

Supporting bereaved children

Annual Report & Accounts **for year ended 31st March 2022**



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

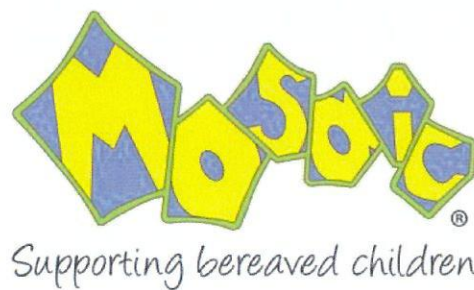
Tel: 01258 837071
Registered Charity No. 1158138





INDEX

Page	
1	Legal and Administrative Information
2 – 4	Report of the Trustees
5	Statement of Public Benefit
6	Chair of Trustees Review of the Year
7 – 9	Report from the Management Team
10 – 16	Activity Reports
17 - 18	Referral Analysis
19 – 28	Statement of Financial Activities and Notes to the Accounts
29	Report of the Independent Examiner



Legal & 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 until October 2021)
Karen Parnell – (Chair from November 2021)
Dr Rollo Clifford
Nicola Hall
David Hannibal
Mary Norrish
Holly Wallbridge (resigned November 2021)

Principal Office

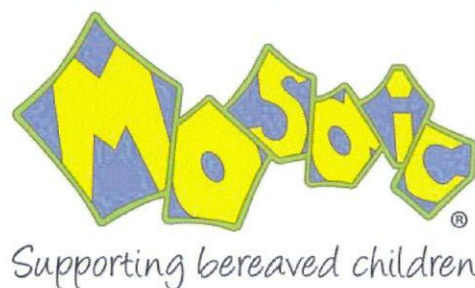
3, Barnes Croft, Coles Lane, Milborne St Andrew, Blandford, Dorset, DT11 0LG

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 2022. 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.

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.
- To 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.

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 of restricted funds, that have been earmarked for specific purposes.

Total funds of	£152,208
Less restricted funds	(£88,801)
Total Reserves	£63,407

Based on the Reserves Policy, £102,882 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 currently are below our target range due to the inability to raise funds through our normal channels and activities during the Covid-19 pandemic. The Trustees will aim to restore the reserves to at least 30% of expenditure over the next four years.

Staffing

The charity employs Margaret Hannibal, CEO (30 hrs) 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 (10 hrs) and 6 Administrators (totalling 110 hrs per week).

Self-employed Counsellors and Volunteer Support Workers support children, young people 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 in the year can be found in the Management Team Report (pages 10-16).

Fundraising

A review of fundraising activities forms part of the Activity Reports (page 13).

Future Development

For information regarding future developments, please refer to the Chair of Trustee Report (page 6).

Trustees 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

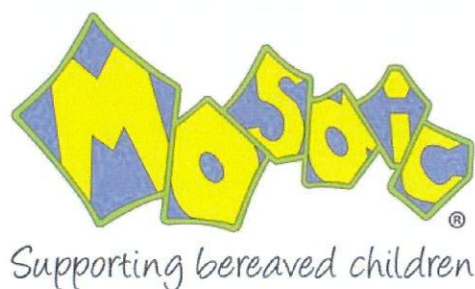
Risk Assessment

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.

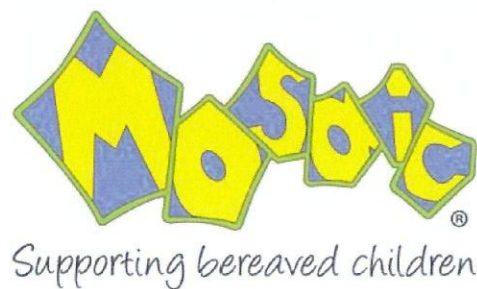
We recognise that bereaved families grieve in different ways and our work is tailored to suit their individual needs. Alongside our individual support, we give the children and young people the opportunity to attend our Residential Weekend where they can meet others, share their experience, and realise 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

Mosaic continues to play a vital role within the Dorset community in supporting children, young people and their families through pre-bereavement, early bereavement interventions and post-bereavement counselling therapy. Our dedicated team of therapists help children and young people come to terms with loss whether it be a death in the family or a peer. Losing a cherished loved one can be a devastating and painful event and this trauma was increased particularly during Covid-19 lock-down.

The first half of the year was equally difficult for fundraising with restrictions as regards to holding events, and local businesses all “working from home”. Thankfully, once these limitations were lifted, people started to venture out again. In September 2021 we attended our first event in two years and held a residential weekend in October 2021. It has also been a year of preparation for change, in particular planning for the retirement of Margaret (CEO) and the recruitment of her replacement. Margaret, with her friend Patricia, were the inspiration behind setting up the Mosaic charity in 2007.

The staff team continue to develop services to meet the needs of children, young people and families across Dorset. Pre-bereavement support and early bereavement intervention have been very successful with helping families to create memories about their loved ones, supporting immediately after a death, answering the initial questions and helping the family to understand that their feelings of grief and trauma are normal. Mosaic has continued to offer telephone support for families and professionals five days a week, complementing the one-to-one and family work, residential weekends, and family events throughout the year.

Looking to the future, our recent collaboration with CAMHS VCS early help alternative therapy, will enable more children to access appropriate and timely support. As a result, we have been able to increase the number of therapist hours to deliver this important initiative. Through our funding from Ducks and Drakes the training team have been able to offer free bereavement training to schools and other professionals which have proved popular and well attended.

The team are busily looking for additional fundraising opportunities and we have made several successful grant applications that allow us to continue this vital work. We are looking to increase our number of volunteers to help us promote Mosaic at a wider range of events across the county and its borders.

The consequences of childhood bereavement remain relatively misunderstood or underestimated, leading to minimal state funding. Mosaic is therefore thankful to all donors, fundraisers and volunteers who contribute in so many ways to keep Mosaic going.

K Parnell

Karen Parnell – Chair of Trustees
Signed: 25/11/2022



Residential weekend
Doctor Rollo's question
time (Mosaic Trustee)

Report of the Management Team

Overview

The Covid-19 pandemic continued to affect our lives during 2021/2022. Whilst daily life started to return to normal, some restrictions were still in place making it impossible to organise fundraising events, certainly for the first 6 months of the year, and the Charity has again experienced a drop in fundraising and donation income.

Staff returned to the office and our therapists were able to work with young people in school. Unfortunately, it was not possible to carry out assessments or work in the family homes.

We continued to see a significant rise in the number of telephone calls requesting support and our Early Bereavement Support service proved to be increasingly beneficial to families.

Work on the delayed Impact Report, funded by the National Lottery, started and is due to be completed in the summer of 2022.

It has proved difficult to carry out work with a Focus Group which has now been postponed and will be reviewed in 2022/2023.

Our National Lottery Grant ends in August 2022 and a new application will be made in due course. The successful Children in Need grant started in June 2021.

Residential weekends and social activities started to take place towards the end of the year as detailed below.

Residential Weekends and Social Events

October 2021



On a positive note, we were able to hold a Residential Weekend in October 2021, with 11 children attending and 5 adults at the parents and carers group. As expected, these were smaller numbers than usual which we believe was due to there still being some hesitancy over Covid.

The young people were supported by 18 volunteers, including members of staff, who gave their time, energy and experience to ensure that the children had the opportunity to make friends, remember their special person and have fun!

The afternoon session when they tell their story is always an emotional time, but having had their counselling sessions before attending, they are able to talk about their special person and share their memories. The trained volunteers support them with this session which helps them to feel less isolated and realise they are not alone. This is followed by a group session with the Doctor, who answers any questions they may have about things they did not understand about the death and concerns for their own or their family's future.



Time spent outdoors



Creating and crafting



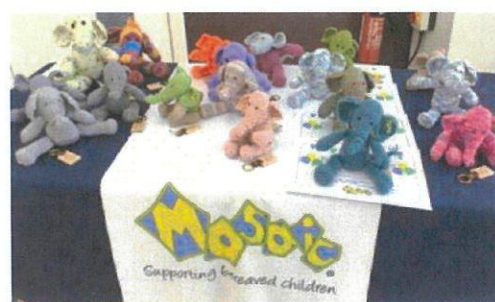
Questions for the Doctor

The candle ceremony on Saturday evening is always an emotional part of the weekend but gives everyone, including all the volunteers, the chance to remember their special person for a short while.

After the 'energiser' first thing on Sunday, children take part in the anger management sessions, drawing the things that have made them feel angry, talking to others about it and then throwing clay at the 'angry' picture. They always enjoy this activity, and it is a good way of releasing their anger safely. This is followed by blowing bubbles, which calms everyone down again.



Anger wall – clay throwing



Each child receives an Elephant, key ring and certificate

On Sunday afternoon, their parents/carers return from their group where they have been taking part in similar activities and talking about their own feelings. The children then give a short presentation to their families about their weekend and then run with streamers, on which they have written a personal message for their loved one. This brings the weekend to a close and the families return home talking about their experience and the new friends they have made.

Activity Days and Social Events

The 2021 Christmas party was our first social event since before Covid. Families enjoyed an evening of fun with a visit from Father Christmas. We would like to thank Dorset company 4Com for again funding the evening, supplying food and gifts.

Children also had the opportunity to attend a day **Horse riding** and a **Rock Steady Music School** session.

We would like to thank everyone who made these days happen, for their support in giving the young people opportunities they would not usually have been able to experience.



Christmas Party 2021



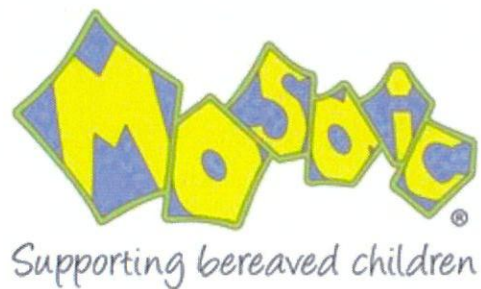
Horse Riding



Rock Steady Music School



Thank you to everyone who gave their time and donations to make these events possible



Referrals report

The Report year started just after the government had announced their Roadmap Regulations in March 2021. Despite some restrictions still in place, and with guidance from the therapists governing bodies and the Child Bereavement Network, our therapists were able to provide face to face therapy in schools and colleges. For those children and young people who were not able to meet in this way, continued telephone and online support was offered. Assessments were undertaken in schools as they were deemed safer to work in due to following protocols and procedures with regards to minimising risks from Covid.

During the lockdowns where Mosaic staff were working from home, we continued providing a prompt response to all enquiries for bereavement support via the telephone and online. A small number of children and young people who were unable to meet face to face due to a family member having to shield, accepted the offer of online support and reported a valuable experience of their grief therapy. All Mosaic office staff were back working in the office from February of 2022, in line with government guidance.

As a result of the pandemic several therapists have developed a hybrid way of working and use a mixture of online and face to face work with satisfactory results. This clearly demonstrates the versatility and adaptability of our therapists who are committed to continually provide support to bereaved families within the Dorset and BCP areas. This adaptability certainly has been echoed in the referrals team as numerous meetings are now held online which cuts down on the need to travel saving not only time but fuel costs as well.

There has been an increase in enquiries both from educational settings and from other professionals requesting bereavement support for children and young people. We have now seen the impact on families who were not able to say goodbye or attend the funerals of their loved ones which has led to complex grief in a number of children and young people referred to Mosaic. There has been an increase of GPs and other medical professionals contacting Mosaic looking for support for families. Schools are exceptionally busy and pastoral staff have indicated that they are noticing a huge increase in mental health issues, and often will talk about their frustration when children and young people do not meet thresholds for other services.

We have continued to offer our EBI (Early Bereavement Intervention) to families and professionals mainly via telephone and online, and schools were happy for our therapists to meet face to face with families there. This support remains an important way of ensuring those young people who want and feel ready for a referral for grief therapy sooner can access this. This support is key in helping to prevent mental health problems later in life and more so for those who are experiencing complex grief.

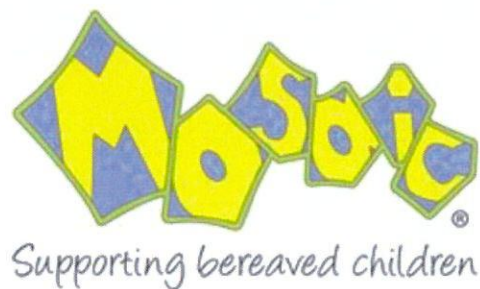
We continued hosting Reflective Practice online and this was an excellent way of connecting with, and ensuring that, our therapists had a sense of belonging as well as feeling supported. Additionally, they were kept up to date with what was going on in the office, the advice from governing bodies and The Child Bereavement Network, especially with regards to resuming face to face work safely.

It still has been a strange and challenging year but does now feel a little more “normal” as face to face work has resumed. I am immensely proud of Mosaic’s team of therapists as they have demonstrated resilience and creativity in being able to continue providing bereavement support to families throughout Dorset. Their

dedication and flexibility in challenging times has been very much appreciated and valued. We at the office have been continually supported by the CEO and she has worked incredibly hard to make sure that we as a team always felt connected throughout these challenging times.

Sarah Eaby - Senior Therapist

Signed: 25/11/2022



Training Report

During this financial year 246 delegates attended training, which is a 31% decrease on the previous year. This decrease, however, is due to the online webinars we delivered in early 2021 where 170 delegates attended. 79% of attendees rated our training as excellent with the remaining 21% rating it as very good or good.

Cancellations are always avoided where possible, and this year there were only two workshops cancelled due to insufficient numbers of bookings.

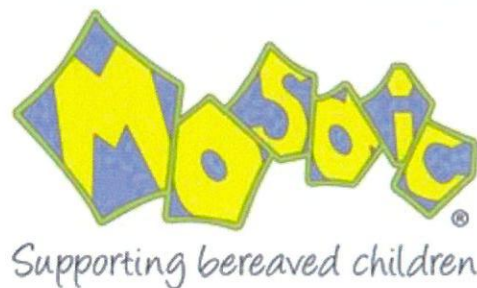
In addition to our public training workshops, we also provided bespoke training for 7 different schools and organisations. None of the Douch money was used this year due to schools not requesting training because of the Covid-19 restrictions in place for a fair amount of this year, and them not having normal staff numbers in school. Douch are continuing to support us in this way, so we are working on increasing uptake this year.

Two volunteer training sessions were hosted through the year with 13 volunteers attending in total. We also delivered two sessions of training to Mosaic Therapists with 8 attending in total.

This financial year was definitely a challenge for training with regards to getting numbers of delegates in. We feel this was mainly due to the effects of Covid-19 and its various restrictions, along with a couple of other factors. From April to September all training was delivered online, which was very popular, and enabled us to expand the area from which delegates came. From September onwards face to face training resumed and we continued to deliver online as well.

A handwritten signature in black ink, appearing to read 'Siân Haynes'.

Siân Haynes
Training & Development Co-ordinator
Signed: 25/11/2022



Fundraising

As expected during the first six months of 2021/22, fundraising figures were significantly down due to the Covid-19 pandemic. Mosaic started to attend fundraising events again in September 2021 with the first being the 'Sturminster Newton Cheese Festival'. Encouragingly though, and on a positive note, new fundraising connections were made, and new relationships developed across Dorset leading to some excellent fundraising efforts and donations made to the charity during the latter part of the financial year.

Fundraising 2021/2022 headlines include:

- During the autumn, the fundraising team were busy reconnecting with old and new supporters i.e., Spears Travel, Humphries Kirk, Lush, Castlepoint Shopping Centre, Vivamente Choir, Broadstone Arts Society, Chickerell FC, Waitrose (Poundbury), Masonic Lodge (Blandford), Red Lion, Royal Oak, Castlepoint Shopping Centre, Forelle Estates, Bistech, and Rotary (Sturminster and Shaftesbury).
- Gould's department store, Dorchester, nominated Mosaic as their 'Charity of the Year' for 2019/2020 and 2020/2021, raising a significant £1,900.
- Broadstone Arts Society, Vivamente Choir, Chickerell FC and Castlepoint Shopping Centre to name a few, sponsored and fundraised for Mosaic during 2021/2022 whilst confirming their ongoing support into next year.
- It was good to develop new local corporate partnerships Tesco (Groundworks, through their grant making body) and in store token voting. We are confident Mosaic will build upon these grant opportunities and are confident of Tesco's support during 2022/2023.
- Swain and Rands, Estate Agents, continued to make regular donations based upon their sales. Lush, provided days out for children and families, as well as fundraising and providing free gifts to Mosaic
- The excellent relationship we have with White Stuff, Dorchester remained with them holding in store events for Mosaic throughout the year, and 4Com Foundation once more supported Mosaic and financed the Christmas party.
- We are looking forward to 2022/23 supported by and partnering with JP Morgan, Dragon Boat Race, our London Marathon runner Tom and Purbeck virtual runners, Gen, Stuart and David. In addition, Electric Bowls are supporting Mosaic and they have chosen us as charity of the year 2022/23. Together with support from Vivamente Voices, Broadstone Art Society and Castlepoint Shopping Centre with their marketing, engagement, and fundraising.

Engagement, particularly 'face to face', has been identified as key for fundraising moving forward. We aim to attend a Dorset based show or festival at a minimum once a month from April to September. We are currently applying to festival bodies for attendance and as charity beneficiary. Where possible we are asking for free pitches. If this is not achieved we may run a social media campaign asking for pitch sponsorship.

Identifying the popularity of online fundraising (campaigns and crowdfunding) and the use of these

platforms, such as Just Giving and Facebook, demonstrates how the world of fundraising is evolving, and that Mosaic must adapt to meet these changes in technology and new cultures. We will be looking into developing these areas further with a view to offer text giving during 2022/23.

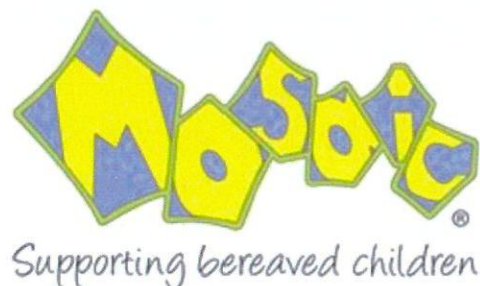
In total, fundraising and donation income, including Charitable trusts, totalled £195,896 (£205,835).

We are optimistic and excited about fundraising opportunities for 2022/2023. We will proactively revisit and empower current and previous supporters, whilst engaging and partnering with new corporate donors and sponsors. We look forward to a good year of fundraising and the chance to enhance the name and reputation of Mosaic throughout Dorset.

Z.V. Minogue - Hughes.

Zoe Minogue
Corporate Fundraiser
Signed: 25/11/2022





Finance

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 £260,171 (£282,180) of which £179,244 (£192,840) related to restricted project income. Total expenditure for the year was £309,573 (£245,655) of which £197,293 (£139,149) related to restricted project expenditure.

The net movement in total funds for the year was a loss of £49,402.

The focus for 2022/2023 will be to continue to ensure sustainability, increase donations and fundraising activities and finalise. However, at this point in time, with the world facing the Covid-19 pandemic, we cannot predict how it will affect the financial position for the future.

Finally

2021/2022 proved to be an even more difficult year than 2020/21. Many charitable trusts closed to new applications and support like the Government furlough scheme and emergency grants ended, leaving charities with very little support and even lower income to continue their work. Expenses have now returned to pre-covid levels, with far less income to cover them.

Mosaic continues to see a significant need for the support we provide to bereaved children and young people and with the increase in mental health issues for young people, some due to the pandemic and loss of parents, relatives and friends, we believe this will continue.

Meetings with other child bereavement charities continued throughout the year in both Hampshire and Devon to share good practice and ways of working together.

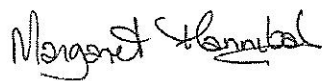
Hopefully in 2022/23 we will see life post-covid returning to normal and whilst it will take time for charities to recover financially, income levels will start increase. However, with rising costs of living, we believe donations from the community will bring another downturn in income as families have to prioritise on their spending. We are actively looking to develop partnerships with local businesses and are applying to Trusts for support with funding.

During 2021/22, the dedication of everyone involved in the charity, continued to carry us through a very difficult year and the solid foundation on which the charity has been built will continue to maintain a high standard of excellence with the overall welfare of children and families remaining paramount.

Without the staff, trustees, therapists and volunteers working as a team, supporting each other and promoting the rewarding and challenging work we do, we would not be able to continue providing the valued service Mosaic has proved to be throughout county of Dorset.

On a personal note, I will be retiring from Mosaic in 2022 and would like to take this opportunity to thank everyone who has helped to develop the charity from its conception in 2007 to the current day. I know I am leaving it in the hands of a wonderful team who will continue to grow the charity and support many more

children and young people in the future.
Thank you and best wishes to you all

A handwritten signature in black ink, appearing to read 'Margaret Hannibal'.

Margaret Hannibal MBE
CEO
Signed: 25/11/2022



Supporting bereaved children

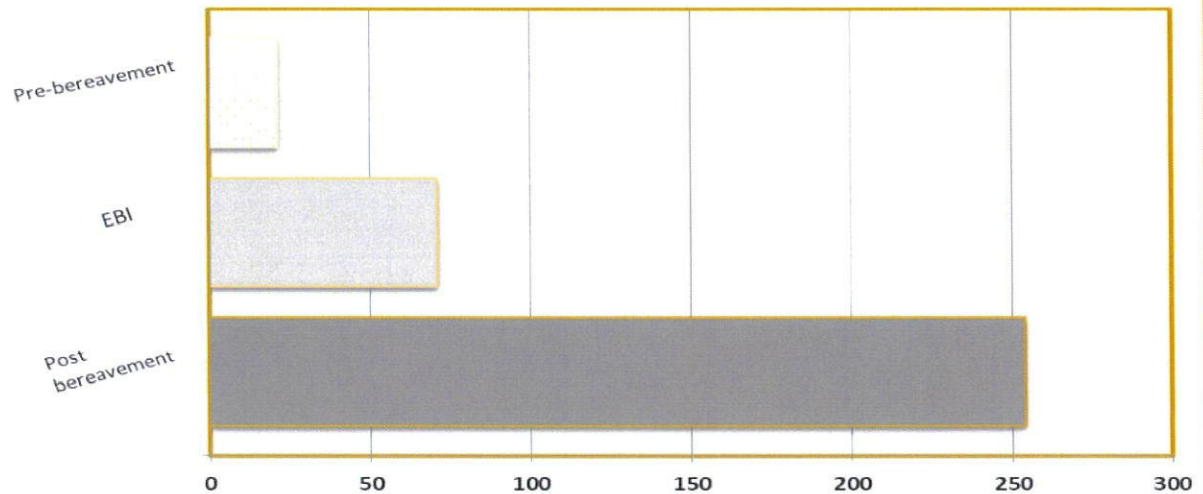
Analysis of Referrals

New Referrals April 2021 - March 2022

Number of Children

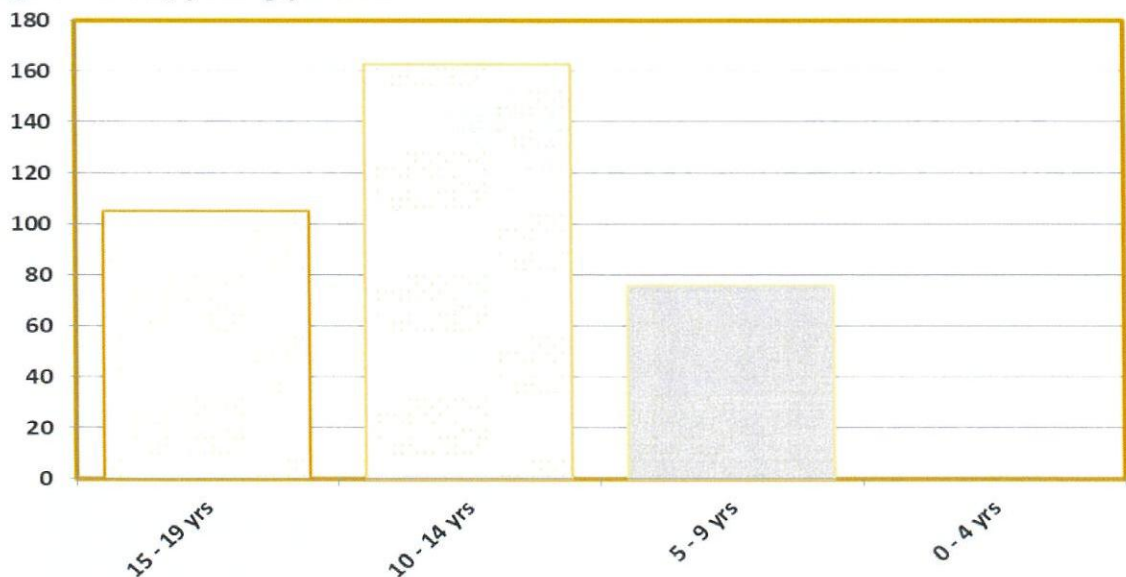
Pre/Post Bereavement Support Bereavement Support 21/254 - total 275

Early Bereavement Support 71



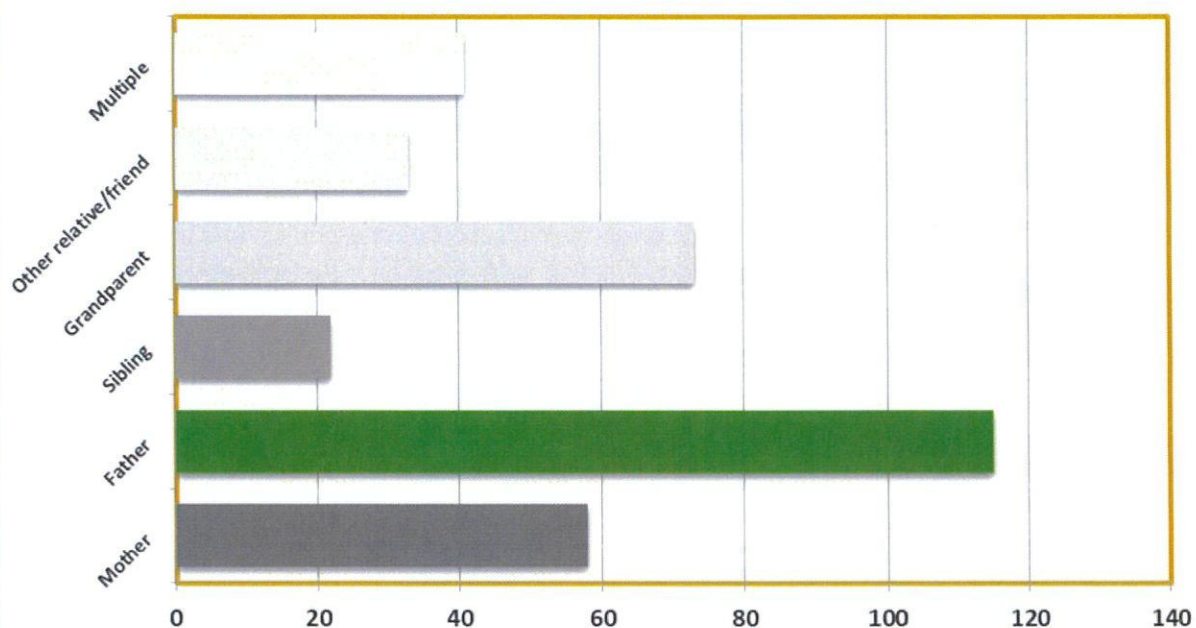
New Referrals April 2021 - March 2022

Age of child/young person



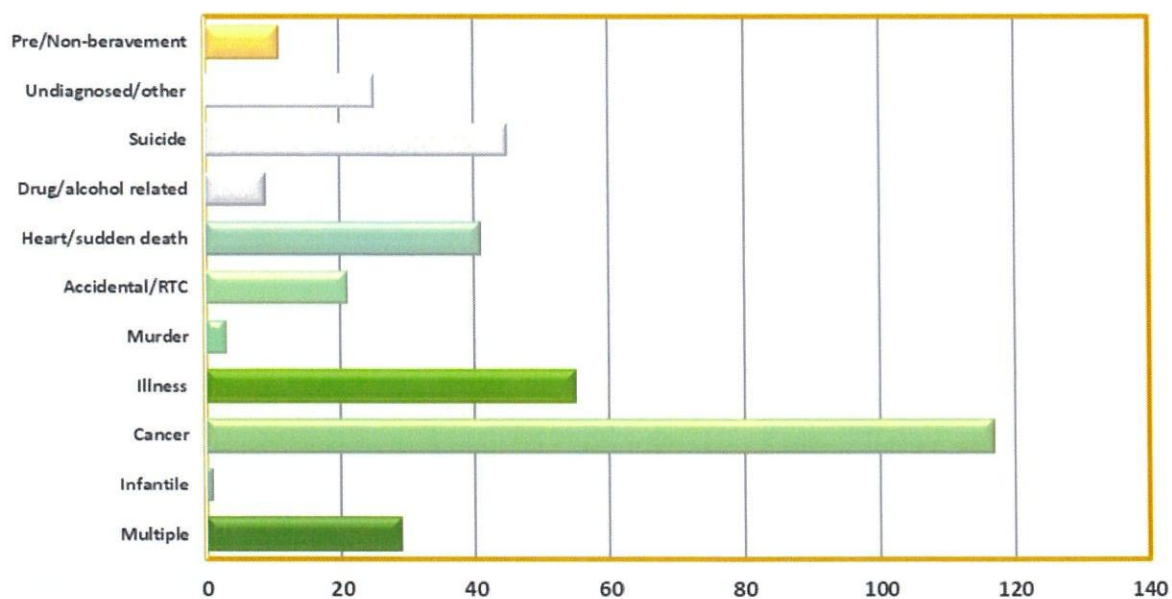
New referrals April 2021 - March 2022

Relationship to child/children



New referrals April 2021 - March 2022

Cause of death



Statement of Financial Activities for the year ended 31st March 2022 (SOFA)

The SOFA includes all gains and losses recognised in the year. All income and expense derive from continuing activities.

	Note	Unrestricted	Restricted	Total	Prior Year Total
		£	£	£	£
Income from:					
Donations and Legacies					
Charitable Trust Donations	7 & 8	23,500	33,425	56,925	71,888
Corporate Donations	7 & 8	12,440	6,000	18,440	9,638
Community Donations	7 & 8	32,838	1,700	34,538	47,388
Grants	7		84,544	84,544	76,184
Charitable Activities					
Family & Child Support / Counselling	7		53,575	53,575	47,669
Study Days & Bespoke Training		10,482		10,482	7,820
Mosaic Fundraising		1,449		1,449	738
Conference				0	0
Other Income					
Bank Interest		218		218	258
Government Furlough Scheme		0		0	20,597
Total Incoming Resources		80,927	179,244	260,171	282,180
Expenditure on:					
Raising Funds					
Fundraising & Promotion		1,270		1,270	1,137
Charitable Activities					
Residential Weekends			5,490	5,490	0
Family events / Christmas gifts			299	299	1,203
Study Days & Bespoke Training		1,126		1,126	158
Conference				0	0
Counsellors Fees, Training & Travel		4,970	77,327	82,297	43,174
Supervision		1,340	6,955	8,295	6,208
Resources		70		70	25
Impact report			1,750	1,750	0
Social media/marketing		2,867		2,867	1,593
Staff Costs					
Salaries & Travel	9	58,225	99,889	158,114	152,314
Recruitment & Staff Training	9	699	831	1,530	20
Office costs					
Rent & Rates		15,117	4,752	19,869	19,852
Utilities		7,241		7,241	3,982
Cleaning & Supplies		913		913	0
Postage, Printing & Stationery		1,704		1,704	1,487
Information Technology		6,650		6,650	7,293
Small Items of Equipment		432		432	0
Sundry Expenses		282		282	161
Other costs					
Accountancy	12	1,500		1,500	800
Bank Charges		133		133	82
DBS Checks		884		884	604
Insurance		1,293		1,293	1,278

Subscriptions		1,168		1,168	1,186
Trustee Meetings and Training	11	99		99	0
Total Operating Expenses		107,983	197,293	305,276	242,557
Loss on disposal of fixed assets		0		0	115
Amortisation of fixed assets	2	2160		2,160	1080
Depreciation of fixed assets	3	2,137		2,137	1,905
Total Resources Expended		112,280	197,293	309,573	245,657
Net Income/(Expenditure)		(31,353)	(18,049)	(49,402)	36,523
Total Funds brought forward		94,760	106,850	201,610	165,087
Total Funds carried forward		63,407	88,801	152,208	201,610

The SOFA includes all gains and losses recognised in the year. All income and expense derive from continuing activities.

Balance Sheet as at 31st March 2022

	Note	Unrestricted £	Restricted £	Total £	Prior Year Total £
Fixed Assets:					
Intangible Fixed Assets					
Cost b/f		10,800		10,800	0
Additions		0		0	10,800
Depreciation		(3,240)		(3,240)	(1,080)
Total Intangible Fixed Assets	2	7,560	0	7,560	9,720
Fixed Assets:					
Office Equipment, Furniture & Fittings and Promotional Materials					
Cost b/f		13,608		13,608	12,732
Additions		1,907		1,907	2,229
Disposals		0		0	(1,353)
Depreciation		(12,729)		(12,729)	(10,592)
Total Fixed Assets	3	2,786	0	2,786	3,016
Current Assets					
Cash at bank and in hand		62,614	88,801	151,415	189,851
Debtors		2,002		2,002	6,342
Prepaid Expenses		2,904		2,904	4,325
Bank Interest Receivable		0		0	0
Total Current Assets	4	67,520	88,801	156,321	200,518
Total Assets		77,866	88,801	166,667	213,254
Creditors					
Trade Creditors		(12,864)		(12,864)	(10,612)
Current Liabilities				0	
Accrued Expenses		(1,595)		(1,595)	(1,032)
Deferred Income				0	0
Total Creditors	5	(14,459)		(14,459)	(11,644)
Total Net Assets		63,407	88,801	152,208	201,610
Summary of Funds					
Restricted		88,801		88,801	106,850
General		63,407		63,407	94,760
Total Charity Funds	6	152,208		152,208	201,610

The notes on pages 22 to 28 form part of these accounts. The accounts were approved by the board of trustees on 7th December 2022 and signed on their behalf:

Name of signatory: Karen Parnell

Designation of signatory: Chair of trustees

K Parnell

Signed: 25/11/2022

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) 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

- k) Investments in interest bearing accounts, with a notice period of less than six months, are included as ‘Cash at bank and in hand’.
- l) 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

	SOFTWARE	Total
	£	£
Cost brought forward	10,800	10,800
Additions in the year	0	0
Disposals in the year	0	0
Cost as at 31 March 2022	10,800	10,800
Depreciation brought forward	1,080	1,080
Disposals	0	0
Depreciation charge for the year	2,160	2,160
Depreciation as at 31 March 2022	3,240	3,240
Net book value as at 31 March 2022	7,560	7,560
Net book value as at 31 March 2021	9,720	9,720

Note 3 - Tangible Fixed Assets

	IT Equipment	Furniture and Fittings	Promotional Materials	Total
	£	£	£	£
Cost brought forward	10,378	1,636	1,594	13,608
Additions in the year	1,907	0	0	1,907
Disposals in the year	0	0	0	0
Cost as at 31 March 2022	12,285	1,636	1,594	15,515
Depreciation brought forward	7,362	1,636	1,594	10,592
Disposals	0	0	0	0
Depreciation charge for the year	2,137	0	0	2,137
Depreciation as at 31 March 2021	9,499	1,636	1,594	12,729
Net book value as at 31 March 2022	2,786	0	0	2,786
Net book value as at 31 March 2021	3,016	0	0	3,016

Note 4 - Current Assets

	2021/22	2020/21
Cash at bank and in hand	£	£
Banks	48,585	77,254
Building Societies	102,776	112,567
Petty Cash	54	30
	151,415	189,851
Trade Debtors		
Training Fees	1,122	1,970
Family Support Fees	700	1,975
Conference	0	0
Utilities: Telephones	180	2,397
	2,002	6,342
Prepayments		
Residential weekends	0	1,453
Family Events	125	125
Annual Subscriptions	0	0
Insurance	996	960
IT Database	1,522	1,526
Photocopying expenses	162	162
Rent Units 3 & 4	99	99
	2,904	4,325
Bank Interest Receivable	0	0
Total Current Assets	156,321	200,518

Note 5 - Current Liabilities

	2021/22	2020/21
Creditors	£	£
Conference	0	0
Consultation Fees	228	228
Counsellors fees & travel	9,345	6,644
Counsellor Training	50	0
IT: Databases	0	600
Recruitment	113	0
Salary costs	2,213	2,405
Staff Training	0	0
Stationery	37	30
Study Days	0	49
Subscriptions	38	36
Supervision	840	620
Utilities	0	0
	12,864	10,612
Accrued Expenses		
Accountancy	1,200	900
Utilities: Electricity	260	65
Telephone	135	67
	1,595	1,032
Total Current Liabilities	14,459	11,644

Note 6 - Analysis of net assets between funds

		Unrestricted Funds £	Restricted Funds £	Total Funds £
Intangible Fixed Assets		7,560	0	7,560
Fixed Assets		2,786	0	2,786
Current Assets		67,520	88,801	156,321
Current Liabilities		(14,459)	0	-14,459
		63,407	88,802	152,208

	Balance 01/04/2021 £	Incoming Resources £	Resources Expended £	Balance 31/03/2022 £
Restricted Funds (see Note 7)	106,850	179,244	197,293	88,801
General Funds	94,760	80,927	112,280	63,407
	201,610	260,171	309,573	152,208

Note 7 – Restricted Income

Donations	Restricted for	b/f £	Income £	Expenditure £	c/f £
Charitable Trusts					
The Valentine Charitable Trust	Staff costs	5,529		5,529	0
The Valentine Charitable Trust	Staff costs	10,000		10,000	0
The Valentine Charitable Trust	Rent & Rates		15,000	4,752	10,248
Groundwork Tesco Bags of Help	Counselling	950	1,125	2,075	0
Ducks & Drakes Cancer Trust	Staff Training	831		831	0
The Louis Ross Foundation	Residential weekends	368		368	0
The Louis Ross Foundation	Counselling	200	700	715	185
The Edward Gostling Foundation	EBI Counselling costs	716	5,000	4,916	800
The Alex Robert-Miller Foundation	Residential weekends	2,000			2,000
Willdoes	Residential weekends/family events	7,050		5,248	1,802
The Primrose Fund	Counselling (Bou/Bos)	425		425	0
The Cortion Hill Fund	Counselling (N Dorset)	145	2,000	1,645	500
Talbot Village Trust	Counselling (BCP Area)	3,339		1,843	1,496
Lottery/HMRC	Counselling	3,427		3,190	237
The Truemark Trust	Counselling	2,675		2,675	0
The Souter Charitable Trust	Counselling	1,300		1,300	0
The Charles Lewis Foundation	Counselling	3,500		2,365	1,135
Dorset Community Foundation	Counselling	1,583		1,533	50
Christchurch Charitable Trust	Counselling (Christchurch area)		2,100	385	1,715
Schroder Charity Trust	Counselling		3,000	55	2,945
Masonic Charitable Trust	EBI and Pre-bereavement (counsellor)		4,500	2,200	2,300
Post Code Community Lottery	Salaries	10,185		10,185	0
		54,223	33,425	62,235	25,413
Corporate Donations					
4Com	Christmas Gifts for children	303		173	130
AFC Bournemouth	Counselling	794		644	150
The Arnold Clark Community Fund	Counselling		1,000	1,000	0
The Arnold Clark Community Fund	Residential weekend		5,000		5,000
		1,097	6,000	1,817	5,280
Community Donations					
Christchurch Rotary Club	Counselling	450		450	0
Rotary Club Bournemouth	Counselling		700	200	500
Rotary Club Bournemouth	Family Events		1,000		1,000
		450	1,700	650	1,500
Grants					
Children In Need	Staff costs		31,619	22,656	8,963
The National Lottery Community Fund	Staff costs	22,336	52,925	43,039	32,222
The National Lottery Community Fund	Staff costs / impact report	14,480		10,230	4,250
		36,816	84,544	75,925	45,435
Family & Child Support					
Dorset Council	Counselling costs		17,750	12,018	5,732
BCP Council (Poole & BCP combined)	Counselling costs	11,173	24,350	34,043	1,480
Dorset Families Matter	Counselling costs	3,091	7,700	7,030	3,761
Schools/Self-funding/Other	Counselling costs		3,775	3,575	200
		14,264	53,575	56,666	11,173
TOTAL		106,850	179,244	197,293	88,801

Note 8 – Unrestricted Income from Donations

Donations of £1,000 or more

	£
Garfield Weston Foundation	20,000
Just Giving	2,546
Care South (from The Chairman's Fund) - P/In slip 1779	2,500
Lush fundraising - P/In slip 1797	2,171
Facey Family Foundation - P/In slip 1794	2,000
Rotary Club of Shaftesbury (Golf Day) - P/In slip 1795	2,000
Vivamente Voices	1,700
Just Giving	1,548
MuchLoved Charitable Trust - In memory of Louise Bennett	1,511
Sainsbury's Weymouth	1,487
Broadstone Art Society	1,173
Just Giving	1,059
Portland United Youth Football Club	1,000
Rotary Club of Sturminster Newton (Cheese Festival 2021 Grant)	1,000
Total Donations of £1,000 or more	41,695
Total Donations of less than £1,000	27,083
Total Unrestricted Donations	68,778

Represented as follow:

Charitable Trust Donations	23,500
Corporate Donations	12,440
Community Donations	32,838
	68,778

Note 9 – Analysis of Staff costs

	2021/22	2020/21
	£	£
Staff Salaries	148,981	144,573
Employer NI	4,786	4,589
Employer Pension Contributions	1,880	1,830
Payroll Expenses	830	935
Staff Travel	1,637	387
	<u>158,114</u>	<u>152,314</u>
 Staff Recruitment	 738	 0
Staff Training	792	20
	<u>1,530</u>	<u>20</u>

During the year, total remuneration of £50,530 (£46,697 - 2020/21) was paid to key management personnel.

No employee had emoluments in excess of £60,000 (2020/21: nil).

The monthly average headcount was 11 staff (2020/21: 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

	2021/22	2020/21
	£	£
Cost of Trustee Meetings & Training	99	0

Note 12 - Independent Examiner costs

	2021/22	2020/21
	£	£
Cost of Independent examination	1,500	800

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 2022 which are set out on pages 19 to 28.

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 Caltermole FCA

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

Dated: 21 December 2022



Supporting bereaved children

3 Barnes Croft
Coles Lane
Milborne St Andrew,
Blandford, Dorset, DT11 0 LG
Email: info@mosaicfamilysupport.org
Website: www.mosaicfamilysupport.org.uk