				
Other restricted reserves	71,733	(53,843)	-	17,890
Supported services	1,441,278	(1,161,452)	-	279,826
Later life matters	30,715	(17,520)	-	13,195
Adult carers	358,779	(459,127)	-	(100,348)
Young carers	46,266	(8,354)	-	37,912
	<u>1,948,771</u>	<u>(1,700,296)</u>	<u>-</u>	<u>248,475</u>
<b>Pension funds</b>				
Pension reserve	-	(174,000)	71,000	(103,000)
	<u>-</u>	<u>(174,000)</u>	<u>71,000</u>	<u>(103,000)</u>
<b>TOTAL FUNDS</b>	<u><u>2,824,311</u></u>	<u><u>(2,757,414)</u></u>	<u><u>71,000</u></u>	<u><u>137,897</u></u>

**Comparatives for movement in funds**

	At 1/4/17 £	Net movement in funds £	Transfers between funds £	At 31/3/18 £
<b>Unrestricted Funds</b>				
General reserve	176,274	(119,041)	153,651	210,884
Designated - capital reserve	<u>244,489</u>	<u>(20,836)</u>	<u>-</u>	<u>223,653</u>
	<u>420,763</u>	<u>(139,877)</u>	<u>153,651</u>	<u>434,537</u>
<b>Restricted Funds</b>				
Other restricted reserves	137,695	(7,451)	(5,387)	124,857
Supported services	576,787	139,757	(125,534)	591,010
Later life matters	13,195	(21,905)	8,710	-
Adult carers	91,096	8,483	(27,715)	71,864
Debt and money advice	12,784	3,725	(3,725)	12,784
Young carers	<u>89,698</u>	<u>37,571</u>	<u>-</u>	<u>127,269</u>
	<u>921,255</u>	<u>160,180</u>	<u>(153,651)</u>	<u>927,784</u>
<b>Pension funds</b>				
Pension reserve	(675,000)	675,000	-	-
	<u>(675,000)</u>	<u>675,000</u>	<u>-</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u><u>667,018</u></u>	<u><u>695,303</u></u>	<u><u>-</u></u>	<u><u>1,362,321</u></u>

**GLASGOW ASSOCIATION FOR MENTAL HEALTH**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**FOR THE YEAR ENDED 31 MARCH 2019**

**17. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General reserve	686,710	(805,751)	-	(119,041)
Designated - capital reserve	-	(20,836)	-	(20,836)
	686,710	(826,587)	-	(139,877)
<b>Restricted funds</b>				
Other restricted reserves	97,964	(105,415)	-	(7,451)
Supported services	1,324,491	(1,184,734)	-	139,757
Later life matters	18,600	(40,505)	-	(21,905)
Adult carers	326,534	(318,051)	-	8,483
Debt and money advice	63,613	(59,888)	-	3,725
Young carers	46,266	(8,695)	-	37,571
	1,877,468	(1,717,288)	-	160,180
<b>Pension funds</b>				
Pension reserve	-	-	675,000	675,000
<b>TOTAL FUNDS</b>	<u>2,564,178</u>	<u>(2,543,875)</u>	<u>675,000</u>	<u>695,303</u>

**Unrestricted Funds**

General reserves represents the balance of funds generated for the objects of the charity without further specified purpose and are available as general funds.

The capital reserve represents the net book value of tangible fixed assets.

**Restricted Reserves**

Other restricted funds represents smaller monies received from the charity's funders for specific purposes. In any one year there may be underspends or overspends in specific projects, depending on service requirements. Any underspends are held in reserves until the expenditure is incurred.

Supported services reserves represents funding received for the provision of mental support in the community.

Later life matters reserves represents funding received from Big Lottery and others for the support of older people 60+ who are living with a long term condition and to unpaid carers of people with mental health problems.

Adult carers reserves represents funding received from Big Lottery and others for the support of adult carers.

Debt and money advice project reserve represents funding received from the Scottish Legal Aid Board and others for the provision of money and advice services for those with mental health problems.

Young carers reserves represents funding received from the National Health Service and others for the support of young carers.

**Pension Funds**

The pension reserve represents the surplus/(deficit) of the Charity's defined benefit Pension Scheme.

**GLASGOW ASSOCIATION FOR MENTAL HEALTH**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**FOR THE YEAR ENDED 31 MARCH 2019**

**17. MOVEMENT IN FUNDS - continued**

**Transfers between funds**

In the year ended 31 March 2019 transfers of £161,970 (2018: £162,361) have been made from restricted reserves to unrestricted reserves in relation to internal management and training charges made in the year to each individual project.

In the year ended 31 March 2019 a transfer of £103,000 (2018: £nil) has been made from unrestricted reserves to pension reserves in relation to pension payments in the year.

In the year ended 31 March 2019 a transfer of £nil (2018: £8,710) has been made from unrestricted reserves to restricted reserves in relation to deficits on individual projects.

**18. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 March 2018 or 31 March 2019.

**19. COMPANY LIMITED BY GUARANTEE**

The liability of each of the members in the case of winding up is limited to £1 sterling.

**20. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	2019 £	2018 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	66,897	20,303
Adjustments for:		
Depreciation charges	15,078	20,836
Interest received	(6,935)	(1,422)
Decrease/(increase) in debtors	57,457	(75,353)
Decrease in creditors	(74,418)	(39,592)
Difference between pension charge and cash contributions	<u>71,000</u>	<u>-</u>
Net cash provided by (used in) operating activities	<u>129,079</u>	<u>(75,228)</u>

**21. EMPLOYEE BENEFIT OBLIGATIONS**

Glasgow Association for Mental Health participates in the Local Government Pension Scheme, which is administered by Strathclyde Pension Fund and is a defined benefit pension scheme. The assets are held separately from those of the charity in investments and are under the supervision of the Fund Trustees,

The Strathclyde Pension Fund is a defined benefit pension scheme into which employee' and employer's contributions, and interest and dividends from investments are paid and from which pensions, lump sums and superannuation benefits are paid out. Employees' contributions are tiered and employer's basic contributions are assessed every three years by an actuary and are fixed to ensure the fund remains solvent and in a position to meet its future liabilities. The actuarial method used is known as Projected Unit Credit Method. The last actuarial valuation was at 31 March 2014 and following this valuation employer's contributions increased to 23.6% for the years ended 31 March 2015 and 2016-2019 respectively. Employer's contributions for the period 31 March 2019 amounted to £103,000 and was based on as 23.6% contribution.

**GLASGOW ASSOCIATION FOR MENTAL HEALTH**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**FOR THE YEAR ENDED 31 MARCH 2019**

**21. EMPLOYEE BENEFIT OBLIGATIONS**  
**- continued**

The amounts recognised in the balance sheet are as follows:

	<b>Defined benefit pension plans</b>	
	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Present value of funded obligations	(14,430,000)	(13,092,000)
Fair value of plan assets	<u>14,832,000</u>	<u>14,124,000</u>
	402,000	1,032,000
Pension surplus not recognised	<u>(402,000)</u>	<u>(1,032,000)</u>
Surplus	-	-
Net asset	<u>-</u>	<u>-</u>

The amounts recognised in the statement of financial activities are as follows:

	<b>Defined benefit pension plans</b>	
	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Current service cost	<u>174,000</u>	<u>179,000</u>
Actual return on plan assets	<u>379,000</u>	<u>365,000</u>

Changes in the present value of the defined benefit obligation are as follows:

	<b>Defined benefit pension plans</b>	
	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Defined benefit obligation	13,092,000	14,772,000
Current service cost	174,000	179,000
Contributions by scheme participants	29,000	29,000
Interest cost	352,000	383,000
Benefits paid	(259,000)	(264,000)
Actuarial (gains)/losses from changes in financial assumptions	<u>1,042,000</u>	<u>(2,007,000)</u>
	<u>14,430,000</u>	<u>13,092,000</u>

**GLASGOW ASSOCIATION FOR MENTAL HEALTH**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**FOR THE YEAR ENDED 31 MARCH 2019**

**21. EMPLOYEE BENEFIT OBLIGATIONS**  
**- continued**

Changes in the fair value of scheme assets are as follows:

	<b>Defined benefit pension plans</b>	
	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Fair value of scheme assets	14,124,000	14,097,000
Contributions by employer	103,000	105,000
Contributions by scheme participants	29,000	29,000
Expected return	379,000	365,000
Benefits paid	(259,000)	(264,000)
Return on plan assets (excluding interest income)	456,000	(208,000)
	<u>14,832,000</u>	<u>14,124,000</u>

The amounts recognised in other recognised gains and losses are as follows:

	<b>Defined benefit pension plans</b>	
	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Actuarial (gains)/losses from changes in financial assumptions	(1,042,000)	2,007,000
Return on plan assets (excluding interest income)	456,000	(208,000)
Net interest from net defined benefit asset/liabilities	27,000	(18,000)
Pension surplus not recognised	630,000	(1,106,000)
	<u>71,000</u>	<u>675,000</u>

The major categories of scheme assets as a percentage of total scheme assets are as follows:

	<b>Defined benefit pension plans</b>	
	<b>2019</b>	<b>2018</b>
Equities	64%	70%
Bonds	24%	18%
Property	10%	11%
Cash	2%	1%

The estimated employer contributions for the year to 31 March 2020 are £103,000.

The bid value of the Fund's assets as at 31 March 2018 is estimated to be £21,900,000,000 provided by the Administering Authority, index returns where necessary and estimated adjustments for the difference between the mid-market (as supplied) and bid (as required) value of assets.

Principal actuarial assumptions at the balance sheet date (expressed as weighted averages)

	<b>2019</b>	<b>2018</b>
Discount rate	2.4%	2.7%
Future salary increases	3.7%	3.6%
Future pension increases	2.5%	2.4%

Life expectancy is based on the Fund's VitaCurves with improvements in line with the CMI 2016 model assuming current rates of improvements have peaked and will converge to a long term rate of 1.5% p.a. for males and 1.25% p.a. for females. Based on the assumptions, the average future life expectancies at age 65 are 21.4 years for current male pensioners and 23.7 years for female current pensioners. For future pensioners, the average future life expectancies at age 65 are 23.4 years for males and 25.8 years for females.