

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	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

	Direct staff costs	Direct other costs	Support costs	Total costs
	Year ended	Year ended	Year ended	Year ended
	31 Mar 2021	31 Mar 2021	31 Mar 2021	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	Year ended
	31 Mar 2022	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.