

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

Contents

Reference and administrative details	4
Introduction from the Chair	5
About the Bereavement Service	6
Trustees annual report	7
The year in review	7
Financial review	11
Structure, governance and management	11
Statement of Board of Trustees' responsibilities	12
Independent examiner's report	14
Statement of financial activities	16
Balance sheet	17
Notes to the financial statements	18

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.