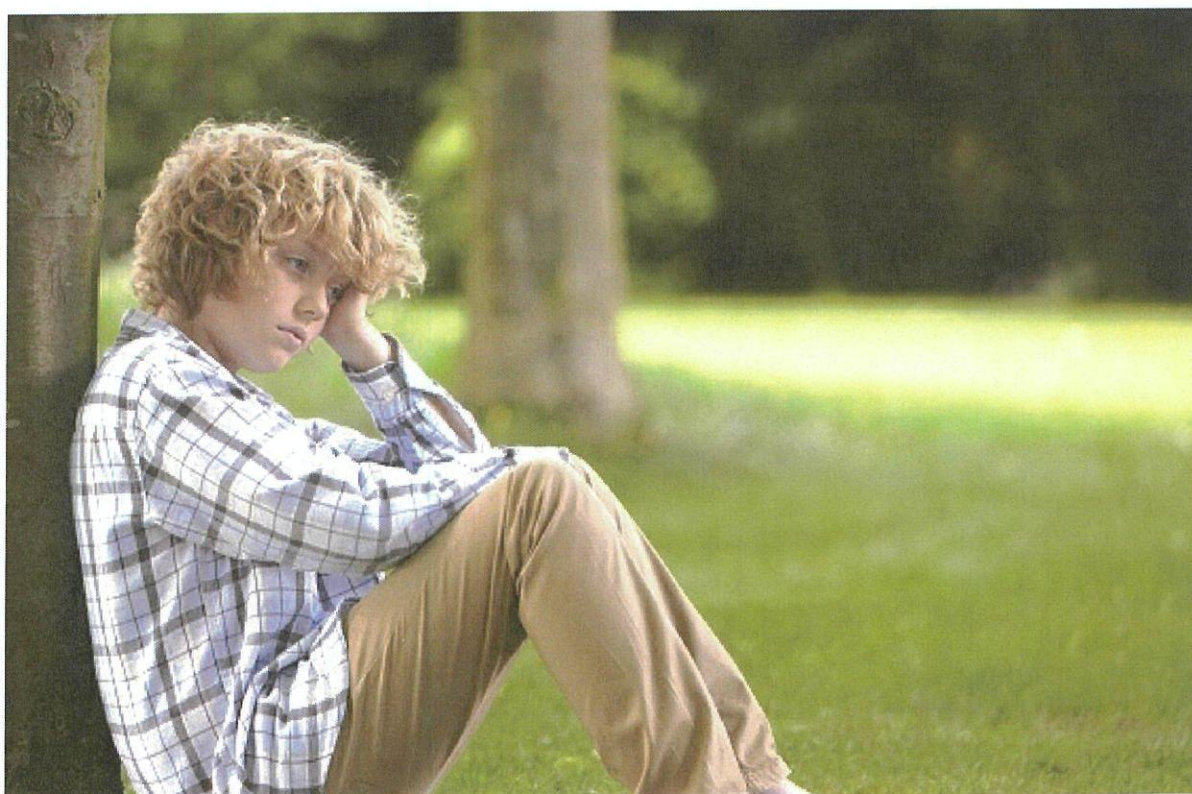




Supporting bereaved children

ANNUAL REPORT AND ACCOUNTS YEAR ENDED 31ST MARCH 2021

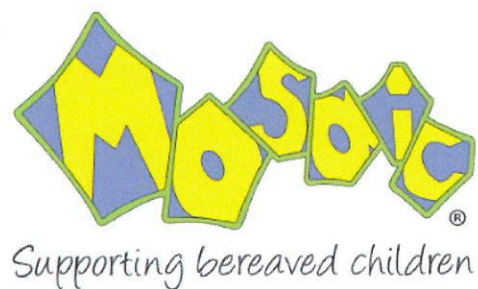


Registered Charity 1158138

3 Barnes Croft, Coles Lane, Milborne St Andrew, Blandford Forum, Dorset, DT11 0LG

Tel: 01258 837071

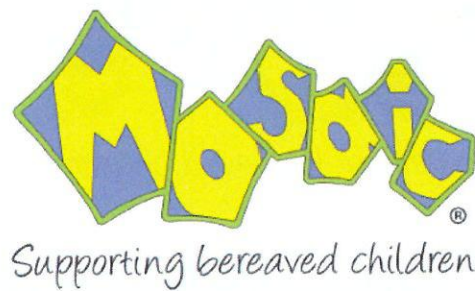
Email: info@mosaicfamilysupport.org Website: www.mosaicfamilysupport.org



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24	Report of the Independent Examiner



LEGAL AND ADMINISTRATIVE INFORMATION

Status

Mosaic was registered with the Charity Commission on the 7th June 2007 as an Unincorporated Association and converted to a CIO (Charitable Incorporated Organisation) on the 1st April 2015 when the name was changed to Mosaic – Supporting Bereaved Children (Mosaic). It is governed by a constitution adopted on the 18th July 2014. The Charity Registration number is 1158138.

Charity Objects

- The preservation and protection of mental health and the relief of sickness caused by bereavement in particular but not exclusively, children who have suffered bereavement.
- To advance the education of professionals in the subject of bereavement.

Organisational Structure

Mosaic is managed and administered by a Management Team consisting of the Chief Executive Officer and the Family Therapy Services Manager who were appointed by the Trustees. Further details of the organisational arrangements are given in the body of the report.

The Trustees serving during the year were as follows:

Cathy Gilpin – Chair
Holly Walbridge – Vice-Chair
Dr Rollo Clifford
Nicola Hall
David Hannibal
Karen Parnell
Mary Norrish

Principal Office

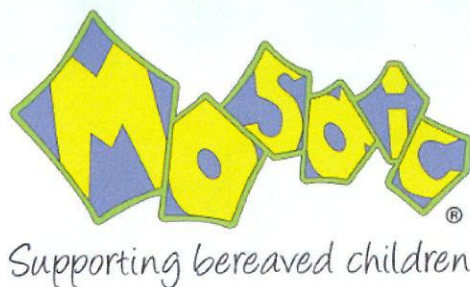
3, Barnes Croft, Coles Lane, Milborne St Andrew, Blandford, Dorset, DT11 0LG

Independent Examiner

CB Reid, Wadebridge House, 16 Wadebridge Square, Poundbury, Dorchester, Dorset, DT1 3AQ

Bank

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



REPORT OF THE TRUSTEES

The Trustees present their report and the financial statements for the year ended 31st March 2021. The legal and administrative information set out on page 1 form a part of this report. The financial statements comply with the current statutory requirements and the Charity's Constitution.

Principal Activity

Mosaic is a regional non-governmental, non-political, non-religious organisation created as a charitable legal entity. The Constitution dated 18th July 2014 defines the objectives set out on page 1.

The aims of the Charity are to provide a child centred service which offers a pathway of support for bereaved children, young people and their families and to offer support for those young people who are facing the death of a parent or significant other.

Trustees

The Trustees are named on page 1 and if they served for less than a year this is indicated.

The Constitution states that the charity must have a minimum of 6 trustees. Every future Trustee is appointed after a majority vote by a resolution of the Trustees passed at a special meeting.

When appointing Trustees, the charity shall take into account the benefits of appointing the person who through residence, occupation, employment or otherwise has special knowledge of the area of benefit or is otherwise able by virtue of his or her personal or professional qualifications able to make a contribution in pursuit of the objects or the management of the charity. Every new trustee receives in-house induction and New Trustee Training through the local Voluntary Services.

The Trustees meet quarterly and delegate the day to day management of the charity to the CEO, Margaret Hannibal. Payments over £500 have to be agreed by the Trustees and payroll is set up by the CEO and authorised by the Trustee responsible for finance.

Salaries are agreed by the Trustees and reviewed annually in March. Changes and proposals recommended by the CEO are discussed and agreed at a quarterly meeting.

Finance

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and the relevant version of the 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 results for the year and the financial position of the charity are shown in the attached financial statements.

In summary, the charity's total income for the year was £282180 (£330724) of which £192840 (£181572) related to restricted project income. Total expenditure for the year was £245657 (£311934) of which £139149 (£172349) related to restricted project expenditure.

The net movement in total funds for the year was a surplus of £36523.

The focus for 2021/2022 will be to continue to increase income from fundraising and corporate donations if Covid restrictions allow, ensure sustainability, and build up reserves. However, as the country still faces many uncertainties due to the continuing pandemic, we acknowledge that the year ahead will be very challenging financially for the charity.

Reserves Policy

The Trustees have established a reserves policy in order:

- To meet contractual liabilities should the organisation have to close. This includes redundancy pay, amounts due to creditors and commitments under leases.
- To meet unexpected costs such as staff cover re illness, maternity leave, parental leave, and legal costs defending the charities interest.
- replace equipment as it wears out.
- To ensure that the charity can continue to provide a stable and quality service to those who need them. Within this context to minimise recruitment, staff training, staff induction and marketing costs by avoiding the need for redundancies caused by financial crisis.
- To provide working capital when funding is paid in arrears and place the charity in a position where it could bid for European Social Fund funding which can be paid up to 12 months in arrears.

From time to time funding has certain restrictions which means that by law it must be held as restricted reserves until it is spent in line with the funding agreement.

The Trustees calculate the reserves as part of the charity's unrestricted income funds that is freely available after taking into account restricted funds.

Total funds of	£201610
Less restricted funds	£106850
Total Reserves	£94760

Based on the Reserves Policy, £85077 would be required in the event of closure.

The Trustees intend that restricted funds are spent within a reasonable period of receipt and therefore only foresee a need to maintain reserves sufficient to provide certainty of funding that will ensure the charity can continue to provide ongoing support to bereaved children and their families. Therefore, the target range for reserves is between 25% and 50% of annual expenditure.

The reserves held are currently within our target range.

In the event of the reserves dipping below the minimum, the Trustees will aim to restore the reserves to at least 25% of expenditure over the next four years. If reserves exceed 50%, the Trustees will consider the likely expenditure over the next two years and aim to reduce reserves to between 25% and 50% of expenditure by the end of two years.

Staffing

The charity employs Margaret Hannibal, CEO (30hrs) who carries out the management of the charity overseeing administration, strategic planning, finance, referrals and fundraising. Julie Monaghan, the Family Services Therapy Manager (22.5 hrs), who is qualified to manage and supervise all counselling practice within Mosaic, a Senior Therapist (30 hrs), Training and Development Co-ordinator (25 hrs), Fundraiser (25 hrs), Finance Officer (7 hrs) and 6 Administrators (totalling 115 hrs per week).

Self-employed Therapists and Volunteer Support Workers support children and families and work on a sessional basis.

Volunteers working with families on Activity Days and Residential Weekends undergo both regular in-house and Safeguarding Children training. All staff, self-employed practitioners, trustees and volunteers have enhanced DBS (Disclosure and Barring Service) checks.

Review of Activities

Mosaic offers a range of services including:

- Bereavement counselling
- Pre-bereavement support
- Early Bereavement Interventions
- Child and family assessment
- Individual therapeutic support
- Telephone support for families, professionals and agencies working with young people
- Residential Weekend programme
- Family Activity Days and Social Events
- Training for professional and voluntary bodies
- Bespoke Training for schools and agencies

A full review of the activities that took place in the year can be found in the Management Team Report (pages 7-9).

Fundraising

A review of fundraising activities forms part of the Management Team Report (page 10)

Future Development

For information regarding future developments, please refer to the Management Team Report (page 10 - 11)

Trustee's responsibilities in relation to the financial

Charity Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity and of the profit or loss of the charity for that year. In preparing these the trustees are required to:

- select suitable accounting policies and apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business

Risk Assessment

The Trustees have identified the major risks to which the charity is exposed and have established systems to mitigate these risks.

The Trustees consider the financial position at the end of the year to be satisfactory. They also do not consider there to be any material uncertainties regarding the Charity's ability to continue as a going concern.

Voluntary help and gifts in kind

The Trustees are very grateful to the volunteers who support Mosaic, raising funds, attending residential weekends and helping with administration on the charity's behalf.

Statement of Public Benefit

The Trustees confirm that they have complied with the duty in Section 17 (5) of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit.

Mosaic offers a wide range of appropriate support to bereaved children, young people and their families throughout Dorset. We also offer support to those young people facing the death of a loved one and provide consultation and training for professionals and agencies working with children and young people. Our Early Bereavement Service offers advice and support immediately after a death when it is too early for counselling.

We use a range of therapeutic and creative interventions to help children, young people and their families understand the overwhelming feelings and emotions bereavement can bring. This will lead to improved behaviour, better attendance at school and increased levels of self-esteem. This will benefit not only the young person and their family but also the wider community.

We recognise that bereaved families grieve in different ways and our work is tailored to suit their individual needs. Alongside our individual support, we give the children and young people the opportunity to attend our Residential Weekend where they can meet others, share their experience and realise they are not alone. This helps them to make new friends who understand, feel less isolated and realise it is still fine to have fun.

It is estimated that 2,500 children living in Dorset will be bereaved each year and over 10% of those may need the support of a service like Mosaic. Many of the children and young people we work with are already living in families with issues such as poverty, poor housing, drug and alcohol abuse and domestic violence.

Research shows a gap in the provision of cohesive support for bereaved children and their families. Mosaic is working to ensure that all children who need support through their grief journey will be able to access a service that focuses on offering counselling and activities that will give them the opportunity to fulfil their potential in life.

GDPR

In order to comply with the General Data Protection Regulation, which came into effect on 25 May 2018, Mosaic has set out its approach to handling and protecting personal data in a Privacy Policy, copies of which are available on request.

Chair of Trustees Review of the Year

This past year has been one like no other in the 14 years Mosaic has been running as a charity. We started the financial year in lockdown due to the Covid19 pandemic.

Everything was impacted including our face-to-face counselling sessions and our dedicated and skilled team of counsellors had to learn other ways to support children and young people who had sadly experienced the death of a loved one. Many of the sessions were carried out by telephone or on-line via Zoom where possible. We kept in contact with the schools and agencies we work with, offering on-line webinars and telephone advice.

It was essential for Mosaic to continue giving vital support to children and young people who were coming to terms with a bereavement in the family. This especially hard during the pandemic when people were not allowed to see sick relatives to say their "goodbyes" or visit loved ones who spent time isolated and alone.

Like many small charities, Mosaic was also challenged financially. Half of the staff were furloughed, and the remainder worked from home, keeping in contact regularly via Zoom and Teams meetings. Fundraising became very difficult as we were unable to hold charity events, businesses closed and therefore income dropped significantly. During the year we saw a 48% drop in Corporate, donations and 56% drop in Community fundraising.

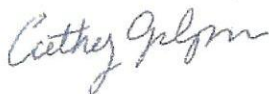
However, we were successful with applications to charitable trust and emergency Government funding schemes to help cover those difficult months.

On-line training also began via Zoom and reached new audiences. Although a different set of challenges were faced the Mosaic team were willing to adapt and learn new skills.

We were also grateful to be able to keep in contact with our team of volunteers via Zoom with regular catch ups and many new volunteers joined the team over the year.

Throughout this past year, as Trustees we have seen our CEO manage every challenge that Covid19 has presented to the charity. She has managed the team splendidly and kept everybody together and everything going during a very difficult year.

We would like to show our thanks and gratitude to the work she and the team have done in this really challenging Covid19 year, the year that changed everything.



Cathy Gilpin – Chair of Trustees
2021

REPORT OF THE MANAGEMENT TEAM

Overview

2020/2021 was a year different to any other the world had experienced. No-one could have foreseen the impact the COVID-19 pandemic would have on all areas of our lives.

All office staff changed to working from home and quickly adapted to working in a different way.

Counsellors and Therapists were trained to work on-line with young people and their families and support continued for those young people who wished to continue working in this way. Some families preferred to receive telephone support and other decided to wait until face-to-face work could resume. These families knew they could call us anytime, should they require help and advice.

The number of telephone enquires increased significantly with over 500 calls received during the first 5 months of lockdown.

Five members of staff were furloughed and in September 2020, the Family Events Organiser was made redundant. Staff returned from furlough in November and returned to full hours.

Income from fundraising reduced significantly as the community was unable to hold events. Corporate income dropped as those who had chosen Mosaic as Charity of the Year were unable to raise money as staff worked from home.

There was also a loss in income from Training as it was not possible to provide this face-to-face. However, this started again in August 2020 with some courses being held on-line.

Both the planned Impact Report and Focus Group funded by the Lottery have been moved to 2020-2021.

During the year the team worked hard to secure funding from Charitable Trusts and Covid Emergency Funds to increase the funding available for individual and family support. The Local Authority contracts continued without any additional funding, which meant it was important to secure other streams of funding.

Our Children in Need Grant came to an end in October 2020 and all future applications were put on hold until December due to COVID. A new application was successful and will start in 2021-2022.

Residential Weekends and Family Events

During 2020-21, all 3 residential weekends were cancelled, and we were unable to hold any family events.

We did run a virtual Treasure Hunt which many of our families enjoyed and some young people took part in their own events and challenges to raise money.

We hope to resume these activities during 2021-2022 if Covid restrictions are relaxed.

Referral Report

The Report year started just a couple of weeks after the first UK lockdown, with the Mosaic office closed and staff not on furlough working from home. Despite the initial shock we all felt around these events, Mosaic remained open and continued to support all our bereaved families across Dorset/BCP areas who asked for support. Throughout the first and subsequent lockdowns - all enquiries for bereavement support from families and professionals were met with a prompt response, and we were available to support via telephone and online.

At the beginning of the year all our therapists contacted their current families to offer them telephone/online support. Some chose to pause their therapy at the time hoping that the crisis would only last a few months. Other families were happy to revert to telephone and Zoom therapy sessions. We remained in contact with our professional bodies and with Child Bereavement UK to ensure we were giving appropriate advice to therapists about CPD and online training. Although we were sceptical at first about online grief therapy sessions, we soon realised how for some young people/families it worked very well. However, not for all and particularly for the younger children where it was not always appropriate. However, we remained in contact with all families and offered support and advice throughout.

Due to the pandemic our referrals initially decreased, however enquiries for bereavement support remained significantly busier. We continued to work from home responding to all family and professional enquiries via telephone, email and Zoom meetings. It became apparent very early on in the crisis that school staff were under considerable pressure supporting children with home learning and those children who were able to be in school. In response to this need, we developed a range of webinar awareness sessions on bereavement and covid related issues. We gained good feedback from those who attended. We felt it was important not only to support the staff at this challenging time but also to promote the impact of the crisis on bereaved families, issues with feeling isolated from friends and family, those unable to say goodbye to their loved ones at the time of death and unable to attend funerals.

We continued to offer our EBI (Early Bereavement Intervention) support to families and professionals mainly via telephone support Monday to Friday and through online Zoom meetings. These replaced the home visits we previously offered. We found these online sessions worked surprisingly well for families. This support remains an important way of ensuring that those young people who want and feel ready for a referral for grief therapy sooner can access this. Particularly with complex grief, research shows that early support is key in helping to prevent mental health problems. Our EBI support not only gives support to families in early grief, but also ensures we are highlighting those young people with more complex grief needs.

During the summer of 2020 in between lockdowns we resumed, where safe to do so, some face-to-face sessions outside in gardens, however this was very limited, and the majority of sessions remained online. In response to this we produced a Health & Safety Leaflet which ensured all Mosaic work kept to government and professional guidelines. Our priority was to keep families and therapists safe throughout this pandemic. A return to face-to-face sessions did resume in March 2021 but only in a risk assessed environment such as a school. We continued using both face-to-face sessions within schools alongside our online therapy sessions.

Therapists Reflective Practice reverted to an online Zoom meeting each month and was a very supportive way of keeping the team connected. Some therapists understandably chose to take time

out during the year due to their own family needs. However, some offered support in various creative ways. I feel very proud of our therapy team who throughout this time have remained dedicated and flexible.

Although it has been a very strange and challenging time, it has also shown how supportive our Mosaic team is despite everyone working from home. Our CEO has continued to support us all so well individually and the weekly team zoom meetings have ensured that working from home has kept us all connected together as a team. Hopefully this coming year we will start to see a more normal way of working and at last a return of our residential and activity days for our families.

Statistics regarding the number of referrals can be found on pages 12-13

Julie Monaghan

Senior Therapy Services Manager

Training Report

Over the last financial year, 357 delegates attended training or webinars which was a 1.1% increase on the previous year.

Feedback:

78% of attendees rated our training as excellent with the remaining 22% rating it as very good or good.

*'It really has improved my confidence in the area and will be invaluable'
(Delegate attending Pre-Bereavement Course)*

*It felt as good as face-to-face and was easy and accessible via Zoom. Brilliant!
(Delegate attending Introduction Course)*

Due to the Coronavirus Pandemic, training only restarted in August 2020, with the majority taking place from January to March 2021.

From April 2020 all our courses/workshops were cancelled and in the autumn, we launched online training which continued for the rest of the financial year. Uptake for these workshops was extremely good, with many selling out within days of being advertised.

In addition to our public training workshops, we provided bespoke training and webinars for 12 different schools and organisations. Subsidised training funded by local Funeral Directors, Douch Family Funeral Services, continued to support our bespoke training course for schools.

Sian Haynes

Training & Development Co-ordinator

Fundraising Report

Mosaic experienced a significant reduction in income from fundraising and donations during the year due to the pandemic.

Many businesses were also unable to fundraise on our behalf and our own events were cancelled.

We held an on-line Summer Raffle and had a small on-line shop selling masks and craft items.

Some of our young people took on their own challenges



Our new 'Young Ambassadors' who all completed their own challenges during lockdown and raised money for Mosaic

'Thank you'

Finally

The pandemic has changed everyone's lives and charities have seen a large drop in income with some closing. With the support of the Government Furlough scheme and a reduction in some expenses, we have managed to continue our work and keep income, although significantly reduced, in line with our expenses. During 2021-2022, the team will be working hard concentrating on other ways to ensure there is sufficient income to continue the service we provide to bereaved children, young people and their families.

We are seeing a significant increase in the number of referrals and enquiries we are receiving, including an increase in suicide. With all staff back to working their full hours, and therapists working at full capacity with face-to-face work, our expenses have returned to pre-pandemic levels. Unfortunately, our income has not and with many covid emergency trust funds finishing, we believe 2021-2022 will be a more difficult year for the charity.

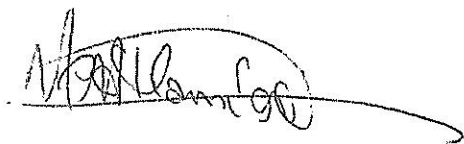
Hopefully, our Residential Weekends and family activities will be possible in late 2021 or early 2022 but with current uncertainty this may not be possible.

I continued to meet regularly with the child bereavement service in Hampshire to share good practice and ways of working together and will be looking at providing support and training as requested.

We will continue to increase the number of grant and trust applications in order to cover the loss in community and corporate income we have experienced during the pandemic and research other streams of income.

The solid foundation the charity has been built upon and the continued commitment of the staff, trustees, counsellors and volunteers has ensured that Mosaic will continue to maintain a high standard of excellence, with the overall welfare for children and families remaining paramount.

All staff, counsellors, trustees and volunteers continue to work as a team, supporting each other and promoting the rewarding and challenging work we do. Without this team work, we would not be able to continue the cohesive service we provide. I would like to thank them personally for all their support.

A handwritten signature in black ink, appearing to read 'Margaret Hannibal', with a long, sweeping horizontal line extending to the right.

Margaret Hannibal MBE
CEO

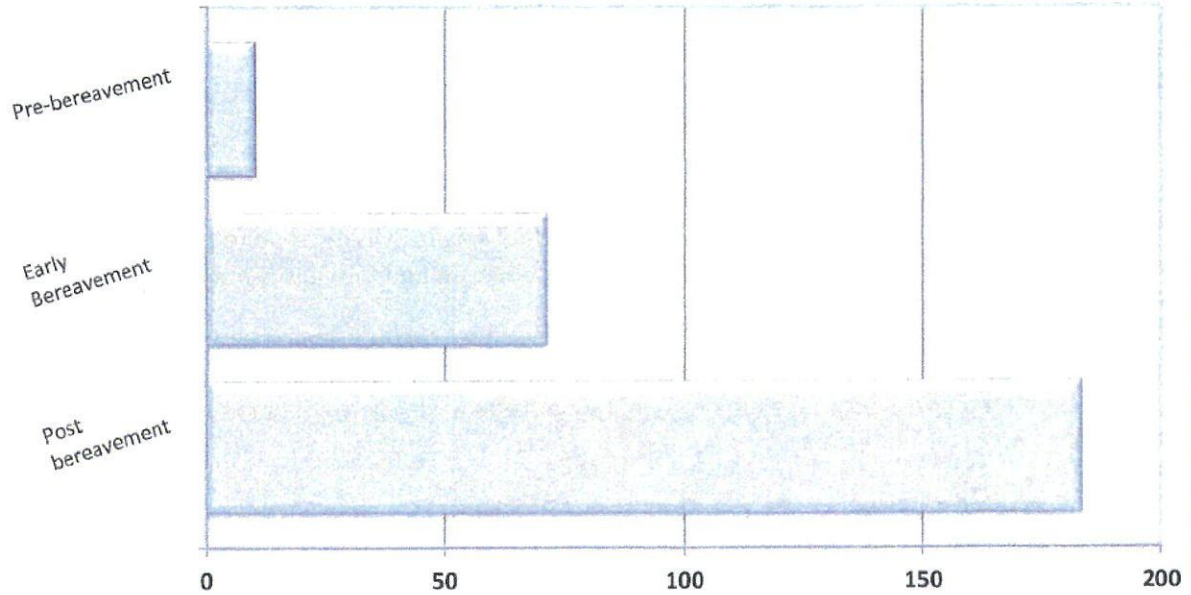
Analysis of Referrals

New Referrals April 2020 - March 2021

Number of Children 264

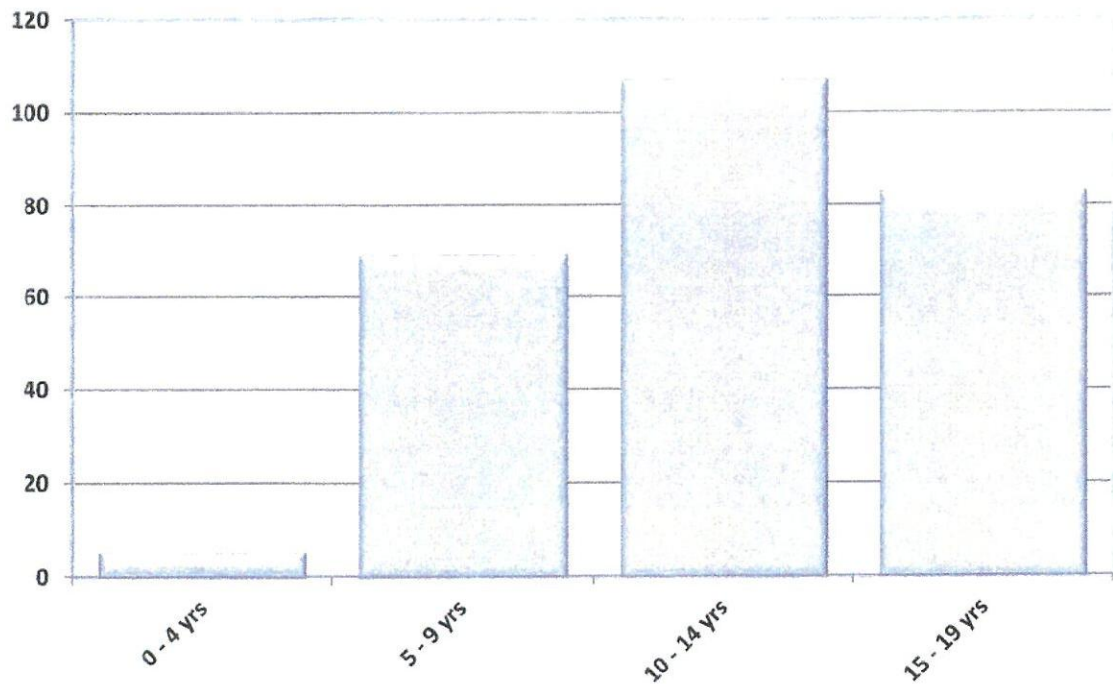
Post Bereavement Support 183

Early Bereavement Support 71 Pre- Bereavement 10

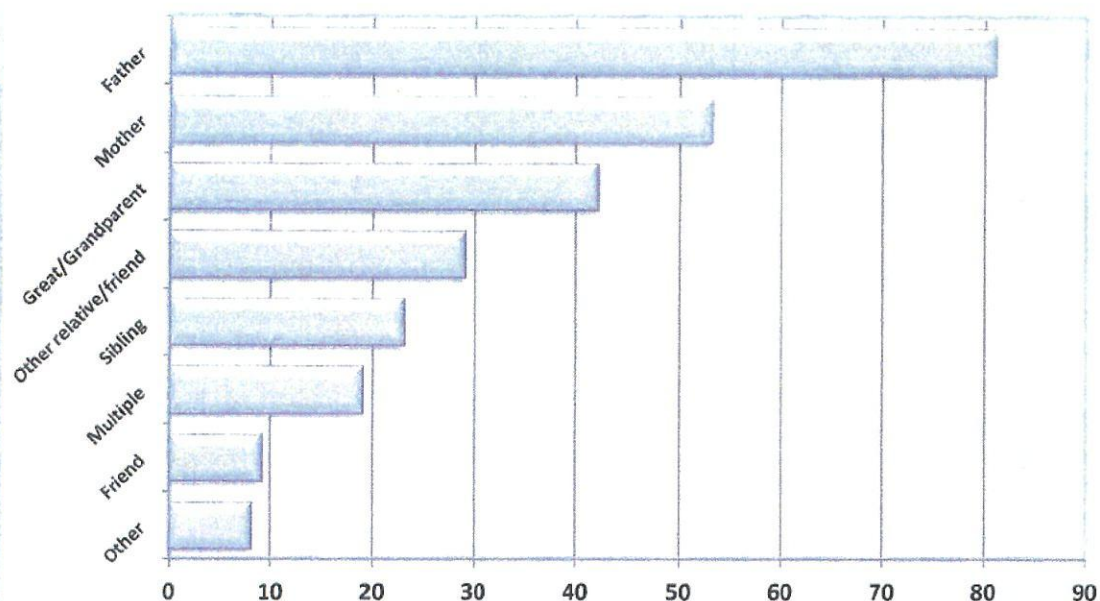


New Referrals April 2020 - March 2021

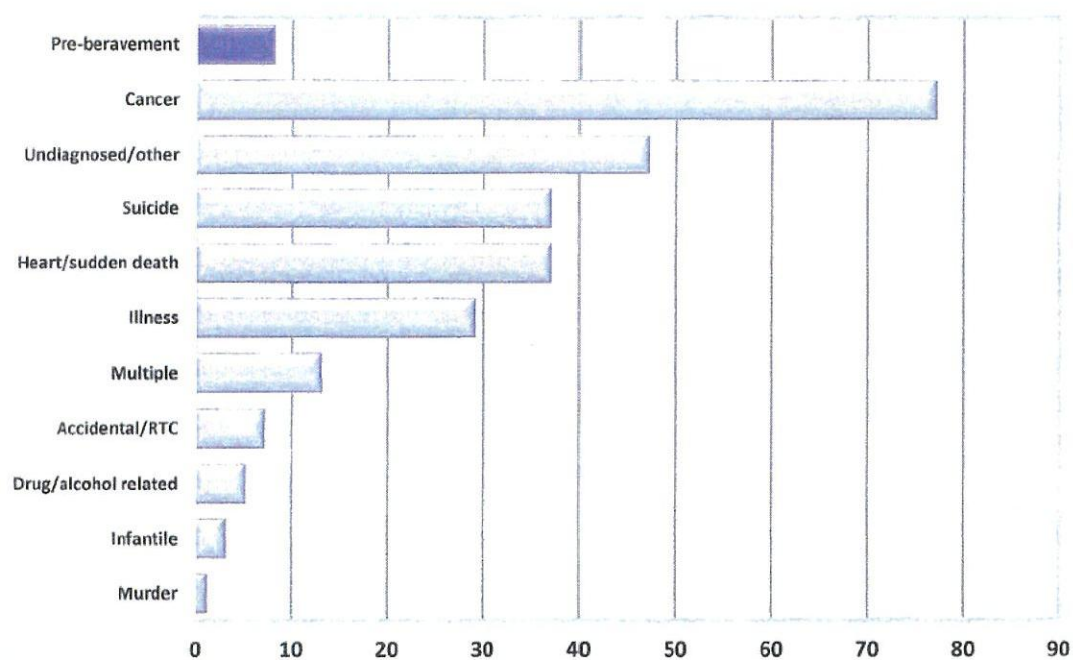
Age of child/young person



New referrals April 2020 - March 2021 Relationship to child/children



New referrals April 2020 - March 2021 Pre-Bereavement/Cause of death



Statement of Financial Activities for the year ended 31 March 2021

	Note	Unrestricted £	Restricted £	Total £	Prior Year Total £
Income from:					
Donations and Legacies					
Charitable Trust Donations	7 & 8	5,651	66,237	71,888	60,166
Corporate Donations	7 & 8	7,338	2,300	9,638	20,237
Community Donations	7 & 8	46,938	450	47,388	84,442
Grants	7		76,184	76,184	80,099
Charitable Activities					
Family & Child Support / Counselling	7		47,669	47,669	61,273
Study Days & Bespoke Training		7,820		7,820	11,368
Mosaic Fundraising		738		738	6,945
Conference		0		0	5,160
Other Income					
Bank Interest		258		258	1,034
Government Furlough Scheme		20,597		20,597	
Total Incoming Resources		89,340	192,840	282,180	330,724
Expenditure on:					
Raising Funds					
Fundraising & Promotion		1,137		1,137	5,815
Charitable Activities					
Residential Weekends				0	15,037
Family events / Christmas gifts			1,203	1,203	2,093
Study Days & Bespoke Training		158		158	2,964
Conference				0	4,820
Counsellors Fees, Training & Travel			43,174	43,174	72,229
Supervision			6,208	6,208	7,275
Resources		25		25	110
Focus Group				0	120
Social media		1,593		1,593	0
Staff Costs					
Salaries & Travel	9	76,267	76,047	152,314	163,218
Recruitment & Staff Training	9		20	20	3,154
Office costs					
Rent & Rates		9,055	10,797	19,852	13,664
Utilities		3,982		3,982	6,362
Cleaning & Supplies				0	691
Postage, Printing & Stationery		1,487		1,487	5,278
Information Technology		5,593	1,700	7,293	1,797
Small Items of Equipment				0	178
Sundry Expenses		161		161	1,051
Other costs					
Accountancy		800		800	1,630
Bank Charges		82		82	60
DBS Checks		604		604	928
Insurance		1,278		1,278	1,189
Subscriptions		1,186		1,186	782
Trustee Meetings and Training	11			0	115
Total Operating Expenses		103,408	139,149	242,557	310,560
Loss on disposal of fixed asset	3	115		115	0
Amortisation of Fixed Assets	2	1,080		1080	0
Depreciation of Fixed Assets	3	1,905		1905	1374

Total Resources Expended		106,508	139,149	245,657	311,934
Net Income/(Expenditure)		-17,168	53,691	36,523	18,790
Total Funds brought forward		111,928	53,159	165,087	146,297
Total Funds carried forward		94,760	106,850	201,610	165,087
The SOFA includes all gains and losses recognised in the year. All income and expense derive from continuing activities.					

Balance Sheet as at 31 March 2021

	Note	Unrestricted £	Restricted £	Total £	Prior Year Total £
Fixed Assets:					
Intangible Fixed Assets					
Cost b/f		0	0	0	0
Additions		10,800	0	10,800	0
Depreciation		(1,080)	0	(1,080)	0
Total Intangible Fixed Assets	2	9,720	0	9,720	0
Fixed Assets:					
Office Equipment, Furniture & Fittings and Promotional Materials					
Cost b/f		12,732		12,732	15,209
Additions		2,229		2,229	2,293
Disposals		(1,353)		(1,353)	0
Depreciation		(10,592)		(10,592)	(14,695)
Total Tangible Fixed Assets	3	3,016		3,016	2,807
Current Assets					
Cash at bank and in hand		83,001	106,850	189,851	160,808
Debtors		6,342		6,342	9,703
Prepaid Expenses		4,325		4,325	2,744
Bank Interest Receivable		0		0	116
Total Current Assets	4	93,668	106,850	200,518	173,371
Total Assets		106,404	106,850	213,254	176,178
Creditors					
Trade Creditors		(10,612)		(10,612)	(9,184)
Current Liabilities					
Accrued Expenses		(1,032)		(1,032)	(1,906)
Deferred Income		0		0	
Total Creditors	5	(11,644)		(11,644)	(11,090)
Total Net Assets		94,760	106,850	201,610	165,087
Summary of Funds					
Restricted			106,850	106,850	53,159
General		94,760		94,760	111,928
Total Charity Funds	6	94,760	106,850	201,610	165,087

The notes on pages 17 to 18 form part of these accounts.

The accounts were approved by the board of trustees on 17th November 202 and signed on their behalf:

Name of signatory Cathy Gilpin

Signature



Designation of signatory Chair of

Note 1 – Accounting Policies

- a) The accounts (financial statements) have been prepared in accordance with the relevant version of the 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) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Accounting Practice. The latest version of FRS 102 is effective 1 January 2019.
- b) The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the relevant version of the 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) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.
- c) Mosaic – Supporting Bereaved Children is a Charitable Incorporated Organisation (CIO) with Company Number CE002402.
- d) Mosaic – Supporting Bereaved Children is a charity that is explicitly and solely for the benefit of helping children and their families, supporting them through bereavement.
- e) Income from the categories 'Charitable Activities' and 'Other Income', as detailed on the Statement of Financial Activities, are based on accrual accounting. Income from voluntary donations is recognised in the accounts on the date of receipt.
- f) Donated goods were received during the year, for uses such as raffle prizes and lucky dips. We have received jigsaws and games from one donor with an estimated value of £1,560. Other small gifts of immaterial value were also received.
- g) The charity is supported in a number of its activities by volunteers who provide their services free of charge. The only costs associated with the help of the volunteers relate to training and Disclosure and Barring Service checks.
- h) Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure. Expenditure is accounted for on an accrual basis. All restricted income is used for expenditure relating to Charitable Activities and Staff Costs.
- i) Tangible Fixed Assets are stated on the Balance Sheet at cost. Depreciation is levied from the date of acquisition and is provided for at the following annual rates in order to write off each asset over its estimated useful life.

Computer Equipment – 3 years straight line method (previously 5 years straight line method)

Furniture and Fittings – 3 years straight line method

Promotional Materials – 3 years straight line method

- j) Investments in interest bearing accounts, with a notice period of less than six months, are included as 'Cash at bank and in hand'.
- k) Mosaic – Supporting Bereaved Children is a going concern and will meet its financial obligations as they fall due. There is no threat of liquidation for the foreseeable future and the charity has the intention to keep operating its activities for the next year.

Note 2 - Intangible Fixed Assets

	CRM Software £	Total £
Cost brought forward	0	0
Additions in the year	10,800	10,800
Disposals in the year	0	0
Cost as at 31 March 2021	10,800	10,800
Depreciation brought forward	0	0
Disposals	0	0
Depreciation charge for the year	1,080	1,080
Depreciation as at 31 March 2021	1,080	1,080
Net book value as at 31 March 2021	9,720	9,720
Net book value as at 31 March 2020	0	0

Intangible Fixed Assets are stated on the Balance Sheet at cost. Amortisation is levied from the date of acquisition and is provided for at the following annual rates in order to write off each asset over its estimated useful life.

CRM Software – 5 years straight line method

Note 3 - Tangible Fixed Assets

	IT Equipment £	Furniture and Fittings £	Promotional Materials £	Total £
Cost brought forward	9,502	1,636	1,594	12,732
Additions in the year	2,229	0	0	2,229
Disposals in the year	(1,353)	0	0	(1,353)
Cost as at 31 March 2021	10,378	1,636	1,594	13,608
Depreciation brought forward	6,714	1,636	1,575	9,925
Disposals	(1,238)	0	0	(1,238)
Depreciation charge for the year	1,886	0	19	1,905
Depreciation as at 31 March 2021	7,362	1,636	1,594	10,592
Net book value as at 31 March 2021	3,016	0	0	3,016
Net book value as at 31 March 2020	2,788	0	19	2,807

Note 4 - Current Assets

	2020/21	2019/20
Cash at bank and in hand	£	£
Banks	77,254	48,555
Building Societies	112,567	112,224
Petty Cash	30	29
	189,851	160,808
Trade Debtors		
Training Fees	1,970	85
Family Support Fees	1,975	8,973
Conference	0	645
Utilities: Telephones	2,397	0
	6,342	9,703

Prepayments

Residential weekends	1,453	1,453
Family Events	125	125
Annual Subscriptions	0	101
Insurance	960	958
IT Database	1,526	0
Photocopying expenses	162	0
Rent Units 3 & 4	99	107
	4,325	2,744

Bank Interest

Receivable	0	116
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Total Current Assets	200,518	173,371
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Note 5 - Current Liabilities

	2020/21	2019/20
	£	£
Creditors		
Conference	0	350
Consultation Fees	228	0
Counsellors fees & travel	6,644	5,546
Counsellor Training	0	50
IT: Databases	600	0

Salary costs	2,405	2,282
Staff Training	0	250
Stationery	30	0
Study Days	49	0
Subscriptions	36	36
Supervision	620	670
	10,612	9,184

Accrued Expenses

Accountancy	900	1,000
Photocopier	0	359
Utilities: Electricity	65	490
Telephone	67	57
	1,032	1,906

Total Current Liabilities	11,644	11,090
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Note 6 – Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Fixed Assets	12,736	-	12,736
Current Assets	93,668	106,850	200,518
Current Liabilities	(11,644)	-	(11,644)
	94,760	106,850	201,610

	Balance 01/04/2020 £	Incoming Resources £	Resources Expended £	Balance 31/03/2021 £
Restricted Funds (see Note 7)	53,159	192,840	139,149	106,850
General Funds	111,928	89,340	106,508	94,760
	165,087	282,180	245,657	201,610

Note 7 - Restricted Income

ye 31/03/21

Donations	Restricted for	b/f £	Income £	Expenditure £	c/f £
Charitable Trusts					
The Valentine Charitable Trust	<i>Staff costs</i>	9,699	0	4,170	5,529
The Valentine Charitable Trust	<i>Counselling</i>	0	10,000	0	10,000
Tesco Groundworks	<i>Counselling</i>	0	1,166	1,166	0
Groundwork Tesco Bags of Help	<i>Counselling</i>	0	1,000	50	950
Ducks & Drakes Cancer Trust	<i>Staff Training</i>	851	0	20	831
The Louis Ross Foundation	<i>Residential weekends</i>	368	0	0	368
The Louis Ross Foundation	<i>Counselling</i>	0	350	150	200
The Edward Gostling Foundation	<i>EBI Counselling costs</i>	925	5,000	5,209	716
The Alex Robert-Miller Foundation	<i>Residential weekends</i>	2,000	0	0	2,000
Toby's of Shaftesbury	<i>Counselling costs (Shaftesbury)</i>	775	0	775	0
Willdoes	<i>Residential weekends</i>	7,050	0	0	7,050
The Primrose Fund	<i>Counselling (Bou/Bos)</i>	0	1,000	575	425
The Cortion Hill Fund	<i>Counselling (N Dorset)</i>	0	1,500	1,355	145
Talbot Village Trust	<i>Counselling (BCP Area)</i>	0	5,000	1,661	3,339
Clingan's Trust	<i>Counselling</i>	0	350	350	0
Lottery/HMRC	<i>Counselling</i>	0	5,550	2,123	3,427
The Truemark Trust	<i>Counselling</i>	0	3,000	325	2,675
The Souter Charitable Trust	<i>Counselling</i>	0	1,500	200	1,300
The Charles Lewis Foundation	<i>Counselling</i>	0	3,500	0	3,500
Dorset Community Foundation	<i>Counselling</i>	0	3,500	1,917	1,583
Dorset Council Impact Fund	<i>IT Equipment</i>	0	1,700	1,700	0
Post Code Community Lottery	<i>Salaries</i>	0	17,757	7,572	10,185
CAF Bank Emergency Fund	<i>Rent & Rates</i>	0	4,364	4,364	0
		21,668	66,237	33,682	54,223

Corporate Donations					
4Com	<i>Christmas Gifts for children</i>	0	1,300	997	303
AFC Bournemouth	<i>Christmas Gifts for children</i>	0	206	206	0
AFC Bournemouth	<i>Counselling</i>	0	794	0	794
		0	2,300	1,203	1,097
Community Donations					
Christchurch Rotary Club	<i>Counselling</i>	0	450	0	450
		0	450		450
Grants					
Children In Need	<i>Staff costs</i>	1,618	14,817	16,435	0
The National Lottery Community Fund	<i>Staff costs</i>	21,869	48,337	47,870	22,336
The National Lottery Community Fund	<i>Outcome project focus group</i>	1,450	13,030	0	14,480
		24,937	76,184	64,305	36,816
Family & Child Support					
Dorset Council	<i>Counselling costs</i>	0	17,700	17,700	0
BCP Council (Poole & BCP combined only)	<i>Counselling costs</i>	5,046	16,525	10,398	11,173
Dorset Families Matter	<i>Counselling costs</i>	1,508	6,519	4,936	3,091
Schools/Self-funding/Other	<i>Counselling costs</i>	0	6,925	6,925	0
		6,554	47,669	39,959	14,264
TOTAL		53,159	192,840	139,149	106,850

Note 8 - Unrestricted Income from Donations

Donations of £1,000 or more

	£
From the Estate of Mary Black	9,758
The Valentine Charitable Trust	5,000
Bryanston School	3,267
Masonic Lodge Red Cross of Constantine	2,500
Bournemouth Rotary	2,000
Dorset Masonic Lodge Amity 137	1,250
Swain and Rands	1,080
Ferndown Inner Wheel	1,000
Total Donations of £1,000 or more	25,855
Total Donations of less than £1,000	34,072
Total Unrestricted Donations	59,927

Represented as follow:

Charitable Trust Donations	5,651
Corporate Donations	7,338
Community Donations	46,938
	59,927

Note 9 - Analysis of Staff costs

	2019/20	2019/20
	£	£
Staff Salaries	144,573	148,978
Employer NI	4,589	6,052
Employer Pension Contributions	1,830	1,905
Payroll Expenses	935	940
Staff Travel	387	5,343
	<u>152,314</u>	<u>163,218</u>
Staff Recruitment	0	1,086
Staff Training	20	2,068
	<u>20</u>	<u>3,154</u>

During the year, total remuneration of £46,697 to update (£44,914 - 2019/20) was paid to key management personnel.

No employee had emoluments in excess of £60,000 (2019/20: nil).

The monthly average headcount was 11 staff (2019/20: 11 staff)

Note 10 - Related Parties

The CEO, Margaret Hannibal and Trustee, David Hannibal are married. David Hannibal does not take part in any decisions regarding the CEO or the setting of the CEO's salary.

No trustee was directly employed, or engaged in a self-employed capacity by Mosaic, or had any interests in a business which supplied goods or services to Mosaic, during the year. No Trustee acted as a Trustee for another Charity from which Mosaic received funds or to which Mosaic made payments, during the year.

No trustee received any remuneration of any other benefits from the charity.

Note 11 - Trustee costs

	2020/21	2019/20
	£	£
Cost of Trustee Meetings & Training	<u>0</u>	<u>115</u>

Note 12 - Independent Examiner costs

	2020/21	2019/20
	£	£
Cost of Independent examination	<u>800</u>	<u>1,630</u>

Independent Examiner's Report to the Trustees of Mosaic – Supporting Bereaved Children

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2021 which are set out on pages 14 to 23.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. 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 material 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 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

Your attention is drawn to the fact that the charity has prepared the accounts (financial statements) in accordance with the relevant version of the 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) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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.

Pete Cattermole FCA
Institute of Chartered Accountants in England and Wales
Wadebridge House
16 Wadebridge Square
Poundbury
Dorchester
Dorset
DT1 3AQ

99Dated:

Independent Examiner's Report to the Trustees of Mosaic – Supporting Bereaved Children

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2021 which are set out on pages 16 to 24.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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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 accounts to be reached.



Pete Cattermole FCA

Institute of Chartered Accountants in England and Wales
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Dated: 22 November 2021



Supporting bereaved children

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