

**RAMH**

**Report and Financial Statements**

**for the year ended**

**31 March 2015**

**Company Registration Number SC141458**

**Scottish Charity Number SC010430**

# RAMH

## Report and Financial Statements for the year ended 31 March 2015

<b>Contents</b>	<b>Pages</b>
Officers and Professional Advisers	1
Directors' Annual Report	2 - 7
Independent Auditor's Report to the Directors	8 - 9
Statement of Financial Activities	10
Balance Sheet	11
Notes to the Financial Statements	12 - 19

## RAMH

### Report and Financial Statements for the year ended 31 March 2015

#### Officers and Professional Advisers

##### The Board of Directors

Mr Norman Murray (Chairperson)	
Mrs Sheila Martin	
Mrs Eleanor Boyd	Resigned 28 April 2014
Mr Alistair Brown	
Mrs Kathleen Taylor	Appointed 28 April 2014
Mr Kenneth McMaster	Appointed 10 November 2014
Mr Sean Skelly	Appointed 10 November 2014
Mr John Eden	Appointed 12 November 2014
Mr Ian Simpson	Appointed 12 November 2014

##### Company Secretary and Chief Executive Officer

Stephen McLellan

##### Registered Office

41 Blackstoun Road  
Paisley  
Renfrewshire  
PA3 1LU

##### Auditor

Alexander Sloan  
Chartered Accountants  
38 Cadogan Street  
Glasgow  
G2 7HF

##### Bankers

Bank of Scotland  
The Cross  
Paisley  
PA1 1DB

##### Solicitors

MacFarlane Young & Co  
26 New Street  
Paisley  
PA1 1YB

# RAMH

## Directors' Annual Report for the year ended 31 March 2015

The Directors have pleasure in presenting their Annual Report and the Financial Statements of the charity for the year ended 31 March 2015.

### Directors

The Directors of the charitable company are its Trustees for the purpose of charity law and throughout this report are collectively referred to as the Directors. The Directors serving during the year and since the year end are detailed on page 1.

### Statement of directors' responsibilities

The Directors are responsible for preparing the Directors' Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom General Accepted Accounting Practice).

Company law requires the Directors 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 these financial statements, the Directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Directors are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Directors are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware;
- the Directors 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.

The Directors are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

### Reference and administrative details of the charity

The reference and administrative details of the charity are set out on page 1.

# RAMH

## Directors' Annual Report for the year ended 31 March 2015

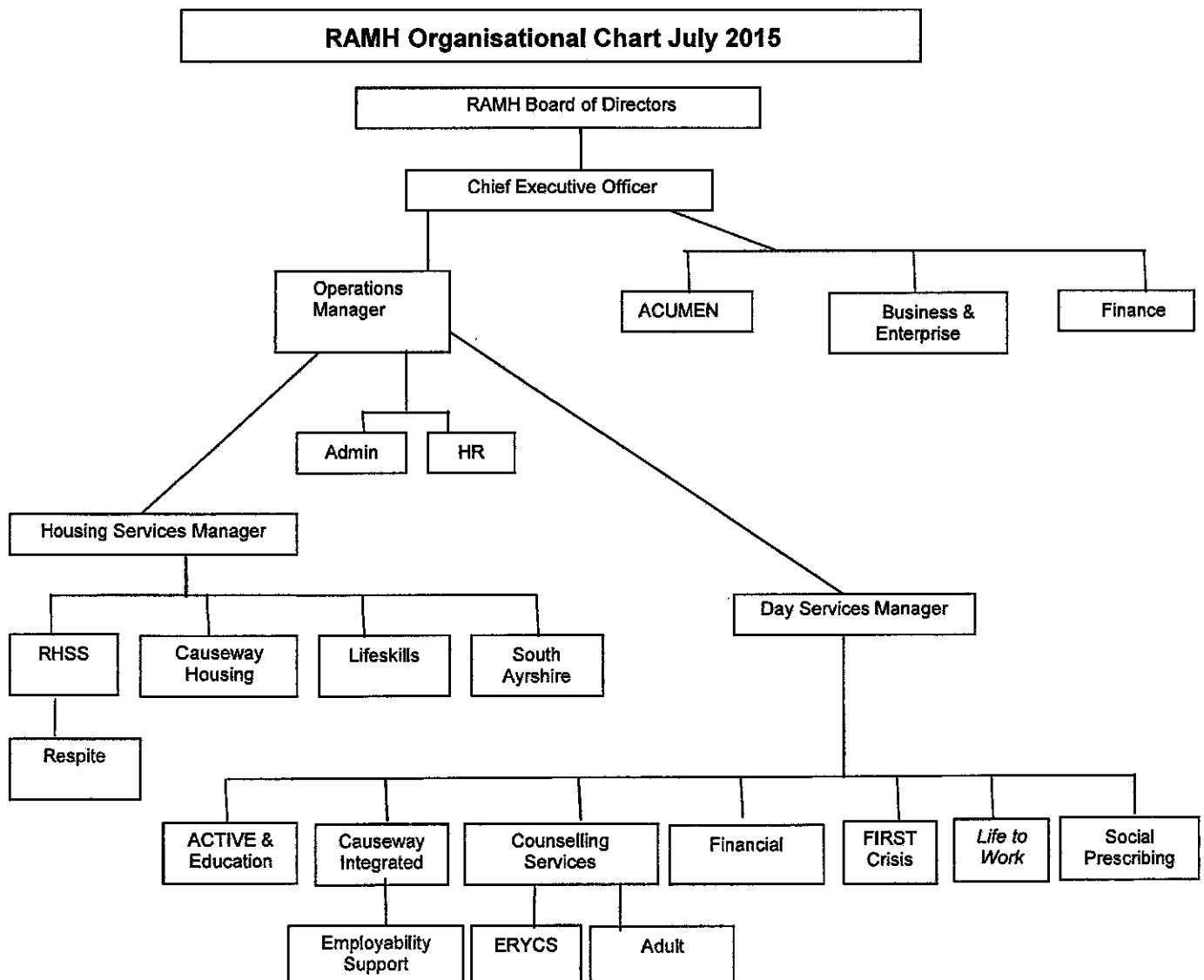
### Structure, governance and management

RAMH is a company limited by guarantee, and a recognised Scottish Charity (SC010430). The charity is governed by its Memorandum and Articles of Association. There have been no significant changes in the structure, governance or management of the charity in this period.

Directors are recruited via advertisements placed in the press, and selected by interview, on application, as per the charity's recruitment policies and procedures. There are job descriptions and job specifications that clearly define the role, tasks and responsibilities of the Directors. Individuals are presented to the AGM where members can vote to co-opt the successful applicants to the Board of Directors.

All Directors are subject to the charity's internal induction policy and will receive a comprehensive induction programme and skills analysis to determine training and development needs.

The structure of the charity is set out as follows:



# RAMH

## Directors' Annual Report for the year ended 31 March 2015

### Structure governance and management (continued)

An effective Board will provide good governance and leadership and act in the interests of the organisation including service users and their families and carers.

Board members need to be able to exercise independent judgment when weighing up and considering any plans and proposals from the Chief Executive and Senior Management Team, while at the same time not undermining management authority or de-motivating staff.

### Risk management

The Directors continue to implement the organisational risk register and consider the major risks which the charity may be exposed to. They continue to review those risks and have established systems and procedures to manage them.

### Objectives and activities

The key objectives of the charity remain as follows:

- To provide an arena for the discussion of all matters related to mental health,
- To provide an awareness of mental health issues, with the purpose of reducing and eliminating stigma, and to enhance knowledge and understanding of mental ill-health via education, within the context of the mental health continuum,
- To promote mental health services within the framework of recovery and support, which will reinforce hope, respect and equality to an individual's needs by enabling individuals to live personally fulfilling and rewarding lives within their community.

The charity will promote leadership within and throughout the organisation in pursuit of these goals.

### Achievements and performance

During this reporting period, RAMH celebrates 25 years of service delivery, beginning in January 2015. The Directors would like to take the opportunity to thank current and former Directors, volunteers and staff for their unstinting commitment and personal contributions throughout the previous quarter century. The Directors will work with colleagues and partners during the remainder of 2015 to suitably reflect and celebrate this milestone.

Whilst acknowledging their disappointment of a deficit of £3,288 for the year to 31 March, 2015, the Directors wish to note the increasing challenges presented by austerity, on both the finances of the organisation, but particularly the impact this has on individuals and their families, who receive support from RAMH.

The Directors were disappointed not to be able to make a pay award during the year. This decision reflects the 8th consecutive year of budget 'freeze' or retraction in funding from statutory partners.

The Directors were also disappointed that the charity was unsuccessful in retaining the contract to provide youth counselling services in West Dunbartonshire, following a procurement process. It will be their intention to retender when the opportunity next presents itself.

## RAMH

### Directors' Annual Report for the year ended 31 March 2015

#### Achievements and performance (continued)

The Directors have been consistent in raising the issue of the Living Wage for all staff employed in the organisation. It is of the utmost importance to the Directors that all staff are rewarded properly for the important and challenging tasks which they carry out.

Given the announcement in the Chancellor's budget of July 2015, regarding an interpretation of the Living Wage, the organisation currently complies with expectations for remuneration from April 2016.

However, until Social Care organisations are funded adequately, with the means to reward staff appropriately, there will be a disconnect between Government policy, organisational desire and the reality of adequate funding.

The Senior Management Team have been in discussion with representatives of the Poverty Commission in Renfrewshire and officers of Renfrewshire Procurement to consider how this may be achieved.

Following a report commissioned by the Directors, which considered options to support the Senior Management Team and, by association, how to mitigate the impact of austerity and recession, the Directors had confirmed their commitment to create a 'Business Development Post' during 2014/15.

The post of Business and Enterprise Development Manager was advertised and recruited into in November, 2014.

The post is initially funded for 2 years, with the express purpose of increasing non statutory unrestricted income. One of the initial targets is to raise positive publicity and awareness of RAMH. By doing this it is anticipated that more people will empathise with the work of the organisation which will in turn result in more direct supporters.

The Directors note that recent trends in Health and Social Care have taken cognisance of the detrimental impact of loneliness and isolation. They are aware of the meta data analysis which notes there is substantial evidence indicating that individuals lacking social connections are at risk from premature mortality.

The influence of social relationships on risk of death is comparable with well-established risk factors for mortality such as smoking, substance misuse and exceed influences of other risk factors such as physical activity and obesity.

The Directors advocate that there is a strong case for prioritising tackling loneliness and social isolation and for promoting social connectedness, thus minimising the destructive impact of loneliness.

The Directors also support the ongoing review of services in all RAMH's operating areas, which has at its core, the development of local, accessible resources, based on need and personal choice.

At its core, the philosophy of the organisation has always sought to combat loneliness and the Directors welcome the recognition which strategists are now affording to this fundamental issue.

This continues to involve partnerships between staff and colleagues in local Health and Social Care partnerships (HSCP). Given the Directors focus on social connectedness, they are keen to explore the merits of Social Prescribing and Self-Management. The senior staff team are taking this vision forward across RAMH's operating area. It is anticipated that a pilot scheme will be developed towards the end of 2015 in Renfrewshire.

# RAMH

## Directors' Annual Report for the year ended 31 March 2015

### Achievements and performance (continued)

A process of review has been in train across RAMH services, conducted by statutory funding bodies. In November 2014, RAMH's 'Crisis' service was recommissioned to continue to support individuals in immediate crisis in Renfrewshire. Whilst this involved adapting the opening times and staff input, it has resulted in more staff being available up until 8pm Monday - Friday and until 5pm at weekends. Staff will monitor and respond to changing trends to ensure the service continues to meet beneficiaries' expectations.

It is anticipated that Renfrewshire HSCP will conclude their review process in autumn 2015 and East Renfrewshire HSCP will be in a position to report on recommendations before Christmas 2015.

South Ayrshire Council have proposed adapting the current contractual agreement into a Framework model by Autumn 2015.

### Future plans

Senior managers continue to work in association with statutory colleagues to review the most appropriate and beneficial method through which services can be delivered to individuals. The Senior Management Team will monitor potential service development opportunities locally and within reasonable proximity to current delivery.

As noted above, the Directors see personal and service benefits in promoting the concept of Social Prescribing and Self-Management as a modernising and effective means of supporting recovery and well-being. It is anticipated that, in partnership with other select 3rd sector organisations, RAMH can be at the forefront of developments locally.

### Premises

The Directors are aware of the need to identify suitable and accessible facilities in the heart of the communities we serve. It is important that individuals who use RAMH services can do so in premises which are suitable and freely accessible. To this end and giving consideration to concerns RAMH raised as part of the ongoing 'service review' processes, the Senior Management Team have developed 3 primary initiatives:

- To locate services within local communities where possible
- To identify main service centres in high footfall areas of higher density populations.
- To identify similarly focused organisations with whom we could share facilities, thus expanding the resources available to service beneficiaries whilst sharing costs.

### Financial review

#### Results for year to 31 March 2015

The charity reported a deficit in the year of £3,288 (2014: surplus £18,329) and has accumulated reserves of £632,667 (2014: £635,955). This includes restricted funds totalling £392,016 (2014 £334,851) and unrestricted funds of £240,651 (2014 £301,104). Full details of these funds are provided in the notes to the Financial Statements.



# RAMH

## Directors' Annual Report for the year ended 31 March 2015

### Financial review (continued)

#### Reserves policy

It is the policy of RAMH to build and maintain unrestricted general funds at a level to cover at least 3 months running costs. These would be called upon should the charity find itself subject to a fall in the level of annual funding received. The current balance on unrestricted general funds does not meet this target and the Directors continue to consider ways of increasing sources of generated income to strengthen the reserves to an acceptable level.

#### Principal funding sources

The principal source of funding is grant income from Renfrewshire and East Renfrewshire Councils. All funds have been expended in supporting the key objectives of the organisation which are to relieve the suffering and distress, promote the welfare of and advance the education of people who are or have been sufferers of mental health difficulties by the provision of an organisation to develop mental health services.

### Auditors

A resolution proposing Alexander Sloan, Chartered Accountants, be re-appointed as Auditors of the charitable company will be put to the Annual General Meeting.

### Small company provisions

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

This report was approved by the Directors on 29 September 2015 and signed on their behalf by:



**Norman Murray**  
Director and Chairperson



**Stephen McLellan**  
Company Secretary

**Registered office:**  
41 Blackstoun Road  
Paisley  
Renfrewshire  
PA3 1LU

## **RAMH**

### **Independent Auditor's Report to the Members and Trustees of RAMH**

We have audited the financial statements of RAMH for the year ended 31 March 2015 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and the Financial Reporting Standard for Smaller Entities (Effective April 2008) (United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities).

This report is made exclusively 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 charity'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 (as amended). Our audit work has been undertaken so that we might state to the charitable company's Members and the charity's Trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity, its Members as a body and its Trustees as a body, for our audit work, for this report, or for the opinions we have formed.

#### **Respective responsibilities of Directors and Auditor**

As explained more fully in the Statement of Directors' Responsibilities (set out in the Directors' Annual Report), the Directors (who are also the Trustees of the charity for the purposes of charity law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

We have been appointed as Auditor under Section 44(1) (c) of the Charities and Trustee Investment (Scotland) Act 2005 and the Companies Act 2006 and report in accordance with regulations made under those Acts.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

#### **Scope of the audit of the financial statements**

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable company's circumstances and have been consistently and adequately disclosed; the reasonableness of significant accounting estimates made by the Directors; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Directors' Annual Report to identify material inconsistencies with the audited financial statements. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

#### **Opinion on financial statements**

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 2015 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

**RAMH**

**Independent Auditor's Report to the  
Members and Trustees of RAMH**

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

In our opinion, the information given in the Directors' Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

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

In respect of the following matters the Companies Act 2006 and 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
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Directors' remuneration specified by law were not made; or
- we have not received all the information and explanations we require for our audit; or
- the Directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the Directors' Annual Report and from the requirement to prepare a strategic report.

We have nothing to report in respect of these matters.



**Allison Devine CA, (Senior Statutory Auditor)  
for and on behalf of  
Alexander Sloan  
Chartered Accountants and Statutory Auditor  
38 Cadogan Street  
Glasgow  
G2 7HF**

**Date :**

Alexander Sloan is eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006

**RAMH**

**Statement of Financial Activities  
(Incorporating Income and Expenditure Account)  
for the year ended 31 March 2015**

	Notes	2015			2014
		Restricted	Unrestricted	Total	Total
		funds	funds	funds	funds
		£	£	£	£
<b>INCOMING RESOURCES</b>					
<b>Incoming resources from generated funds</b>					
Voluntary income	4	-	6,449	6,449	5,350
Investment income	5	-	2,641	2,641	5,320
		-	9,090	9,090	10,670
<b>Incoming resources from charitable activities</b>	6	3,337,083	89,572	3,426,655	3,403,175
<b>TOTAL INCOMING RESOURCES</b>		<u>3,337,083</u>	<u>98,662</u>	<u>3,435,745</u>	<u>3,413,845</u>
<b>RESOURCES EXPENDED</b>					
<b>Cost of generating funds</b>					
Charitable activities	7	3,294,855	107,027	3,401,882	3,354,774
Governance costs	8	22,325	14,826	37,151	40,742
<b>TOTAL RESOURCES EXPENDED</b>		<u>3,317,180</u>	<u>121,853</u>	<u>3,439,033</u>	<u>3,395,516</u>
<b>NET INCOMING RESOURCES/(RESOURCES EXPENDED) BEFORE TRANSFERS</b>					
		19,903	(23,191)	(3,288)	18,329
Gross transfers between funds	16	<u>37,262</u>	<u>(37,262)</u>	-	-
<b>NET MOVEMENT IN FUNDS</b>		57,165	(60,453)	(3,288)	18,329
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>334,851</u>	<u>301,104</u>	<u>635,955</u>	<u>617,626</u>
Total funds carried forward		<u>392,016</u>	<u>240,651</u>	<u>632,667</u>	<u>635,955</u>

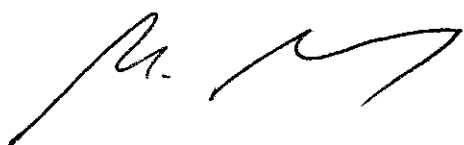
The notes on pages 12 to 19 form part of these financial statements

**RAMH**

**Balance Sheet  
as at 31 March 2015**

	Notes	2015		2014	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	9		167,683		156,949
<b>CURRENT ASSETS</b>					
Debtors	10	252,884		299,391	
Investments	11	300,000		175,000	
Cash at bank and in hand		241,813		351,208	
		794,697		825,599	
<b>CREDITORS: Amounts falling due within one year</b>	12	329,713		346,593	
<b>NET CURRENT ASSETS</b>			464,984		479,006
<b>NET ASSETS</b>			632,667		635,955
 <b>FUNDS</b>					
Restricted funds	16		392,016		334,851
Unrestricted funds			240,651		301,104
			632,667		635,955

The financial statements are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008). These financial statements were approved by the Directors on 29 September 2015 and are signed on their behalf by:



**Norman Murray**  
Chairperson

Company Registration Number SC141458

The notes on pages 12 to 19 form part of these financial statements

**Notes to the financial statements  
for the year ended 31 March 2015**

**1. ACCOUNTING POLICIES**

**1.1 Basis of accounting**

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities (SORP 2005) issued in March 2005, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008) and the Companies Act 2006.

The principal accounting policies adopted in the preparation of the financial statements are set out below.

**1.2 Incoming resources**

Voluntary income is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Such income is only deferred when the donor specifies that the income must only be used in future accounting periods or has imposed conditions which must be met before the charity has an unconditional entitlement.

Investment income is recognised on an accruals basis.

Income from charitable activities includes income received under contract or where entitlement to grant funding is subject to specific performance conditions is recognised as earned as the related services are provided. Grant income included in this category provides funding to support performance activities and is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Income is deferred only when it is received in advance of the performance of services to which they relate.

**1.3 Resources expended**

Expenditure is recognised when a liability is incurred, when goods are received or services are provided.

Charitable activities include expenditure associated with the deliverance of services, and include both the direct costs and support costs relating to the activity.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Governance costs include those incurred in the governance of the company and its assets and are primarily associated with constitutional and statutory requirements.

**1.4 Fixed assets**

All fixed assets are initially recorded at cost. From 1 April 2009, the threshold for capitalising individual items was increased from £500 to £5,000. Additions below this are expensed in the year of acquisition. The directors amended the policy on the basis items costing less than £5,000 are generally consumed by the charity over a short period of time. For specific projects approved by the Directors for software development and associated costs, these should be expensed rather than capitalised due to the uncertainty of the outcomes and the lifespan of the project.

# RAMH

## Notes to the financial statements for the year ended 31 March 2015

### 1. ACCOUNTING POLICIES

#### 1.4 Fixed assets (continued)

##### Depreciation

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Heritable property	Over 50 years straight line
Leasehold Improvements	Over the term of the lease
Fixtures & equipment	Over 5 years straight line
Motor vehicles	Over 4 years straight line

#### 1.5 Current asset investments

Current asset investments are recognised at the lower of cost and net realisable value.

#### 1.6 Operating lease agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against income on a straight line basis over the period of the lease.

#### 1.7 Pension costs

The company operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the company. The annual contributions payable during the year are charged to the statement of financial activities.

#### 1.8 Fund accounting

Funds held by the charity are either:

Restricted funds - these are funds that 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.

Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the Directors.

### 2. NET INCOMING RESOURCES / (RESOURCES EXPENDED)

Net incoming resources / (resources expended) for the year are stated after charging:-

	2015	2014
	£	£
Depreciation of owned fixed assets	18,170	12,388
Gain on sale of owned fixed assets	(2,600)	-
Auditor's remuneration	10,838	10,561
Operating lease costs:		
Land and buildings	58,820	53,628
Equipment	8,540	8,540

**RAMH**

**Notes to the financial statements  
for the year ended 31 March 2015**

**3. PARTICULARS OF EMPLOYEES**

The average number of staff employed by the company during the financial year amounted to:

	<b>2015</b>	<b>2014</b>
	<b>No</b>	<b>No</b>
Number of carers	152	130
Number of administrative staff	22	19
	<u>174</u>	<u>149</u>

The aggregate payroll costs of the above were:

	<b>2015</b>	<b>2014</b>
	<b>£</b>	<b>£</b>
Wages and salaries	2,606,876	2,553,494
Social security costs	180,956	187,001
Pension costs	111,861	99,862
	<u>2,899,693</u>	<u>2,840,357</u>

No employee had emoluments in excess of £60,000 (2014: £nil).

**Pension Costs**

The pension charge represents contributions due from the charity during the year and amounted to £111,861 (2014: £99,862). Pension contributions outstanding at the year end totalled £8,791 (2014: £9,414).

**4. VOLUNTARY INCOME**

	<b>2015</b>	<b>2014</b>
	<b>£</b>	<b>£</b>
Donations	<u>6,449</u>	<u>5,350</u>

**5. INVESTMENT INCOME**

	<b>2015</b>	<b>2014</b>
	<b>£</b>	<b>£</b>
Bank interest received	<u>2,641</u>	<u>5,320</u>

**6. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES**

	<b>Restricted Funds</b>	<b>Unrestricted Funds</b>	<b>Total Funds 2015</b>	<b>Total Funds 2014</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Grant &amp; Service Contract Income</b>				
Direct Care	752,197	-	752,197	775,157
Awareness and information	249,237	-	249,237	204,972
Counselling	287,309	-	287,309	286,204
Accommodation support	2,048,340	-	2,048,340	2,063,026
<b>Other Income from Activities</b>				
Property rental	-	22,266	22,266	16,602
Sundry income	-	67,306	67,306	57,214
	<u>3,337,083</u>	<u>89,572</u>	<u>3,426,655</u>	<u>3,403,175</u>



## RAMH

### Notes to the financial statements for the year ended 31 March 2015

#### 7. COSTS OF CHARITABLE ACTIVITIES

	Staff	Other direct costs	Support	Total 2015	Total 2014
	£	£	£	£	£
<b>Restricted Funds:</b>					
Direct Care	518,094	120,872	53,573	692,539	720,706
Awareness and Information	180,358	38,134	14,789	233,281	198,054
Counselling	211,947	20,673	20,676	253,296	242,394
Accommodation Support	1,760,799	173,466	181,474	2,115,739	2,101,933
	<u>2,671,198</u>	<u>353,145</u>	<u>270,512</u>	<u>3,294,855</u>	<u>3,263,087</u>
<b>Unrestricted Funds:</b>					
Administration	-	-	107,027	107,027	91,687
	<u>2,671,198</u>	<u>353,145</u>	<u>377,539</u>	<u>3,401,882</u>	<u>3,354,774</u>

The allocation of support costs across the different activities of the charity includes an element of judgement and the Directors have had to consider the cost benefit of detailed calculations and record keeping. The allocations shown are therefore the best estimate of the costs incurred in providing IT, payroll, finance and administration and other central services for the organisation. Cost allocation has been attributed on the basis of the estimated time spent on each activity or, if this is not appropriate, then on a basis consistent with the use of resources.

	Management and administrative staff £	Head Office property & running costs £	Total £
The principal components of support costs are :	<u>327,857</u>	<u>49,682</u>	<u>377,539</u>

#### 8. GOVERNANCE COSTS

	Restricted Funds £	Unrestricted Funds £	Total 2015 £	Total 2014 £
Audit and accountancy	9,680	1,158	10,838	10,561
Legal	9,970	2,459	12,429	13,490
Consultancy	30	11,209	11,239	12,859
External Supervision	2,645	-	2,645	3,832
	<u>22,325</u>	<u>14,826</u>	<u>37,151</u>	<u>40,742</u>

**RAMH**

**Notes to the financial statements  
for the year ended 31 March 2015**

**9. TANGIBLE FIXED ASSETS**

	Heritable property £	Leasehold Improvements £	Fixtures & equipment £	Motor vehicles £	Total £
<b>COST</b>					
At 1 April 2014	155,901	90,271	179,902	23,866	449,940
Additions	-	-	-	28,904	28,904
Disposals	-	-	-	(13,909)	(13,909)
<b>At 31 March 2015</b>	<u>155,901</u>	<u>90,271</u>	<u>179,902</u>	<u>38,861</u>	<u>464,935</u>
<b>DEPRECIATION</b>					
At 1 April 2014	28,639	72,072	175,882	16,398	292,991
Released on disposals	-	-	-	(13,909)	(13,909)
Charge for the year	3,078	4,525	2,297	8,270	18,170
<b>At 31 March 2015</b>	<u>31,717</u>	<u>76,597</u>	<u>178,179</u>	<u>10,759</u>	<u>297,252</u>
<b>NET BOOK VALUE</b>					
<b>At 31 March 2015</b>	<u>124,184</u>	<u>13,674</u>	<u>1,723</u>	<u>28,102</u>	<u>167,683</u>
At 31 March 2014	<u>127,262</u>	<u>18,199</u>	<u>4,020</u>	<u>7,468</u>	<u>156,949</u>

**10. DEBTORS**

	2015 £	2014 £
Debtors	205,714	244,722
Prepayments	47,170	54,669
	<u>252,884</u>	<u>299,391</u>

**11. INVESTMENTS**

	2015 £	2014 £
Treasury deposits	<u>300,000</u>	<u>175,000</u>

**12. CREDITORS: Amounts falling due within one year**

	2015 £	2014 £
PAYE and social security	46,574	47,471
Pension contributions outstanding	8,791	9,414
Other creditors	62,749	71,818
Accruals	80,744	100,561
Deferred income (refer to note 13)	130,855	117,329
	<u>329,713</u>	<u>346,593</u>

## RAMH

### Notes to the financial statements for the year ended 31 March 2015

#### 13. DEFERRED INCOME

	At 1 April 2014 £	Received in year £	Released in year £	At 31 March 2015 £
<b>Grant &amp; Service Contract Income</b>				
Direct Care	15,000	204,184	(164,388)	54,796
Counselling	-	138,956	(104,217)	34,739
Other grants	102,329	35,600	(96,609)	41,320
	<u>117,329</u>	<u>378,740</u>	<u>(365,214)</u>	<u>130,855</u>

#### 14. COMMITMENTS UNDER OPERATING LEASES

At 31 March 2015 the charity had annual commitments under non-cancellable operating leases as set out below.

	Land and buildings		Other operating leases	
	2015 £	2014 £	2015 £	2014 £
Operating leases which expire:				
Within 1 year	10,890	7,890	2,173	-
Within 2 to 5 years	22,500	8,100	8,540	7,540
After more than 5 years	-	15,000	-	-
	<u>33,390</u>	<u>30,990</u>	<u>10,713</u>	<u>7,540</u>

#### 15. RELATED PARTY TRANSACTIONS

No Director received remuneration, payments for services or any expenses during the year (2014 - Enil).

The charity You First Advocacy (SC036839) is considered a related party of RAMH by virtue of Stephen McLellan, Chief Executive of RAMH, having served on the Board of You First Advocacy in the previous reporting period.

During the year to 31 March 2015 RAMH provided You First Advocacy with management and administrative support, this service totalled £7,043 (2014: £8,450) The amount owing to RAMH by You First Advocacy at the year end in respect of this and other costs was £15,229 (2014: £10,474).

#### 16. FUNDS

	At 1 April 2014 £	Incoming resources £	Outgoing resources £	Transfers £	At 31 March 2015 £
<b>Restricted Funds</b>					
Direct Care	104,363	752,197	(696,625)	(19,990)	139,945
Awareness and Information	92,631	249,237	(235,678)	1,406	107,596
Counselling	106,634	287,309	(257,672)	(21,577)	114,694
Accommodation Support	31,223	2,048,340	(2,127,205)	77,423	29,781
	<u>334,851</u>	<u>3,337,083</u>	<u>(3,317,180)</u>	<u>37,262</u>	<u>392,016</u>
<b>Unrestricted Funds</b>					
RAMH Core	250,747	98,662	(121,853)	(37,262)	190,294
RAMH Contingency	50,357	-	-	-	50,357
	<u>301,104</u>	<u>98,662</u>	<u>(121,853)</u>	<u>(37,262)</u>	<u>240,651</u>
<b>TOTAL FUNDS</b>	<u>635,955</u>	<u>3,435,745</u>	<u>(3,439,033)</u>	<u>-</u>	<u>632,667</u>

## RAMH

### Notes to the financial statements for the year ended 31 March 2015

#### 16. FUNDS (continued)

##### 16.1 Purpose of Restricted Funds

###### 16.1.1 Direct Care

Income is generated primarily from local authority contracts and costs are incurred to enable services to engage in activities and therapy as defined in respective service level agreements.

###### 16.1.2 Awareness and Information

This fund represents all income from local authority and NHS agreements, and outgoing resources recorded in connection to the provision of signposting and information services.

###### 16.1.3 Counselling

Funds are received from local authority contracts and are expended in the provision and furtherance of Adult and Youth counselling services.

###### 16.1.4 Accommodation Support

All funds prior to the Scottish Concordat agreement with local authorities, designated as Supporting People, or contract income and related expenditure are recorded through this restricted fund.

##### 16.2 Purpose of Unrestricted Funds

###### 16.2.1 RAMH Core

The RAMH Core fund is the general unrestricted fund of the organisation which represents the free reserves of the charity which the Directors are free to use in furtherance of the charitable objectives of the charity.

###### 16.2.2 RAMH Contingency

A designated Contingency fund was established by the Directors to be called upon in the event of unexpected reductions in funding, activity levels or service provision. The balance on this contingency fund shall be assessed annually.

##### 16.3 Transfers between funds

Transfers are made:

a. From unrestricted funds to restricted funds where the contract income received for a service is insufficient to meet the costs of delivering that service. A transfer is made from core funds to cover any deficit incurred on a restricted fund unless further funding has been agreed to cover the shortfall.

b. From restricted funds to unrestricted funds only where surpluses on restricted income projects have arisen wholly as a result of internal efficiencies within the organisation and which are not repayable to any funder as the contracted service / hours have been delivered in full. In the interest of prudence the Directors allow a 3 year period to pass before approving any transfer to ensure that no claw-back will be sought.

# RAMH

## Notes to the financial statements for the year ended 31 March 2015

### 17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted Funds £	Unrestricted Funds £	Total Funds £
Fund balances at 31 March 2015 are represented by:			
Fixed assets	-	167,683	167,683
Current assets	712,010	82,687	794,697
Current liabilities	(319,994)	(9,719)	(329,713)
Total	<u>392,016</u>	<u>240,651</u>	<u>632,667</u>