



Survivors of  
Bereavement  
by Suicide

Survivors of Bereavement By Suicide

# Annual Report And Unaudited Financial Statements For The Year Ended 31 December 2024

Hope. Healing. Community



# SURVIVORS OF BEREAVEMENT BY SUICIDE

## LEGAL AND ADMINISTRATIVE INFORMATION

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**Trustees**

F J Livv  
J H Bradshaw  
P Chandarana  
E Payami  
Dr J Whitebrook  
J Taylor

Chair  
Treasurer

**Chief Executive Officer**

J Jakub

(Appointed 3 March 2025)

**Company Secretary**

J Jakub

(Appointed 3 March 2025)

**Charity number (England and Wales)** 1098815

**Charity number (Scotland)** SC041397

**Company number** 04754829

**Registered office**

14-16 New Lawn Road  
Ilkeston  
Derbyshire  
DE7 5HE

**Independent Examiner**

Mitchell Charlesworth (Audit) Limited  
3rd Floor  
44 Peter Street  
Manchester  
M2 5GP  
M2 5GP

**Bankers**

Charity Aid Foundation Bank Limited  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
ME19 4JQ





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# SURVIVORS OF BEREAVEMENT BY SUICIDE



## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

### FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees (who are also directors for the purpose of company law) present their annual report and financial statements for the year ended 31 December 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

#### Governing document

The company was incorporated by Memorandum and Articles of Association dated 14 April 2003. The company is limited by guarantee and has no share capital.

#### Legal status

The company is registered as a charity under the Charities Act 2011 and its registered number with the Charity Commission is 1098815, the charity is also registered under the Charities and Trustee Investment (Scotland) Act 2005 and its registered number is SC041397.

#### Trustee induction and training

All trustees receive advice and information on their roles in the organisation and administration of the charity. The Charity Commission Guide for trustees is provided to each member.

#### Objectives and activities

##### Charitable Objectives

To meet the needs and break the isolation for adults (18 and over) who have been impacted by suicide loss, by offering a safe and confidential environment, in which adults can share their experiences and feelings, consequently giving and gaining support from each other. To promote greater awareness for professionals to help them recognise the specific support required for those impacted by suicide.

##### Public Benefit

The trustees have had regard to the guidance issued by the Charity Commission, which has meant that they should report on the charity's public benefit.

The two underlying principles are:

- (i) There must be an identifiable benefit or benefits that arise from the aims, and
- (ii) Benefit must be for the public, or a section of the public.

# SURVIVORS OF BEREAVEMENT BY SUICIDE



## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

### Achievements and performance

*Significant activities and achievements against objectives*

2024 has been one of significant change and challenge for Survivors of Bereavement by Suicide. The board of trustees have had to make difficult decisions. At every turn we have done so with the best interest of the charity's long-term future at heart.

Despite these challenges, we ended the year with a renewed sense of purpose and strengthened leadership following the recruitment of Josie Jakub into the CEO position.

We are deeply grateful to our volunteers, staff, supporters, and partners for their continued commitment. We remain steadfast in our mission; To offer timely and ongoing peer support to adults bereaved or impacted by suicide loss, providing hope, healing and a voice to those left behind.

### Fundraising and Income Generation

Our traditional fundraising avenues proved more challenging this year, reflecting broader sector-wide trends and increased competition for limited grant funding. Efforts are now underway to diversify income sources, strengthen our bid-writing capacity, and deepen relationships with potential funders.

As the below graph shows, the disparity between income and expenditure was with regularity in the wrong direction. From June 2024 onwards however green shoots of positive change are visible. By December, there had been five months of consecutive income growth.



As the graph demonstrates, since the beginning of the new financial year, January 2025, efforts have been focused on delivering sustainable financial stability. The implementation of new expenses policies for staff and volunteers have been beneficial to control costs. This has been beneficial as despite cost headwinds, our expenditure is reduced year on year.

In addition to cost control, we are reviewing our fundraising strategy to ensure it aligns with our refreshed leadership and forward-looking operational planning.

Exploring opportunities to run events that can both raise awareness and deliver financial outcomes are a priority. Engaging with those people who want to support SoBS is vital to preserve the character and community of our charity.

# SURVIVORS OF BEREAVEMENT BY SUICIDE



## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

### Operational Delivery

Volunteers have continued to deliver unparalleled support to people bereaved by suicide across four activity streams.

Steady growth in numbers has meant that fewer people are surviving their bereavement without support.

Thank you to all who volunteer and continue to do so. Thank you also the team who train and support the volunteers.



### Support Line

The telephone support has operated for 2,790 hours this year. This is more than double the hours it was operational in 2023.

Often the first point of contact after the website, the Support Line is essential to survivors. Both as a immediate support and as a point to signpost from.

We truly appreciate the time that goes into the volunteering and the work that goes into making it happen.

### Support Groups

Support Groups have continued to be critical hubs of community support. Providing a safe space for bereaved individuals to come and openly discuss the unique feeling following a bereavement by suicide should not be undervalued.

Though there have been some group closures in 2025, there is overall growth in group numbers.



# SURVIVORS OF BEREAVEMENT BY SUICIDE



## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

We are focusing on reaching new groups in areas of the map where we know there is a need, but where we currently have no presence.

We have been proud to open three groups in Scotland and two groups in Wales and there are a number of new groups in the pipeline.

#### Email Support

For those who are not ready to talk, volunteer operate the Email Support. The number of emails received has fallen back slightly year on year. This is unexpected given the increased we have seen in other areas of outreach.

We are unaware of the driver for this downturn. We will be reviewing this to ensure that there is enough awareness of Email Support.



#### Looking Ahead

With a stable leadership team and a renewed focus on mission delivery, Survivors of Bereavement by Suicide is entering a new phase. Our goals for the coming year include:

- Enhancing and delivering support for existing volunteers
- Strengthening core services and support to beneficiaries
- Rebuilding financial resilience through cost control and diversified funding
- Investing in staff wellbeing and organisational culture
- Increasing transparency and engagement with stakeholders
- Recruitment of trustees to increase numbers and enhance skills

We are committed to building a more robust, sustainable, and impactful organisation.

#### Leadership

In June, Lesley Rose stood down as CEO of the charity. During her time, she made a valuable contribution in building the volunteer network and creating greater awareness of the importance of dealing with the impact of suicide involving loved ones.

Phill Abbiss was appointed interim CEO from within the team, providing much-needed stability during a period of uncertainty. We are grateful for his commitment.

# SURVIVORS OF BEREAVEMENT BY SUICIDE



## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

In the final quarter of the year, following a thorough and transparent recruitment process, we appointed Josie Jakub who brings a wealth of experience at senior management and c-suite level and organisational transformation. As a mission and values driven leader, we anticipate ongoing positive change. The board are confident Josie will continue to guide SoBS into a period of renewed strategic focus, stable growth and organisational stability.

#### Going concern

With the treasurers financial budgeting, the directors have reasonable expectation that the company has adequate funding resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing for the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

#### Financial review

The total income in 2024 received was £421,354, which was an decrease from the previous year of £562,668. Expenditure has increased from £640,782 in 2023 to £738,758. Overall, this has resulted in a deficit of £317,404, which is significantly lower than the previous year a deficit of £78,114.

The charity recorded a significant financial loss across 2024. This outcome was due to a combination of the Big Lottery funding ending, and limited success in securing replacement grant funding.

The trustees have agreed a policy for managing adequate and appropriate reserves for the charity in line with guidance issues by the Charity Commission. The trustees have considered the risks to the organisation, completed an analysis of the impact of significant risk and identified the need to maintain a reserve equivalent to 6-12 months unrestricted expenditure currently estimated at between £120,000 and £200,000. In addition, a difficult strategic decision was made to reduce the charity's reserves to a level more appropriate for future grant eligibility. This will allow us to access funding streams previously unavailable to use due to high reverse balances.

While this decision was not taken lightly, it was made with a long-term perspective. The trustees continue to monitor reserves closely to ensure financial sustainability while maximizing funding opportunities.

#### Structure, governance and management

##### Governing document

Survivors of Bereavement by Suicide, National Office is based at 14-16 New Lawn Road, Ilkeston, Derbyshire, DE7 5HE which is the company's registered office and the principal address of the charity. Survivors of Bereavement by Suicide is a company limited by guarantee and not having a share capital (company registration No. 04754829 England and Wales) and Registered Charity (No. 1098815, Scottish Charity No. SC041497). The charity's governing document is the Memorandum of Articles of Association.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

F J Liiv - Chair

J H Bradshaw - Treasurer

P Chandarana

E Payami

Dr J Whitebrook

J Taylor

N S Colbourne (Resigned 5 November 2024)

# SURVIVORS OF BEREAVEMENT BY SUICIDE



## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

### ▶ **Trustee selection methods**

An assessment is made to discover those skills required by the organisation. Efforts are made to recruit trustees who meet the skill requirement of Survivors of Bereavement by Suicide. The trustees are responsible for scheme governance and the employment of staff. They are required to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources. It is also responsible for maintaining proper ongoing accounting records which show, with reasonable accuracy, the financial position of the charitable company and for safeguarding assets.

### ▶ **Organisational structure**

The board of trustees continue to meet ten months of the year virtually with a further two meetings face to face. The trustees responsible for the strategic direction and policy of the charity. A scheme of delegation is in place and day to day responsibility for the running of the charity rests with the chief officer, who attends all the trustees meetings, but has no voting rights.

### ▶ **Risk mitigation policy**

The trustees examine the major risks that the charity faces each financial year when preparing and updating the strategic plan. The charity has developed systems to monitor and control these risks to mitigate any impact that they may have on the charity in the future. However, the trustees consider that the continuing uncertainty over funding levels constitutes a significant residual risk to our present level of operation if we are not successful in negotiating more sustainable funding. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery of our services to our clients. The policies are periodically reviewed to ensure that they still meet the need of the charity.

The events of the past year highlighted the importance of strong governance, transparent decision-making, and succession planning.

The trustees have reviewed and updated internal policies and risk management frameworks and initiated regular oversight processes.

Key risks moving forward include ongoing funding volatility and sector-wide cost pressures. However, we believe our strengthened executive team and governance measures have improved our resilience.

### ▶ **Acknowledgements**

We would like to thank our staff, volunteers, and stakeholders for their continued dedication and resilience throughout a challenging period.

Your support has been crucial in keeping our work available and meaningful. To our funders and partners, we remain deeply appreciative of your trust and collaboration.

We also wish to formally welcome Josie and thank our previous interim leadership for their commitment and service.

I would like to thank the trustees who have provided wisdom and insight through difficult decision making processes.

### ▶ **Related parties**

Survivors of Bereavement by Suicide has no related parties that make a significant impact upon the policies adopted by the organisation.

# Thank You

# SURVIVORS OF BEREAVEMENT BY SUICIDE

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

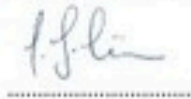
FOR THE YEAR ENDED 31 DECEMBER 2024

### Small company exemption

This report is prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

The trustees confirm that this report is approved, and the financial statements attached give a true and fair view of the charity's affairs for the period in question.

Signed on behalf of the Board of Trustees,



F J Liv  
Chair

14-16 New Lawn Road  
Ilkeston  
Derbyshire  
DE7 5HE

Date: 27/09/2025

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# SURVIVORS OF BEREAVEMENT BY SUICIDE

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF SURVIVORS OF BEREAVEMENT BY SUICIDE

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I report to the trustees on my examination of the financial statements of Survivors Of Bereavement By Suicide (the charity) for the year ended 31 December 2024.

#### **Responsibilities and basis of report**

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. You are satisfied that the financial statements of the charity are not required by charity or company law to be audited and have chosen instead to have an independent examination.

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and section 145 of the Charities Act 2011. In carrying out my examination I have followed the requirements of Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 and the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

#### **Independent examiner's statement**

Since the charity has prepared its financial statements on an accruals basis and is also registered in Scotland, or the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 and section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

- 1 accounting records were not kept in respect of the charity as required by section 44(1)(a) of the Charities and Trustee Investment (Scotland) Act 2005, Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 and section 386 of the Companies Act 2006;
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 and the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
- 4 the financial statements 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 financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

## **SURVIVORS OF BEREAVEMENT BY SUICIDE**

### **INDEPENDENT EXAMINER'S REPORT (CONTINUED)**

#### **TO THE TRUSTEES OF SURVIVORS OF BEREAVEMENT BY SUICIDE**

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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 financial statements to be reached.

*Mitchell Charlesworth*

Alison Buckley  
Independent Examiner

Mitchell Charlesworth (Audit) Limited  
3rd Floor  
44 Peter Street  
Manchester  
M2 5GP

Dated: 27/09/2025

## SURVIVORS OF BEREAVEMENT BY SUICIDE

### STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

|  | Notes | Unrestricted<br>funds<br>2024<br>£ | Restricted<br>funds<br>2024<br>£ | Total<br>2024<br>£ | Unrestricted<br>funds<br>2023<br>£ | Restricted<br>funds<br>2023<br>£ | Total<br>2023<br>£ |
|--|-------|------------------------------------|----------------------------------|--------------------|------------------------------------|----------------------------------|--------------------|
| <b>Income from:</b>                      |       |                                    |                                  |                    |                                    |                                  |                    |
| Donations and legacies                   | 3     | 318,048                            | -                                | 318,048            | 418,914                            | -                                | 418,914            |
| Charitable activities                    | 4     | 5,710                              | 70,886                           | 76,596             | 12,986                             | 129,172                          | 142,158            |
| Investments                              | 5     | 26,710                             | -                                | 26,710             | 1,596                              | -                                | 1,596              |
| <b>Total income</b>                      |       | <u>350,468</u>                     | <u>70,886</u>                    | <u>421,354</u>     | <u>433,496</u>                     | <u>129,172</u>                   | <u>562,668</u>     |
| <b>Expenditure on:</b>                   |       |                                    |                                  |                    |                                    |                                  |                    |
| Raising funds                            | 6     | 31,930                             | -                                | 31,930             | 60,195                             | -                                | 60,195             |
| Charitable activities                    | 7     | 598,587                            | 108,195                          | 706,782            | 443,916                            | 136,671                          | 580,587            |
| <b>Total expenditure</b>                 |       | <u>630,517</u>                     | <u>108,195</u>                   | <u>738,712</u>     | <u>504,111</u>                     | <u>136,671</u>                   | <u>640,782</u>     |
| <b>Net expenditure</b>                   |       | <u>(280,049)</u>                   | <u>(37,309)</u>                  | <u>(317,358)</u>   | <u>(70,615)</u>                    | <u>(7,499)</u>                   | <u>(78,114)</u>    |
| Transfers between funds                  |       | (15,240)                           | 15,240                           | -                  | 374,797                            | (374,797)                        | -                  |
| <b>Net movement in funds</b>             | 9     | <u>(295,289)</u>                   | <u>(22,069)</u>                  | <u>(317,358)</u>   | <u>304,182</u>                     | <u>(382,296)</u>                 | <u>(78,114)</u>    |
| <b>Reconciliation of funds:</b>          |       |                                    |                                  |                    |                                    |                                  |                    |
| Fund balances at 1 January 2024          |       | <u>636,287</u>                     | <u>156,553</u>                   | <u>792,840</u>     | <u>332,105</u>                     | <u>538,849</u>                   | <u>870,954</u>     |
| <b>Fund balances at 31 December 2024</b> |       | <u>340,998</u>                     | <u>134,484</u>                   | <u>475,482</u>     | <u>636,287</u>                     | <u>156,553</u>                   | <u>792,840</u>     |

The company had no new or discontinued activities during the year.

# SURVIVORS OF BEREAVEMENT BY SUICIDE

## BALANCE SHEET

AS AT 31 DECEMBER 2024

|   | Notes | 2024<br>£       | £              | 2023<br>£       | £              |
|---|-------|-----------------|----------------|-----------------|----------------|
| <b>Fixed assets</b>                                   |       |                 |                |                 |                |
| Tangible assets                                       | 13    |                 | 15,270         |                 | 7,220          |
| <b>Current assets</b>                                 |       |                 |                |                 |                |
| Stocks  | 14    | 5,791           |                | -               |                |
| Debtors   | 15    | 29,992          |                | 18,574          |                |
| Cash at bank and in hand                              |       | 441,166         |                | 781,269         |                |
|   |       | <u>476,949</u>  |                | <u>799,843</u>  |                |
| <b>Creditors: amounts falling due within one year</b> | 16    | <u>(16,737)</u> |                | <u>(14,223)</u> |                |
| <b>Net current assets</b>                             |       |                 | 460,212        |                 | 785,620        |
| <b>Total assets less current liabilities</b>          |       |                 | <u>475,482</u> |                 | <u>792,840</u> |
| <b>The funds of the charity</b>                       |       |                 |                |                 |                |
| Restricted income funds                               | 18    |                 | 134,484        |                 | 156,553        |
| Unrestricted funds                                    | 19    |                 | 340,998        |                 | 636,287        |
|   |       |                 | <u>475,482</u> |                 | <u>792,840</u> |

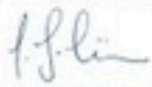
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2024.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 27/09/2025

  
.....

F J Liiv

Chair

Company registration number 04754829 (England and Wales)

# SURVIVORS OF BEREAVEMENT BY SUICIDE

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 DECEMBER 2024

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#### 1 Accounting policies

##### Charity information

Survivors Of Bereavement By Suicide is a private company limited by guarantee incorporated in England and Wales. The registered office is 14-16 New Lawn Road, Ilkeston, Derbyshire, DE7 5HE.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

#### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

# SURVIVORS OF BEREAVEMENT BY SUICIDE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

|                       |                                   |
|-----------------------|-----------------------------------|
| Holiday Home          | 20% straight line                 |
| Fixtures and fittings | 25% straight line                 |
| Computers             | 20% straight line                 |
| Website               | 20% straight line from March 2024 |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.8 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

#### 1.9 Cash and cash equivalents

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

# SURVIVORS OF BEREAVEMENT BY SUICIDE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

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#### 1 Accounting policies

(Continued)

##### 1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

##### *Basic financial assets*

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

##### *Basic financial liabilities*

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

##### *Derecognition of financial liabilities*

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

##### 1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

##### 1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

## SURVIVORS OF BEREAVEMENT BY SUICIDE

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

#### FOR THE YEAR ENDED 31 DECEMBER 2024

#### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

#### 3 Income from donations and legacies

|                     | Unrestricted<br>funds<br>2024<br>£ | Unrestricted<br>funds<br>2023<br>£ |
|---------------------|------------------------------------|------------------------------------|
| Donations and gifts | 318,048                            | 409,414                            |
| Grants              | -                                  | 9,500                              |
|                     | <u>318,048</u>                     | <u>418,914</u>                     |

#### 4 Income from charitable activities

|   | Unrestricted<br>funds<br>2024<br>£ | Restricted<br>funds<br>2024<br>£ | Total<br>2024<br>£ | Unrestricted<br>funds<br>2023<br>£ | Restricted<br>funds<br>2023<br>£ | Total<br>2023<br>£ |
|---|------------------------------------|----------------------------------|--------------------|------------------------------------|----------------------------------|--------------------|
| Group grants                                  | -                                  | 70,886                           | 70,886             | -                                  | 7,850                            | 7,850              |
| Big Lottery Fund                              | -                                  | -                                | -                  | -                                  | 121,322                          | 121,322            |
| Sale of merchandise                           | 5,014                              | -                                | 5,014              | 1,986                              | -                                | 1,986              |
| Non profit income from training and workshops | 696                                | -                                | 696                | 11,000                             | -                                | 11,000             |
|   | <u>5,710</u>                       | <u>70,886</u>                    | <u>76,596</u>      | <u>12,986</u>                      | <u>129,172</u>                   | <u>142,158</u>     |

#### 5 Income from investments

|                          | Unrestricted<br>funds<br>2024<br>£ | Unrestricted<br>funds<br>2023<br>£ |
|--------------------------|------------------------------------|------------------------------------|
| Bank interest receivable | <u>26,710</u>                      | <u>1,596</u>                       |

## SURVIVORS OF BEREAVEMENT BY SUICIDE

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

#### 6 Expenditure on raising funds

|                              | Unrestricted<br>funds<br>2024<br>£ | Unrestricted<br>funds<br>2023<br>£ |
|------------------------------|------------------------------------|------------------------------------|
| Advertising/promotions/books | 31,930                             | 60,195                             |

#### 7 Expenditure on charitable activities

|   | Direct costs<br>2024<br>£ | Direct costs<br>2023<br>£ |
|---|---------------------------|---------------------------|
| <b>Direct costs</b>                                       |                           |                           |
| Accommodation/volunteer expenses                          | 29,126                    | 20,546                    |
| Conference/event costs                                    | 31,729                    | 48,929                    |
| Rent/room hire  | 51,002                    | 44,160                    |
| Travel costs  | 25,378                    | 17,181                    |
| Training  | 20,062                    | 6,162                     |
|   | 157,297                   | 136,978                   |
| <b>Share of support and governance costs (see note 8)</b> |                           |                           |
| Support   | 545,823                   | 437,009                   |
| Governance  | 3,662                     | 6,600                     |
|   | 706,782                   | 580,587                   |
| <b>Analysis by fund</b>                                   |                           |                           |
| Unrestricted funds  | 598,587                   | 443,916                   |
| Restricted funds  | 108,195                   | 136,671                   |
|   | 706,782                   | 580,587                   |

## SURVIVORS OF BEREAVEMENT BY SUICIDE

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

#### FOR THE YEAR ENDED 31 DECEMBER 2024

#### 8 Support costs allocated to activities

|                                    | 2024<br>£      | 2023<br>£      |
|------------------------------------|----------------|----------------|
| Staff costs                        | 434,337        | 334,079        |
| Depreciation                       | 2,781          | 359            |
| Telephone and internet             | 23,186         | 16,999         |
| Business development               | -              | 1,200          |
| Legal, professional and insurances | 26,560         | 10,088         |
| Postage and printing               | 4,915          | 8,781          |
| Stationery/software                | 5,213          | 12,201         |
| Sundry expenses                    | 23,614         | 28,633         |
| Equipment                          | 3,272          | 12,105         |
| Holiday home running               | 10,677         | 4,605          |
| Bank charges                       | 713            | 604            |
| Lease car                          | 10,555         | 7,355          |
| Governance costs                   | 3,662          | 6,600          |
|                                    | <u>549,485</u> | <u>443,609</u> |
| <b>Analysed between:</b>           |                |                |
| Direct costs                       | <u>549,485</u> | <u>443,609</u> |

#### 9 Net movement in funds

|   | 2024<br>£    | 2023<br>£  |
|---|--------------|------------|
| The net movement in funds is stated after charging/(crediting):               |              |            |
| Fees payable to the charity's independent examiner:                           |              |            |
| - for the independent examination/audit of the charity's financial statements | 2,000        | 5,400      |
| - for the financial statements  | 775          | 1,200      |
| Depreciation of owned tangible fixed assets                                   | <u>2,781</u> | <u>359</u> |

#### 10 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

Reimbursement of expenses totalling £4,410 (2023: £Nil) was made to 6 trustees (2023: 0 trustees) for travel and subsistence costs incurred in attending meetings and carrying out trustee duties.

## SURVIVORS OF BEREAVEMENT BY SUICIDE

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

#### FOR THE YEAR ENDED 31 DECEMBER 2024

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#### 11 Employees

The average monthly number of employees during the year was:

|                         | 2024<br>Number | 2023<br>Number |
|-------------------------|----------------|----------------|
| Charitable activities   | 13             | 11             |
|                         | <u>13</u>      | <u>11</u>      |
| <b>Employment costs</b> | <b>2024</b>    | <b>2023</b>    |
|                         | <b>£</b>       | <b>£</b>       |
| Wages and salaries      | 392,315        | 303,003        |
| Social security costs   | 32,001         | 23,403         |
| Other pension costs     | 10,021         | 7,673          |
|                         | <u>434,337</u> | <u>334,079</u> |

There were no employees whose annual remuneration was more than £60,000.

#### Remuneration of key management personnel

The key management personnel of the charity comprise the trustees, the Chief Executive Officer and Chief Finance Officer. The total employee benefits of the key management personnel of the charity was £75,401 (2023: £83,405).

#### 12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

## SURVIVORS OF BEREAVEMENT BY SUICIDE

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

#### FOR THE YEAR ENDED 31 DECEMBER 2024

#### 13 Tangible fixed assets

|                                    | Holiday Home  | Fixtures and fittings | Computers  | Website       | Total         |
|------------------------------------|---------------|-----------------------|------------|---------------|---------------|
|                                    | £             | £                     | £          | £             | £             |
| <b>Cost</b>                        |               |                       |            |               |               |
| At 1 January 2024                  | 50,149        | 1,723                 | -          | 5,856         | 57,728        |
| Additions                          | -             | 1,425                 | 346        | 9,060         | 10,831        |
|                                    | <u>50,149</u> | <u>3,148</u>          | <u>346</u> | <u>14,916</u> | <u>68,559</u> |
| <b>At 31 December 2024</b>         | <b>50,149</b> | <b>3,148</b>          | <b>346</b> | <b>14,916</b> | <b>68,559</b> |
| <b>Depreciation and impairment</b> |               |                       |            |               |               |
| At 1 January 2024                  | 50,149        | 359                   | -          | -             | 50,508        |
| Depreciation charged in the year   | -             | 682                   | 69         | 2,030         | 2,781         |
|                                    | <u>50,149</u> | <u>1,041</u>          | <u>69</u>  | <u>2,030</u>  | <u>53,289</u> |
| <b>At 31 December 2024</b>         | <b>50,149</b> | <b>1,041</b>          | <b>69</b>  | <b>2,030</b>  | <b>53,289</b> |
| <b>Carrying amount</b>             |               |                       |            |               |               |
| At 31 December 2024                | -             | 2,107                 | 277        | 12,886        | 15,270        |
|                                    | <u>-</u>      | <u>2,107</u>          | <u>277</u> | <u>12,886</u> | <u>15,270</u> |
| At 31 December 2023                | -             | 1,364                 | -          | 5,856         | 7,220         |
|                                    | <u>-</u>      | <u>1,364</u>          | <u>-</u>   | <u>5,856</u>  | <u>7,220</u>  |

#### 14 Stocks

|                                     | 2024         | 2023     |
|-------------------------------------|--------------|----------|
|                                     | £            | £        |
| Finished goods and goods for resale | 5,791        | -        |
|                                     | <u>5,791</u> | <u>-</u> |

#### 15 Debtors

|   | 2024          | 2023          |
|---|---------------|---------------|
|   | £             | £             |
| <b>Amounts falling due within one year:</b> |               |               |
| Trade debtors                               | 321           | -             |
| Prepayments and accrued income              | 29,671        | 18,574        |
|   | <u>29,992</u> | <u>18,574</u> |

#### 16 Creditors: amounts falling due within one year

|                              | 2024          | 2023          |
|------------------------------|---------------|---------------|
|                              | £             | £             |
| Trade creditors              | 436           | -             |
| Accruals and deferred income | 16,301        | 14,223        |
|                              | <u>16,737</u> | <u>14,223</u> |

## SURVIVORS OF BEREAVEMENT BY SUICIDE

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

#### FOR THE YEAR ENDED 31 DECEMBER 2024

#### 17 Retirement benefit schemes

|   | 2024   | 2023  |
|---|--------|-------|
|   | £      | £     |
| <b>Defined contribution schemes</b>                                 |        |       |
| Charge to profit or loss in respect of defined contribution schemes | 10,021 | 7,673 |

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

#### 18 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

|   | At 1 January<br>2024 | Incoming<br>resources | Resources<br>expended | Transfers     | At 31 December<br>2024 |
|---|----------------------|-----------------------|-----------------------|---------------|------------------------|
|   | £                    | £                     | £                     | £             | £                      |
| Department of Health                                  | 5,520                | 18,511                | (20,173)              | -             | 3,858                  |
| Big Lottery   | 151,033              | -                     | (61,458)              | -             | 89,575                 |
| County Durham (Consett,<br>Darlington and Hartlepool) | -                    | -                     | (1,664)               | 4,500         | 2,836                  |
| HWE (Harlow, Watford and<br>Welwyn & Hatfield)        | -                    | -                     | (5,200)               | 11,000        | 5,800                  |
| Henley on Thames                                      | -                    | 255                   | -                     | (255)         | -                      |
| DVA (Chesterfield)                                    | -                    | 750                   | (802)                 | 52            | -                      |
| Rutland (Market Harborough)                           | -                    | 1,000                 | (1,000)               | -             | -                      |
| Lichfield District Council                            | -                    | 3,809                 | (5,332)               | -             | (1,523)                |
| South Derbyshire CVS<br>(Swadlincote)                 | -                    | 760                   | (703)                 | (57)          | -                      |
| Durham County Council (Consett:<br>Art & Library)     | -                    | 720                   | (74)                  | -             | 646                    |
| Nottingham CC   | -                    | 5,000                 | (5,000)               | -             | -                      |
| Alex Ferry Foundation (Consett)                       | -                    | 641                   | (237)                 | -             | 404                    |
| Erewash BC (Ilkeston)                                 | -                    | 1,422                 | (78)                  | -             | 1,344                  |
| St James Place Charitable<br>Foundation (Witney)      | -                    | 1,218                 | -                     | -             | 1,218                  |
| NHS North East and North<br>Cumbria                   | -                    | 10,000                | (1,267)               | -             | 8,733                  |
| NHS South Yorkshire                                   | -                    | 16,000                | (1,760)               | -             | 14,240                 |
| Grassroots  | -                    | 800                   | (800)                 | -             | -                      |
| Listen Ear (Macclesfield & Witney)                    | -                    | 10,000                | (2,647)               | -             | 7,353                  |
|   | <u>156,553</u>       | <u>70,886</u>         | <u>(108,195)</u>      | <u>15,240</u> | <u>134,484</u>         |

## SURVIVORS OF BEREAVEMENT BY SUICIDE

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

| 18                   | Restricted funds     | (Continued)           |                       |                                  |                |
|----------------------|----------------------|-----------------------|-----------------------|----------------------------------|----------------|
| Previous year:       | At 1 January<br>2023 | Incoming<br>resources | Resources<br>expended | Transfers At 31 December<br>2023 |                |
|                      | £                    | £                     | £                     | £                                | £              |
| Group Funds          | 374,797              | -                     | -                     | (374,797)                        | -              |
| Department of Health | 6,720                | -                     | (1,200)               | -                                | 5,520          |
| Big Lottery          | 157,332              | 121,322               | (127,621)             | -                                | 151,033        |
| Listen Ear           | -                    | 5,000                 | (5,000)               | -                                | -              |
| Nottinghamshire CC   | -                    | 2,850                 | (2,850)               | -                                | -              |
|                      | <u>538,849</u>       | <u>129,172</u>        | <u>(136,671)</u>      | <u>(374,797)</u>                 | <u>156,553</u> |

# SURVIVORS OF BEREAVEMENT BY SUICIDE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

#### 18 Restricted funds

(Continued)

On 1 January 2023 all the groups funds totalling £374,797 were transferred to unrestricted funds as the trustees considered their restricted fund nature to be no longer relevant as all group funds were brought into Head Office control.

**Department of Health** - In March 2012 we were awarded £50,000 from the Department of Health. This was deemed as a rescue package and the stipulations attached were that this was a one off grant and could not be re-applied for in the future. We were to enlist the services of a company called Primetimers, who were to support our organisation by developing a business to enable us to become self-sustainable long term. To date we have spent £46,142 leaving a carryover of £3,858; the development continues with the remaining funds.

**Big Lottery** - In June 2019 we were awarded £500,000 over 5 years from the Big Lottery. The grant was to help expand the charity throughout England to establish a minimum of three support groups in every county through the employment of volunteer coordinators and increased office support staff. From the £378,679 received to date, £289,104 was spent to date leaving a carryover of £89,575.

**County Durham (Consett, Darlington & Hartlepool)** - Grant for group core costs; room hire, phone, postage, travel expenses, accommodation and literature.

**HWE (Harlow, Watford and Welwyn & Hatfield)** - Grant for group core costs; room hire, phone, postage, travel expenses, accommodation and literature.

**Henley on Thames** - Grant for books.

**DVA (Chesterfield)** - Grant for group to have gathering/meet up/social event.

**Rutland (Market Harborough)** - Grant for group core costs; room hire, phone, postage, travel expenses, accommodation and literature.

**Lichfield District Council** - Grant for group core costs; room hire, phone, refreshments, postage, travel expenses, accommodation, literature, merchandise and memorial service.

**South Derbyshire CVS (Swanlicote)** - Grant for group core costs; room hire and phone.

**Durham County Council (Consett; Art & Library)** - Grant for group to have art therapy and library books.

**Nottingham CC** - Open 4 new support groups in the area.

**Alex Ferry Foundation (Consett)** - Grant for group core costs; room hire, phone, refreshments and library books.

**Erewash BC (Ilkeston)** - Grant for group core costs; room hire and phone.

**St James Place Charitable Foundation (Witney)** - Grant for group core costs; room hire, phone, refreshments and travel expenses.

**NHS North East and North Cumbria** - Open 3 new support groups.

**NHS South Yorkshire** - Group running cost for 4 groups.

**Grassroots** - Received for ASIST trainer costs.

**Listen Ear (Macclesfield and Witney)** - Open 2 new support groups.

## SURVIVORS OF BEREAVEMENT BY SUICIDE

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

#### FOR THE YEAR ENDED 31 DECEMBER 2024

#### 19 Unrestricted funds

|                       | At 1 January<br>2024<br>£          | Incoming<br>resources<br>£          | Resources<br>expended<br>£          | Transfers At 31 December<br>2024<br>£          | £               |
|-----------------------|------------------------------------|-------------------------------------|-------------------------------------|--|-----------------|
| General reserve       | 636,287                            | 350,468                             | (630,517)                           | (15,240)                                       | 340,998         |
|                       | <u>        </u>                    | <u>        </u>                     | <u>        </u>                     | <u>        </u>                                | <u>        </u> |
| <b>Previous year:</b> | <b>At 1 January<br/>2023<br/>£</b> | <b>Incoming<br/>resources<br/>£</b> | <b>Resources<br/>expended<br/>£</b> | <b>Transfers At 31 December<br/>2023<br/>£</b> | <b>£</b>        |
| General reserve       | 332,105                            | 433,496                             | (504,111)                           | 374,797  | 636,287         |
|                       | <u>        </u>                    | <u>        </u>                     | <u>        </u>                     | <u>        </u>                                | <u>        </u> |

**General reserve:** General reserves represent the funds of the charity which are not designated for a particular purpose.

#### 20 Analysis of net assets between funds

|                              | Unrestricted<br>funds<br>2024<br>£ | Restricted<br>funds<br>2024<br>£ | Total<br>2024<br>£ |
|------------------------------|------------------------------------|----------------------------------|--------------------|
| <b>At 31 December 2024:</b>  |                                    |                                  |                    |
| Tangible assets              | 15,270                             | -                                | 15,270             |
| Current assets/(liabilities) | 325,728                            | 134,484                          | 460,212            |
|                              | <u>        </u>                    | <u>        </u>                  | <u>        </u>    |
|                              | 340,998                            | 134,484                          | 475,482            |
|                              | <u>        </u>                    | <u>        </u>                  | <u>        </u>    |
|                              | Unrestricted<br>funds<br>2023<br>£ | Restricted<br>funds<br>2023<br>£ | Total<br>2023<br>£ |
| <b>At 31 December 2023:</b>  |                                    |                                  |                    |
| Tangible assets              | 7,220                              | -                                | 7,220              |
| Current assets/(liabilities) | 629,067                            | 156,553                          | 785,620            |
|                              | <u>        </u>                    | <u>        </u>                  | <u>        </u>    |
|                              | 636,287                            | 156,553                          | 792,840            |
|                              | <u>        </u>                    | <u>        </u>                  | <u>        </u>    |

#### 21 Related party transactions

During the year, course fees for a course in relation to the work of the charity amounting to £6,900 were paid for on behalf of James Bradshaw (2023 - none).

**SURVIVORS OF BEREAVEMENT BY SUICIDE**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

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**22 Operating lease commitments**

**Lessee**

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

|             | <b>2024</b>   | <b>2023</b>    |
|-------------|---------------|----------------|
|             | <b>£</b>      | <b>£</b>       |
| Amounts due | <u>98,317</u> | <u>125,368</u> |