

CAMDEN CITY ISLINGTON AND WESTMINSTER BEREAVEMENT SERVICE

England & Wales · Charity number 1071144

Details

Other names	CAMDEN, CITY ISLINGTON BEREAVEMENT SERVICES, CCIPWBS, CCIWBS
Status	Registered
Legal form	Charitable company
Company number	03533488
Registered	1998-08-21
Register	View on the Charity Commission register

Contact

Address	6-8 York Mews Kentish Town London NW5 2UJ
Phone	02072840090
Email	admin@cciwbs.org.uk
Website	www.bereavement-counselling.org

Activities

Objects: THE COMPANY IS ESTABLISHED TO RELIEVE PERSONS LIVING OR WORKING IN THE CITY OF LONDON OR THE LONDON BOROUGHES OF CAMDEN, ISLINGTON AND WESTMINSTER, WHO ARE SUFFERING FROM SEVERE OR PROLONGED SHOCK OR DEPRESSION ARISING FROM BEREAVEMENT, BY THE PROVISION OF A COUNSELLING SERVICE.

Activities: To provide confidential Bereavement and Loss Counselling for people over 18

Classification

- **How:** Provides Services
- **What:** The Advancement Of Health Or Saving Of Lives
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** CITY OF LONDON AND THE LONDON BOROUGHS OF CAMDEN, ISLINGTON AND WESTMINSTER
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£208,586	£205,882	-	-
2024-03-31	£224,838	£196,508	-	-
2023-03-31	£187,705	£194,461	-	-
2022-03-31	£214,070	£181,031	-	-
2021-03-31	£214,868	£189,501	-	-

Trustees

Name	Role	Appointed
Mark Stephen White	Chair	2020-06-02
Anne Frances Robinson		2025-08-05
COLIN DINGWALL		2008-09-09
Charles Roper		2022-02-01
Felicia Olney		2014-05-13
Gowsikan Shugumaran		2025-08-05
Kelly Louise Carter		2026-05-12
LAURA NOEL		2008-06-09
Tonia Edith Dorothy Secker		2024-11-12

Accounts

Camden City Islington and Westminster Bereavement Service

Trustees Annual Report and Unaudited Financial Statements Year ended 31 March 2025

Charity registration - 1071144

Company number - 03533488

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Reference and administrative details

Charity number

1071144

Company number

03533488

Registered office

6 – 8 York Mews
London
NW5 2UJ

Trustees

Laura Noel	Chair
Colin Dingwall OBE	Vice - Chair
Victoria Woolfson	Treasurer
Felicia Olney	
Charles Roper	
Mark White	
Tonia Secker	(appointed 12 November 2024)

Independent examiners

Enaid Accountancy Ltd
Units 24 & 25
Goodsheds Container Village
Hood Road
Barry
CF62 5QU

Introduction from the Chair

Camden, City, Islington and Westminster Bereavement Service - providing accessible, quality, bereavement and loss counselling for over 50 years.

I am pleased to introduce the CCIWBS Trustees annual report for 2024-25.

The past 12 months have seen the Bereavement Service continue to deliver high quality support to our clients, with over 4,300 counselling sessions, the vast majority delivered free of charge to the clients. There has been high client satisfaction levels and most clients reporting a positive on-going impact in their lives following their counselling.

The Bereavement Service has also continued to diversify, delivering community-based activities such as grief walks and an externally funded project supporting men aged 45 to 64 at greater risk of suicide due to their bereavements. We have continued our rapid response 3-session early intervention support first introduced during the COVID pandemic, for clients who have experienced a sudden and traumatic bereavement. Using funds received following the death of long-standing Trustee and Counsellor, Helen Palin, we also offer a longer-term counselling option for up to one year, free of charge, to those clients whom it would benefit. We continue to offer counselling through a variety of channels - face to face being the main provision with video and telephone counselling also still available.

Through our partnerships with the NHS in Camden and Islington Council, I am proud that CCIWBS continues to be an asset for the communities it serves. The Trustees and I remain committed to continuing to develop the service so that it remains accessible and meets the needs of all those who need it.



LAURA NOEL

CHAIR OF TRUSTEES

About the Bereavement Service

Objects of the Charity

Camden, City, Islington, and Westminster Bereavement Service (The Service or CCIWBS) provides confidential bereavement counselling to over 18s who live in, or are registered with a GP, in our catchment area of the boroughs of Camden and Islington.

Our services

The Service provides professional and accessible bereavement counselling, delivering the best possible outcomes to clients. Counselling is provided through one-to-one sessions with a counsellor or through group counselling. The service offers counselling face-to-face, online, and by telephone which improves accessibility for all. Clients come from a wide range of socio-economic, cultural and ethnic backgrounds. The charity has a strong, valued and well-established reputation, and our services are in great and growing demand.

The Service is contracted to an NHS Clinical Commissioning Group for Camden, and to Islington Borough Council. This means most clients from these boroughs access our service via this route. Clients from other boroughs can also access our services, however, as the charity has no funding for these areas, these clients are asked to contribute towards the cost of their counselling. CCIWBS also fundraises to ensure our service remains accessible to all. This additional fundraising helps to support our low cost and free-to-access 'hardship fund' service. Around half of clients self-refer, the remainder are referred by GPs, NHS Talking Therapies, and local mental health professionals.

Our people

CCIWBS is delivered by a strong, committed team of counsellors working in a voluntary capacity, a Board of Trustees, and a small team of paid staff. The Board of Trustees leads the Charity and includes people with a variety of skills including health service management, psychotherapy, legal, business development, human resources, fundraising, property, and finance. Counsellors are represented within the Board. The Trustees meet bi-monthly and receive no payment.

The Trustees appointed a Director, Vybra Morris, who is responsible for the day-to-day running of the Service. All paid staff and counsellors report to the Director and the Director reports to the Board of Trustees. The paid staff team recruit, train, and support the counsellors, manage the service including the contracts with the NHS, the clinical governance and client care, the premises, our legal obligations, financial administration, and support and coordinate fundraising efforts.

Counselling is currently provided by up to 42 counsellors who provide 2-3 sessions per week on a voluntary basis and are supervised twice monthly by our qualified clinical supervisors. CCIWBS is a member of the British Association for Counselling and Psychotherapy (BACP). The Service also provides our counsellor team with annual CPD (continuing professional development) which helps strengthen and support therapeutic practice.

Our funding

We are funded through donations from individuals, some of whom have supported CCIWBS for many years with regular donations; grant funding from charitable trusts and foundations; and through contracts with NHS in Camden and the borough council in Islington. Both contracts are important to the continuation of the Service.

We greatly appreciate donations and grants from the private individuals and charitable trusts who support the Service. Leading the commitment are several long-time funders and supporters including our long-time patron Michael Palin and his late wife, Helen Palin, whose ongoing generosity over many years has played a very significant part in developing the Service and maintaining its financial viability. We also received generous donations this financial year from Elizabeth Franklin Moore Foundation, Lionel Wigram Memorial Trust and from Helen Palin's Will Trust.

In recent years we have sought to broaden our fundraising base and diversify the service we offer to clients. In 2024/25 our activities were additionally supported by funding from The Department of Health and Social Care - their grant enabled us to offer counselling to men aged 45 to 64 at greater risk of death by suicide.

We are grateful to all our funders for their generosity in supporting our work. The dedication of the Director and her staff combined with support from the donors and counsellors remains crucial to this long-standing community service as it continues to develop to meet the needs and challenges that lie ahead.

Trustees annual report

The Board of Trustees, who are also directors of the Charity for the purposes of the Companies Act, and trustees for charity law purposes, submit their annual report and the financial statements of Camden City Islington and Westminster Bereavement Service for the year ended 31 March 2025.

The Board of Trustees confirms that the annual report and financial statements of the Charity comply with current statutory requirements, including the Charity Act 2011, as well as the requirements of the Charity's governing document and the provisions of 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) second edition (effective 1 January 2019)', the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Companies Act 2006.

The Trustees have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's objectives and activities, and when planning activities.

The year in review

In the 12 months to March 2025 the Service:

- **Delivered over 4300 counselling sessions** to clients, both individual and group bereavement counselling, the majority free of charge. We have continued to successfully achieve all project and contract requirements.
- **Delivered excellent outcomes for our clients**, with approximately 50% reaching recovery, and more than 70% demonstrating clinical change with improved functioning and well-being, reduced risk, reduced anxiety, and reduced depression. Client Satisfaction questionnaires continue to give very positive feedback.
- **Has continued to improve clients' experience.** Feedback gathered on client experience within the service has confirmed overall satisfaction with all modes of counselling. The Service offered counselling mainly in person while online and phone counselling was made available to clients who may otherwise have struggled to access bereavement counselling due to mobility issues or mental health diagnosis such as agoraphobia, or who were geographically distanced from the service and preferred to access their counselling remotely. The Service plans to continue to offer a mainly face-to-face provision whilst maintaining a hybrid service with remote counselling options to improve accessibility and choice.
- **Continued to develop services for clients.** We continued to offer early intervention support, first developed during the pandemic, for people during the early stages of bereavement. Together with our community partners, we continued to explore funding for and provision of community-based support and projects such as the Men's Resilience Project which supported men aged 45 to 64 – this focused on men who are asylum seekers, refugees, or at risk of suicide and our Young Persons' Bereavement support project – which offered additional bereavement support to our 18 to 30 age group. A newly created in-house project for 2025 offers counselling support for up to one year for clients with complex bereavement needs. We received on-going positive feedback and continuing interest and engagement from participants in our natural grief walks project and bereavement counselling groups.
- **Has continued to maintain a stable financial position.** This allowed us to maintain the service and invest in improving our offer to clients. We provided 17 non-contribution counselling spaces free to vulnerable clients who could not access our service via the funded provision. Our commitment for the next year is to continue to offer up to 40 of these counselling spaces via our 'hardship fund'.

Our NHS contracts

This success has been built in large part on the long-term and continuing relationship that the charity has with Camden NHS Commissioners and Islington Council.

To deliver these contracts, CCIWBS works in partnership with a range of organisations. For the Camden contract, we have a consortium with: Camden NHS Talking Therapies, Women & Health, Age UK Camden and Nafsiyat. Another partnership has been established in Islington called Accept Consortium: partnering with Nafsiyat and The Maya Centre.

The two contracts differ from each other in content. Islington funds clients for up to 12 sessions of counselling, Camden funds clients for up to 10 sessions of counselling. Camden and Islington both require outcome measures, highlighting improvement, recovery, and performance, which supplement the services own user feedback surveys to provide a picture on the impact of our services.

Maintaining and improving our services to clients

The Service has continued to evolve, to better meet the needs of clients, improve effectiveness and diversify its income. As a result, it has a stable financial position and can adapt efficiently and effectively.

Over the last five years, there has been a focus on developing new services and seeking a wider range of funders, from charitable trusts and foundations. This enabled the service to respond to changing needs; such as a rise in the number of clients presenting with traumatic bereavement; create new partnerships with community groups, and tackle issues which make bereavement harder to overcome, for example the increased cost of living. A grant of £15,376 from Islington Department of Health and Social Care for our Men's Resilience Project, funding of £8,000 secured from two trusts and foundations and a £5,000 donation from the Helen Palin Will Trust contributed to existing services, our core support and developing and supporting new projects for vulnerable clients. We continue to invest in fundraising.

Key developments that this funding has helped to support this year have included:

- Two groups of face-to-face group bereavement counselling.
- Ongoing funding for Traumatic Bereavement Counselling, which was delivered successfully, enabling longer and more in-depth counselling support for clients with some of the most complex needs.
- Loss and longer-term counselling continued beyond our NHS contracts, and our "Pre-Bereavement" service; included as part of the Camden contract; has continued with positive feedback from clients.
- Continuing to offer three session rapid intervention support, first introduced in 2020, which has been well received. This service now forms part of our service delivery.
- Continuing to improve our administrative efficiency and communication systems, supporting remote working, and adding resilience to our provision. Our server is based in a cloud-hosted solution compliant with NHS standards for data security, adding additional remote capability, security, and resilience to service delivery. This allowed smooth running and effective management of the Service, gave access to remote counsellors, and helped improve efficiency and client experience.
- Website improvement – we continued to add to our website to ensure it is an accessible and attractive site, providing clear and improved information for potential clients, referrers and partners. The website is also the access point for all referrals to our service - <https://www.bereavement-counselling.org/>

In addition to the focus on fundraising, service development and automating our client database, we have continued to improve our overall finance capability. Automation of our finance and payment systems significantly improved our financial administration and reporting, the majority of which is now managed by our staff team. The use of these systems streamlines and simplify financial reporting, helping the Service and Trustees to make more informed financial decisions.

The objectives of the Trustees for last year, 2024/25

Each year, as part of the business planning process, Trustees set objectives for the year for the development

of the Service. The objectives for the past year, and progress against them was as follows:

1. Delivering a quality service for clients - this continued to be our top priority.

We continued to deliver and improve our current services, fundraising to support clients without access to our funded services, engaging in project work with specific vulnerable client groups and continuing to develop our community services to clients, for example our “Natural Grief Walks” project.

In line with our target service level agreements, we delivered bereavement counselling to 200 Camden and 158 Islington clients. In addition to these clients, we also saw 68 clients outside our service agreements via our low-cost contributions service and/or our hardship fund service. Our walking project “Natural Grief Walks” groups ran three times this year with eight to ten clients participating in each group. Clients reported that these sessions helped to reduce their social isolation and encouraged ongoing relationships.

2. Financial sustainability

The last ten years saw the Service achieve a more stable financial position, and we continued to seek to diversify our sources of income to ensure a robust financial sustainability for the service. We appointed a new freelance fundraiser in September 2024 for one year, to improve our opportunities to access additional funding for the service. Funding applications submitted in the financial year from Sept 2024 to Mar 25 have not been successful, further applications are being made for 2025/26.

As outlined in this report, we have ended the year with a healthy bank balance which ensures the service has sufficient reserves of 12 months to maintain operations in the face of any unexpected changes. Any surplus income has been invested in the development and improvement of the service, including ensuring the service remains accessible to those who need it. We will continue to take this approach to further surplus income.

3. Reviewing client feedback to improve service delivery

We continued to monitor and review the effectiveness of our interventions, including the mix of face-to-face and remote services, to ensure we maximised accessibility for clients through the blend of services we offered. We continued to collect satisfaction data from our clients which has confirmed overall satisfaction with this service and underlined the need to continue to offer both face-to-face and remote counselling options. Client satisfaction remains consistently high.

	Q1 2024	Q2 2024	Q3 2024	Q4 2025
Total number of clients who received a survey request	102	90	105	108
Number of surveys received by CCIWBS	65	55	64	76
Survey return rate	64%	61%	61%	70%
Survey Questions				
q1 - Did staff listen to you and treat your concerns seriously?	1.1	1.1	1.1	1.0
q2 - Do you feel that the bereavement counselling service has helped you to better understand and address your bereavement difficulties?	1.7	1.6	1.5	1.7
q3 - Did you feel involved in making choices about your treatment and care?	1.5	1.2	1.2	1.4
q4 - On reflection, did you get the help that mattered to you?	1.5	1.4	1.4	1.6
q5 - Did you have confidence in your therapist and his/her skills and techniques?	1.4	1.1	1.4	1.2
Overall satisfaction				
Mean	1.4	1.3	1.3	1.4
Median	1.0	1.0	1.0	1.0

(1 – at all times 2 – most of the time 3 – sometimes 4 – rarely 5 – never)

4. Prioritise delivery of NHS & Council contracts

We continued to deliver contracts and build relationships with Islington Council, Camden NHS Clinical Commissioning Groups, and partner organisations. These partnerships remain central to the service. We worked closely with both Camden and Islington and will continue to build on our strong partnership in the coming year. We continued to improve data entry onto the IAPT systems, so our commissioning bodies have accurate and up-to-date information on our service provision.

5. Organisational development including future premises

We reviewed our accommodation needs in the light of our changing provision requirements. The trustees agreed a plan for the accommodation needs of our service as it exists. The main objective being driven by the upcoming end of our existing lease in September 2027. This objective will be an ongoing priority into the next financial year.

6. New trustees

We recruited one new trustee, Tonia Secker, in November 2024. We continued to broaden the skills base of our trustees and recruit for new trustees to build a more diverse set of Trustees to help guide the service into the future.

Objectives of the Trustees for 2025/26

In the coming year, the Trustees have agreed that they will prioritise:

- **Delivering a quality service for clients** - this continues to be our top priority.
- **Financial sustainability** - we aim to continue to diversify our sources of income to ensure a robust financial sustainability for the service. Our appointment of a new freelance fundraiser for up to 10 days from September 2024 for one year will improve our opportunities to access additional funding for the service. We will seek out other ways to enhance and diversify our income and make further plans to improve our financial sustainability.
- **Reviewing client feedback to improve service delivery** - including the mix of face-to-face and telephone / online services. We will continue to monitor and review the effectiveness of our interventions to ensure we maximise accessibility for clients through the blend of services we offer.
- **Prioritise delivery of NHS & Council contracts** - continuing to build relationships with NHS Camden and Islington Council: these partnerships remain essential to the service.
- **Organisational development including future premises** - we will continue to review our accommodation needs in the light of our changing provision requirements. The lease for our current premises expires in September 2027, and we need to put plans into place this year to ensure we have appropriate premises from which to deliver our service.
- **New trustees** - we will continue to broaden the skills base of our trustees and recruit for new trustees.

Financial review

During the current financial year, the Charity achieved a surplus of £2,704 (2024: £28,330), increasing total reserves at year end to £234,941 (2024: £232,237).

Of the reserves held at year end, £224,663 (2024: £215,737) were unrestricted in nature.

Reserves policy

Trustees identified holding reserves equal to 1 years' operating expenditure would give the financial resilience required to plan and withstand short-term financial or other impacts.

The holding of such reserves is done in accordance with our legal obligations as Trustees and company

directors to manage risk and work for the continuation of the charity. The Trustees and Service regularly review reserves and adjust these according to the changing economic climate and the needs of the Service. The rental for our offices increased substantially (by around 29%) in 2023 when we had a 3-year lease liability, for which we must hold funds of around 90K in reserve. The ongoing rise of cost of living has also affected the Service with increases in utilities bills, business rates, IT provision, counsellor expenses, and other necessary running costs.

Structure, governance and management

Governing Document

Camden, City, Islington and Westminster Bereavement Service is registered under the Companies Act 2006 as a company limited by guarantee and not having a share capital.

Camden, City, Islington and Westminster Bereavement Service is a registered Charity constituted as a limited company under its Memorandum and Articles of Association. The charity registration number is 1071144 (England and Wales) and the company registration number is 03533488 (England and Wales).

Recruitment and Appointment of Trustees

The Trustees are also the directors of Camden, City, Islington and Westminster Bereavement Service for the purpose of company law. CCIWBS's Articles of Association require a minimum of eight and maximum of twenty Trustees. Directors meet every two months or more often if they require, with a quorum of three Trustees, based on the current number of directors.

All directors are subject to re-election on an annual basis at the Annual General Meeting, with no maximum length of service. Only the current directors can appoint new directors.

Risk management

An organisational risk assessment was carried out by the Clinical Director and Trustees during the year 2024 - 2025.

Given the climate of competitive tendering in which we now operate, our main risk is the loss of contracts and funds to secure the ongoing future of the Service. We continued to have close engagement with the Commissioners and recently negotiated new contracts which meet the needs of our client base. Our KPI's (Key Performance Indicators) have been adjusted for the year ahead (2025 to 2026) and we are working closely with our contractors, counsellors and paid staff to continue to achieve best outcomes. The appointment of our fundraiser has increased the potential for additional income.

Our reserves policy is intended to enable continued operation in the event of an adverse funding decision. Our IAPT compliance has continued to support our contract renewals. Some limited client contributions for treatment provided outside our Camden and Islington contracts, has also provided a small ongoing source of funding. We identified a small amount of extra counselling capacity and continue to consider how we might generate additional income through this. Staff have raised a small additional income by offering training sessions in working with bereavement to other organisations. This year we invested some of our reserves in a high interest account to maximise interest income from reserves.

The current inflationary pressures are creating additional risk to the finances of the Service, though the fundraising and reserves policies, as well as investment in automation and digitalisation of back-office services, have improved our overall efficiency and have served to provide us with greater resilience to this than would otherwise be the case.

Our banking processes require dual signatory authorisation as a protective measure against incorrect payments and fraudulent activities. Invoices are checked twice by different staff members before being passed to trustees for payment authorisation to be actioned – this also minimises risks of mistakes in payments and reduces the risks of fraudulent activities.

Our current premises lease expires in September 2027. The lease expiry occurs automatically without requiring formal termination. So, we will need to either secure appropriate new accommodation for the

organisation or negotiate a new contract for our existing premises before September 2027. Given that in the past we managed a rapid change from a face-to-face service to an entirely remote service (during early Covid 19 in March 2020) this could also be considered as an interim option if we are unable to secure new accommodation prior to our lease expiring.

An ongoing risk is cover for paid staff and assessors in the event of illness or another unexpected event. This is an inevitable risk with a small staff group, and a risk which the service continues to manage by working in partnership with the permanent staff to prioritise and, where necessary, provide cover or additional temporary resource.

Our IT systems are a secure and accessible on-line interface which our clinical and staff team can access and communicate through. We continue to identify and address any GDPR issues. We are also assessing our Microsoft provisions for our on-going secure off-site cloud server requirements. This includes ensuring that we have adequate internet provision to our offices to run the organisation. In the year ahead we will strive to maintain our communications systems, our IT support and maintenance, and our internet provision.

A recent IT Security Assurance Report for Trustees looked at measures taken to ensure that both in-office administrative systems and off-site access to sensitive client data are secure and in line with UK data protection regulations and cyber security standards. In summary, we have taken concrete steps to ensure our systems are secure, data is protected, and access is limited and monitored — meeting the expectations of UK data protection law and best practices for cyber security. The full report is available on request.

The Trustees agree to continue a review of organisational risks on an annual basis.

Statement of Board of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations. Company law requires the Trustees to prepare financial statements for each financial year. Under that law they are required to prepare the financial statements in accordance with UK Accounting Standards and applicable law (UK Generally Accepted Accounting Practice), including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland.

Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the excess of income over expenditure for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- 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; and,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue its activities.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and 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. They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the charitable company and to prevent and detect fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the UK governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions. In addition, the Trustees confirm that they are happy that the content of the annual review on pages 4 to 13 of this document, meet the requirements of both the Trustees' Annual Report under charity law and the Directors' Report under company law.

They also confirm that the financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the Charity's governing document, the Charities Act 2011, 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) second edition (effective 1 January 2019)', the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Trustees confirm that:

- so far as each Trustee is aware, there is no relevant information of which the Charity's independent examiner is unaware; and,
- each Trustee has taken all the steps that they should have taken as a Trustee/Director in order to make themselves aware of any relevant independent examination information and to establish that the Charity's independent examiner is aware of that information.

Preparation of the report

This report has been prepared taking advantage of the small companies exemption of section 415A of the Companies Act 2006, and the exemptions available for smaller charities under the Statement of Recommended Practice.

This report was approved and authorised for issue by the Board of Trustees on 2 December 2025 and signed on its behalf by:



LAURA NOEL

CHAIR OF TRUSTEES

Independent examiner's report

I report to the Trustees on my examination of the accounts of Camden, City, Islington and Westminster Bereavement Service (charity number 1071144, company number 03533488) for the year ended 31 March 2025 which are set out on pages 16 to 29.

Respective responsibilities of trustees and examiner

The Trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act'). The Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ('the 2011 Act') nor under Part 16 of the 2006 Act, and that an independent examination is needed.

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and,
- to state whether particular matters have come to my attention.

This report, including my statement, has been prepared for and only for the Charity's Trustees as a body. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body for my examination work, for this report, or for the statements I have made.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or,
- the accounts do not accord with those records; or,
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or,
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

A handwritten signature in black ink, appearing to read 'AP Nash', with a long horizontal flourish extending to the right.

ANDREW PHILIP NASH FCA

MEMBER OF THE INSTITUTE OF CHARTERED ACCOUNTANTS IN ENGLAND AND WALES – 2461833

DATED: 8 DECEMBER 2025

Enaid Accountancy Ltd
Units 24 & 25
Goodsheds Container Village
Hood Road
Barry
CF62 5QU

Statement of financial activities

Incorporating the Income and Expenditure Account & Statement of Realised Gains and Losses

For the year ended 31 March 2025

		Unrestricted funds	Restricted funds	Total funds	Total funds
		Year ended 31 Mar 2025	Year ended 31 Mar 2025	Year ended 31 Mar 2025	Year ended 31 Mar 2024
	Notes	£	£	£	£
Income from:					
Donations and legacies	3	33,303	-	33,303	68,159
Charitable activities	4	155,397	15,376	170,773	152,711
Investment activities		4,510	-	4,510	3,968
Total income		193,210	15,376	208,586	224,838
Expenditure on:					
Raising funds	5 & 6	12,649	-	12,649	17,355
Charitable activities					
Bereavement counselling services	5 & 7	171,635	21,598	193,233	179,153
Total expenditure		184,284	21,598	205,882	196,508
Net income/(expenditure)		8,926	(6,222)	2,704	28,330
Reconciliation of funds:					
Total funds brought forward	12 & 13	215,737	16,500	232,237	203,907
Total funds carried forward	12 & 13	224,663	10,278	234,941	232,237

The notes on pages 18 to 29 form part of the financial statements.

Balance sheet

As at 31 March 2025

		Total funds		Total funds	
		31 Mar 2025		31 Mar 2024	
	Notes	£	£	£	£
Fixed assets:					
Tangible assets	9		-		-
Current assets:					
Debtors & prepayments	10	31,273		43,427	
Cash at bank and in hand		206,799		192,152	
		238,072		235,579	
Liabilities:					
Creditors:					
amounts falling due within one year	11	(3,131)		(3,342)	
Net current assets/(liabilities)			234,941		232,237
Net assets/(liabilities)			234,941		232,237
The funds of the charity:					
Restricted funds	12 & 13		10,278		16,500
General funds	12 & 13	224,663		215,737	
Unrestricted funds			224,663		215,737
Total charity funds			234,941		232,237

The notes on pages 18 to 29 form part of the financial statements.

The financial statements have been prepared in accordance with section 415A of the Companies Act 2006 relating to small companies and FRS 102 Section 1A.

The charitable company is entitled to exemption from audit under section 477 of the Companies Act 2006 for the year ended 31 March 2025, and the members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2025 under section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

They were approved and authorised for issue by the Board of Trustees on 2 December 2025 and signed on their behalf by:

Laura Noel

LAURA NOEL**CHAIR OF TRUSTEES**

Notes to the financial statements

1. Accounting policies

Basis of preparation of the financial statements

The financial statements have been prepared in accordance with '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) second edition (effective 1 January 2019)', the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), including Update Bulletin 1, and the Companies Act 2006.

The effect of any event relating to the year ended 31 March 2025, which occurred before the date of approval of the financial statements by the Board of Trustees has been included in the financial statements to the extent required to show a true and fair view of the state of affairs at 31 March 2025 and the results for the year ended on that date.

The functional currency of the Charity is GBP and amounts in the financial statements are rounded to the nearest pound.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Going concern

The financial statements have been prepared on the going concern basis as the Board of Trustees is confident that future reserves and future income is more than sufficient to meet current commitments. There are no material uncertainties that impact this assessment, and the ongoing global economic environment has had no material impact on this assessment.

Legal status

Camden, City, Islington and Westminster Bereavement Service is a charitable company registered in England & Wales and meets the definition of a public benefit entity. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £10 per member. The registered address is 6 – 8 York Mews, London, NW5 2UJ.

Fund Accounting

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

Designated funds comprise of unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in note 12 of the financial statements.

Restricted funds are funds that are to be used in accordance with specific restrictions imposed by donors or that have been raised by the Charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in note 12 of the financial statements.

Income

Income is recognised when the Charity has entitlement to the funds, any performance indicators attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably.

Donations are recognised in full in the Statement of Financial Activities when entitled, receipt is probable and when the amount can be quantified with reasonable accuracy. Gift aid receivable is included when claimable. Client contributions are classed as donations as they are entirely voluntary and do not impact access to service.

1. Accounting policies (continued from previous page)

Income (continued from previous page)

Grant income is credited to the Statement of Financial Activities when received or receivable whichever is earlier, unless the grant relates to a future period, in which case it is deferred.

Income from charitable activities and other trading activities is credited to the Statement of Financial Activities when received or receivable whichever is earlier, unless it relates to a specific future period or event, in which case it is deferred, except for tickets sales and bar revenue which are recognised on a cash basis.

Expenditure and irrecoverable VAT

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities.

Indirect costs, including governance costs, which cannot be directly attributed to activities, are allocated between activities proportionate to the direct costs incurred in those activities.

Irrecoverable VAT is charged against the category of expenditure for which it was incurred.

Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their residual value, over their useful life, on a straight-line basis. The useful life used is:

Leasehold improvements	5 years
------------------------	---------

Cash at bank and in hand

Cash at bank and in hand includes cash in hand, deposits with banks and funds that are readily convertible into cash at, or close to, their carrying values, but are not held for investment purposes.

Debtors and prepayments

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

Creditors and accruals

Creditors are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party, and the amount due to settle the obligation can be measured or estimated reliably.

Pensions

The Charity operates a defined contribution pension scheme which is administered by an external independent pension provider. Contributions are recognised in the Statement of Financial Activities as they fall due.

Financial instruments

Basic financial instruments are measured at amortised cost other than investments which are measured at fair value.

1. Accounting policies (continued from previous page)

Critical estimates and judgements

In preparing financial statements it is necessary to make certain judgements, estimates and assumptions that affect the amounts recognised in the financial statements. The treatment of tangible fixed assets is sensitive to changes in useful economic lives and residual values of assets. In the view of the Trustees in applying the accounting policies adopted, no judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any estimates or assumptions made carry a significant risk of material adjustment in the next financial year.

2. Comparative statement of financial activities

		Unrestricted funds Year ended 31 Mar 2024 £	Restricted funds Year ended 31 Mar 2024 £	Total funds Year ended 31 Mar 2024 £
Income from:				
Donations and legacies	3	58,259	9,900	68,159
Charitable activities	4	152,711	-	152,711
Investment activities		3,968	-	3,968
Total income		214,938	9,900	224,838
Expenditure on:				
Raising funds	5 & 6	17,355	-	17,355
Charitable activities				
Bereavement counselling services	5 & 7	173,817	5,336	179,153
Total expenditure		191,172	5,336	196,508
Net income/(expenditure)		23,766	4,564	28,330
Reconciliation of funds:				
Total funds brought forward	12 & 13	191,971	11,936	203,907
Total funds carried forward	12 & 13	215,737	16,500	232,237

3. Income from donations and legacies

	funds	funds	funds
	Year ended	Year ended	Year ended
	31 Mar 2025	31 Mar 2025	31 Mar 2025
	£	£	£
Individual donations	10,363	-	10,363
Trusts and foundations	13,000	-	13,000
Client contributions	6,733	-	6,733
Donations from use of rooms	3,207	-	3,207
	33,303	-	33,303

	Unrestricted	Restricted	Total
	funds	funds	funds
	Year ended	Year ended	Year ended
	31 Mar 2024	31 Mar 2024	31 Mar 2024
	£	£	£
Individual donations	12,774	-	12,774
Trusts and foundations	36,500	9,900	46,400
Client contributions	6,515	-	6,515
Donations from use of rooms	2,470	-	2,470
	58,259	9,900	68,159

4. Income from charitable activities

	Unrestricted	Restricted	Total
	funds	funds	funds
	Year ended	Year ended	Year ended
	31 Mar 2025	31 Mar 2025	31 Mar 2025
	£	£	£
Camden Commissioners/CCG	95,781	-	95,781
Islington Commissioners/CCG	59,616	-	59,616
Corporate counselling	-	15,376	15,376
	155,397	15,376	170,773

	Unrestricted	Restricted	Total
	funds	funds	funds
	Year ended	Year ended	Year ended
	31 Mar 2024	31 Mar 2024	31 Mar 2024
	£	£	£
Camden Commissioners/CCG	93,263	-	93,263
Islington Commissioners/CCG	59,448	-	59,448
	152,711	-	152,711

5. Total expenditure

	Direct staff costs	Direct other costs	Support costs	Total costs
	Year ended 31 Mar 2025	Year ended 31 Mar 2025	Year ended 31 Mar 2025	Year ended 31 Mar 2025
	£	£	£	£
Raising funds	4,684	816	7,149	12,649
Charitable activities				
Bereavement counselling services	61,497	22,525	109,211	193,233
	66,181	23,341	116,360	205,882

	Direct staff costs	Direct other costs	Support costs	Total costs
	Year ended 31 Mar 2024	Year ended 31 Mar 2024	Year ended 31 Mar 2024	Year ended 31 Mar 2024
	£	£	£	£
Raising funds	4,589	2,500	10,266	17,355
Charitable activities				
Bereavement counselling services	61,271	11,908	105,974	179,153
	65,860	14,408	116,240	196,508

Indirect costs, including governance costs, which cannot be directly attributed to activities, are allocated between activities proportionate to the direct costs incurred in those activities.

A breakdown of expenditure on raising funds between restricted and unrestricted funds can be found in note 6.

A breakdown of charitable expenditure between restricted and unrestricted funds can be found in note 7.

An analysis of staff costs can be found in note 8.

	Total costs	Total costs
	Year ended 31 Mar 2025	Year ended 31 Mar 2024
	£	£
Support staff costs	60,092	59,265
Premises costs	42,858	40,603
Professional services	3,529	3,874
Administration	7,183	8,718
Governance	2,698	3,780
	116,360	116,240

5. Total expenditure (continued from previous page)

Governance costs includes:

	Total costs	Total costs
	Year ended	Year ended
	31 Mar 2025	31 Mar 2024
	£	£
Independent examination	1,407	1,386
Insurance	1,291	2,394
	2,698	3,780

The independent examiners received remuneration for the following services in the year:

	Total costs	Total costs
	Year ended	Year ended
	31 Mar 2025	31 Mar 2024
	£	£
Independent examination	1,407	1,386
Provision of Xero software licence	238	238
	1,645	1,624

6. Expenditure on raising funds

	Unrestricted funds	Restricted funds	Total funds
	Year ended	Year ended	Year ended
	31 Mar 2025	31 Mar 2025	31 Mar 2025
	£	£	£
Direct staff costs	4,684	-	4,684
Direct other costs	816	-	816
Support costs	7,149	-	7,149
	12,649	-	12,649

	Unrestricted funds	Restricted funds	Total funds
	Year ended	Year ended	Year ended
	31 Mar 2024	31 Mar 2024	31 Mar 2024
	£	£	£
Direct staff costs	4,589	-	4,589
Direct other costs	2,500	-	2,500
Support costs	10,266	-	10,266
	17,355	-	17,355

7. Expenditure on charitable activities

	Unrestricted funds Year ended 31 Mar 2025 £	Restricted funds Year ended 31 Mar 2025 £	Total funds Year ended 31 Mar 2025 £
Direct staff costs	55,350	6,147	61,497
Direct other costs	11,384	11,141	22,525
Support costs	104,901	4,310	109,211
	171,635	21,598	193,233

	Unrestricted funds Year ended 31 Mar 2024 £	Restricted funds Year ended 31 Mar 2024 £	Total funds Year ended 31 Mar 2024 £
Direct staff costs	60,064	1,207	61,271
Direct other costs	9,509	2,399	11,908
Support costs	104,244	1,730	105,974
	173,817	5,336	179,153

8. Staff costs

	Total funds Year ended 31 Mar 2025 £	Total funds Year ended 31 Mar 2024 £
Gross salaries	119,760	119,010
Employer's NIC	4,246	3,919
Employer's pension	2,267	2,196
	126,273	125,125

The average headcount during the period was 9 persons (2024: 11 persons), however the average weekly full time equivalent during the year was 3 persons (2024: 3 persons).

No employee received employee benefits of more than £60,000 (2024: £NIL).

The total employee benefits paid to key management personnel during the year was £46,840 (2024: £45,893).

9. Tangible fixed assets

	Leasehold improvements	Total
	£	£
Cost		
At 1 April 2024	1,020	1,020
At 31 March 2025	1,020	1,020
Accumulated depreciation		
At 1 April 2024	1,020	1,020
At 31 March 2025	1,020	1,020
Net book value		
At 1 April 2024	-	-
At 31 March 2025	-	-

10. Debtors and prepayments

	Total	Total
	Year ended	Year ended
	31 Mar 2025	31 Mar 2024
	£	£
Trade debtors	14,439	31,207
Gift aid due from HMRC	1,888	2,267
Other debtors	2,000	-
Prepayments	12,946	9,953
	31,273	43,427

11. Creditors: amounts falling due within one year

	Total	Total
	Year ended	Year ended
	31 Mar 2025	31 Mar 2024
	£	£
Trade creditors	575	944
Accruals	2,556	2,398
	3,131	3,342

12. Analysis of charity funds

	Balance brought forward Year ended 31 Mar 2025 £	Income for the period Year ended 31 Mar 2025 £	Expenditure in the period Year ended 31 Mar 2025 £	Transfers between funds Year ended 31 Mar 2025 £	Balance carried forward Year ended 31 Mar 2025 £
Unrestricted funds					
General fund	215,737	193,210	(184,284)	-	224,663
	215,737	193,210	(184,284)	-	224,663
Restricted funds					
Traumatic bereavement	3,246	-	(1,352)	-	1,894
Group bereavement sessions	5,372	-	(4,483)	-	889
National Lottery Community Fund	7,882	-	(6,524)	-	1,358
Men's Resilience Project	-	15,376	(9,239)	-	6,137
	16,500	15,376	(21,598)	-	10,278
	232,237	208,586	(205,882)	-	234,941

Restricted funds – traumatic bereavement

The Charity received funds from several trusts to support traumatic bereavement, creating new partnerships with community groups and tackling issues which make bereavement harder to overcome.

Restricted funds – group bereavement session

The Charity received funds from several trusts to support our ongoing group bereavement work, including our Natural Grief Walks project.

Restricted funds – National Lottery Community Fund

The Charity received funds for these confidential bereavement counselling sessions to young adults (aged 18 – 30 years) who have experienced a traumatic loss resulting in complex needs. In total, we will deliver an additional 200 hours of sessions with clients assessed as needing this additional support.

Restricted funds – men's Resilience Project

A grant of £15,376 from Islington Department of Health and Social Care for our Men's Resilience Project, to provide counselling sessions for men aged 45 to 64 at greater risk of suicide due to their bereavements.

12. Analysis of charity funds (continued from previous page)

	Balance brought forward Year ended 31 Mar 2024 £	Income for the period Year ended 31 Mar 2024 £	Expenditure in the period Year ended 31 Mar 2024 £	Transfers between funds Year ended 31 Mar 2024 £	Balance carried forward Year ended 31 Mar 2024 £
Unrestricted funds					
General fund	191,971	214,938	(191,172)	-	215,737
	191,971	214,938	(191,172)	-	215,737
Restricted funds					
Traumatic bereavement	2,996	1,500	(1,250)	-	3,246
Group bereavement sessions	7,771	-	(2,399)	-	5,372
Health and safety compliance	1,169	-	(1,169)	-	-
National Lottery Community Fund	-	8,400	(518)	-	7,882
	11,936	9,900	(5,336)	-	16,500
	203,907	224,838	(196,508)	-	232,237

Restricted funds – health and safety compliance

The Charity received funds to support costs incurred in ensuring the Charity was compliant with COVID requirements for meeting in person. In post pandemic years it has been used on health and safety compliance.

13. Analysis of net assets

	General funds	Designated funds	Restricted funds	Total funds
	Year ended 31 Mar 2025	Year ended 31 Mar 2025	Year ended 31 Mar 2025	Year ended 31 Mar 2025
	£	£	£	£
Current assets	227,794	-	10,278	238,072
Current liabilities	(3,131)	-	-	(3,131)
	224,663	-	10,278	234,941

	General funds	Designated funds	Restricted funds	Total funds
	Year ended 31 Mar 2024	Year ended 31 Mar 2024	Year ended 31 Mar 2024	Year ended 31 Mar 2024
	£	£	£	£
Current assets	219,079	-	16,500	235,579
Current liabilities	(3,342)	-	-	(3,342)
	215,737	-	16,500	232,237

14. Other financial commitments

On 31 March 2025, the Charity had annual future minimum lease payments under a non-cancellable operating lease for the office premises as set out below:

	Total Year ended 31 Mar 2025	Total Year ended 31 Mar 2024
	£	£
Within one year	36,133	36,133
Within one to five years	54,200	90,333
	90,333	126,466

15. Trustee remuneration

During the year, no Trustee received any remuneration (2024: £NIL). No members of the Board of Trustees received reimbursement of expenses (2024: £NIL).

16. Related party transactions

During the year unrestricted donations totalling £5,000 (2024: £5,000) were gratefully received from Michael Palin, who is the spouse of Helen Palin, one of the Trustees until resigning in March 2023. There were no other related party transactions in either the current or prior period.

17. Use of volunteers

The Charity relies significantly on counsellors who provide their professional services voluntarily and contributed over 6,000 sessions during the year. Without their support the Service would not be able to continue to operate at the level it currently does.

CAM001 - Final Accounts - 31 March 2025

Final Audit Report

2025-12-10

Created:	2025-12-08
By:	Andrew Nash (andy@enaidaccountancy.co.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAATQxaRfvW1M62XR19RdkfFk-Z1_vWzQAm

"CAM001 - Final Accounts - 31 March 2025" History

-  Document created by Andrew Nash (andy@enaidaccountancy.co.uk)
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-  Document emailed to laura.noel51@gmail.com for signature
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-  Signer laura.noel51@gmail.com entered name at signing as Laura Noel
2025-12-09 - 5:51:47 PM GMT
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Signature Date: 2025-12-10 - 8:04:43 AM GMT - Time Source: server
-  Agreement completed.
2025-12-10 - 8:04:43 AM GMT

Accounts

Camden City Islington and Westminster Bereavement Service

Trustees Annual Report and Unaudited Financial Statements Year ended 31 March 2024

Charity registration - 1071144

Company number - 03533488

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Reference and administrative details

Charity number

1071144

Company number

03533488

Registered office

6 – 8 York Mews
London
NW5 2UJ

Trustees

Laura Noel	Chair
Colin Dingwall OBE	Vice - Chair
Victoria Woolfson	Treasurer
Bernard Heymann	(resigned December 2023)
Felicia Olney	
Charles Roper	
Mark White	

Independent examiners

Enaid Accountancy Ltd
Units 24 & 25
Goodsheds Container Village
Hood Road
Barry
CF62 5QU

Principal Bankers

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4TA

Introduction from the Chair

Camden, City, Islington and Westminster Bereavement Service - providing accessible, quality, bereavement and loss counselling for over 50 years.

I am pleased to introduce the CCIWBS Trustees annual report for 2023-24.

The past 12 months have seen the Bereavement Service continue to deliver high quality support to our clients, with over 5000 counselling sessions, the vast majority delivered free of charge, high client satisfaction levels and a majority reporting a positive impact as a result of their counselling.

Alongside this the Bereavement Service has continued to diversify, delivering community-based activities such as grief walks. We have continued our rapid response interventions first introduced during the COVID pandemic. With funds raised following the death of long-standing Trustee and Counsellor, Helen Palin, we have expanded a long-term counselling option, free of charge, to those clients whom it would benefit. We also continue to offer counselling through a variety of channels - face the face being the majority, but with online and telephone counselling also available.

Through our partnerships with the NHS in Camden and Islington Council, I am proud that CCIWBS continues to be a valuable asset for the communities it serves. The Trustees and I remain committed to continuing to develop the service so that it stays accessible and meets the needs of those who need it.



Laura Noel (Dec 10, 2024 14:46 GMT)

LAURA NOEL

CHAIR OF TRUSTEES

About the Bereavement Service

Objects of the Charity

Camden, City, Islington, and Westminster Bereavement Service (The Service or CCIWBS) provides confidential bereavement counselling to over 18s who live in, or are registered with a GP, in our catchment area of the boroughs of Camden and Islington.

Our services

The Service provides professional and accessible bereavement counselling, delivering the best possible outcomes to clients. Counselling is provided through one-to-one sessions with a counsellor or through group counselling. The service offers counselling face-to-face, online, and by telephone which improves accessibility for all. Clients come from a wide range of socio-economic, cultural and ethnic backgrounds. The charity has a strong, valued and well-established reputation, and our services are in great and growing demand.

The Service is contracted to an NHS Clinical Commissioning Group for Camden, and to Islington Borough Council. This means most clients from these boroughs can access our service for free. Clients from elsewhere can also access our services, however, as the charity has no funding for these areas, these clients are asked to contribute towards the cost of their counselling. CCIWBS also fundraises specifically to ensure our service remains accessible to all. The additional fundraising provides a low cost and free-to-access 'hardship fund' service to ensure that no one in need of support who we can assist is turned away. Around half of clients self-refer, the remainder are referred by GPs, iCope/IAPT, and local mental health teams.

Our people

CCIWBS is delivered by a strong, committed team of counsellors, working in a voluntary capacity, a Board of Trustees, and a small team of paid staff. The Board of Trustees leads the Charity and includes people with a variety of skills including health service management, psychotherapy, legal, business development, human resources, fundraising, property, and finance. Counsellors are also represented within the Board. The Trustees meet bi-monthly and do not receive payment.

The Trustees appointed a Director, Vybra Morris, who is responsible for the day-to-day running of the Service. All paid staff and counsellors report to the Director and the Director reports to the Board of Trustees. The paid staff team recruit, train, and support the volunteer counsellors, manage the service including the contracts with the NHS, the clinical governance and client care, the premises, our legal obligations, financial administration, and support and coordinate fundraising efforts.

The counselling is currently provided by up to 50 counsellors who provide 2-3 sessions per week on a voluntary basis and are supervised every two weeks by qualified our clinical supervisors. CCIWBS is a member of the British Association for Counselling and Psychotherapy (BACP). The Service also provides our counsellor team with annual CPD (continuing professional development) which helps strengthen and support therapeutic practice.

Our funding

We are funded through donations from individuals, some of whom have supported CCIWBS for many years with regular donations; grant funding from charitable trusts and foundations; and through contracts with NHS in Camden and the borough council in Islington. Both contracts are important to the continuation of the Service.

We greatly appreciate donations and grants from the private individuals and charitable trusts who support the Service. Leading the commitment are several long-time funders and supporters including our long-time patron Michael Palin and his wife, the late Helen Palin, whose ongoing generosity over many years has played a very significant part in developing the Service and maintaining its financial viability. The service received many donations in Helen Palin's memory after her death in May 2023.

In recent years we have sought to broaden our fundraising base and diversify our service offering to clients. In 2023/24 our activities were supported by grants, trust and foundation funding from: The Arsenal Foundation; The Material World Foundation; London Catalyst; The National Lottery Community Fund; St

Andrews Holborn.

We are grateful to all our funders for their generosity in supporting our work. The dedication of the Director and her staff combined with support from the donors and volunteer counsellors remains crucial to this long-standing community service as it continues to develop to meet the needs and challenges that lie ahead.

Trustees annual report

The Board of Trustees, who are also directors of the Charity for the purposes of the Companies Act, and trustees for charity law purposes, submit their annual report and the financial statements of Camden City Islington and Westminster Bereavement Service for the year ended 31 March 2024.

The Board of Trustees confirms that the annual report and financial statements of the Charity comply with current statutory requirements, including the Charity Act 2011, as well as the requirements of the Charity's governing document and the provisions of 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) second edition (effective 1 January 2019)', the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Companies Act 2006.

The Trustees have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's objectives and activities, and when planning activities.

The year in review

In the 12 months to March 2024 the Service:

- **Delivered over 5000 counselling sessions** to clients, both individual and group bereavement counselling, the majority free of charge. All requirements of our NHS contracts have been met.
- **Delivered excellent outcomes for our clients**, with approximately 50% reaching recovery, and many demonstrating clinical change with improved functioning and well-being, reduced risk, reduced anxiety, and reduced depression. Client Satisfaction questionnaires continue to give very positive feedback.
- **Has continued to improve clients' experience.** We have gathered feedback on client experience with the service which has confirmed overall satisfaction with all modes of counselling. The Service has increased its provision of face-to-face counselling since the end of Covid restrictions. Online and phone counselling are now made available to clients who may otherwise struggle to access bereavement counselling due to mobility issues or mental health diagnosis such as agoraphobia, or who are geographically distanced from the service and prefer to access their counselling remotely. The Service plans to continue to offer a mainly face-to-face provision whilst maintaining a hybrid service with remote counselling options to improve accessibility and choice.
- **Continued to develop services for clients.** We have continued our rapid intervention service first developed during the pandemic. We are continuing to explore our provision of community-based support. We have received on-going positive feedback and continuing interest and engagement from participants in our natural grief walks project.
- **Has continued to maintain a stable financial position**, allowing us both to maintain the service and invest in improving our offer to clients. We offered 18 non-contribution counselling spaces free to vulnerable clients who would otherwise not be able to access our service via the funded provision. Our commitment for the next year is to continue to offer up to 40 of these counselling spaces via our 'hardship fund'.

Our NHS contracts

This success has been built in large part on the long-term and continuing relationship that the charity has enjoyed with Camden NHS Commissioners and Islington Council.

To deliver these contracts, the Service works in partnership with a range of bodies. For the Camden contract, the Service is in a consortium with: Camden iCope, Women & Health, Age UK Camden and Nafsiyat. A similar partnership has been developed in Islington called Accept Consortium: our partners are Nafsiyat and The Maya Centre.

The two contracts differ from each other in content. Islington funds clients for up to 12 sessions of counselling, Camden funds clients for 10 sessions of counselling. Camden and Islington both require outcome measures, highlighting improvement, recovery, and performance, which supplement the services own user feedback surveys to provide a picture on the impact of our services.

Maintaining and improving our services to clients

The Service has continued to evolve, to better meet the needs of clients, improve effectiveness and diversify its income. As a result, it has a stable financial position and can adapt efficiently and effectively.

Over the last five years, there has been a focus on developing new services and seeking a wider range of funders, from charitable trusts and foundations. This has enabled the service to respond to changing needs, such as a rise in the number of clients presenting with traumatic bereavement, creating new partnerships with community groups, and tackling issues which make bereavement harder to overcome, for example the on-going impact of the COVID pandemic. Funding of £21,400 secured from four trusts and foundations and £28,000 of donations in memory of Helen Palin contributed to existing services, our core support and developing new projects. We continue to invest in fundraising.

Key developments that this funding has helped to support this year have included:

- Several groups of face-to-face group bereavement counselling.
- Ongoing funding for Traumatic Bereavement Counselling, which was delivered successfully, enabling longer and more in-depth counselling support for clients with some of the most complex needs.
- Loss and longer-term counselling continue outside NHS contracts, and our “Pre-Bereavement” service; included as part of the Camden contract; has continued with positive feedback from clients.
- Continuing to offer three session rapid response interventions, first introduced during the pandemic, which have been well received. This service now forms part of our service delivery.
- Continuing to improve our back-office systems, moving to a cloud-based server, supporting remote working, and continuing to add resilience. This has allowed smooth running and effective management of the Service, gives access to remote counsellors, and helps improve efficiency and client experience.
- Website improvement – we continue to add to our website to ensure it is an accessible and attractive site, providing clear and improved information for potential clients, referrers and partners - <https://www.bereavement-counselling.org/>

In addition to the focus on fundraising, service development and automating our client database, we have continued to improve our overall finance capability. Automation of our finance and payment systems has significantly improved our financial administration, the majority of which is now managed by our staff team. The use of these systems streamlines and simplify financial reporting, helping the Service and Trustees to make more informed financial decisions.

The objectives of the Trustees for last year, 2023/24

Each year, as part of the business planning process, Trustees set objectives for the year for the development of the Service. The objectives for the past year, and progress against them was as follows:

- 1. Delivery of a quality service to clients remains the Service’s top priority. We will continue to deliver and improve our current services and to develop our new services to clients for example**

our “Natural Grief Walks” project.

We have delivered a full service to clients, including 204 Camden and 188 Islington clients, exceeding our target service level agreements. In addition to these clients, we also saw 35 clients outside our service agreements. Our walking project “Natural Grief Walks” groups ran three times this year with eight to ten clients participating in each group. Clients meet with two supporting counsellors from the service once a week for five weeks to share a walk together on Hampstead Heath and connect with each other, talking whilst walking and forming social connections. Clients reported that these sessions helped to reduce their social isolation and encouraged ongoing relationships. Several groups continued to meet independently after their group sessions with CCIWBS ended.

2. We will continue to gather and review client feedback, both to ensure and improve the quality-of-service delivery; our focus will be on improving client experience with regards to waiting and response times thus giving clients timely and appropriate support.

We continue to collect satisfaction data from our clients which has confirmed overall satisfaction with this service and underlined the need to continue to offer both face-to-face and remote counselling options. Client satisfaction remains consistently high.

	Q1 2023	Q2 2023	Q3 2023	Q4 2024
Total number of clients who received a survey request	97	105	100	99
Number of surveys received by CCIWBS	53	53	58	58
Survey return rate	55%	50%	58%	59%
Survey Questions				
q1 - Did staff listen to you and treat your concerns seriously?	1.1	1.1	1.2	1.0
q2 - Do you feel that the bereavement counselling service has helped you to better understand and address your bereavement difficulties?	1.6	1.6	1.6	1.5
q3 - Did you feel involved in making choices about your treatment and care?	1.2	1.6	1.4	1.2
q4 - On reflection, did you get the help that mattered to you?	1.4	1.5	1.5	1.5
q5 - Did you have confidence in your therapist and his/her skills and techniques?	1.3	1.3	1.3	1.2
Overall satisfaction				
Mean	1.3	1.4	1.4	1.3
Median	1.0	1.0	1.0	1.0

(1 – at all times 2 – most of the time 3 – sometimes 4 – rarely 5 – never)

3. The Service will continue to prioritise the delivery of its NHS Contracts and to build on its long-term relationships with both Camden and Islington.

We continue to deliver contracts with both Islington Council and Camden NHS Clinical Commissioning Groups and partner organisations, as outlined above. We have worked closely with both Camden and Islington and will continue to build on our strong partnership in the coming year. We continue to improve our data entry onto the IAPT systems so that our commissioning bodies have accurate and up to date information on our service provision.

4. Trustees have been active in the planning of us returning to a face-to-face Service, both for normal service delivery as well as Business Continuity Plans. With ongoing assessment of the Service, and client needs.

The Service currently has 42 counsellors; 10 are working fully remotely; 18 are working solely face to face; and 14 offer either face to face or remote options.

5. The Service will continue to focus on financial sustainability, fundraising to develop new lines of income, while ensuring that any surplus funds are put back into ensuring the availability of free counselling to those in need.

As outlined in this report, we have ended the year with a small surplus, which has continued to ensure the service retains sufficient reserves of 12 months; to maintain operations in the face of any unexpected changes. Any surplus income has been invested in the development and improvement of the service, including ensuring the service remains accessible to those who need it. We will continue to take this approach to further surplus income.

6. Fundraising – We secured Funding of £21,400 from four trusts and foundations and received £28,000 of donations in memory of Helen Palin during 2023/24 in what remained a very challenging environment.

David Atkinson moved on into a new full-time role elsewhere this year. He worked as our fund-raiser for several years, securing substantial amounts of funding for us during that time as well as developing on-going positive relationships between funders and the service. David also attended Trustee meetings, to provide advice and support on finance, fundraising and business development. The Trustees are grateful for the time and expertise given by David Atkinson to the service.

7. Organisational development priorities will include continued improvement in the effectiveness of service delivery and ways of working, including database improvement and usage of new capability, and online accessibility.

The service's digital back-office processes, introduced over the last five years are now an integral and vital part of maintaining and running the service. Our server is based in a cloud-hosted solution which is compliant with NHS standards for data security, adding additional remote capability, security, and resilience to our service delivery. Recent funding from St Andrews Holborn has allowed us to work towards upgrading our internet service from an analogue phone-line delivery to a faster optic fibre solution.

8. The Service has recruited three new Trustees in the last FOUR years, and will seek to continue recruitment, to build a more diverse set of Trustees to help guide the service into the future.

The Trustees said goodbye to Bernard Heymann when he resigned in December 2023. Bernard served as a trustee for 25 years and was a valued, much appreciated and active trustee. The trustees thank Bernard for his long service, calm capability and insightful input throughout his service as a trustee. We continue to recruit further trustees to broaden our skills base.

Objectives of the Trustees for 2024/25

In the coming year, the Trustees have agreed that they will prioritise:

- **Delivering a quality service for clients** - this continues to be our top priority.
- **Financial sustainability** - the last ten years have seen the Service achieve a more stable financial position, and we will continue to seek to diversify our sources of income to ensure a robust financial sustainability for the service. Our recent appointment of a new freelance fundraiser for up to 10 days from September 2024 for one year will improve our opportunities to access additional funding for the service.
- **Reviewing client feedback to improve service delivery** - including the mix of face-to-face and telephone / online services. We will continue to monitor and review the effectiveness of our interventions to ensure we maximise accessibility for clients through the blend of services we offer.
- **Prioritise delivery of NHS & Council contracts** - continuing to build relationships with NHS Camden and Islington Council: these partnerships remain essential to the service.
- **Organisational development including future premises** - we will review our accommodation needs in the light of our changing provision requirements.
- **New trustees** - we will continue to broaden the skills base of our trustees and recruit for new trustees.

Financial review

During the current financial year, the Charity achieved a surplus of £28,330 (2023: deficit of £6,756), decreasing total reserves at year end to £232,237 (2023: £203,907).

Of the reserves held at year end, £215,737 (2023: £191,971) were unrestricted in nature.

Reserves policy

Trustees identified that holding reserves equal to 12 months operating expenditure would give the financial resilience required to plan for the future as well as withstand short term financial or other impacts.

The holding of such reserves is done in accordance with our legal obligations as Trustees and company directors to manage risk and work for the continuation of the charity. The Trustees and Service regularly review reserves and adjust these according to the changing economic climate and the needs of the Service. The rental for our offices has increased substantially (by around 29%) in the last year and we have a 3-year lease liability, for which we must hold funds of around £108K in reserve. The recent rise of cost of living has also affected the Service with increases in utilities bills, IT provision, and other necessary running costs.

Structure, governance and management

Governing Document

Camden, City, Islington and Westminster Bereavement Service is registered under the Companies Act 2006 as a company limited by guarantee and not having a share capital.

Camden, City, Islington and Westminster Bereavement Service is a registered Charity constituted as a limited company under its Memorandum and Articles of Association. The charity registration number is 1071144 (England and Wales) and the company registration number is 03533488 (England and Wales).

Recruitment and Appointment of Trustees

The Trustees are also the directors of Camden, City, Islington and Westminster Bereavement Service for the purpose of company law. CCIWBS's Articles of Association require a minimum of eight and maximum of twenty Trustees. Directors meet every two months or more often if they require, with a quorum of three Trustees, based on the current number of directors.

All directors are subject to re-election on an annual basis at the Annual General Meeting, with no maximum length of service. Only the current directors can appoint new directors.

Risk management

An organisational risk assessment was carried out by the Trustees during the year.

Given the climate of competitive tendering in which we now operate, our main risk is the loss of contracts and funds to secure the ongoing future of the Service; this is mitigated by continued close engagement with the Commissioners during the year, negotiation of contracts which meet the needs of our client base and are affordable, as well as developing new services and sources of income. The decision to continue to invest in the appointment of a replacement for our fundraising manager has increased the potential for additional income and is creating capability in the service to fundraise on an ongoing basis.

In addition, our reserves policy is intended to enable continued operation in the event of an adverse funding decision. Achieving NHS Any Qualified Provider status has helped support our bids for contract renewal as well as providing a source of funding, in the current year at least, based on use. The adoption of some limited client contributions for service, has also provided a small ongoing source of funding, for treatment provided outside our Camden and Islington contracts. We have identified a small amount of extra counselling capacity and are considering how we might be able to generate additional income through this. Staff have also begun to investigate the possibility of an additional small funding scheme by offering training sessions in working with bereavement to other organisations.

The current inflationary pressures are creating additional risk to the finances of the Service, though the fundraising and reserves policies, as well as investment in automation and digitisation of back-office services, have improved our overall efficiency and have served to provide us with greater resilience to this than would otherwise be the case.

A further risk identified is cover for paid staff and assessors in the event of illness or another unexpected event. This is an inevitable risk with a small staff group, and a risk which trustees continue to manage by working in partnership with the permanent staff to prioritise and, where necessary, provide cover or additional temporary resource.

Our IT systems continue to vastly improve, creating a secure and accessible on-line interface which our clinical and staff team can access and communicate through. In the year ahead we will strive to further improve our IT support and maintenance. This will include ensuring that we have effective and resilient internet provision to our offices by the installation of a new optic fibre line.

The Trustees agree to continue a review of organisational risks on an annual basis.

Statement of Board of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations. Company law requires the Trustees to prepare financial statements for each financial year. Under that law they are required to prepare the financial statements in accordance with UK Accounting Standards and applicable law (UK Generally Accepted Accounting Practice), including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland.

Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the excess of income over expenditure for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- 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; and,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue its activities.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and 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. They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the charitable company and to prevent and detect fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the UK governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions. In addition, the Trustees confirm that they are happy that the content of the annual review on pages 4 to 12 of this document, meet the requirements of both the Trustees' Annual Report under charity law and the Directors' Report under company law.

They also confirm that the financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the Charity's governing document, the Charities Act 2011, 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) second edition (effective 1 January 2019)', the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Trustees confirm that:

- so far as each Trustee is aware, there is no relevant information of which the Charity's independent examiner is unaware; and,
- each Trustee has taken all the steps that they should have taken as a Trustee/Director in order to make themselves aware of any relevant independent examination information and to establish that the Charity's independent examiner is aware of that information.

Preparation of the report

This report has been prepared taking advantage of the small companies exemption of section 415A of the Companies Act 2006, and the exemptions available for smaller charities under the Statement of Recommended Practice.

This report was approved and authorised for issue by the Board of Trustees on 3 December 2024 and signed on its behalf by:



Laura Noel (Dec 10, 2024 14:46 GMT)

LAURA NOEL

CHAIR OF TRUSTEES

Independent examiner's report

I report to the Trustees on my examination of the accounts of Camden, City, Islington and Westminster Bereavement Service (charity number 1071144, company number 03533488) for the year ended 31 March 2024 which are set out on pages 15 to 28.

Respective responsibilities of trustees and examiner

The Trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act'). The Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ('the 2011 Act') nor under Part 16 of the 2006 Act, and that an independent examination is needed.

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and,
- to state whether particular matters have come to my attention.

This report, including my statement, has been prepared for and only for the Charity's Trustees as a body. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body for my examination work, for this report, or for the statements I have made.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or,
- the accounts do not accord with those records; or,
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or,
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

A handwritten signature in black ink, appearing to read 'APNash', with a stylized flourish at the end.

ANDREW PHILIP NASH FCA

MEMBER OF THE INSTITUTE OF CHARTERED ACCOUNTANTS IN ENGLAND AND WALES – 2461833

DATED: 9 DECEMBER 2024

Enaid Accountancy Ltd
Units 24 & 25
Goodsheds Container Village
Hood Road
Barry
CF62 5QU

Statement of financial activities

Incorporating the Income and Expenditure Account & Statement of Realised Gains and Losses

For the year ended 31 March 2024

		Unrestricted funds	Restricted funds	Total funds	Total funds
		Year ended 31 Mar 2024	Year ended 31 Mar 2024	Year ended 31 Mar 2024	Year ended 31 Mar 2023
	Notes	£	£	£	£
Income from:					
Donations and legacies	3	58,259	9,900	68,159	28,677
Charitable activities	4	152,711	-	152,711	158,236
Investment activities		3,968	-	3,968	792
Total income		214,938	9,900	224,838	187,705
Expenditure on:					
Raising funds	5 & 6	17,355	-	17,355	16,014
Charitable activities					
Bereavement counselling services	5 & 7	173,817	5,336	179,153	178,447
Total expenditure		191,172	5,336	196,508	194,461
Net income/(expenditure)		23,766	4,564	28,330	(6,756)
Reconciliation of funds:					
Total funds brought forward	12 & 13	191,971	11,936	203,907	210,663
Total funds carried forward	12 & 13	215,737	16,500	232,237	203,907

The notes on pages 18 to 29 form part of the financial statements.

Balance sheet

As at 31 March 2024

		Total funds		Total funds	
		31 Mar 2024		31 Mar 2023	
	Notes	£	£	£	£
Fixed assets:					
Tangible assets	9		-		-
Current assets:					
Debtors & prepayments	10	43,427		64,985	
Cash at bank and in hand		192,152		149,563	
		235,579		214,548	
Liabilities:					
Creditors:					
amounts falling due within one year	11	(3,342)		(10,641)	
Net current assets/(liabilities)			232,237		203,907
Net assets/(liabilities)			232,237		203,907
The funds of the charity:					
Restricted funds	12 & 13		16,500		11,936
Unrestricted funds					
General funds	12 & 13	215,737		191,971	
Unrestricted funds			215,737		191,971
Total charity funds			232,237		203,907

The notes on pages 18 to 29 form part of the financial statements.

The financial statements have been prepared in accordance with section 415A of the Companies Act 2006 relating to small companies and FRS 102 Section 1A.

The charitable company is entitled to exemption from audit under section 477 of the Companies Act 2006 for the year ended 31 March 2024, and the members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2023 under section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

They were approved and authorised for issue by the Board of Trustees on 3 December 2024 and signed on their behalf by:

Laura Noel

Laura Noel (Dec 10, 2024 14:46 GMT)

LAURA NOEL

CHAIR OF TRUSTEES

Notes to the financial statements

1. Accounting policies

Basis of preparation of the financial statements

The financial statements have been prepared in accordance with '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) second edition (effective 1 January 2019)', the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), including Update Bulletin 1, and the Companies Act 2006.

The effect of any event relating to the year ended 31 March 2024, which occurred before the date of approval of the financial statements by the Board of Trustees has been included in the financial statements to the extent required to show a true and fair view of the state of affairs at 31 March 2024 and the results for the year ended on that date.

The functional currency of the Charity is GBP and amounts in the financial statements are rounded to the nearest pound.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Going concern

The financial statements have been prepared on the going concern basis as the Board of Trustees is confident that future reserves and future income is more than sufficient to meet current commitments. There are no material uncertainties that impact this assessment, and the ongoing global economic environment has had no material impact on this assessment.

Legal status

Camden, City, Islington and Westminster Bereavement Service is a charitable company registered in England & Wales and meets the definition of a public benefit entity. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £10 per member. The registered address is 6 – 8 York Mews, London, NW5 2UJ.

Fund Accounting

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

Designated funds comprise of unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in note 12 of the financial statements.

Restricted funds are funds that are to be used in accordance with specific restrictions imposed by donors or that have been raised by the Charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in note 12 of the financial statements.

Income

Income is recognised when the Charity has entitlement to the funds, any performance indicators attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably.

Donations are recognised in full in the Statement of Financial Activities when entitled, receipt is probable and when the amount can be quantified with reasonable accuracy. Gift aid receivable is included when claimable. Client contributions are classed as donations as they are entirely voluntary and do not impact access to service.

1. Accounting policies (continued from previous page)

Income (continued from previous page)

Grant income is credited to the Statement of Financial Activities when received or receivable whichever is earlier, unless the grant relates to a future period, in which case it is deferred.

Income from charitable activities and other trading activities is credited to the Statement of Financial Activities when received or receivable whichever is earlier, unless it relates to a specific future period or event, in which case it is deferred, except for tickets sales and bar revenue which are recognised on a cash basis.

Expenditure and irrecoverable VAT

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities.

Indirect costs, including governance costs, which cannot be directly attributed to activities, are allocated between activities proportionate to the direct costs incurred in those activities.

Irrecoverable VAT is charged against the category of expenditure for which it was incurred.

Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their residual value, over their useful life, on a straight-line basis. The useful life used is:

Leasehold improvements	5 years
------------------------	---------

Cash at bank and in hand

Cash at bank and in hand includes cash in hand, deposits with banks and funds that are readily convertible into cash at, or close to, their carrying values, but are not held for investment purposes.

Debtors and prepayments

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

Creditors and accruals

Creditors are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party, and the amount due to settle the obligation can be measured or estimated reliably.

Pensions

The Charity operates a defined contribution pension scheme which is administered by an external independent pension provider. Contributions are recognised in the Statement of Financial Activities as they fall due.

Financial instruments

Basic financial instruments are measured at amortised cost other than investments which are measured at fair value.

1. Accounting policies (continued from previous page)

Critical estimates and judgements

In preparing financial statements it is necessary to make certain judgements, estimates and assumptions that affect the amounts recognised in the financial statements. The treatment of tangible fixed assets is sensitive to changes in useful economic lives and residual values of assets. In the view of the Trustees in applying the accounting policies adopted, no judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any estimates or assumptions made carry a significant risk of material adjustment in the next financial year.

2. Comparative statement of financial activities

	Unrestricted funds Year ended 31 Mar 2023 £	Restricted funds Year ended 31 Mar 2023 £	Total funds Year ended 31 Mar 2023 £
Income from:			
Donations and legacies	28,677	-	28,677
Charitable activities	158,236	-	158,236
Investment activities	792	-	792
Total income	187,705	-	187,705
Expenditure on:			
Raising funds	16,014	-	16,014
Charitable activities			
Bereavement counselling services	171,141	7,306	178,447
Total expenditure	187,155	7,306	194,461
Net income/(expenditure)	550	(7,306)	(6,756)
Reconciliation of funds:			
Total funds brought forward	191,421	19,242	210,663
Total funds carried forward	191,971	11,936	203,907

3. Income from donations and legacies

	funds	funds	funds
	Year ended	Year ended	Year ended
	31 Mar 2024	31 Mar 2024	31 Mar 2024
	£	£	£
Individual donations	12,774	-	12,774
Trusts and foundations	36,500	9,900	46,400
Client contributions	6,515	-	6,515
Donations from use of rooms	2,470	-	2,470
	58,259	9,900	68,159

	Unrestricted	Restricted	Total
	funds	funds	funds
	Year ended	Year ended	Year ended
	31 Mar 2023	31 Mar 2023	31 Mar 2023
	£	£	£
Individual donations	18,012	-	18,012
Trusts and foundations	3,000	-	3,000
Client contributions	6,678	-	6,678
Donations from use of rooms	987	-	987
	28,677	-	28,677

4. Income from charitable activities

	Unrestricted	Restricted	Total
	funds	funds	funds
	Year ended	Year ended	Year ended
	31 Mar 2024	31 Mar 2024	31 Mar 2024
	£	£	£
Camden Commissioners/CCG	93,263	-	93,263
Islington Commissioners/CCG	59,448	-	59,448
	152,711	-	152,711

	Unrestricted	Restricted	Total
	funds	funds	funds
	Year ended	Year ended	Year ended
	31 Mar 2023	31 Mar 2023	31 Mar 2023
	£	£	£
Camden Commissioners/CCG	100,186	-	100,186
Islington Commissioners/CCG	57,600	-	57,600
Corporate counselling	450	-	450
	158,236	-	158,236

5. Total expenditure

	Direct staff costs	Direct other costs	Support costs	Total costs
	Year ended 31 Mar 2024	Year ended 31 Mar 2024	Year ended 31 Mar 2024	Year ended 31 Mar 2024
	£	£	£	£
Raising funds	4,589	2,500	10,266	17,355
Charitable activities				
Bereavement counselling services	61,271	11,908	105,974	179,153
	65,860	14,408	116,240	196,508

	Direct staff costs	Direct other costs	Support costs	Total costs
	Year ended 31 Mar 2023	Year ended 31 Mar 2023	Year ended 31 Mar 2023	Year ended 31 Mar 2023
	£	£	£	£
Raising funds	4,442	2,625	8,947	16,014
Charitable activities				
Bereavement counselling services	59,592	19,155	99,700	178,447
	64,034	21,780	108,647	194,461

Indirect costs, including governance costs, which cannot be directly attributed to activities, are allocated between activities proportionate to the direct costs incurred in those activities.

A breakdown of expenditure on raising funds between restricted and unrestricted funds can be found in note 6.

A breakdown of charitable expenditure between restricted and unrestricted funds can be found in note 7.

An analysis of staff costs can be found in note 8.

	Total costs	Total costs
	Year ended 31 Mar 2024	Year ended 31 Mar 2023
	£	£
Support staff costs	59,265	53,148
Premises costs	40,603	31,934
Professional services	3,874	11,531
Administration	8,718	7,632
Governance	3,780	4,402
	116,240	108,647

5. Total expenditure (continued from previous page)

Governance costs includes:

	Total costs Year ended 31 Mar 2024	Total costs Year ended 31 Mar 2023
	£	£
Independent examination	1,386	1,344
Insurance	2,394	2,311
Other governance costs	-	747
	3,780	4,402

The independent examiners received remuneration for the following services in the year:

	Total costs Year ended 31 Mar 2024	Total costs Year ended 31 Mar 2023
	£	£
Independent examination	1,386	1,344
Provision of Xero software licence	238	238
	1,624	1,582

6. Expenditure on raising funds

	Unrestricted funds Year ended 31 Mar 2024	Restricted funds Year ended 31 Mar 2024	Total funds Year ended 31 Mar 2024
	£	£	£
Direct staff costs	4,589	-	4,589
Direct other costs	2,500	-	2,500
Support costs	10,266	-	10,266
	17,355	-	17,355

	Unrestricted funds Year ended 31 Mar 2023	Restricted funds Year ended 31 Mar 2023	Total funds Year ended 31 Mar 2023
	£	£	£
Direct staff costs	4,442	-	4,442
Direct other costs	2,625	-	2,625
Support costs	8,947	-	8,947
	16,014	-	16,014

7. Expenditure on charitable activities

	Unrestricted funds Year ended 31 Mar 2024 £	Restricted funds Year ended 31 Mar 2024 £	Total funds Year ended 31 Mar 2024 £
Direct staff costs	60,064	1,207	61,271
Direct other costs	9,509	2,399	11,908
Support costs	104,244	1,730	105,974
	173,817	5,336	179,153

	Unrestricted funds Year ended 31 Mar 2023 £	Restricted funds Year ended 31 Mar 2023 £	Total funds Year ended 31 Mar 2023 £
Direct staff costs	59,592	-	59,592
Direct other costs	11,849	7,306	19,155
Support costs	99,700	-	99,700
	171,141	7,306	178,447

8. Staff costs

	Total funds Year ended 31 Mar 2024 £	Total funds Year ended 31 Mar 2023 £
Gross salaries	119,010	111,972
Employer's NIC	3,919	3,247
Employer's pension	2,196	1,963
	125,125	117,182

The average headcount during the period was 11 persons (2023: 14 persons), however the average weekly full time equivalent during the year was 3 persons (2023: 3 persons).

No employee received employee benefits of more than £60,000 (2023: £NIL).

The total employee benefits paid to key management personnel during the year was £45,893 (2023: £44,418).

9. Tangible fixed assets

	Leasehold improvements	Total
	£	£
Cost		
At 1 April 2023	1,020	1,020
At 31 March 2024	1,020	1,020
Accumulated depreciation		
At 1 April 2023	1,020	1,020
At 31 March 2024	1,020	1,020
Net book value		
At 1 April 2023	-	-
At 31 March 2024	-	-

10. Debtors and prepayments

	Total Year ended 31 Mar 2024	Total Year ended 31 Mar 2023
	£	£
Trade debtors	31,207	47,981
Gift aid due from HMRC	2,267	6,953
Other debtors	-	794
Prepayments	9,953	9,257
	43,427	64,985

11. Creditors: amounts falling due within one year

	Total Year ended 31 Mar 2024	Total Year ended 31 Mar 2023
	£	£
Trade creditors	944	3,847
Accruals	2,398	1,992
Other creditors	-	4,802
	3,342	10,641

12. Analysis of charity funds

	Balance brought forward Year ended 31 Mar 2024 £	Income for the period Year ended 31 Mar 2024 £	Expenditure in the period Year ended 31 Mar 2024 £	Transfers between funds Year ended 31 Mar 2024 £	Balance carried forward Year ended 31 Mar 2024 £
Unrestricted funds					
General fund	191,971	214,938	(191,172)	-	215,737
	191,971	214,938	(191,172)	-	215,737
Restricted funds					
Traumatic bereavement	2,996	1,500	(1,250)	-	3,246
Group bereavement sessions	7,771	-	(2,399)	-	5,372
Health and safety compliance	1,169	-	(1,169)	-	-
National Lottery Community Fund	-	8,400	(518)	-	7,882
	11,936	9,900	(5,336)	-	16,500
	203,907	224,838	(196,508)	-	232,237

Restricted funds – traumatic bereavement

The Charity received funds from several trusts to support traumatic bereavement, creating new partnerships with community groups and tackling issues which make bereavement harder to overcome.

Restricted funds – group bereavement session

The Charity received funds from several trusts to support our ongoing group bereavement work, including our Natural Grief Walks project.

Restricted funds – health and safety compliance

The Charity received funds to support costs incurred in ensuring the Charity was compliant with COVID requirements for meeting in person. In post pandemic years it has been used on health and safety compliance.

Restricted funds – National Lottery Community Fund

The Charity received funds for these confidential bereavement counselling sessions to young adults (aged 18 – 30 years) who have experienced a traumatic loss resulting in complex needs. In total, we will deliver an additional 200 hours of sessions with clients assessed as needing this additional support.

12. Analysis of charity funds (continued from previous page)

	Balance brought forward Year ended 31 Mar 2023 £	Income for the period Year ended 31 Mar 2023 £	Expenditure in the period Year ended 31 Mar 2023 £	Transfers between funds Year ended 31 Mar 2023 £	Balance carried forward Year ended 31 Mar 2023 £
Unrestricted funds					
General fund	191,421	187,705	(187,155)	-	191,971
Designated funds - leasehold dilapidations	-	-	-	-	-
	191,421	187,705	(187,155)	-	191,971
Restricted funds					
Traumatic bereavement	2,996	-	-	-	2,996
Group bereavement sessions	15,077	-	(7,306)	-	7,771
Health and safety compliance	1,169	-	-	-	1,169
	19,242	-	(7,306)	-	11,936
	210,663	187,705	(194,461)	-	203,907

13. Analysis of net assets

	General funds	Designated funds	Restricted funds	Total funds
	Year ended 31 Mar 2024	Year ended 31 Mar 2024	Year ended 31 Mar 2024	Year ended 31 Mar 2024
	£	£	£	£
Current assets	219,079	-	16,500	235,579
Current liabilities	(3,342)	-	-	(3,342)
	215,737	-	16,500	232,237

	General funds	Designated funds	Restricted funds	Total funds
	Year ended 31 Mar 2023	Year ended 31 Mar 2023	Year ended 31 Mar 2023	Year ended 31 Mar 2023
	£	£	£	£
Current assets	202,612	-	11,936	214,548
Current liabilities	(10,641)	-	-	(10,641)
	191,971	-	11,936	203,907

14. Other financial commitments

On 31 March 2024, the Charity had annual future minimum lease payments under a non-cancellable operating lease for the office premises as set out below:

	Total Year ended 31 Mar 2024	Total Year ended 31 Mar 2023
	£	£
Within one year	-	14,000
Within one to five years	-	-
	-	14,000

15. Trustee remuneration

During the year, no Trustee received any remuneration (2023: £NIL). No members of the Board of Trustees received reimbursement of expenses (2023: £NIL).

16. Related party transactions

During the year unrestricted donations totalling £5,000 (2023: £10,000) were gratefully received from Michael Palin, who is the spouse of Helen Palin, one of the Trustees until resigning in March 2023. There were no other related party transactions in either the current or prior period.

17. Use of volunteers

The Charity relies significantly on counsellors who provide their professional services voluntarily and contributed over 6,000 sessions during the year. Without their support the Service would not be able to continue to operate at the level it currently does.

Accounts

Camden City Islington and Westminster Bereavement Service

Trustees Annual Report and Unaudited Financial Statements Year ended 31 March 2023

Charity registration - 1071144

Company number - 03533488

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Reference and administrative details

Charity number

1071144

Company number

03533488

Registered office

6 – 8 York Mews
London
NW5 2UJ

Trustees

Laura Noel	Chair
Colin Dingwall OBE	Vice - Chair
Victoria Woolfson	Treasurer
Bernard Heymann	
Felicia Olney	
Helen Palin	(resigned March 2023)
Charles Roper	
Mark White	

Independent examiners

Andy Nash Accounting & Consultancy
Units 24 & 25
Goodsheds Container Village
Hood Road
Barry
CF62 5QU

Principal Bankers

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Introduction from the Chair

Camden, City, Islington and Westminster Bereavement Service - providing accessible, quality, bereavement and loss counselling for over 50 years.

The past 12 months have seen the Bereavement Service continue to evolve and expand as we come out of the pandemic. Face-to-face counselling is now very much a core part of our service once again, alongside telephone and online counselling. We have continued to trial and support new and innovative schemes - such as a gardening project, the on-going development of the Natural Grief Walks project and to develop our group counselling provision. Continuing from the demand during the pandemic for more immediate support for clients who had experienced a sudden or very recent bereavement, we continue to develop and provide for this with our 3-session early intervention provision.

Our services continue to receive positive and encouraging feedback from clients. Our ongoing partnership with the NHS in Camden and in Islington means that the vast majority of those using our services receive counselling free of charge; a core value which the service has a commitment to retain.

During the financial year 2022/23 a former trustee of CCIWBS, Norman Franklin, died. Norman contributed many years of service on our board before retiring in June 2020. He was an enthusiastic advocate for ensuring our service was made available to all, regardless of financial means. The Jill Franklin trust has supported us financially in maintaining this commitment for many years.

Sadly, just as the year ended, in May 2023, Helen Palin, a long-standing counsellor, trustee, and friend who had been the bedrock of our service for many years, died. Helen and her husband Michael have provided significant financial support for many years, and this continues. Helen was remarkable in that she could and would turn her hand to anything that needed doing at the service, from changing light bulbs to working as a trustee on the board where she became a director in October 2010. But beyond anything, she was a wonderful counsellor and helped so many clients over several decades. Despite her later ill health, she remained in her role as a counsellor until 2022 and finally resigned as a trustee in March 2023. We will miss her - her legacy is in so much of the services achievements.

Laura Noel

[laura noel \(Dec 15, 2023 09:30 GMT\)](#)

LAURA NOEL

CHAIR OF TRUSTEES

About the Bereavement Service

Objects of the Charity

Camden, City, Islington and Westminster Bereavement Service (the Service) provides confidential bereavement counselling to any adult either living in, or registered with a GP, in our catchment area.

Our services

The Service provides professional and accessible bereavement counselling, delivering the best possible outcomes to clients. Counselling is provided both through one-to-one sessions with a counsellor and through group counselling. The service offers counselling face-to-face, online, and by telephone, improving accessibility for all. Clients come from a wide range of socio-economic and ethnic backgrounds; the charity has a strong and established reputation, and our services are in great, and increasing, demand.

The Service is contracted to two NHS Clinical Commissioning Groups: Camden and Islington. This means that most clients from these boroughs can access the service for free; the remainder are invited to make an income-related contribution. However, no one in need of support who we can help is turned away – the charity funds a low cost and free-to-access service. Around half of clients self-refer, the remainder are referred by GPs, Icope/IAPT, and local mental health teams. Clients from elsewhere in London also access our services, and as the charity has no NHS funding for these areas, these clients are asked to make an income-related contribution. The Service fundraises specifically to ensure it remains accessible to all.

Our people

The Service is delivered by a strong, committed team of counsellors, working in a voluntary capacity, a Board of Trustees and a small team of paid staff. The Board of Trustees heads the Charity and includes people with a variety of skills including health service management, psychotherapy, legal, business development, human resources, fundraising, property and financial skills. Counsellors are also represented within the Board. The Trustees meet every 2 months and do not receive payment.

The Trustees appoint a Director, Vybra Morris, responsible for the day-to-day running of the Service. All paid staff and counsellors report to the Director and the Director reports to the Board of Trustees. The paid staff recruit, train, and support counsellors, manage the service including the contracts with the NHS, the premises, our legal obligations, and financial administration, plus supporting and coordinating fundraising efforts.

The counselling is currently provided by 50 counsellors who provide 2-3 sessions per week on a voluntary basis and are supervised every two weeks by a qualified clinical supervisor. CCIWBS is a member of the British Association for Counselling and Psychotherapy (BACP). The Service also provides our counsellor team with compulsory annual CPD (certified professional development) which helps strengthen and support therapeutic practice.

Our funding

We are funded through donations from individuals, grant funding from charitable trusts and foundations, and through contracts with NHS in Camden and in Islington. Both contracts are essential to the continuation of the Service.

We greatly appreciate donations from the private individuals and charitable trusts who support the Service. Leading the commitment are our long-time funders and supporters including Helen and Michael Palin, whose generosity has played a very significant part in developing the Service and maintaining its financial viability.

In recent years we have sought to broaden our fundraising base and diversify our service offering to clients. In 2022/23 our activities were supported by trust and foundation funding from: Charles S French Charitable Trust & Waitrose Charitable Trust.

We are grateful to all our funders for their generosity in supporting our work. The dedication of the Director and her staff combined with support from the donors and volunteer counsellors remains crucial to this long-standing community service as it continues to develop to meet the needs and challenges that lie ahead.

Trustees annual report

The Board of Trustees, who are also directors of the Charity for the purposes of the Companies Act, and trustees for charity law purposes, submit their annual report and the financial statements of Camden City Islington and Westminster Bereavement Service for the year ended 31 March 2023.

The Board of Trustees confirms that the annual report and financial statements of the Charity comply with current statutory requirements, including the Charity Act 2011, as well as the requirements of the Charity's governing document and the provisions of 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) second edition (effective 1 January 2019)', the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Companies Act 2006.

The Trustees have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's objectives and activities, and when planning activities.

The year in review

In the 12 months to March 2023 the Service:

- **Delivered over 5000 counselling sessions** to clients, both individual and group bereavement counselling, the majority free of charge. All requirements of our NHS contracts have been met.
- **Delivered excellent outcomes for our clients**, with approximately 50% reaching recovery, and many demonstrating clinical change with improved functioning and well-being, reduced risk, anxiety, and depression. Client Satisfaction questionnaires continue to give very positive feedback.
- **Has continued to improve clients' experience.** We have gathered feedback on experience with remote counselling which has confirmed overall satisfaction. The Service has increased its provision of face-to-face counselling since the end of Covid restrictions and now provides approx. 50% of all sessions face-to-face, 35% via phone and 15% via online counselling. Online and phone counselling are now made available to clients who may otherwise struggle to access bereavement counselling due to mobility issues or mental health diagnosis such as agoraphobia. The Service plans to continue to increase the ratio of face-to-face provision and a hybrid service with remote counselling options will remain to continue to improve accessibility.
- **Continued to develop services for clients.** We have continued our rapid intervention service first developed during the pandemic. We are continuing to explore our provision of community-based support: we have developed a walking project and ran a pilot of our gardening project to help meet these needs.
- **Has continued to maintain a stable financial position**, allowing us both to maintain the service and invest in improving our offer to clients. We have offered 18 (non-contribution) additional counselling spaces free to vulnerable clients who would otherwise not be able to access our service. Our commitment for the next year is to offer up to 40 counselling spaces via our 'hardship fund' provision.

Our NHS contracts

This success has been built in large part on the long-term and continuing relationship that the charity has enjoyed with Camden and Islington NHS Commissioners.

To deliver these contracts, the Service works in partnership with a range of bodies. For the Camden contract, the Service is in a consortium with: Camden iCope, Women & Health, Age UK Camden and Nafsiyat. A similar partnership has been developed in Islington called Accept Consortium: our partners are Nafsiyat and The Maya Centre.

The two contracts differ from each other in content. Islington funds clients for up to 12 sessions of counselling, Camden funds clients for 10 sessions of counselling. Camden and Islington both require outcome measures, highlighting, improvement, recovery, and performance data, which supplement the services own user feedback surveys to provide a picture on the impact of our services.

Maintaining and improving our services to clients

The Service has continued to evolve, to better meet the needs of clients, improve effectiveness and diversify its income. As a result, it has a stable financial position and can adapt efficiently and effectively.

Over the last four years, there has been a focus on developing new services and seeking a wider range of funders, from charitable trusts and foundations. This has enabled the service to respond to changing needs, such as a rise in the number of clients presenting with traumatic bereavement, creating new partnerships with community groups, and tackling issues which make bereavement harder to overcome, for example the impact of the COVID pandemic. Funding of £3,000 secured from two trusts and foundations contributed to existing services, our core support and developing new projects. We continue to invest in fundraising.

Key developments that this funding has helped to support this year have included:

- Resumption of face-to-face group bereavement counselling, after initially pausing this during the pandemic as social distancing rules have eased.
- Funding for Traumatic Bereavement Counselling, which was delivered successfully, enabling longer and more in-depth counselling support for clients with some of the most complex needs.
- Loss and longer-term counselling continues outside NHS contracts, and the new “Pre-Bereavement” service (included as part of the Camden contract) has continued with positive feedback from clients.
- Continuing to offer three session rapid response interventions (usually with a 1st call within 48 hours of the client contacting us) first introduced during the pandemic, which have been well received. Some sessions were paid for as an addition to our regular contract target numbers by Camden and Islington NHS. These are now part of our Service delivery.
- Continuing to improve our back-office systems, moving to a cloud-based server, supporting remote working and adding resilience. This has allowed effective management of the Service during repeated lockdowns, and helped improve efficiency and client experience.
- Website improvement – a revamped more accessible, and attractive site providing clearer and better information for potential clients, referrers and partners - <https://www.bereavement-counselling.org>

In addition to the focus on fundraising, service development and automating our client database, we have continued to improve our overall finance capability. Automation of our finance and payment systems has significantly improved our financial administration, the majority of which is now managed by our staff team. Tom Anderson has worked with staff and Trustees both to embed the use of these systems and to streamline and simplify financial reporting, helping the Service and Trustees to make more informed financial decisions. The Trustees are very grateful to Tom for his voluntary work in support of the Service, Tom has now left the Service.

The objectives of the Trustees for last year, 2022/23

Each year, as part of the business planning process, Trustees set objectives for the year for the development of the Service. The objectives for the past year, and progress against them was as follows:

- 1. Delivery of a quality service to clients remains the Service’s top priority. We will continue to deliver and improve our current services and to develop our new services to clients for example our “Natural Grief Walks” project.**

We have delivered a full service to clients, including 205 Camden and 188 Islington clients, exceeding our target service level agreements. Our walking project “Natural Grief Walks” – is now underway, and we have run a pilot gardening project “Growing Through Grief”.

- 2. We will continue to gather and review client feedback, both to ensure and improve the quality-of-service delivery; our focus will be on improving client experience with regards to waiting and response times thus giving clients timely and appropriate support.**

We continue to collect satisfaction data from our clients which has confirmed overall satisfaction with this service and underlined the need to continue to offer both face-to-face and remote counselling options.

We have changed our client questionnaire to have more relevance to our service and to ensure our data is pertinent to our provision. Satisfaction remains consistent between approx. 60-100% satisfaction.

3. The Service will continue to prioritise the delivery of its NHS Contracts and to build on its long-term relationships with both Camden and Islington.

We continue to deliver contracts with both Islington and Camden NHS Clinical Commissioning Groups and partner organisations, as outlined above. We have worked closely with both NHS Camden and Islington and will continue to build on our strong partnership in the coming year. We have improved our data entry onto the IAPT systems so that our commissioning bodies have accurate and up to date information on our service provision.

4. Trustees have been active in the planning of us returning to a face-to-face Service, both for normal service delivery as well as Business Continuity Plans. With ongoing assessment of the Service, and client needs.

We have worked together to move into a hybrid service with approx. 50% of clients now being seen face-to-face. This is part of our post Covid-19 business plan.

5. The Service will continue to focus on financial sustainability, fundraising to develop new lines of income, while ensuring that any surplus funds are put back into ensuring the availability of free counselling to those in need.

As outlined in this report, we have ended the year with a small surplus, which has continued to ensure the service retains sufficient reserves; of 12 months; to maintain operations in the face of any unexpected changes. Any surplus income has been invested in the development and improvement of the service, including ensuring the service remains accessible to those who need it. We will continue to take this approach to further surplus income.

6. Fundraising – We secured funding from charitable trusts and foundations of £3,000 during 2022/23 in what remained a very challenging environment.

As in 2021/22, Covid-19 had impacts on our fundraising efforts, where some trusts remained closed to new applications and others became significantly over-subscribed. We also used funding for core support to improve our database and IT performance to support remote delivery of services which has been very successful.

7. Organisational development priorities will include continued improvement in the effectiveness of service delivery and ways of working, including database improvement and usage of new capability, and online accessibility.

The service has continued to embed the digital back-office processes introduced over the last three years – which have been essential in maintaining the service during the pandemic. We moved our server to a cloud hosted solution which is compliant with NHS standards for data security, adding additional remote capability, security, and resilience to our service delivery.

8. The Service has recruited three new Trustees in the last two years, and will seek to continue recruitment, to build a more diverse set of Trustees to help guide the service into the future.

The Trustees said goodbye to Helen Palin during the last year. Helen left due to increasing ill-health after many productive years with the service. We continue to recruit further trustees to broaden our skills base. As in previous years, Tom Anderson and David Atkinson have both attended Trustee meetings, to provide advice and support on finance, fundraising and business development. The Trustees are grateful for time given by Tom Anderson, who has now left the Service.

Objectives of the Trustees for 2023/24

In the coming year, the Trustees have agreed that they will prioritise:

- 1. Delivering a quality service for clients which continues to be our top priority.**
- 2. Consolidation of face-to-face counselling as the primary mode of delivery - although we**

intend to continue providing telephone and on-line work as well.

- 3. Reviewing client feedback to improve service delivery including this mix of face-to-face and telephone / online services. We will continue to monitor and review the effectiveness of our interventions and how to maximise accessibility for clients through the blend of services we offer.**
- 4. Prioritise delivery of NHS contracts and continuing to build relationships with NHS Camden and NHS Islington: these partnerships remain critical to the service.**
- 5. Financial sustainability: the last ten years have seen the Service achieve a more stable financial position, and we will continue to seek to diversify our sources of income to ensure a robust financial sustainability for the service.**
- 6. Organisational development including future premises - we will review our accommodation needs in the light of our changing provision requirements.**
- 7. New trustees - we will continue to broaden the skills base of our trustees.**

Financial review

During the current financial year, the Charity achieved a deficit of £6,756 (2022: surplus of £33,039), decreasing total reserves at year end to £203,907 (2022: £210,663).

Of the reserves held at year end, £191,971 (2022: £191,421) were unrestricted in nature.

Reserves policy

Trustees identified that holding reserves equal to 12 months operating expenditure would give the financial resilience required to plan for the future as well as withstand short term financial or other impacts.

The holding of such reserves is done in accordance with our legal obligations as Trustees and company directors to manage risk and work for the continuation of the charity. While we have had no recourse to our reserves during the COVID lockdown, and in the year after, the scale of potential impacts of this type of event are such that it underlines the importance of this decision made by Trustees, some six years ago.

Structure, governance and management

Governing Document

Camden, City, Islington and Westminster Bereavement Service is registered under the Companies Act 2006 as a company limited by guarantee and not having a share capital.

Camden, City, Islington and Westminster Bereavement Service is a registered Charity constituted as a limited company under its Memorandum and Articles of Association. The charity registration number is 1071144 (England and Wales) and the company registration number is 03533488 (England and Wales).

Recruitment and Appointment of Trustees

The Trustees are also the directors of Camden, City, Islington and Westminster Bereavement Service for the purpose of company law. CCIWBS's Articles of Association require a minimum of eight and maximum of twenty Trustees. Directors meet every two months or more often if they require, with a quorum of three Trustees, based on the current number of directors.

All directors are subject to re-election on an annual basis at the Annual General Meeting, with no maximum length of service. Only the current directors can appoint new directors.

Risk management

An organisational risk assessment was carried out by the Trustees during the year.

Given the climate of competitive tendering in which we now operate, our main risk is the loss of contracts

and funds to secure the ongoing future of the Service; this is mitigated by continued close engagement with the Commissioners during the year, negotiation of contracts which meet the needs of our client base and are affordable, as well as developing new services and sources of income. The decision to invest in the appointment of a fundraising manager has both secured additional income and started creating capability in the service to fundraise on an ongoing basis.

In addition, our reserves policy is intended to enable continued operation in the event of an adverse funding decision; achieving NHS Any Qualified Provider status has helped support our bids for contract renewal as well as providing a source of funding, in the current year at least, based on use. The adoption of some limited client contributions for service, has also provided a (small) ongoing source of funding, for treatment provided outside the NHS contracts.

The current inflationary pressures are creating additional risk to the finances of the service, though the fundraising and reserves policies, as well as investment in automation and digitisation of back-office services have improved our overall efficiency; these have served to provide us with greater resilience to this than would otherwise be the case.

We are at risk of an increase in the cost of our Service's premises in the year ahead.

A further risk identified is cover for paid staff and assessors in the event of illness or another unexpected event. This is an inevitable risk with a small staff group, and a risk which trustees continue to manage by working in partnership with the permanent staff to prioritise and, where necessary, provide cover or additional temporary resource.

Our IT systems have vastly improved, creating a secure and accessible on-line interface which our clinical and staff team can access and communicate through. In the year ahead we are striving to further improve our IT support and maintenance.

The Trustees agree to continue a review of organisational risks on an annual basis.

Statement of Board of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations. Company law requires the Trustees to prepare financial statements for each financial year. Under that law they are required to prepare the financial statements in accordance with UK Accounting Standards and applicable law (UK Generally Accepted Accounting Practice), including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland.

Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the excess of expenditure over income for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- 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; and,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue its activities.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and 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. They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the charitable company and to prevent and detect fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the UK governing the preparation and

dissemination of financial statements may differ from legislation in other jurisdictions. In addition, the Trustees confirm that they are happy that the content of the annual review on pages 4 to 12 of this document, meet the requirements of both the Trustees' Annual Report under charity law and the Directors' Report under company law.

They also confirm that the financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the Charity's governing document, the Charities Act 2011, 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) second edition (effective 1 January 2019)', the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Trustees confirm that:

- so far as each Trustee is aware, there is no relevant information of which the Charity's independent examiner is unaware; and,
- each Trustee has taken all the steps that they should have taken as a Trustee/Director in order to make themselves aware of any relevant independent examination information and to establish that the Charity's independent examiner is aware of that information.

Preparation of the report

This report has been prepared taking advantage of the small companies exemption of section 415A of the Companies Act 2006, and the exemptions available for smaller charities under the Statement of Recommended Practice.

This report was approved and authorised for issue by the Board of Trustees on 5 December 2023 and signed on its behalf by:



laura noel (Dec 15, 2023 09:30 GMT)

LAURA NOEL

CHAIR OF TRUSTEES

Independent examiner's report

I report to the Trustees on my examination of the accounts of Camden, City, Islington and Westminster Bereavement Service (charity number 1071144, company number 03533488) for the year ended 31 March 2023 which are set out on pages 15 to 28.

Respective responsibilities of trustees and examiner

The Trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act'). The Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ('the 2011 Act') nor under Part 16 of the 2006 Act, and that an independent examination is needed.

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and,
- to state whether particular matters have come to my attention.

This report, including my statement, has been prepared for and only for the Charity's Trustees as a body. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body for my examination work, for this report, or for the statements I have made.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or,
- the accounts do not accord with those records; or,
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or,
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

A handwritten signature in black ink, appearing to read 'APNash', followed by a long horizontal line extending to the right.

ANDREW PHILIP NASH ACA

MEMBER OF THE INSTITUTE OF CHARTERED ACCOUNTANTS IN ENGLAND AND WALES – 2461833

DATED: 7 DECEMBER 2023

Andy Nash Accounting & Consultancy Ltd
Units 24 & 25
Goodsheds Container Village
Hood Road
Barry
CF62 5QU

Statement of financial activities**Incorporating the Income and Expenditure Account & Statement of Realised Gains and Losses**

For the year ended 31 March 2023

		Unrestricted funds	Restricted funds	Total funds	Total funds
		Year ended 31 Mar 2023	Year ended 31 Mar 2023	Year ended 31 Mar 2023	Year ended 31 Mar 2022
	Notes	£	£	£	£
Income from:					
Donations and legacies	3	28,677	-	28,677	49,461
Charitable activities	4	158,236	-	158,236	164,585
Investment activities		792	-	792	24
Total income		187,705	-	187,705	214,070
Expenditure on:					
Raising funds	5 & 6	16,014	-	16,014	13,377
Charitable activities					
Bereavement counselling services	5 & 7	171,141	7,306	178,447	167,654
Total expenditure		187,155	7,306	194,461	181,031
Net income/(expenditure)		550	(7,306)	(6,756)	33,039
Reconciliation of funds:					
Total funds brought forward	12 & 13	191,421	19,242	210,663	177,624
Total funds carried forward	12 & 13	191,971	11,936	203,907	210,663

The notes on pages 17 to 28 form part of the financial statements.

Balance sheet

As at 31 March 2023

			Total funds 31 Mar 2023	Total funds 31 Mar 2022
	Notes	£	£	£
Fixed assets:				
Tangible assets	9		-	-
Current assets:				
Debtors & prepayments	10	64,985		36,429
Cash at bank and in hand		149,563		182,815
		214,548		219,244
Liabilities:				
Creditors:				
amounts falling due within one year	11	(10,641)		(8,581)
Net current assets/(liabilities)			203,907	210,663
Net assets/(liabilities)			203,907	210,663
The funds of the charity:				
Restricted funds	12 & 13		11,936	19,242
General funds	12 & 13	191,971		191,421
Unrestricted funds			191,971	191,421
Total charity funds			203,907	210,663

The notes on pages 17 to 28 form part of the financial statements.

The financial statements have been prepared in accordance with section 415A of the Companies Act 2006 relating to small companies and FRS 102 Section 1A.

The charitable company is entitled to exemption from audit under section 477 of the Companies Act 2006 for the year ended 31 March 2023, and the members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2023 under section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

They were approved and authorised for issue by the Board of Trustees on 5 December 2023 and signed on their behalf by:

Laura Noel
laura noel (Dec 15, 2023 09:30 GMT)

LAURA NOEL

CHAIR OF TRUSTEES

Notes to the financial statements

1. Accounting policies

Basis of preparation of the financial statements

The financial statements have been prepared in accordance with '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) second edition (effective 1 January 2019)', the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), including Update Bulletin 1, and the Companies Act 2006.

The effect of any event relating to the year ended 31 March 2023, which occurred before the date of approval of the financial statements by the Board of Trustees has been included in the financial statements to the extent required to show a true and fair view of the state of affairs at 31 March 2023 and the results for the year ended on that date.

The functional currency of the Charity is GBP and amounts in the financial statements are rounded to the nearest pound.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Going concern

The financial statements have been prepared on the going concern basis as the Board of Trustees is confident that future reserves and future income is more than sufficient to meet current commitments. There are no material uncertainties that impact this assessment, and the ongoing global economic environment has had no material impact on this assessment.

Legal status

Camden, City, Islington and Westminster Bereavement Service is a charitable company registered in England & Wales and meets the definition of a public benefit entity. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £10 per member. The registered address is 6 – 8 York Mews, London, NW5 2UJ.

Fund Accounting

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

Designated funds comprise of unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in note 12 of the financial statements.

Restricted funds are funds that are to be used in accordance with specific restrictions imposed by donors or that have been raised by the Charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in note 12 of the financial statements.

Income

Income is recognised when the Charity has entitlement to the funds, any performance indicators attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably.

Donations are recognised in full in the Statement of Financial Activities when entitled, receipt is probable and when the amount can be quantified with reasonable accuracy. Gift aid receivable is included when claimable. Client contributions are classed as donations as they are entirely voluntary and do not impact access to service.

1. Accounting policies (continued from previous page)

Income (continued from previous page)

Grant income is credited to the Statement of Financial Activities when received or receivable whichever is earlier, unless the grant relates to a future period, in which case it is deferred.

Income from charitable activities and other trading activities is credited to the Statement of Financial Activities when received or receivable whichever is earlier, unless it relates to a specific future period or event, in which case it is deferred, except for tickets sales and bar revenue which are recognised on a cash basis.

Expenditure and irrecoverable VAT

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities.

Indirect costs, including governance costs, which cannot be directly attributed to activities, are allocated between activities proportionate to the direct costs incurred in those activities.

Irrecoverable VAT is charged against the category of expenditure for which it was incurred.

Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their residual value, over their useful life, on a straight-line basis. The useful life used is:

Leasehold improvements	5 years
------------------------	---------

Cash at bank and in hand

Cash at bank and in hand includes cash in hand, deposits with banks and funds that are readily convertible into cash at, or close to, their carrying values, but are not held for investment purposes.

Debtors and prepayments

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

Creditors and accruals

Creditors are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party, and the amount due to settle the obligation can be measured or estimated reliably.

Pensions

The Charity operates a defined contribution pension scheme which is administered by an external independent pension provider. Contributions are recognised in the Statement of Financial Activities as they fall due.

Financial instruments

Basic financial instruments are measured at amortised cost other than investments which are measured at fair value.

1. Accounting policies (continued from previous page)

Critical estimates and judgements

In preparing financial statements it is necessary to make certain judgements, estimates and assumptions that affect the amounts recognised in the financial statements. The treatment of tangible fixed assets is sensitive to changes in useful economic lives and residual values of assets. In the view of the Trustees in applying the accounting policies adopted, no judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any estimates or assumptions made carry a significant risk of material adjustment in the next financial year.

2. Comparative statement of financial activities

	Unrestricted funds Year ended 31 Mar 2022 £	Restricted funds Year ended 31 Mar 2022 £	Total funds Year ended 31 Mar 2022 £
Income from:			
Donations and legacies	36,772	12,689	49,461
Charitable activities	164,585	-	164,585
Investment activities	24	-	24
Total income	201,381	12,689	214,070
Expenditure on:			
Raising funds	13,377	-	13,377
Charitable activities			
Bereavement counselling services	151,271	16,383	167,654
Total expenditure	164,648	16,383	181,031
Net income/(expenditure)	36,733	(3,694)	33,039
Reconciliation of funds:			
Total funds brought forward	156,164	21,460	177,624
Total funds carried forward	192,897	17,766	210,663

3. Income from donations and legacies

	Unrestricted funds Year ended 31 Mar 2023 £	Restricted funds Year ended 31 Mar 2023 £	Total funds Year ended 31 Mar 2023 £
Individual donations	18,012	-	18,012
Trusts and foundations	3,000	-	3,000
Client contributions	6,678	-	6,678
Donations from use of rooms	987	-	987
	28,677	-	28,677

	Unrestricted funds Year ended 31 Mar 2022 £	Restricted funds Year ended 31 Mar 2022 £	Total funds Year ended 31 Mar 2022 £
Individual donations	29,617	-	29,617
Trusts and foundations	-	12,689	12,689
Client contributions	7,155	-	7,155
	36,772	12,689	49,461

4. Income from charitable activities

	Unrestricted funds Year ended 31 Mar 2023 £	Restricted funds Year ended 31 Mar 2023 £	Total funds Year ended 31 Mar 2023 £
Camden Commissioners/CCG	100,186	-	100,186
Islington Commissioners/CCG	57,600	-	57,600
Corporate counselling	450	-	450
	158,236	-	158,236

	Unrestricted funds Year ended 31 Mar 2022 £	Restricted funds Year ended 31 Mar 2022 £	Total funds Year ended 31 Mar 2022 £
Camden Commissioners/CCG	106,985	-	106,985
Islington Commissioners/CCG	57,600	-	57,600
	164,585	-	164,585

5. Total expenditure

	Direct staff costs	Direct other costs	Support costs	Total costs
	Year ended	Year ended	Year ended	Year ended
	31 Mar 2023	31 Mar 2023	31 Mar 2023	31 Mar 2023
	£	£	£	£
Raising funds	4,442	2,625	8,947	16,014
Charitable activities				
Bereavement counselling services	59,592	19,155	99,700	178,447
	64,034	21,780	108,647	194,461

	Direct staff costs	Direct other costs	Support costs	Total costs
	Year ended	Year ended	Year ended	Year ended
	31 Mar 2022	31 Mar 2022	31 Mar 2022	31 Mar 2022
	£	£	£	£
Raising funds	5,857	1,000	6,520	13,377
Charitable activities				
Bereavement counselling services	59,520	26,421	81,713	167,654
	65,377	27,421	88,233	181,031

Indirect costs, including governance costs, which cannot be directly attributed to activities, are allocated between activities proportionate to the direct costs incurred in those activities.

A breakdown of expenditure on raising funds between restricted and unrestricted funds can be found in note 6.

A breakdown of charitable expenditure between restricted and unrestricted funds can be found in note 7.

An analysis of staff costs can be found in note 8.

	Total costs	Total costs
	Year ended	Year ended
	31 Mar 2023	31 Mar 2022
	£	£
Support staff costs	53,148	39,646
Premises costs	31,934	31,534
Professional services	11,531	8,748
Administration	7,632	5,338
Governance	4,402	2,967
	108,647	88,233

5. Total expenditure (continued from previous page)

Governance costs includes:

	Total costs	Total costs
	Year ended	Year ended
	31 Mar 2023	31 Mar 2022
	£	£
Independent examination	1,344	1,281
Insurance	2,311	1,458
Other governance costs	747	228
	4,402	2,967

The independent examiners received remuneration for the following services in the year:

	Total costs	Total costs
	Year ended	Year ended
	31 Mar 2023	31 Mar 2022
	£	£
Independent examination	1,344	1,281
Provision of Xero software licence	238	238
	1,582	1,519

6. Expenditure on raising funds

	Unrestricted funds	Restricted funds	Total funds
	Year ended	Year ended	Year ended
	31 Mar 2023	31 Mar 2023	31 Mar 2023
	£	£	£
Direct staff costs	4,442	-	4,442
Direct other costs	2,625	-	2,625
Support costs	8,947	-	8,947
	16,014	-	16,014

	Unrestricted funds	Restricted funds	Total funds
	Year ended	Year ended	Year ended
	31 Mar 2022	31 Mar 2022	31 Mar 2022
	£	£	£
Direct staff costs	5,857	-	5,857
Direct other costs	1,000	-	1,000
Support costs	6,520	-	6,520
	13,377	-	13,377

7. Expenditure on charitable activities

	Unrestricted funds Year ended 31 Mar 2023 £	Restricted funds Year ended 31 Mar 2023 £	Total funds Year ended 31 Mar 2023 £
Direct staff costs	59,592	-	59,592
Direct other costs	11,849	7,306	19,155
Support costs	99,700	-	99,700
	171,141	7,306	178,447

	Unrestricted funds Year ended 31 Mar 2022 £	Restricted funds Year ended 31 Mar 2022 £	Total funds Year ended 31 Mar 2022 £
Direct staff costs	59,520	-	59,520
Direct other costs	16,845	9,576	26,421
Support costs	74,906	6,807	81,713
	151,271	16,383	167,654

8. Staff costs

	Total funds Year ended 31 Mar 2023 £	Total funds Year ended 31 Mar 2022 £
Gross salaries	111,972	101,248
Employer's NIC	3,247	2,206
Employer's pension	1,963	1,569
	117,182	105,023

The average headcount during the period was 14 persons (2022: 13 persons), however the average weekly full time equivalent during the year was 3 persons (2022: 3 persons).

No employee received employee benefits of more than £60,000 (2022: £NIL).

The total employee benefits paid to key management personnel during the year was £44,418 (2022: £42,875).

9. Tangible fixed assets

	Leasehold improvements	Total
	£	£
Cost		
At 1 April 2022	1,020	1,020
At 31 March 2023	1,020	1,020
Accumulated depreciation		
At 1 April 2022	1,020	1,020
At 31 March 2023	1,020	1,020
Net book value		
At 1 April 2022	-	-
At 31 March 2023	-	-

10. Debtors and prepayments

	Total Year ended 31 Mar 2023	Total Year ended 31 Mar 2022
	£	£
Trade debtors	47,981	24,958
Gift aid due from HMRC	6,953	3,750
Other debtors	794	-
Prepayments	9,257	7,721
	64,985	36,429

11. Creditors: amounts falling due within one year

	Total Year ended 31 Mar 2023	Total Year ended 31 Mar 2022
	£	£
Trade creditors	3,847	792
Accruals	1,992	2,987
Other creditors	4,802	4,802
	10,641	8,581

12. Analysis of charity funds

	Balance brought forward Year ended 31 Mar 2023 £	Income for the period Year ended 31 Mar 2023 £	Expenditure in the period Year ended 31 Mar 2023 £	Transfers between funds Year ended 31 Mar 2023 £	Balance carried forward Year ended 31 Mar 2023 £
Unrestricted funds					
General fund	191,421	187,705	(187,155)	-	191,971
	191,421	187,705	(187,155)	-	191,971
Restricted funds					
Traumatic bereavement	2,996	-	-	-	2,996
Group bereavement sessions	15,077	-	(7,306)	-	7,771
Health and safety compliance	1,169	-	-	-	1,169
	19,242	-	(7,306)	-	11,936
	210,663	187,705	(194,461)	-	203,907

Designated funds – leasehold dilapidations

The Trustees have decided to remove the designated fund for potential dilapidation costs incurred on termination of the current office lease in September 2023 as they feel this designation is no longer required given the financial stability of the charity.

Restricted funds – traumatic bereavement

The Charity received funds from several trusts to support traumatic bereavement, creating new partnerships with community groups and tackling issues which make bereavement harder to overcome.

Restricted funds – group bereavement session

The Charity received funds from several trusts to support group bereavement work, however due to the onset of the COVID-19 pandemic this work has been postponed.

12. Analysis of charity funds (continued from previous page)

	Balance brought forward Year ended 31 Mar 2022 £	Income for the period Year ended 31 Mar 2022 £	Expenditure in the period Year ended 31 Mar 2022 £	Transfers between funds Year ended 31 Mar 2022 £	Balance carried forward Year ended 31 Mar 2022 £
Unrestricted funds					
General fund	148,164	201,381	(164,648)	6,524	191,421
Designated funds - leasehold dilapidations	8,000	-	-	(8,000)	-
	156,164	201,381	(164,648)	(1,476)	191,421
Restricted funds					
Traumatic bereavement	6,860	-	(3,864)	-	2,996
Group bereavement sessions	14,600	6,189	(5,712)	-	15,077
IT equipment and support	-	4,500	(5,976)	1,476	-
Health and safety compliance	-	2,000	(831)	-	1,169
	21,460	12,689	(16,383)	1,476	19,242
	177,624	214,070	(181,031)	-	210,663

13. Analysis of net assets

	General funds	Designated funds	Restricted funds	Total funds
	Year ended 31 Mar 2023	Year ended 31 Mar 2023	Year ended 31 Mar 2023	Year ended 31 Mar 2023
	£	£	£	£
Current assets	202,612	-	11,936	214,548
Current liabilities	(10,641)	-	-	(10,641)
	191,971	-	11,936	203,907

	General funds	Designated funds	Restricted funds	Total funds
	Year ended 31 Mar 2022	Year ended 31 Mar 2022	Year ended 31 Mar 2022	Year ended 31 Mar 2022
	£	£	£	£
Current assets	200,002	-	19,242	219,244
Current liabilities	(8,581)	-	-	(8,581)
	191,421	-	19,242	210,663

14. Other financial commitments

On 31 March 2023, the Charity had annual future minimum lease payments under a non-cancellable operating lease for the office premises as set out below:

	Total Year ended 31 Mar 2023	Total Year ended 31 Mar 2022
	£	£
Within one year	14,000	28,000
Within one to five years	-	14,000
	14,000	42,000

15. Trustee remuneration

During the year, no Trustee received any remuneration (2022: £NIL). No members of the Board of Trustees received reimbursement of expenses (2022: £NIL).

16. Related party transactions

During the year unrestricted donations totalling £10,000 (2022: £15,000) were gratefully received from Michael Palin, who is the spouse of Helen Palin, one of the Trustees during the year. There were no other related party transactions in either the current or prior period.

17. Use of volunteers

The Charity relies significantly on counsellors who provide their professional services voluntarily and contributed over 6,000 sessions during the year. Without their support the Service would not be able to continue to operate at the level it currently does.

Accounts

Camden City Islington and Westminster Bereavement Service

Trustees Annual Report and Unaudited Financial Statements Year ended 31 March 2022

Charity registration - 1071144

Company number - 03533488

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Reference and administrative details

Charity number

1071144

Company number

03533488

Registered office

6 – 8 York Mews
London
NW5 2UJ

Trustees

Laura Noel	Chair
Colin Dingwall OBE	Vice - Chair
Victoria Woolfson	Treasurer
Maria Brosnan	(resigned December 2021)
Bernard Heymann	
Felicia Olney	
Helen Palin	
Sally Rigg	(resigned November 2021)
Mark White	
Charles Roper	(appointed February 2022)

Independent examiners

Andy Nash Accounting & Consultancy
Units 24 & 25
Goodsheds Container Village
Hood Road
Barry
CF62 5QU

Principal Bankers

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Introduction from the Chair

Camden, City, Islington and Westminster Bereavement Service - providing accessible, quality, bereavement and loss counselling for over 50 years.

After the challenges of the 2020, the last year has seen the Bereavement Service continue to deliver a high-quality service, valued by our clients. We have continued to make use of online and telephone counselling, and our digital office systems have built flexibility to keep the service accessible as we moved into and out of lockdown. I am grateful to our staff, counsellors and partners for coming together to achieve this in often difficult circumstances.

In person social contact remains an important element of Counselling and has been a particular concern for us as we move out of the pandemic. We have reintroduced face to face counselling as well as developing more community-based interventions. Over recent years we have continually adapted to meet changing expectations and needs, and as the demand for counselling continues to grow, we will continue to change. Our work with local partner organisations underlines our status as strongly rooted in our communities in north and central London.

As with last year, the charity remains in a sound financial position, and I am pleased this means we can continue to offer counselling to all those in need, regardless of income - core to our founding principles.

LAURA NOEL

CHAIR OF TRUSTEES

About the Bereavement Service

Objects of the Charity

Camden, City, Islington and Westminster Bereavement Service (the Service) provides confidential bereavement counselling to any adult either living in, or registered with a GP, in our catchment area.

Our services

The Service provides professional and accessible counselling, delivering the best possible outcomes to clients. Counselling is provided both through one to one sessions with a counsellor and through group bereavement counselling. Clients come from a wide range of social and ethnic backgrounds; the charity has a strong reputation and services are in great demand.

The Service is contracted to two NHS Clinical Commissioning Groups: Camden and Islington. This means that most clients from these boroughs receive the service for free; the remainder are invited to make an income-related contribution, however no one in need of support is turned away – the charity funds a low cost and free-to-access service. Around half of clients self-refer, the remainder are referred by GPs, Icope/IAPT, mental health, drug, alcohol and homelessness teams. Clients from elsewhere in London also access our services, but as the charity has no NHS funding for these areas, these clients are asked to make an income related contribution. The Service fundraises to ensure it remains accessible to all.

Our people

The Service is delivered by a strong, committed team of counsellors, working in a voluntary capacity, a Board of Trustees and a small team of paid staff. The Board of Trustees heads the Charity and includes people with a variety of skills including health service management, psychotherapy, legal, business development, human resources, fundraising, property and financial skills. Counsellors are also represented within the Board. The Trustees meet every 2 months and do not receive payment.

The Trustees appoint a Director, Vybra Morris responsible for the day-to-day running of the Service. All paid staff and counsellors report to the Director and the Director reports to the Board of Trustees. The paid staff recruit, train, and support counsellors and manage the service including its contracts with the NHS, its premises and legal obligations, plus coordinate fundraising efforts.

The counselling is currently provided by 48 counsellors who provide 2-3 sessions per week on a voluntary basis and are supervised every two weeks by a qualified clinical supervisor. CCIWBS is a member of the British Association for Counselling and Psychotherapy (BACP). The Service also provides our counsellor team with compulsory annual CPD (certified professional development) which helps strengthen and support therapeutic practice.

Our funding

We are funded through donations from individuals, grant funding from charitable trusts and foundations, and through contracts with NHS in Camden and in Islington. Both contracts are essential to the continuation of the Service.

We greatly appreciate donations from the private individuals and charitable trusts who support the Service. Leading the commitment are our long-time funders and supporters including Helen and Michael Palin, whose generosity has played a very significant part in developing the Service and maintaining its financial viability. Norman Franklin has been a supporter for a number of years and Laura Noel has generously donated £900 to the charity over the past two years.

In recent years we have sought to broaden our fundraising base and diversify our service offering to clients. In 2021/22 our activities were supported by trust and foundation funding from: St Andrew Holborn & Stafford, Ernest Hecht Charitable Foundation, Comic Relief Community Fund, Goldsmith's Charity and The Co-op Local Community Fund. We are grateful to all our funders for their generosity in supporting our work.

The dedication of the Director and her staff combined with support from the donors and counsellors remains crucial to this long-standing community service as it continues to develop to meet the needs and challenges that lie ahead.

Trustees annual report

The Board of Trustees, who are also directors of the Charity for the purposes of the Companies Act, and trustees for charity law purposes, submit their annual report and the financial statements of Camden City Islington and Westminster Bereavement Service for the year ended 31 March 2022.

The Board of Trustees confirms that the annual report and financial statements of the Charity comply with current statutory requirements, including the Charity Act 2011, as well as the requirements of the Charity's governing document and the provisions of 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) second edition (effective 1 January 2019)', the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Companies Act 2006.

The Trustees have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's objectives and activities, and when planning activities.

The year in review

In the 12 months to March 2022 the Service:

- Delivered over 6,000 counselling sessions to clients, both individual and group bereavement counselling, the majority free of charge. All requirements of our NHS contracts have been met.
- Delivered excellent outcomes for our clients, with a significant number moving into recovery, and many demonstrating clinical change with improved functioning and well-being, reduced risk, anxiety and depression. Client Satisfaction questionnaires continue to give very positive feedback.
- Continued to develop its offering to clients. We have continued our rapid intervention service first developed during the pandemic. Since the easing of the lockdown there has been increased demand for community-based support: we are developing gardening and walking projects to help meet these needs.
- Has continued to maintain a stable financial position, ending the year with a small surplus, allowing us both to maintain the service and invest in improving our offer to clients. We have offered 40 additional counselling spaces free to vulnerable clients who would otherwise not be able to access our service.

Our NHS contracts

This success has been built in large part on the long-term and continuing relationship that the charity has enjoyed with Camden and Islington NHS Commissioners.

To deliver these contracts, the Service works in partnership with a range of bodies. For the Camden contract, the Service is in a consortium with: Camden iCope, Women & Health, Age UK Camden and Nafsiyat. A similar partnership has now been developed in Islington called Accept Consortium: our partners are Nafsiyat and The Maya Centre.

The two contracts differ from each other in content. Islington funds clients for up to 12 sessions of counselling, Camden funds clients for 10 sessions of counselling. Camden and Islington both require outcome measuring, highlighting, improvement, recovery and performance data, which supplement the services own user feedback surveys to provide a picture on the impact of our services.

Maintaining and improving our services to clients

The Service has continued to evolve, to better meet the needs of clients, improve efficiency and diversify its income. As a result, it has a stable financial position and is better able to adapt.

Over the last three years, there has been an extensive focus on developing new services and seeking a wider range of funders, from charitable trusts and foundations. This has enabled the service to respond to changing needs, such as a rise in the number of clients presenting with traumatic bereavement, creating

new partnerships with community groups and tackling issues which make bereavement harder to overcome, for example the impact of the COVID pandemic. Funding of £12,689 secured from six trusts and foundations contributed to existing services, to our core support and to developing new projects.

Key developments that this funding has helped to support this year have included:

- Resumption of face-to-face group bereavement counselling, after initially pausing this during the pandemic as social distancing rules have eased.
- Funding for Traumatic Bereavement Counselling, which was delivered successfully, enabling longer and more in-depth counselling support for clients with some of the most complex needs.
- Loss and longer-term counselling continues outside NHS contracts, and the new “Pre-Bereavement” service (included as part of the Camden contract) has continued with positive feedback from clients.
- Continuing to offer three session rapid response interventions (usually with a 1st call within 48 hours of the client contacting us) first introduced during the pandemic, which have been well received. Some sessions were paid for as an addition to our regular contract target numbers by Camden and Islington NHS. A proportion of these sessions were supported by fundraising.
- Continuing to improve our back-office systems, moving to a cloud-based server, supporting remote working and adding resilience. This has allowed effective management of the Service during repeated lockdowns, and helped improve efficiency and client experience.
- Website improvement – a revamped more accessible, and attractive site providing clearer and better information for potential clients and partners – <https://www.bereavement-counselling.org>

In addition to the focus on fundraising, service development and automating our client database, we have continued to improve our overall finance capability. Automation of our finance and payment systems has significantly improved our administration. Tom Anderson has continued to work with staff and Trustees both to embed the use of these systems and to streamline and simplify financial reporting, helping the Service and Trustees to make more informed financial decisions. The Trustees are very grateful to Tom for his voluntary work in support of the Service.

The objectives of the Trustees for last year, 2021/22

Each year, as part of the business planning process, Trustees set objectives for the year for the development of the Service. The objectives for the past year, and progress against them was as follows:

- 1. Delivery of a quality service to clients remains the Service’s top priority. We will continue to deliver current services and also to develop and trial new services to clients for example through the growing through grief gardening project and city farm partnership, and natural grief walks.**

We have delivered a full service to clients, including 240 Camden and 174 Islington clients, meeting our target service levels. Our walking project is now underway, and we are developing a gardening project which will launch in the coming year

- 2. We will continue to gather and review client feedback, both to assure and improve the quality-of-service delivery; a top focus will be on improving the experience of clients with regards to waiting and response times to clients.**

We continue to collect satisfaction data from our clients, including on the online/telephone delivery of counselling, which has confirmed overall satisfaction with this service, and also underlined the need to make a face-to-face option available where practical. We are changing our client questionnaire to have more relevance to our service and to improve our data. Satisfaction remains consistent between approx. 60-100% satisfaction.

- 3. The Service will continue to prioritise the delivery of its NHS Contracts and to build on its long-term relationships with both Camden and Islington.**

We continue to delivery contracts with both Islington and Camden NHS Clinical Commissioning Groups and partner organisations, as outlined above. We have worked closely with both NHS Camden and Islington

during will continue to build on our strong partnership in the coming year.

- 4. Trustees will adopt plans for the end of the pandemic both for normal service delivery as well as Business Continuity Plans. Following an assessment of the pros and cons of online and phone counselling we will look at its efficacy, and decide on what the blend of face to face and online/telephone will look like.**

Over this year we have continued to provide a mix of online and telephone counselling, and using our digital and online back-office systems, have managed the service with reduced levels of 'in person' working. We have however gradually re-introduced face to face counselling, based on client needs and counsellor preference, and will continue to do so over the coming year. As Trustees we have continued to discuss the mix of face to face / remote counselling, including reflecting on client feedback, and will keep this under review as the country moves out of the pandemic.

- 5. The Service will continue to focus on financial sustainability, fundraising to develop new lines of income, while ensuring that any surplus funds are put back into ensuring the availability of free counselling to those in need.**

As outlined in this report, we have ended the year with a small surplus, which has continued to ensure that the service retains sufficient reserves (12 months) to maintain operations in the face of any unexpected changes. Any surplus income has been invested in the development and improvement of the service, including ensuring that the service remains accessible to those who need it. We will continue to take this approach to further surplus income.

Fundraising – We secured funding from charitable trusts and foundations of £12,689 during 2021/22 in what remained a very challenging environment. As in 2020/21, Covid-19 had impacts on our fundraising efforts, where some trusts remained closed to new applications and others became significantly over-subscribed. We are grateful for the understanding of our existing funders who allowed us to be flexible with resources where the pandemic required us to change our delivery models. We also used funding for core support to improve our database and IT capability to support remote delivery of services which has been very successful.

- 6. Organisational development priorities will include continued improvement in the effectiveness of service delivery and ways of working, including database improvement and usage of new capability, and online accessibility.**

The service has continued to embed the digital back-office processes introduced over the last year – which have been essential in maintaining the service during the pandemic. We have moved services to a cloud hosted solution which is compliant with NHS standards for data security, adding additional remote capability and resilience to service delivery.

- 7. The Service has recruited three new Trustees in the last two years, and will seek to continue recruitment, to build a more diverse set of Trustees to help guide the service into the future.**

The trustees said goodbye to Sally Rigg and Maria Brosnan during the last year who left due to changes in their professional and personal circumstances; and were joined by Charles Roper in February 2022, who brings valuable HR and people leadership skills to the Board of Trustees. We continue to recruit further trustees to broaden our skills base. As in previous years, Tom Anderson and David Atkinson have both attended Trustee meetings, to provide advice and support on finance, fundraising and business development.

Objectives of the Trustees for 2022/23

In the coming year, the Trustees have agreed that they will prioritise:

- 1. Delivering a quality service for clients which continues to be our top priority.**
- 2. Returning to face-to-face counselling as the main mode of delivery although we expect to continue with some telephone and video work as well. Reviewing client feedback to improve service delivery including this mix of face to face and telephone / online services: we will continue to monitor and review the effectiveness of our interventions and how to maximise accessibility for clients through the blend of services we offer.**

3. **Prioritise delivery of NHS contracts and continuing to build relationships with NHS Camden and NHS Islington: these partnerships remain critical to the service.**
4. **Financial sustainability: the last ten years have seen the Service achieve a more stable financial position, and we will continue to seek to diversify our sources of income.**
5. **Organisational development including future premises: we will review our accommodation needs in the light of our changing requirements.**
6. **New trustees: we will continue to broaden the skills base of our trustees.**

Financial review

During the current financial year, the Charity achieved a surplus of £33,039 (2021: £25,367), increasing total reserves at year end to £210,663 (2021: £177,624).

Of the reserves held at year end, £191,421 (2021: £156,164) were unrestricted in nature. Given the financial stability of the charity the Trustees have decided there is no longer any need to designate future leasehold dilapidation costs, therefore the designated reserves are now £nil (2021: £8,000), resulting in free or general reserves at year end of £191,421 (2021: £148,164).

Reserves policy

Trustees identified that holding reserves equal to 12 months operating expenditure would give the financial resilience required to plan for the future as well as withstand short term financial or other impacts.

The holding of such reserves is done in accordance with our legal obligations as trustees and company directors to manage risk and work for the continuation of the charity. While we have had no recourse to our reserves during the COVID lockdown so far, the scale of potential impacts of this type of event are such that it underlines the importance of this decision made by trustees, some six years ago.

Structure, governance and management

Governing Document

Camden, City, Islington and Westminster Bereavement Service is registered under the Companies Act 2006 as a company limited by guarantee and not having a share capital.

Camden, City, Islington and Westminster Bereavement Service is a registered Charity constituted as a limited company under its Memorandum and Articles of Association. The charity registration number is 1071144 (England and Wales) and the company registration number is 03533488 (England and Wales).

Recruitment and Appointment of Trustees

The Trustees are also the directors of Camden, City, Islington and Westminster Bereavement Service for the purpose of company law. CCIWBS's Articles of Association require a minimum of eight and maximum of twenty Trustees. Directors meet every two months or more often if they require, with a quorum of three Trustees, based on the current number of directors.

All directors are subject to re-election on an annual basis at the Annual General Meeting, with no maximum length of service. Only the current directors can appoint new directors.

Risk management

An organisational risk assessment was carried out by the Trustees during the year.

Given the climate of competitive tendering in which we now operate, our main risk is the loss of contracts and funds to secure the ongoing future of the Service; this is mitigated by continued close engagement with the Commissioners during the year, negotiation of contracts which meet the needs of our client base and are affordable, as well as developing new services and sources of income. The decision to invest in the appointment of a fundraising manager has both secured additional income and started creating capability

in the service to fundraise on an ongoing basis.

In addition, our reserves policy is intended to enable continued operation in the event of an adverse funding decision; achieving NHS Any Qualified Provider status has helped support our bids for contract renewal as well as providing a source of funding, in the current year at least, based on use. The adoption of some limited client contributions for service, has also provided a (small) ongoing source of funding, for treatment provided outside the NHS contracts.

The current inflationary pressures are creating additional risk to the finances of the service, though the fundraising and reserves policies, as well as investment in automation and digitisation of back-office services have improved our overall efficiency; these have served to provide us with greater resilience to this than would otherwise be the case.

A further risk identified is cover for paid staff and assessors in the event of illness or another unexpected event. This is an inevitable risk with a small staff group, and a risk which trustees continue to manage by working in partnership with the permanent staff to prioritise and, where necessary, provide cover or additional temporary resource.

While not anticipated, the COVID-19 lockdown has been managed successfully, with no significant interruption to services for clients, however the Trustees continued to review the impact of these events on the Charity's risk profile and business continuity, during 2021/22 (see Trustee objectives) which led to further improvement in our IT resilience. The blend of face to face and online/telephone services (hybrid) will remain under review during 2022/23. Continuing to offer a hybrid provision enables the service to remain responsive to changing times and stakeholder attitudes, which increases accessibility and resilience.

The Trustees agree to continue a review of organisational risks on an annual basis.

Statement of Board of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations. Company law requires the Trustees to prepare financial statements for each financial year. Under that law they are required to prepare the financial statements in accordance with UK Accounting Standards and applicable law (UK Generally Accepted Accounting Practice), including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland.

Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the excess of expenditure over income for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- 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; and,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue its activities.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and 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. They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the charitable company and to prevent and detect fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the UK governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions. In addition, the Trustees confirm that they are happy that the content of the annual review on pages 4 to 12 of this document, meet the requirements of both the Trustees' Annual Report under charity law and the Directors'

Report under company law.

They also confirm that the financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the Charity's governing document, the Charities Act 2011, 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) second edition (effective 1 January 2019)', the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Trustees confirm that:

- so far as each Trustee is aware, there is no relevant information of which the Charity's independent examiner is unaware; and,
- each Trustee has taken all the steps that they should have taken as a Trustee/Director in order to make themselves aware of any relevant independent examination information and to establish that the Charity's independent examiner is aware of that information.

Preparation of the report

This report has been prepared taking advantage of the small companies exemption of section 415A of the Companies Act 2006, and the exemptions available for smaller charities under the Statement of Recommended Practice.

This report was approved and authorised for issue by the Board of Trustees on 19 December 2022 and signed on its behalf by:


Laura Noel (Dec 19, 2022 20:33 GMT)

LAURA NOEL

CHAIR OF TRUSTEES

Independent examiner's report

I report to the Trustees on my examination of the accounts of Camden, City, Islington and Westminster Bereavement Service (charity number 1071144, company number 03533488) for the year ended 31 March 2022 which are set out on pages 15 to 28.

Respective responsibilities of trustees and examiner

The Trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act'). The Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ('the 2011 Act') nor under Part 16 of the 2006 Act, and that an independent examination is needed.

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and,
- to state whether particular matters have come to my attention.

This report, including my statement, has been prepared for and only for the Charity's Trustees as a body. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body for my examination work, for this report, or for the statements I have made.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or,
- the accounts do not accord with those records; or,
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or,
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



ANDREW PHILIP NASH ACA

MEMBER OF THE INSTITUTE OF CHARTERED ACCOUNTANTS IN ENGLAND AND WALES – 2461833

DATED: 19 DECEMBER 2022

Andy Nash Accounting & Consultancy Ltd
Units 24 & 25
Goodsheds Container Village
Hood Road
Barry
CF62 5QU

Statement of financial activities**Incorporating the Income and Expenditure Account & Statement of Realised Gains and Losses**

For the year ended 31 March 2022

		Unrestricted funds	Restricted funds	Total funds	Total funds
		Year ended 31 Mar 2022	Year ended 31 Mar 2022	Year ended 31 Mar 2022	Year ended 31 Mar 2021
	Notes	£	£	£	£
Income from:					
Donations and legacies	3	36,772	12,689	49,461	72,289
Charitable activities	4	164,585	-	164,585	142,521
Investment activities		24	-	24	58
Total income		201,381	12,689	214,070	214,868
Expenditure on:					
Raising funds	5 & 6	13,377	-	13,377	34,711
Charitable activities					
Bereavement counselling services	5 & 7	151,271	16,383	167,654	154,790
Total expenditure		164,648	16,383	181,031	189,501
Net income/(expenditure)		36,733	(3,694)	33,039	25,367
Transfers between funds		(1,476)	1,476	-	-
Net movement in funds		35,257	(2,218)	33,039	25,367
Reconciliation of funds:					
Total funds brought forward	12 & 13	156,164	21,460	177,624	152,257
Total funds carried forward	12 & 13	191,421	19,242	210,663	177,624

The notes on pages 17 to 28 form part of the financial statements.

Balance sheet

As at 31 March 2022

		Total funds 31 Mar 2022		Total funds 31 Mar 2021
	Notes	£	£	£
Fixed assets:				
Tangible assets	9	-	-	-
Current assets:				
Debtors & prepayments	10	36,429	42,045	
Cash at bank and in hand		182,815	139,643	
		219,244	181,688	
Liabilities:				
Creditors:				
amounts falling due within one year	11	(8,581)	(4,064)	
Net current assets/(liabilities)		210,663		177,624
Net assets/(liabilities)		210,663		177,624
The funds of the charity:				
Restricted funds	12 & 13	19,242		21,460
Designated funds	12 & 13	-	8,000	
General funds	12 & 13	191,421	148,164	
Unrestricted funds		191,421		156,164
Total charity funds		210,663		177,624

The notes on pages 17 to 28 form part of the financial statements.

The financial statements have been prepared in accordance with section 415A of the Companies Act 2006 relating to small companies and FRS 102 Section 1A.

The charitable company is entitled to exemption from audit under section 477 of the Companies Act 2006 for the year ended 31 March 2022, and the members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2022 under section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

They were approved and authorised for issue by the Board of Trustees on 19 December 2022 and signed on their behalf by:

Laura Noel

Laura Noel (Dec 19, 2022 20:33 GMT)

LAURA NOEL

CHAIR OF TRUSTEES

Notes to the financial statements

1. Accounting policies

Basis of preparation of the financial statements

The financial statements have been prepared in accordance with '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) second edition (effective 1 January 2019)', the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), including Update Bulletin 1, and the Companies Act 2006.

The effect of any event relating to the year ended 31 March 2022, which occurred before the date of approval of the financial statements by the Board of Trustees has been included in the financial statements to the extent required to show a true and fair view of the state of affairs at 31 March 2022 and the results for the year ended on that date.

The functional currency of the Charity is GBP and amounts in the financial statements are rounded to the nearest pound.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Going concern

The financial statements have been prepared on the going concern basis as the Board of Trustees is confident that future reserves and future income is more than sufficient to meet current commitments. There are no material uncertainties that impact this assessment, and the ongoing global COVID-19 pandemic has had no material impact on this assessment.

Legal status

Camden, City, Islington and Westminster Bereavement Service is a charitable company registered in England & Wales and meets the definition of a public benefit entity. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £10 per member. The registered address is 6 – 8 York Mews, London, NW5 2UJ.

Fund Accounting

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

Designated funds comprise of unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in note 12 of the financial statements.

Restricted funds are funds that are to be used in accordance with specific restrictions imposed by donors or that have been raised by the Charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in note 12 of the financial statements.

Income

Income is recognised when the Charity has entitlement to the funds, any performance indicators attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably.

Donations are recognised in full in the Statement of Financial Activities when entitled, receipt is probable and when the amount can be quantified with reasonable accuracy. Gift aid receivable is included when claimable. Client contributions are classed as donations as they are entirely voluntary and do not impact access to service.

1. Accounting policies (continued from previous page)

Income (continued from previous page)

Grant income is credited to the Statement of Financial Activities when received or receivable whichever is earlier, unless the grant relates to a future period, in which case it is deferred.

Income from charitable activities and other trading activities is credited to the Statement of Financial Activities when received or receivable whichever is earlier, unless it relates to a specific future period or event, in which case it is deferred, except for tickets sales and bar revenue which are recognised on a cash basis.

Expenditure and irrecoverable VAT

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities.

Indirect costs, including governance costs, which cannot be directly attributed to activities, are allocated between activities proportionate to the direct costs incurred in those activities.

Irrecoverable VAT is charged against the category of expenditure for which it was incurred.

Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their residual value, over their useful life, on a straight-line basis. The useful life used is:

Leasehold improvements	5 years
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Cash at bank and in hand

Cash at bank and in hand includes cash in hand, deposits with banks and funds that are readily convertible into cash at, or close to, their carrying values, but are not held for investment purposes.

Debtors and prepayments

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

Creditors and accruals

Creditors are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party, and the amount due to settle the obligation can be measured or estimated reliably.

Pensions

The Charity operates a defined contribution pension scheme which is administered by an external independent pension provider. Contributions are recognised in the Statement of Financial Activities as they fall due.

Financial instruments

Basic financial instruments are measured at amortised cost other than investments which are measured at fair value.

1. Accounting policies (continued from previous page)

Critical estimates and judgements

In preparing financial statements it is necessary to make certain judgements, estimates and assumptions that affect the amounts recognised in the financial statements. The treatment of tangible fixed assets is sensitive to changes in useful economic lives and residual values of assets. In the view of the Trustees in applying the accounting policies adopted, no judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any estimates or assumptions made carry a significant risk of material adjustment in the next financial year.

2. Comparative statement of financial activities

	Unrestricted funds	Restricted funds	Total funds
	Year ended	Year ended	Year ended
	31 Mar 2021	31 Mar 2021	31 Mar 2021
	£	£	£
Income from:			
Donations and legacies	61,670	10,619	72,289
Charitable activities	142,521	-	142,521
Investment activities	58	-	58
Total income	204,249	10,619	214,868
Expenditure on:			
Raising funds	34,711	-	34,711
Charitable activities			
Bereavement counselling services	154,790	-	154,790
Total expenditure	189,501	-	189,501
Net income/(expenditure)	14,748	10,619	25,367
Reconciliation of funds:			
Total funds brought forward	141,416	10,841	152,257
Total funds carried forward	156,164	21,460	177,624

3. Income from donations and legacies

	Unrestricted funds	Restricted funds	Total funds
	Year ended 31 Mar 2022	Year ended 31 Mar 2022	Year ended 31 Mar 2022
	£	£	£
Individual donations	29,617	-	29,617
Trusts and foundations	-	12,689	12,689
Client contributions	7,155	-	7,155
	36,772	12,689	49,461

	Unrestricted funds	Restricted funds	Total funds
	Year ended 31 Mar 2021	Year ended 31 Mar 2021	Year ended 31 Mar 2021
	£	£	£
Individual donations	25,839	-	25,839
Trusts and foundations	19,413	10,619	30,032
Client contributions	16,418	-	16,418
	61,670	10,619	72,289

4. Income from charitable activities

	Unrestricted funds	Restricted funds	Total funds
	Year ended 31 Mar 2022	Year ended 31 Mar 2022	Year ended 31 Mar 2022
	£	£	£
Camden Commissioners/CCG	106,985	-	106,985
Islington Commissioners/CCG	57,600	-	57,600
	164,585	-	164,585

	Unrestricted funds	Restricted funds	Total funds
	Year ended 31 Mar 2021	Year ended 31 Mar 2021	Year ended 31 Mar 2021
	£	£	£
Camden Commissioners/CCG	90,188	-	90,188
Islington Commissioners/CCG	52,333	-	52,333
	142,521	-	142,521

5. Total expenditure

	Direct staff costs	Direct other costs	Support costs	Total costs
	Year ended 31 Mar 2022	Year ended 31 Mar 2022	Year ended 31 Mar 2022	Year ended 31 Mar 2022
	£	£	£	£
Raising funds	5,857	1,000	6,520	13,377
Charitable activities				
Bereavement counselling services	59,520	26,421	81,713	167,654
	65,377	27,421	88,233	181,031

	Direct staff costs	Direct other costs	Support costs	Total costs
	Year ended 31 Mar 2021	Year ended 31 Mar 2021	Year ended 31 Mar 2021	Year ended 31 Mar 2021
	£	£	£	£
Raising funds	17,769	-	16,942	34,711
Charitable activities				
Bereavement counselling services	60,769	18,471	75,550	154,790
	78,538	18,471	92,492	189,501

Indirect costs, including governance costs, which cannot be directly attributed to activities, are allocated between activities proportionate to the direct costs incurred in those activities.

A breakdown of expenditure on raising funds between restricted and unrestricted funds can be found in note 6.

A breakdown of charitable expenditure between restricted and unrestricted funds can be found in note 7.

An analysis of staff costs can be found in note 8.

Support costs consists of the following:

	Total costs	Total costs
	Year ended 31 Mar 2022	Year ended 31 Mar 2021
	£	£
Support staff costs	39,646	38,939
Premises costs	31,534	32,414
Professional services	8,748	12,090
Administration	5,338	5,113
Governance	2,967	3,936
	88,233	92,492

5. Total expenditure (continued from previous page)

Governance costs includes:

	Total costs Year ended 31 Mar 2022 £	Total costs Year ended 31 Mar 2021 £
Independent examination	1,281	1,281
Insurance	1,458	2,620
Other governance costs	228	35
	2,967	3,936

The independent examiners received remuneration for the following services in the year:

	Total costs Year ended 31 Mar 2022 £	Total costs Year ended 31 Mar 2021 £
Independent examination	1,281	1,281
Provision of Xero software licence	238	238
	1,519	1,519

6. Expenditure on raising funds

	Unrestricted funds Year ended 31 Mar 2022 £	Restricted funds Year ended 31 Mar 2022 £	Total funds Year ended 31 Mar 2022 £
Direct staff costs	5,857	-	5,857
Direct other costs	1,000	-	1,000
Support costs	6,520	-	6,520
	13,377	-	13,377

	Unrestricted funds Year ended 31 Mar 2021 £	Restricted funds Year ended 31 Mar 2021 £	Total funds Year ended 31 Mar 2021 £
Direct staff costs	17,769	-	17,769
Support costs	16,942	-	16,942
	34,711	-	34,711

7. Expenditure on charitable activities

	Unrestricted funds	Restricted funds	Total funds
	Year ended 31 Mar 2022	Year ended 31 Mar 2022	Year ended 31 Mar 2022
	£	£	£
Direct staff costs	59,520	-	59,520
Direct other costs	16,845	9,576	26,421
Support costs	74,906	6,807	81,713
	151,271	16,383	167,654

	Unrestricted funds	Restricted funds	Total funds
	Year ended 31 Mar 2021	Year ended 31 Mar 2021	Year ended 31 Mar 2021
	£	£	£
Direct staff costs	60,769	-	60,769
Direct other costs	18,471	-	18,471
Support costs	75,550	-	75,550
	154,790	-	154,790

8. Staff costs

	Total funds	Total funds
	Year ended 31 Mar 2022	Year ended 31 Mar 2021
	£	£
Gross salaries	101,248	113,411
Employer's NIC	2,206	2,516
Employer's pension	1,569	1,550
	105,023	117,477

The average headcount during the period was 13 persons (2021: 12 persons), however the average weekly full time equivalent during the year was 3 persons (2021: 3 persons).

No employee received employee benefits of more than £60,000 (2021: £NIL).

The total employee benefits paid to key management personnel during the year was £42,875 (2021: £43,165).

9. Tangible fixed assets

	Leasehold improvements	Total
	£	£
Cost		
At 1 April 2021	1,020	1,020
At 31 March 2022	1,020	1,020
Accumulated depreciation		
At 1 April 2021	1,020	1,020
At 31 March 2022	1,020	1,020
Net book value		
At 1 April 2021	-	-
At 31 March 2022	-	-

10. Debtors and prepayments

	Total Year ended 31 Mar 2022	Total Year ended 31 Mar 2021
	£	£
Trade debtors	24,958	30,262
Gift aid due from HMRC	3,750	4,786
Prepayments	7,721	6,997
	36,429	42,045

11. Creditors: amounts falling due within one year

	Total Year ended 31 Mar 2022	Total Year ended 31 Mar 2021
	£	£
Trade creditors	792	1,769
Accruals	2,987	2,295
Other creditors	4,802	-
	8,581	4,064

12. Analysis of charity funds

	Balance brought forward Year ended 31 Mar 2022 £	Income for the period Year ended 31 Mar 2022 £	Expenditure in the period Year ended 31 Mar 2022 £	Transfers between funds Year ended 31 Mar 2022 £	Balance carried forward Year ended 31 Mar 2022 £
Unrestricted funds					
General fund	148,164	201,381	(164,648)	6,524	191,421
Designated funds - leasehold dilapidations	8,000	-	-	(8,000)	-
	156,164	201,381	(164,648)	(1,476)	191,421
Restricted funds					
Traumatic bereavement	6,860	-	(3,864)	-	2,996
Group bereavement sessions	14,600	6,189	(5,712)	-	15,077
IT equipment and support	-	4,500	(5,976)	1,476	-
Health and safety compliance	-	2,000	(831)	-	1,169
	21,460	12,689	(16,383)	1,476	19,242
	177,624	214,070	(181,031)	-	210,663

Designated funds – leasehold dilapidations

The Trustees have decided to remove the designated fund for potential dilapidation costs incurred on termination of the current office lease in September 2023 as they feel this designation is no longer required given the financial stability of the charity.

Restricted funds – traumatic bereavement

The Charity received funds from several trusts to support traumatic bereavement, creating new partnerships with community groups and tackling issues which make bereavement harder to overcome.

Restricted funds – group bereavement session

The Charity received funds from several trusts to support group bereavement work, however due to the onset of the COVID-19 pandemic this work has been postponed.

12. Analysis of charity funds (continued from previous page)

	Balance brought forward Year ended 31 Mar 2021 £	Income for the period Year ended 31 Mar 2021 £	Expenditure in the period Year ended 31 Mar 2021 £	Transfers between funds Year ended 31 Mar 2021 £	Balance carried forward Year ended 31 Mar 2021 £
Unrestricted funds					
General fund	134,416	204,249	(189,501)	(1,000)	148,164
Designated funds leasehold dilapidations -	7,000	-	-	1,000	8,000
	141,416	204,249	(189,501)	-	156,164
Restricted funds					
Traumatic bereavement	3,500	3,360	-	-	6,860
Group bereavement sessions	7,341	7,259	-	-	14,600
	10,841	10,619	-	-	21,460
	152,257	214,868	(189,501)	-	177,624

13. Analysis of net assets

	General funds	Designated funds	Restricted funds	Total funds
	Year ended 31 Mar 2022	Year ended 31 Mar 2022	Year ended 31 Mar 2022	Year ended 31 Mar 2022
	£	£	£	£
Current assets	200,002	-	19,242	219,244
Current liabilities	(8,581)	-	-	(8,581)
	191,421	-	19,242	210,663

	General funds	Designated funds	Restricted funds	Total funds
	Year ended 31 Mar 2021	Year ended 31 Mar 2021	Year ended 31 Mar 2021	Year ended 31 Mar 2021
	£	£	£	£
Current assets	152,228	8,000	21,460	181,688
Current liabilities	(4,064)	-	-	(4,064)
	148,164	8,000	21,460	177,624

14. Other financial commitments

On 31 March 2022, the Charity had annual future minimum lease payments under a non-cancellable operating lease for the office premises as set out below:

	Total Year ended 31 Mar 2022	Total Year ended 31 Mar 2021
	£	£
Within one year	28,000	28,000
Within one to five years	14,000	42,000
	42,000	70,000

15. Trustee remuneration

During the year, no Trustee received any remuneration (2021: £NIL). No members of the Board of Trustees received reimbursement of expenses (2021: £NIL).

16. Related party transactions

During the year unrestricted donations totalling £15,000 (2021: £18,000) were gratefully received from Michael Palin, who is the spouse of Helen Palin, one of the Trustees. There were no other related party transactions in either the current or prior period.

17. Use of volunteers

The Charity relies significantly on counsellors who provide their professional services voluntarily and contributed over 6,000 sessions during the year. Without their support the Service would not be able to continue to operate at the level it currently does.

Accounts

Camden City Islington and Westminster Bereavement Service

Trustees Annual Report and Unaudited Financial Statements Year ended 31 March 2021

Charity registration - 1071144

Company number - 03533488

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Reference and administrative details

Charity number

1071144

Company number

03533488

Registered office

6 – 8 York Mews
London
NW5 2UJ

Trustees

Laura Noel	Chair
Colin Dingwall OBE	Vice - Chair
Victoria Woolfson	Treasurer
Maria Brosnan	
Norman Franklin	(resigned 2 June 2020)
Bernard Heymann	
Felicia Olney	
Helen Palin	
Sally Rigg	
Mark White	(appointed 2 June 2020)

Independent examiners

Andy Nash Accounting & Consultancy
Units 24 & 25
Goodsheds Container Village
Hood Road
Barry
CF62 5QU

Principal Bankers

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Introduction from the Chair

Camden, City, Islington and Westminster Bereavement Service - providing accessible, quality, bereavement and loss counselling for over 50 years.

The last 12 months have been quite unlike any other in our more than 50-year history. We have seen the service meet the challenges of COVID-19 head on: adapting the way we deliver services to clients to continue to support them right through the lockdowns; changing our ways of working as an organisation to continue to operate in a covid-safe manner, and; in offering bereavement support specifically tailored to the needs of people who have lost loved ones during the pandemic.

I am incredibly proud of the way that our team of staff, counsellors and trustees have pulled together in this difficult time to continue to deliver a first-class service. I want to thank everyone involved – including our continued partnership with the NHS in Camden and Islington.

Alongside responding to the changing circumstances, I am pleased that the Service has continued its longer-term journey to evolve its offering to clients to meet changing needs, to build new partnerships and to automate and streamline its back-office operations. As a result, the charity continues to be in a robust financial position and through that we have been able to continue to stay true to our founding principles of making our services as accessible as possible to those in greatest need.

Laura Noel

LAURA NOEL

CHAIR OF TRUSTEES

About the Bereavement Service

Objects of the Charity

Camden, City, Islington and Westminster Bereavement Service (the Service) provides confidential bereavement counselling to any adult either living in, or registered with a GP, in our catchment area.

Our services

The Service provides professional and accessible counselling, delivering the best possible outcomes to clients. Counselling is provided both through one to one sessions with a counsellor and through group bereavement counselling. Clients come from a wide range of social and ethnic backgrounds; the charity has a strong reputation and services are in great demand.

The Service is contracted to two NHS Clinical Commissioning Groups: Camden and Islington. This means that most clients from these boroughs receive the service for free; the remainder are invited to make an income-related contribution, however no one in need of support is turned away – the charity funds a low cost and free-to-access service. Around half of clients self-refer, the remainder are referred by GPs, mental health, drug, alcohol and homelessness teams. Clients from elsewhere in London also access our services, but as the charity has no NHS funding for these areas, these clients are asked to make an income related contribution. The Service fundraises to ensure it remains accessible to all.

Our people

The Service is delivered by a strong, committed team of counsellors, working in a voluntary capacity, a Board of Trustees and a small team of paid staff. The Board of Trustees heads the Charity and includes people with a variety of skills including health service management, psychotherapy, legal, business development, fundraising and financial skills. Counsellors are also represented within the Board. The Trustees meet every 2 months and do not receive payment.

The Trustees appoint a Director, Vybra Morris responsible for the day-to-day running of the Service. All paid staff and counsellors report to the Director and the Director reports to the Board of Trustees. The paid staff recruit, train, and support counsellors and manage the service including its contracts with the NHS, its premises and legal obligations, plus coordinate fundraising efforts.

The counselling is currently provided by 44 counsellors who provide 2-3 sessions per week on a voluntary basis and are supervised every two weeks by a qualified clinical supervisor. CCIWBS is a member of the British Association for Counselling and Psychotherapy (BACP).

Our funding

We are funded through donations from individuals and organisations, and through contracts with NHS in Camden and in Islington. Both contracts are essential to the continuation of the Service.

We greatly appreciate donations from the private individuals and charitable trusts who support the Service. Leading the commitment are our long-time funders and supporters including Michael Palin, Bernard Haymann and Norman Franklin, whose generosity has played a very significant part in developing the Service and maintaining its financial viability.

In recent years we have sought to broaden our fundraising base and diversify our service offering to clients and this has been very successful. In 2020/21 our activities were supported by trust and foundation funding from: The Edward Gostling Foundation, London Catalyst, The Alliance Family Foundation, The Shanly Foundation, The Albert Hunt Trust, Camden Giving, the National Lottery Community Fund – Awards for All, St Andrew Holborn & Stafford, Ernest Hecht Charitable Foundation, Comic Relief Community Fund, Goldsmith's Charity and The Co-op Local Community Fund. We are grateful to all our funders for their generosity in supporting our work.

The dedication of the Director and her staff combined with support from the donors and counsellors remains crucial to this long-standing community service as it continues to develop to meet the needs and challenges that lie ahead.

Trustees annual report

The Board of Trustees, who are also directors of the Charity for the purposes of the Companies Act, and trustees for charity law purposes, submit their annual report and the financial statements of Camden City Islington and Westminster Bereavement Service for the year ended 31 March 2021.

The Board of Trustees confirms that the annual report and financial statements of the Charity comply with current statutory requirements, including the Charity Act 2011, as well as the requirements of the Charity's governing document and the provisions of 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) second edition (effective 1 January 2019)', the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Companies Act 2006.

The Trustees have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's objectives and activities, and when planning activities.

The year in review

In the 12 months to March 2021 the Service:

- Delivered over 4500 counselling sessions to clients, both individual and group bereavement counselling, the majority free of charge. All requirements of our NHS contracts have been met.
- Delivered excellent outcomes for our clients, with a significant number moving into recovery, and many demonstrating clinical change with improved functioning and well-being, reduced risk, anxiety and depression. Client Satisfaction questionnaires consistently give very positive feedback. We have developed on-line forms since COVID-19, improving data collection and analysis.
- Quickly adapted to deliver services throughout the COVID-19 lockdown, safeguarding access to services for clients by adopting online and telephone counselling and investing in digital and automated administration systems.
- Continued to develop its offering to clients, to be more accessible, and fundraised, ending the year with a small surplus which means the charity has met its target of having sufficient funds to maintain the service and invest in improving our offer to clients.

This has been a challenging year, but one that the Service, its staff and volunteers can be proud of.

Our NHS contracts

This success has been built in large part on the long-term and continuing relationship that the charity has enjoyed with Camden and Islington NHS Commissioners.

To deliver these contracts, the Service works in partnership with a range of bodies. For the Camden contract, the Service is in a consortium with: Camden iCope, Women & Health, Age UK Camden, Nafsiyat and IESO – Digital Health. A similar partnership has now been developed in Islington called Accept Consortium: our partners are Nafsiyat and The Maya Centre.

The two contracts differ from each other in content. Islington funds clients for up to 12 sessions of counselling, Camden funds clients for 10 sessions of counselling. Camden and Islington both require outcome measuring, highlighting, improvement, recovery and performance data, which supplement the services own user feedback surveys to provide a picture on the impact of our services.

Maintaining and improving our services to clients

The Service has continued to evolve, to better meet the needs of clients, improve efficiency and diversify its income. As a result, it has a stable financial position and is better able to adapt.

Over the last year, there has been an extensive focus on developing new services and seeking a wider range of funders. In May 2019 David Atkinson was appointed as fundraising manager, working in partnership with the service Director and Trustees. Funding has been attracted to enable the service to respond to changing needs, such as a rise in the number of clients presenting with traumatic bereavement, creating new partnerships with community groups and tackling issues which make bereavement harder to overcome, such as the impact of HS2 disruption in Camden and the impact of the COVID pandemic. In total this year we secured awards of £31,324 which added significant value to existing services, to our core support and to developing new projects. The Trustees are very grateful to David for all his efforts on behalf of the service over the last two years.

Key developments that this funding has helped to support this year have included:

- Movement of group bereavement counselling to on-line (Zoom) and telephone – this has enjoyed excellent feedback and will evolve in response to demand.
- Funding for Traumatic Bereavement Counselling, which was delivered successfully, enabling longer and more in-depth counselling support for clients with some of the most complex needs.
- Loss and longer-term counselling continues outside NHS contracts, and the new “Pre-Bereavement” service (included as part of the Camden contract) has continued with positive feedback from clients.
- Offering COVID-19, three session interventions to provide a rapid response service (1st call within 48 hours of the client contacting us). There has been a good uptake of this. Some sessions we paid for as an addition to our regular contract target numbers by Camden and Islington NHS. A proportion of these sessions were supported by fundraising.
- Overhauling our client database, making it entirely digital and accessible remotely, which allowed effective management of the Service during lockdown, and helped improve efficiency and client experience. Without this our service could not have continued during the last year.
- Website improvement – a revamped more accessible, and attractive site providing clearer and better information for potential clients and partners - <https://www.bereavement-counselling.org>

In addition to the focus on fundraising, service development and automating our client database, we have continued to improve our overall finance capability. We have now completed automation of our finance and payment systems which has significantly improved our administration. Tom Anderson has worked with staff and Trustees both to embed the use of these new systems and to streamline and simplify financial reporting, helping the Service and Trustees to make more informed financial decisions. The Trustees are very grateful to Tom for his voluntary work in support of the Service, including setting up a cloud-based document storage system to allow more effective collaboration between Trustees.

The objectives of the Trustees for last year, 2020/21

Each year, as part of the business planning process, Trustees set objectives for the year for the development of the Service. Excellent progress has been made in a range of areas:

- 1. Maintain the Service and meet client needs during and following COVID-19, including working with Camden and Islington NHS commissioners on service needs for bereavement arising from the pandemic.**

We have continued to deliver a full service to clients during the pandemic: we have seen 210 Camden and 146 Islington clients, meeting our target service levels. As part of the response to the pandemic, we have delivered support sessions to clients bereaved as a result of COVID-19.

- 2. Use the experience of adapting to the lockdown to enhance our resilience, including explore the implications of telephone and online counselling as a core part of the service. Refine our Business Continuity plan with more online systems to support this work.**

We have continued to provide online and telephone counselling throughout and will shortly be considering how we adapt service delivery as we reintroduce face-to-face counselling (see Trustee objectives for 21/22 below). The investment in digitising back office and administrative processes has provided us with the ability to work remotely and flexibly. We will review the impact of these arrangements as part of our plans

for service delivery and a revised Business Continuity plan once national lockdown has concluded.

3. Continue to develop the charity's relationship with Camden and Islington improving access to talking therapies, such as more group work and assessing the feasibility of any proposed changes in contracts.

We continue to delivery contracts with both Islington and Camden NHS Clinical Commissioning Groups and partner organisations, as outlined above. We have worked closely with both NHS Camden and Islington during the pandemic and will continue to build on our strong partnership in the coming year.

4. Continue to collect client feedback, including from online counselling, and assess it to ensure that service continues to identify and respond to client needs.

We continue to collect satisfaction data from our clients, including on the online/telephone delivery of counselling during lockdown and this data has been fed back to the board of Trustees. The data is both quantitative and qualitative. As highlighted above, client feedback continues to be strongly positive; data on online/telephone service delivery will be reviewed as part of planning for the end of lockdown.

5. Build on the success of 2019-20 fundraising, seek new sources of income to diversify funding, enhance reserves and support service development.

As outlined above our fundraising in 2020/21 has been successful, securing awards of £31,324. This is in the context of a very challenging environment caused by COVID-19.

Covid-19 had impacts for the fundraising strategy just as it did for every other part of the service. Some projects for which funding had been secured could not be delivered in a safe, socially-distanced environment, for example face-to-face group bereavement work. We are grateful for the understanding of funders who allowed us to re-allocate resources to other that met unforeseen needs of Covid-19 bereaved clients. We also used funding for core support to improve our database and IT capability to support remote delivery of services which has been very successful.

In addition, the Service has now met its target of building up reserves equivalent to twelve months of operating expenditure, which is critical for its financial resilience. Any surplus income is invested in the development and improvement of the Service as well as ensuring that the service remains free to those who need it.

6. Consolidate business management support plus embed business development and fundraising skills in the organisation on an ongoing and sustainable basis, through the appointment of a permanent Business Development Manager.

The Trustees decided to appoint Bee Abovwe as Office, Data and Finance Manager who joined in October 2020 and provides invaluable support to the efficient running of the service. David Atkinson will continue to work in support of the Service's development and fundraising efforts.

7. Further develop the Trustees group, with the aim of appointing two new Trustees by the end of the FY, including an additional Counsellor Trustee.

Mark White joined the Board of Trustees as a Counsellor trustee in the past year. We continue to look to broaden the base of trustees and recruit additional trustee experience.

In addition, Tom Anderson and David Atkinson have both attended Trustee meetings, to provide advice and support on finance, fundraising and business development, and have been a very welcome additional capability in the running of the Service.

Objectives of the Trustees for 2021/22

The coming year will see a focus on mixture of familiar and long-term objectives, along with the need to adjust service delivery as and when the anticipated end of national lockdown takes place.

1. Delivery of a quality service to clients remains the Service's top priority. We will continue to deliver current services but also to develop and trial new service offerings to clients for example through the city farm partnership, gardening project, and grief walks.

2. We will continue to gather and review client feedback, both to assure and improve the quality of service delivery; our top focus will be on waiting and response times to clients.
3. The Service will continue to prioritise the delivery of its NHS Contracts and to build on its long-term relationships with both Camden and Islington.
4. Trustees will adopt plans for the end of the pandemic both for normal service delivery as well as Business Continuity Plans. Following an assessment of the pros and cons of online and phone counselling we will look at its efficacy, and decide on what the blend of face to face and online/telephone will look like.
5. The Service will continue to focus on financial sustainability, fundraising to develop new lines of income, while ensuring that any surplus funds are put back into ensuring the availability of free counselling to those in need.
6. Organisational development priorities will include continued improvement in the effectiveness of service delivery and ways of working, including database improvement and usage of new capability, and online accessibility.
7. The Service has recruited three new Trustees in the last two years, and will seek to continue recruitment, to build a more diverse set of Trustees to help guide the service into the future.

Financial review

During the current financial year, the Charity achieved a surplus of £25,367 (2020: £11,423), increasing total reserves at year end to £177,624 (2020: £152,257).

Of the reserves held at year end, £156,164 (2020: £141,416) were unrestricted in nature, however over the past few years the Trustees designated an accumulated total of £8,000 (2020: £7,000) to future leasehold dilapidation costs, resulting in free or general reserves at year end of £148,164 (2020: £134,416).

Reserves policy

Trustees identified that holding reserves equal to 12 months operating expenditure would give the financial resilience required to plan for the future as well as withstand short term financial or other impacts. The holding of such reserves is done in accordance with our legal obligations as trustees and company directors to manage risk and work for the continuation of the charity.

While we have had no recourse to our reserves during the COVID lockdown so far, the scale of potential impacts of this type of event are such that it underlines the importance of this decision made by trustees, some six years ago.

Structure, governance and management

Governing Document

Camden, City, Islington and Westminster Bereavement Service is registered under the Companies Act 2006 as a company limited by guarantee and not having a share capital.

Camden, City, Islington and Westminster Bereavement Service is a registered Charity constituted as a limited company under its Memorandum and Articles of Association. The charity registration number is 1071144 (England and Wales) and the company registration number is 03533488 (England and Wales).

Recruitment and Appointment of Trustees

The Trustees are also the directors of Camden, City, Islington and Westminster Bereavement Service for the purpose of company law. CCIWBS's Articles of Association require a minimum of eight and maximum of twenty Trustees. Directors meet every two months or more often if they require, with a quorum of three Trustees, based on the current number of directors.

All directors are subject to re-election on an annual basis at the Annual General Meeting, with no maximum

length of service. Only the current directors can appoint new directors.

Risk management

An organisational risk assessment was carried out by the Trustees during the year.

Given the climate of competitive tendering in which we now operate, our main risk is the loss of contracts and funds to secure the ongoing future of the Service; this is mitigated by continued close engagement with the Commissioners during the year, negotiation of contracts which meet the needs of our client base and are affordable, as well as developing new services and sources of income. The decision to invest in the appointment of a fundraising manager has both secured additional income and started creating capability in the service to fundraise on an ongoing basis.

In addition, our reserves policy is intended to enable continued operation in the event of an adverse funding decision; achieving NHS Any Qualified Provider status has helped support our bids for contract renewal as well as providing a source of funding, in the current year at least, based on use. The adoption of some limited client contributions for service, has also provided a (small) ongoing source of funding, for treatment provided outside the NHS contracts.

A further risk identified is cover for paid staff and assessors in the event of illness or another unexpected event. This is an inevitable risk with such a small staff group, but a risk which trustees continue to manage by working in partnership with the permanent staff to prioritise and, where necessary, provide cover or additional temporary resource.

While not anticipated, the COVID-19 lockdown has largely been managed successfully, without any significant interruption to services for clients, however the Trustees will review the impact of these events on the Charity's risk profile and business continuity, during 2021/22 (see Trustee objectives). The assessment of online and telephone counselling, relied upon during the lockdown, and greater use of online administrative systems, for example, will support improved resilience.

The Trustees agree to continue a review of organisational risks on an annual basis.

Statement of Board of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations. Company law requires the Trustees to prepare financial statements for each financial year. Under that law they are required to prepare the financial statements in accordance with UK Accounting Standards and applicable law (UK Generally Accepted Accounting Practice), including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland.

Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the excess of expenditure over income for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- 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; and,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue its activities.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and 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. They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the charitable company and to prevent and detect fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the UK governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions. In addition, the Trustees confirm that they are happy that the content of the annual review on pages 4 to 12 of this document, meet the requirements of both the Trustees' Annual Report under charity law and the Directors' Report under company law.

They also confirm that the financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the Charity's governing document, the Charities Act 2011, 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) second edition (effective 1 January 2019)', the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Trustees confirm that:

- so far as each Trustee is aware, there is no relevant information of which the Charity's independent examiner is unaware; and,
- each Trustee has taken all the steps that they should have taken as a Trustee/Director in order to make themselves aware of any relevant independent examination information and to establish that the Charity's independent examiner is aware of that information.

Preparation of the report

This report has been prepared taking advantage of the small companies exemption of section 415A of the Companies Act 2006, and the exemptions available for smaller charities under the Statement of Recommended Practice.

This report was approved and authorised for issue by the Board of Trustees on 11 October 2021 and signed on its behalf by:

Laura Noel

LAURA NOEL

CHAIR OF TRUSTEES

Independent examiner's report

I report to the Trustees on my examination of the accounts of Camden, City, Islington and Westminster Bereavement Service (charity number 1071144, company number 03533488) for the year ended 31 March 2021 which are set out on pages 15 to 28.

Respective responsibilities of trustees and examiner

The Trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act'). The Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ('the 2011 Act') nor under Part 16 of the 2006 Act, and that an independent examination is needed.

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and,
- to state whether particular matters have come to my attention.

This report, including my statement, has been prepared for and only for the Charity's Trustees as a body. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body for my examination work, for this report, or for the statements I have made.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or,
- the accounts do not accord with those records; or,
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or,
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

A handwritten signature in black ink, appearing to read 'APNash', followed by a long horizontal line extending to the right.

ANDREW PHILIP NASH ACA

MEMBER OF THE INSTITUTE OF CHARTERED ACCOUNTANTS IN ENGLAND AND WALES – 2461833

DATED: 11 OCTOBER 2021

Andy Nash Accounting & Consultancy Ltd
Units 24 & 25
Goodsheds Container Village
Hood Road
Barry
CF62 5QU

Statement of financial activities**Incorporating the Income and Expenditure Account & Statement of Realised Gains and Losses**

For the year ended 31 March 2021

		Unrestricted funds	Restricted funds	Total funds	Total funds
		Year ended 31 Mar 2021	Year ended 31 Mar 2021	Year ended 31 Mar 2021	Year ended 31 Mar 2020
	Notes	£	£	£	£
Income from:					
Donations and legacies	3	61,670	10,619	72,289	83,743
Charitable activities	4	142,521	-	142,521	116,879
Investment activities		58	-	58	117
Total income		204,249	10,619	214,868	200,739
Expenditure on:					
Raising funds	5 & 6	34,711	-	34,711	35,292
Charitable activities					
Bereavement counselling services	5 & 7	154,790	-	154,790	154,024
Total expenditure		189,501	-	189,501	189,316
Net income/(expenditure)		14,748	10,619	25,367	11,423
Reconciliation of funds:					
Total funds brought forward	12 & 13	141,416	10,841	152,257	140,834
Total funds carried forward	12 & 13	156,164	21,460	177,624	152,257

The notes on pages 17 to 28 form part of the financial statements.

Balance sheet

As at 31 March 2021

		Total funds		Total funds
		31 Mar 2021		31 Mar 2020
	Notes	£	£	£
Fixed assets:				
Tangible assets	9		-	97
Current assets:				
Debtors & prepayments	10	42,045		34,524
Cash at bank and in hand		139,643		120,196
		181,688		154,720
Liabilities:				
Creditors:				
amounts falling due within one year	11	(4,064)		(2,560)
Net current assets/(liabilities)			177,624	152,160
Net assets/(liabilities)			177,624	152,257
The funds of the charity:				
Restricted funds	12 & 13		21,460	10,841
Designated funds	12 & 13	8,000		7,000
General funds	12 & 13	148,164		134,416
Unrestricted funds			156,164	141,416
Total charity funds			177,624	152,257

The notes on pages 17 to 28 form part of the financial statements.

The financial statements have been prepared in accordance with section 415A of the Companies Act 2006 relating to small companies and FRS 102 Section 1A.

The charitable company is entitled to exemption from audit under section 477 of the Companies Act 2006 for the year ended 31 March 2021, and the members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2021 under section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

They were approved and authorised for issue by the Board of Trustees on 11 October 2021 and signed on their behalf by:

Laura Noel

LAURA NOEL

CHAIR OF TRUSTEES

Notes to the financial statements

1. Accounting policies

Basis of preparation of the financial statements

The financial statements have been prepared in accordance with '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) second edition (effective 1 January 2019)', the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), including Update Bulletin 1, and the Companies Act 2006.

The effect of any event relating to the year ended 31 March 2021, which occurred before the date of approval of the financial statements by the Board of Trustees has been included in the financial statements to the extent required to show a true and fair view of the state of affairs at 31 March 2021 and the results for the year ended on that date.

The functional currency of the Charity is GBP and amounts in the financial statements are rounded to the nearest pound.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Going concern

The financial statements have been prepared on the going concern basis as the Board of Trustees is confident that future reserves and future income is more than sufficient to meet current commitments. There are no material uncertainties that impact this assessment, and the ongoing global COVID-19 pandemic has had no material impact on this assessment.

Legal status

Camden, City, Islington and Westminster Bereavement Service is a charitable company registered in England & Wales and meets the definition of a public benefit entity. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £10 per member. The registered address is 6 – 8 York Mews, London, NW5 2UJ.

Fund Accounting

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

Designated funds comprise of unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in note 12 of the financial statements.

Restricted funds are funds that are to be used in accordance with specific restrictions imposed by donors or that have been raised by the Charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in note 12 of the financial statements.

Income

Income is recognised when the Charity has entitlement to the funds, any performance indicators attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably.

Donations are recognised in full in the Statement of Financial Activities when entitled, receipt is probable and when the amount can be quantified with reasonable accuracy. Gift aid receivable is included when claimable. Client contributions are classed as donations as they are entirely voluntary and do not impact access to service.

1. Accounting policies (continued from previous page)

Income (continued from previous page)

Grant income is credited to the Statement of Financial Activities when received or receivable whichever is earlier, unless the grant relates to a future period, in which case it is deferred.

Income from charitable activities and other trading activities is credited to the Statement of Financial Activities when received or receivable whichever is earlier, unless it relates to a specific future period or event, in which case it is deferred, except for tickets sales and bar revenue which are recognised on a cash basis.

Expenditure and irrecoverable VAT

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities.

Indirect costs, including governance costs, which cannot be directly attributed to activities, are allocated between activities proportionate to the direct costs incurred in those activities.

Irrecoverable VAT is charged against the category of expenditure for which it was incurred.

Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their residual value, over their useful life, on a straight-line basis. The useful life used is:

Leasehold improvements	5 years
Office equipment	3 years

Cash at bank and in hand

Cash at bank and in hand includes cash in hand, deposits with banks and funds that are readily convertible into cash at, or close to, their carrying values, but are not held for investment purposes.

Debtors and prepayments

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

Creditors and accruals

Creditors are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party, and the amount due to settle the obligation can be measured or estimated reliably.

Pensions

The Charity operates a defined contribution pension scheme which is administered by an external independent pension provider. Contributions are recognised in the Statement of Financial Activities as they fall due.

Financial instruments

Basic financial instruments are measured at amortised cost other than investments which are measured at fair value.

1. Accounting policies (continued from previous page)

Critical estimates and judgements

In preparing financial statements it is necessary to make certain judgements, estimates and assumptions that affect the amounts recognised in the financial statements. The treatment of tangible fixed assets is sensitive to changes in useful economic lives and residual values of assets. In the view of the Trustees in applying the accounting policies adopted, no judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any estimates or assumptions made carry a significant risk of material adjustment in the next financial year.

2. Comparative statement of financial activities

	Unrestricted funds Year ended 31 Mar 2020 £	Restricted funds Year ended 31 Mar 2020 £	Total funds Year ended 31 Mar 2020 £
Income from:			
Donations and legacies	67,902	15,841	83,743
Charitable activities	2,110	114,769	116,879
Investment activities	117	-	117
Total income	70,129	130,610	200,739
Expenditure on:			
Raising funds	35,292	-	35,292
Charitable activities			
Bereavement counselling services	34,255	119,769	154,024
Total expenditure	69,547	119,769	189,316
Net income/(expenditure)	582	10,841	11,423
Reconciliation of funds:			
Total funds brought forward	140,834	-	140,834
Total funds carried forward	141,416	10,841	152,257

3. Income from donations and legacies

	Unrestricted funds	Restricted funds	Total funds
	Year ended 31 Mar 2021	Year ended 31 Mar 2021	Year ended 31 Mar 2021
	£	£	£
Individual donations	25,839	-	25,839
Trusts and foundations	19,413	10,619	30,032
Client contributions	16,418	-	16,418
	61,670	10,619	72,289

	Unrestricted funds	Restricted funds	Total funds
	Year ended 31 Mar 2020	Year ended 31 Mar 2020	Year ended 31 Mar 2020
	£	£	£
Individual donations	39,525	-	39,525
Trusts and foundations	250	15,841	16,091
Client contributions	20,148	-	20,148
Donations from use of rooms	7,979	-	7,979
	67,902	15,841	83,743

4. Income from charitable activities

	Unrestricted funds	Restricted funds	Total funds
	Year ended 31 Mar 2021	Year ended 31 Mar 2021	Year ended 31 Mar 2021
	£	£	£
Camden Commissioners/CCG	90,188	-	90,188
Islington Commissioners/CCG	52,333	-	52,333
	142,521	-	142,521

	Unrestricted funds	Restricted funds	Total funds
	Year ended 31 Mar 2020	Year ended 31 Mar 2020	Year ended 31 Mar 2020
	£	£	£
Camden Commissioners/CCG	-	88,769	88,769
Islington Commissioners/CCG	-	26,000	26,000
Corporate counselling	2,110	-	2,110
	2,110	114,769	116,879

5. Total expenditure

	Direct staff costs	Direct other costs	Support costs	Total costs
	Year ended 31 Mar 2021	Year ended 31 Mar 2021	Year ended 31 Mar 2021	Year ended 31 Mar 2021
	£	£	£	£
Raising funds	17,769	-	16,942	34,711
Charitable activities				
Bereavement counselling services	60,769	18,471	75,550	154,790
	78,538	18,471	92,492	189,501

	Direct staff costs	Direct other costs	Support costs	Total costs
	Year ended 31 Mar 2020	Year ended 31 Mar 2020	Year ended 31 Mar 2020	Year ended 31 Mar 2020
	£	£	£	£
Raising funds	19,220	-	16,072	35,292
Charitable activities				
Bereavement counselling services	59,435	24,446	70,143	154,024
	78,655	24,446	86,215	189,316

Indirect costs, including governance costs, which cannot be directly attributed to activities, are allocated between activities proportionate to the direct costs incurred in those activities.

A breakdown of expenditure on raising funds between restricted and unrestricted funds can be found in note 6.

A breakdown of charitable expenditure between restricted and unrestricted funds can be found in note 7.

An analysis of staff costs can be found in note 8.

Support costs consists of the following:

	Total costs	Total costs
	Year ended 31 Mar 2021	Year ended 31 Mar 2020
	£	£
Support staff costs	38,939	36,255
Premises costs	32,414	28,202
Professional services	12,090	7,352
Administration	5,113	11,128
Governance	3,936	3,278
	92,492	86,215

5. Total expenditure (continued from previous page)

Governance costs includes:

	Total costs	Total costs
	Year ended	Year ended
	31 Mar 2021	31 Mar 2020
	£	£
Independent examination	1,281	1,260
Insurance	2,620	1,969
Other governance costs	35	49
	3,936	3,278

The independent examiners received remuneration for the following services in the year:

	Total costs	Total costs
	Year ended	Year ended
	31 Mar 2021	31 Mar 2020
	£	£
Independent examination	1,281	1,260
Provision of Xero software licence	238	238
	1,519	1,498

6. Expenditure on raising funds

	Unrestricted funds	Restricted funds	Total funds
	Year ended	Year ended	Year ended
	31 Mar 2021	31 Mar 2021	31 Mar 2021
	£	£	£
Direct staff costs	17,769	-	17,769
Support costs	16,942	-	16,942
	34,711	-	34,711

	Unrestricted funds	Restricted funds	Total funds
	Year ended	Year ended	Year ended
	31 Mar 2020	31 Mar 2020	31 Mar 2020
	£	£	£
Direct staff costs	19,220	-	19,220
Support costs	16,072	-	16,072
	35,292	-	35,292

7. Expenditure on charitable activities

	Unrestricted funds Year ended 31 Mar 2021 £	Restricted funds Year ended 31 Mar 2021 £	Total funds Year ended 31 Mar 2021 £
Direct staff costs	60,769	-	60,769
Direct other costs	18,471	-	18,471
Support costs	75,550	-	75,550
	154,790	-	154,790

	Unrestricted funds Year ended 31 Mar 2020 £	Restricted funds Year ended 31 Mar 2020 £	Total funds Year ended 31 Mar 2020 £
Direct staff costs	13,218	46,217	59,435
Direct other costs	5,437	19,009	24,446
Support costs	15,600	54,543	70,143
	34,255	119,769	154,024

8. Staff costs

	Total funds Year ended 31 Mar 2021 £	Total funds Year ended 31 Mar 2020 £
Gross salaries	113,411	110,237
Employer's NIC	2,516	3,227
Employer's pension	1,550	1,446
	117,477	114,910

The average headcount during the period was 12 persons (2020: 12 persons), however the average weekly full time equivalent during the year was 3 persons (2020: 3 persons).

No employee received employee benefits of more than £60,000 (2020: NIL).

The total employee benefits paid to key management personnel during the year was £43,165 (2020: £43,884).

9. Tangible fixed assets

	Leasehold improvements	Office equipment	Total
	£	£	£
Cost			
At 1 April 2020	1,020	5,030	6,050
Derecognised in year	-	(5,030)	(5,030)
At 31 March 2021	1,020	-	1,020
Accumulated depreciation			
At 1 April 2020	923	5,030	5,953
Charge for the year	97	-	97
Derecognised in year	-	(5,030)	(5,030)
At 31 March 2021	1,020	-	1,020
Net book value			
At 1 April 2020	97	-	97
At 31 March 2021	-	-	-

10. Debtors and prepayments

	Total Year ended 31 Mar 2021	Total Year ended 31 Mar 2020
	£	£
Trade debtors	30,262	21,655
Gift aid due from HMRC	4,786	5,869
Prepayments	6,997	7,000
	42,045	34,524

11. Creditors: amounts falling due within one year

	Total Year ended 31 Mar 2021	Total Year ended 31 Mar 2020
	£	£
Trade creditors	1,769	-
Accruals	2,295	2,560
	4,064	2,560

12. Analysis of charity funds

	Balance brought forward Year ended 31 Mar 2021 £	Income for the period Year ended 31 Mar 2021 £	Expenditure in the period Year ended 31 Mar 2021 £	Transfers between funds Year ended 31 Mar 2021 £	Balance carried forward Year ended 31 Mar 2021 £
Unrestricted funds					
General fund	134,416	204,249	(189,501)	(1,000)	148,164
Designated funds – leasehold dilapidations	7,000	-	-	1,000	8,000
	141,416	204,249	(189,501)	-	156,164
Restricted funds					
Traumatic bereavement	3,500	3,360	-	-	6,860
Group bereavement sessions	7,341	7,259	-	-	14,600
	10,841	10,619	-	-	21,460
	152,257	214,868	(189,501)	-	177,624

Designated funds – leasehold dilapidations

The Trustees have decided to put aside an additional £1,000 to cover any potential dilapidation costs incurred on termination of the current office lease in September 2020 (over the past few years an accumulated amount of £5,000 had been put aside). Whilst the office is maintained to a high quality, the Trustees feel it is prudent to put this amount aside.

Restricted funds – traumatic bereavement

The Charity received funds from several trusts to support traumatic bereavement, creating new partnerships with community groups and tackling issues which make bereavement harder to overcome.

Restricted funds – group bereavement session

The Charity received funds from several trusts to support group bereavement work, however due to the onset of the COVID-19 pandemic this work has been postponed.

12. Analysis of charity funds (continued from previous page)

	Balance brought forward Year ended 31 Mar 2020 £	Income for the period Year ended 31 Mar 2020 £	Expenditure in the period Year ended 31 Mar 2020 £	Transfers between funds Year ended 31 Mar 2020 £	Balance carried forward Year ended 31 Mar 2020 £
Unrestricted funds					
General fund	134,834	70,129	(69,547)	(1,000)	134,416
Designated funds leasehold dilapidations	6,000	-	-	1,000	7,000
	140,834	70,129	(69,547)	-	141,416
Restricted funds					
Camden Commissioners/ CCG	-	88,769	(88,769)	-	-
Islington Commissioners/ CCG	-	26,000	(26,000)	-	-
Traumatic bereavement	-	8,500	(5,000)	-	3,500
Group bereavement sessions	-	7,341	-	-	7,341
	-	130,610	(119,769)	-	10,841
	140,834	200,739	(189,316)	-	152,257

Restricted funds – Camden & Islington

The Charity receives funds from Camden and Islington CCGs to provide bereavement counselling to residents from each relevant area. Historically these were treated as individual restricted funds, however following a review of the substance of the agreements they have been treated as unrestricted contract income moving forward.

13. Analysis of net assets

	General funds	Designated funds	Restricted funds	Total funds
	Year ended 31 Mar 2021	Year ended 31 Mar 2021	Year ended 31 Mar 2021	Year ended 31 Mar 2021
	£	£	£	£
Fixed assets	-	-	-	-
Current assets	152,228	8,000	21,460	181,688
Current liabilities	(4,064)	-	-	(4,064)
	148,164	8,000	21,460	177,624

	General funds	Designated funds	Restricted funds	Total funds
	Year ended 31 Mar 2020	Year ended 31 Mar 2020	Year ended 31 Mar 2020	Year ended 31 Mar 2020
	£	£	£	£
Fixed assets	97	-	-	97
Current assets	136,879	7,000	10,841	154,720
Current liabilities	(2,560)	-	-	(2,560)
	134,416	7,000	10,841	152,257

14. Other financial commitments

On 31 March 2021, the Charity had annual future minimum lease payments under a non-cancellable operating lease for the office premises as set out below:

	Total Year ended 31 Mar 2021	Total Year ended 31 Mar 2020
	£	£
Within one year	28,000	28,000
Within one to five years	42,000	70,000
	70,000	98,000

15. Trustee remuneration

During the year, no Trustee received any remuneration (2020 - £NIL). No members of the Board of Trustees received reimbursement of expenses (2020 - £NIL).

16. Related party transactions

During the year unrestricted donations totalling £18,000 (2020: £20,000) were gratefully received from Michael Palin, who is the spouse of Helen Palin, one of the Trustees. There were no other related party transactions in either the current or prior period.

17. Use of volunteers

The Charity relies significantly on counsellors who provide their professional services voluntarily and contributed over 6,000 sessions during the year. Without their support the Service would not be able to continue to operate at the level it currently does.