



Supporting bereaved children

Annual Report & Accounts for year ended 31st March 2024



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

Tel: 01258 837071

Registered Charity No. 1158138

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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 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 who was 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:

Karen Parnell – (Chair)

Dr Rollo Clifford

Mary Norrish – resigned December 2023

Cheryl Bellingham

Rick Hewland

Neil Cradock – appointed March 2023

Rowan Seymour – appointed September 2023

Jane Hinnrichs – appointed December 2023

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 2024. The legal and administrative information set out on page 2 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 2.

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 2 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 consider 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 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, Jo Revill. 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 it must be held as restricted reserves until it is spent in line with the funding agreement as specified by the funder. The Trustees calculate the reserves as part of the charity's unrestricted income funds that is freely available after considering restricted funds, that have been earmarked for specific purposes.

Total funds of	£85,334
Less restricted funds	(£57,324)
Total Reserves	£28,010

Based on the Reserves Policy, £44,359 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 increased competition from charities across the UK for grant funding. However, our final funds raised were the largest sum generated to date for Mosaic in a single year. In addition, the charity sector is still recovering from the tail end of the COVID-19 pandemic in terms of raising funding. The Trustees will aim to restore the reserves to at least 30% of expenditure over the next four years.

Staffing

For the first seven months of 2023/24 the charity employed Cathy Gilpin as COO. Cathy resigned and the charity recruited Jo Revill as CEO responsible for the day-to-day management of the charity overseeing administration, strategic planning, finance, referrals and fundraising. Staffing consisted, this year, of a senior management team headed by the CEO, and 9 other members of staff working in training, referrals, administration and fundraising. Mosaic employed 13 members of staff, representing a full-time equivalent number of 8.2 members of staff.

During this year we have engaged with IT and HR resources to provide additional support to the charity.

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 (page 9).

Fundraising

A review of fundraising activities forms part of the Activity Reports (page 16).

Future Development

For information regarding future developments, please refer to the Chair of Trustee Report (page 7 - 8).

Trustee responsibilities in relation to the financial statements

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. We have also received professional advice from The Cranfield Trust in this regard to ensure that the Charity complies with regulation.

Chair of Trustees Review of the Year

Mosaic has had its busiest year ever, playing an increasingly important role in the lives of families and communities across Dorset. Our work in providing advice and professional counselling support to so many children and young people took on new meaning as we emerged from the Covid pandemic and saw how many young people had been affected by the death of someone close to them.

The staff rose to the challenge, answering the phones and referring children to a bank of qualified counsellors who continued to listen, support and develop support for more than 400 children and their families, successfully developing early bereavement counselling. Mosaic has continued to offer telephone support for families and professionals five days a week, complementing the counselling work, residential camps and family events throughout the year.

We welcomed Jo Revill as our new Chief Executive Officer in November, an experienced charity leader, taking over from Cathy Gilpin who worked so hard for Mosaic as our Chief of Operations. Jo has brought in a new focus on strategy development, best practice in HR and data protection and building strong links with many partners right across the county.

Mosaic is exceptionally proud of the way that we work with our two local authorities, Dorset Council and Bournemouth, Christchurch and Poole Council, as well as Dorset NHS. Our charity provides that essential link between education and health, community and school, and with other charities as part of a rich eco-system that wraps support around the whole child. Our outcomes, measured through the work done by our counsellors, continue to show the beneficial impact of receiving counselling from a qualified professional.

Fundraising is essential and pays for the whole of our operation, enabling us to offer free counselling to all children and young people who need it, as well as the activities and support that makes it work well as a model.

This year saw a diversification of our income streams. It was also the most successful income generation yet, a testament not only to the staff but also to our community where individuals have done so much to raise money for us, knowing that it goes directly into our services. From large grant applications to individuals shaking tins or embarking on amazing cycle rides or swims, every pound is used to help a child understand and cope with death, in a society which is not always good at talking about loss.

Through our funding the training team deliver bereavement training sessions to schools and other professionals which have proved popular and well attended. We also held a number of family activity days, bringing together bereaved families and carers. Mosaic is nothing without its volunteers, and we were able to enjoy a lovely Christmas drink with them, courtesy of one of our supporters, AFC Bournemouth.

We said goodbye to Mary Norrish, a long-standing trustee and social care expert who has given many years of service to Mosaic, for which we are enormously grateful. We said hello to Rowan Seymour and Jane Hinrichs, both of whom brought new skills, enthusiasm and energy to our Board. Both embarked on looking at our governance policies, and we began work to consider a new Constitution for our Charity.

In summary, we had a highly productive year, seeing that we were needed as never before by so many children, but being able to harness the collective power of our communities to meet that need. Thank you to all those who contributed to this success and I hope that this Annual Report will give you a good flavour of this work.

With best wishes

A handwritten signature in black ink, reading 'K Parnell' in a cursive style.

Karen Parnell – Chair of Trustees

Report from the Management Team

Activities and events

This year saw a renewed focus on activities which enable families and children who have been bereaved to come together, meet one another, have some fun and talk about their health and wellbeing. This was particularly important as society emerged from the impact of Covid where we were unable to hold activities and events.

We held a residential weekend in July 2023 at Leeson House in Swanage which brought together children and young people which gave them the opportunity to make friends and remember their special person.

All the children had attended counselling before coming to camp and felt able to share their memories and feelings. Trained volunteers were on hand to help them enjoy activities outdoors such as archery and clay throwing as well as simply spending time together, making friends. At the end of the weekend, the children gave a short presentation to their families about the weekend and then ran down the hill with a streamer.

Several schools worked with Mosaic to offer family days. One of those was Bryanston School with whom we ran a Swim and Climb event. Their climbing wall was a really brilliant challenge for some children as well as their parents. We also ran a Bereavement Café as part of it, so that families could have a chance to talk to a counsellor, think about the person who had died and create good memories about them.

At Christmas, Mosaic gave 21 children a wonderful opportunity to visit Corfe Castle, with a tour by the 'Lord of Misrule' toasting marshmallows in a fire pit and meeting Father Christmas.

One father said to us: 'An absolutely brilliant event – we loved being outside, meeting other families and thank you to everyone who was involved.'

With the football club AFC Bournemouth choosing us as one of their nominated charities for the year, we were able to repay the kindness of volunteers by hosting evening drinks at their stadium in November 2023. Mosaic recruited more volunteers to help us with all our activities, and at the end of March 2024, the number stood at 56.

In March 2024, Mosaic began a project with the Cranfield Trust, a charity which provides pro-bono specialist support to organisations to help them on their improvement journey, making a measurable difference on their outcomes.

Guy Deterding, a senior IT expert, came into Mosaic as a CT volunteer to enable us to ensure that we had effective management of all data, focussing on ensuring that our policies and processes were up to date and met the current protection and retention requirements. He supported staff to build a ROPA (record of processing activities) based on a data mapping exercise and advised on training needs. Mosaic is grateful to the Cranfield Trust for all its support.

Counselling support and early bereavement help

Case Study

Lara was referred to Mosaic when she was eight years old, following the suicide of her uncle. Being younger, counsellors decided to take an alternative method to approaching her counselling through play therapy. Through this technique, Lara was provided with a safe place to allow her to feel listened to and heard when sharing her feelings.

She participated in activities such as playing with sand and puppets, drawing, reading stories and getting involved with sensory play. This enabled her to be able to return to a safe space when she was starting to feel uncomfortable talking about her uncle. Some of the most significant things Lara was able to make were the crafts that held a memorable element such as a memory jar or a calendar of 'forget-me-not' days as to keep the memory of her uncle alive.

Overall, the sessions had a positive impact on Lara who took away the resources she was provided with at Mosaic, such as the memory box, into her future. She continued to attend Mosaic events such as the residential weekend so that she met up with other children who had been impacted by the death of a family member and could talk about their feelings. Lara still has her memory box and continues to add to it to remember her uncle throughout her years.

The name of the child has been changed to protect her identity.

Counselling and referrals report

As children and young people came back into schools across Dorset following the Covid pandemic, the impact on their mental health of the isolation and sadness of those years began to make itself felt. Mosaic dealt with a substantial increase in the number of enquiries and referrals from families, schools and from other professionals requesting bereavement support for children and young people. Our phoneline saw a rise in calls from teachers, worried about the impact of grief on young people who seemed unable to cope with different pressures.

Our service is based on helping children and young people struggling to have access to a qualified counsellor, who will assess their need and then carry out counselling with them, offering them up to seven one-hour sessions. The family and carers are involved in the process, and the outcomes are evaluated using a methodology set out by the Child Bereavement Network, a UK-wide umbrella body that sets standards for the sector.

The total number of referrals made to Mosaic in this year was 430, compared with 380 in the 2022-23 financial year. This marked a general rise in cases and reached a peak in the months between January and March 2024, where Mosaic recorded a rise of 47% that quarter, compared with the previous year's quarter. The reasons for such a large rise remain unclear, but pastoral staff working within schools have told us 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. The charts below tell the story of our numbers and the nature of the referrals that staff were managing.

The causes of death continue to be charted, and demonstrate that in 28% of cases, the death was caused by cancer, and in 18% was by suicide. The number of children affected by a suicide presents a challenge to our counsellors, and Mosaic has shared its learning and experiences through the Dorset Open Door network, with other charities.

Our Early Bereavement Intervention (EBI) service has been renamed Early Grief Support, and will involve support for parents, more family peer activities and a focus on helping parents and carers communicate with children at an early stage, aiming to prevent emotional problems from developing at a later stage.

Mosaic continued to roll out its programme of school bereavement cafes, spaces where students in a school are invited to come if they have been bereaved. They are run by a counsellor with volunteer support, and enable students to meet one another, enjoy doing some art therapy and talking about the person who died, creating a good memory of them. The schools who have participated are pleased with the outcomes and see them as a way of ensuring that young people struggling with a bereavement have a way of sharing that with others, asking questions and remembering the person who died.

This support is an important way of ensuring we can support young people in the immediate weeks and months following a bereavement and will often lead into a full Bereavement package later.

Mosaic has also increased from 21 to 24 the number of sessional counsellors who are paid by us to carry out counselling. All counsellors are qualified through the British Association of Counselling and Psychotherapy (BACP). We continued to host Reflective Practice and/or CPD sessions once a month as a way of connecting with and ensuring that our counsellors are supported and can share challenges. Our counsellors have continued to demonstrate resilience, creativity, dedication and flexibility in some challenging times.

Referrals Statistics 2023-2024

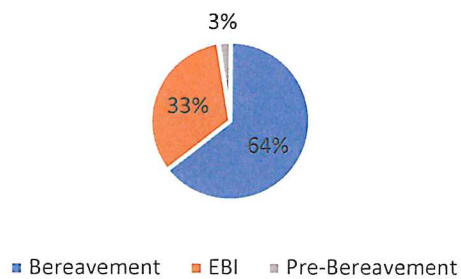
Total no of cases / referrals this year (and previous years)

2020-21		333
2021-22		318
2022-23		380
2023-24		430

% / No of Referrals by Service

Bereavement	64%	277
EBI	33%	142
Pre-Bereavement	3%	11

Referrals by Service

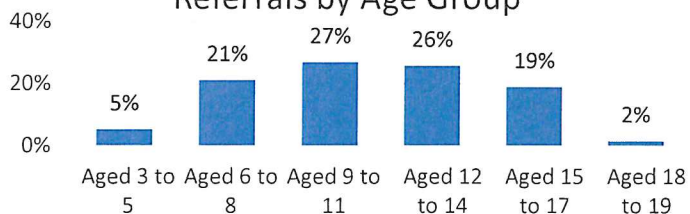


% / No of Referrals by Age Group

Aged 3 to 5	5%	23
Aged 6 to 8	21%	91
Aged 9 to 11	27%	116
Aged 12 to 14	26%	111
Aged 15 to 17	19%	82
Aged 18 to 19	2%	7

Average age is 11.1

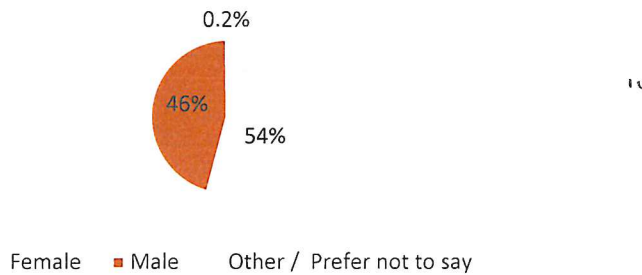
Referrals by Age Group



% / No of Referrals by Gender

Female	54%	233
Male	46%	196
Other / Prefer not to say	0.2%	1

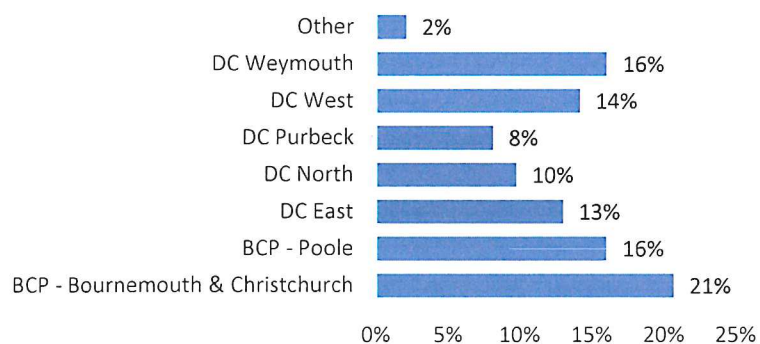
Referrals by Gender



% / No of Referrals by Council & Region

BCP - Bournemouth & Christchurch	21%	89
BCP - Poole	16%	69
DC East	13%	56
DC North	10%	42
DC Purbeck	8%	35
DC West	14%	61
DC Weymouth	16%	69
Other	2%	9

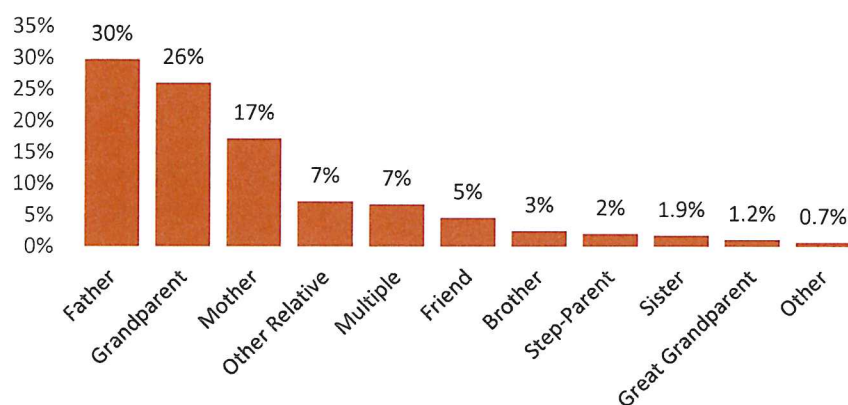
Referrals by Region



% / No of Referrals by Relationship of Person Who Died

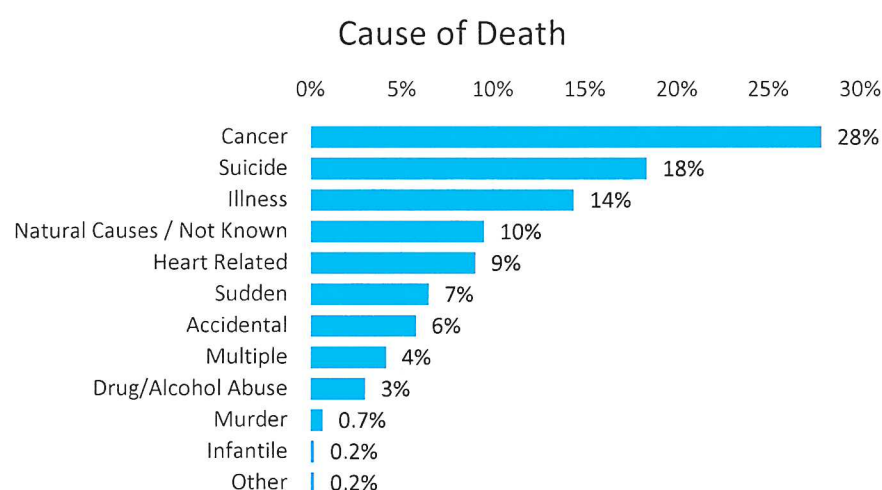
Father	30%	128
Grandparent	26%	112
Mother	17%	74
Other Relative	7%	31
Multiple	7%	29
Friend	5%	20
Brother	3%	11
Step-Parent	2%	9
Sister	1.9%	8
Great Grandparent	1.2%	5
Other	0.7%	3

Relationship of person who died



% / No of Referrals by Cause of Death

Cancer	28%	120
Suicide	18%	79
Illness	14%	62
Natural causes / Not Known	10%	41
Heart Related	9%	39
Sudden	7%	28
Accidental	6%	25
Multiple	4%	18
Drug/Alcohol Abuse	3%	13
Murder	0.7%	3
Infantile	0.2%	1
Other	0.2%	1



Training

During this financial year, we provided bereavement support training for 237 delegates. This number reflects an increase of 2% (4 delegates) from the previous financial year, and included in the figure for 2023/24 are 66 delegates who attended bespoke training workshops. In total, we provided training to delegates from 122 schools across Dorset during the last financial year, and of these, 47 were schools where we haven't previously provided training.

As a way of measuring the quality of our training courses, we gather data from evaluation forms completed by delegates at the end of each training workshop. For **delivery**, these were rated as excellent by 80% of the attendees, and 76% for the **content** of the course.

Fundraising: Annual report notes for year 2023/2024

2023/24 has marked a record year for fundraising where Mosaic has both grown and diversified its fundraising partners.

Fundraising - Charitable Trusts & Community 2023/2024 highlights include:

- The National Lottery grant- £69,963
- Children in Need grant - £33,678
- Trusthouse Charitable Foundation grant - £20,000
- Dorset Golf & Country Club supporting Mosaic as Charity of the Year 2023-£17,576.
- The Valentine Charitable Trust grant- £15,000
- Mazars Charitable Trust grant - £14,000
- The Halbard Charitable Trust grant- £10,000
- The Alice Ellen Cooper Dean Charitable Foundation grant - £10,000
- The Stephen Moseley Trust grant - £10,000
- Ducks & Drakes Cancer Trust grant - £10,000
- Masonic Charitable Foundation grants - £7,500
- Blanchards Bailey Solicitors corporate partnership – raising £7,300
- Sporting Bears Motor Club events - £5,884
- Channel Swimmer raised £4,500
- Sherborne Castle Country Fair beneficiary - £4,000
- Local schools supported Mosaic by raising £3,360 through various sponsored / fundraising events.
- One supporter completed a Pilgrim Walk from Dorset to Spain, raising £3,222
- London Marathon runner raised £3,120
- Individuals took part in the Jurassic Coast Ultra Challenge, collectively raising £2,800.
- Triathlon competitor, raised £2,000
- Dorset Health Care NHS Trust continued to make 'Pennies from Heaven' donations each month, totalling £2,981
- Mosaic have had stands at several public events in Dorset, collaboratively raising £1,673 whilst engaging with the public and raising awareness.
- We welcomed community engagement with groups such as Rotary clubs, churches, nursery schools, theatre companies, village hall committees, Townswomen's Guilds and running clubs. This has helped to raise funds and awareness.

23/24 Fundraising and donation income, including Charitable Trusts, totalled £437,477.

Mosaic is committed to working collaboratively with our many supporters whilst engaging and partnering with new corporate/community donors and sponsors.

We look forward to another good year of fundraising and the chance to raise the profile and awareness of Mosaic throughout Dorset communities (and online).

Mosaic wishes to thank its many donors, private and corporate, for such wonderful support across the year. A list of some of our sponsors and supporters can be found on our website here:

<https://mosaicfamilysupport.org/give-support/our-supporters>

Finance

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 £437,477 (2023: £365,485) of which £311,707 (2023: £233,460) related to restricted income. Total expenditure for the year was £471,048 (2023: £390,522) of which £360,613 (2023: £208,895) related to restricted expenditure.

The net movement in total funds for the year was a loss of £37,779.

The focus for 2024/2025 will be to continue to ensure sustainability and increase our reserves through fundraising activities and partnerships.

Finally

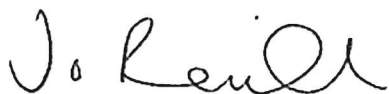
Mosaic and its supporters are very proud of how we rose to the challenge of seeing more children and young people than ever, and that to fulfil this, we generated more income than in any previous year. With schools, other charities and funders back to work, this year was in some ways a 'reset' to ensure that our counsellors could once again meet children face to face, but importantly, that staff, volunteers and counsellors also had that time together once more.

The charity was set up 17 years ago and continues to see growing 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, the nature of the counselling is also changing, to ensure that we can support those with more complex needs.

It is clear from our own work, and that of the councils, charities and health services in Dorset, that young people are facing many serious mental health challenges. Our counsellors are dealing with more complex cases of bereavement, and in this past year, as the cost of living rose, many families have struggled to cope. In 2024, official figures showed that one in six children in Dorset live in poverty and these conditions can contribute to the difficulties that so many young people face.

The good news is that Mosaic as an organisation is both well-loved and respected across the county, with those working in local authorities and health services understanding our work. Members of the public who raise money for us do so knowing that it will be spent on a bereavement service which helps the whole community.

The time, thoughtfulness and dedication of everyone involved in the charity, from the Trustees and staff through to the volunteers continued to carry us through and maintain our standards, with the child-centred approach remaining paramount. We are so grateful for the energy and time put in by so many kind individuals to make us greater than the sum of our parts.



Jo Revill, CEO

Statement of Financial Activities for the year ended 31st March 2024 (SOFA)

	Note	Unrestricted	Restricted	Total	As restated Prior Year Total
		£	£	£	£
Income from:					
Donations and Legacies					
Charitable Trust Donations	6 & 7	26,000	115,591	141,591	66,908
Corporate Donations	6 & 7	35,810	2,900	38,710	37,031
Community Donations	6 & 7	56,340	0	56,340	96,910
Grants	6	0	103,641	103,641	67,767
Charitable Activities				0	
Family & Child Support / Counselling	6	0	88,925	88,925	91,550
Study Days & Bespoke Training	6	1,730	650	2,380	2,068
Mosaic Fundraising		2,371	0	2,371	1,444
Other Income					
Bank Interest		3,399	0	3,399	1,417
Other		120	0	120	390
Total Incoming Resources		125,770	311,707	437,477	365,485
Expenditure on:					
Raising Funds					
Fundraising & Promotion		2,361	0	2,361	1,457
Charitable Activities					
Residential Weekends		0	17,334	17,334	17,590
Bereavement Café		0	2,592	2,592	0
Family events / Christmas / Youth group		160	2,782	2,942	2,317
Study Days & Training		1,283	1,574	2,856	4,116
Counsellors Fees, Training & Travel		3,407	88,636	92,044	89,136
Supervision		0	11,000	11,000	10,320
Resources		0	2,151	2,151	50
Impact report		0	0	0	4,375
Social media/marketing		0	0	0	2,275
Staff Costs					
Salaries & Travel	8	68,751	206,560	275,310	207,584
Recruitment, Staff Training & counselling	8	3,768	0	3,768	3,532
Office costs					
Rent & Rates		600	20,738	21,338	19,676
Utilities		9,400	7,108	16,509	12,919
Cleaning & Supplies		1,172	0	1,172	1,054
Postage, Printing & Stationery		2,225	0	2,225	2,775
Information Technology		9,628	0	9,628	6,025
Small Items of Equipment		0	139	139	104
Sundry Expenses		23	0	23	124
Other costs					
Accountancy		1,440	0	1,440	1,440
Bank Charges		94	0	94	116
DBS Checks		845	0	845	990
Human Resources		1,950	0	1,950	0
Insurance		1,564	0	1,564	1,364
Subscriptions		1,490	0	1,490	1,081
Trustee and Volunteer expenses	10	274	0	274	102

Total Operating Expenses		110,435	360,613	471,048	390,522
Amortisation of fixed assets	2	2,160	0	2,160	2,160
Depreciation of fixed assets		2,047	0	2,047	1,899
Total Resources Expended		114,642	360,613	475,255	394,581
Net Income/(Expenditure)		11,127	(48,906)	(37,779)	(29,096)
Total Funds brought forward		16,882	106,230	123,112	152,208
Total Funds carried forward		28,010	57,324	85,334	123,112

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 2024

	<i>Note</i>	Unrestricted	Restricted	Total	As restated Prior Year Total
		£	£	£	£
Fixed Assets:					
Intangible Fixed Assets					
Cost b/f		10,800	0	10,800	10,800
Additions		0	0	0	0
Disposals		0	0	0	0
Depreciation		(7,560)	0	(7,560)	(5,400)
Total Fixed Assets	2	3,240	0	3,240	5,400
Fixed Assets:					
Office Equipment, Furniture & Fittings and Promotional Materials					
Cost b/f		17,457	0	17,457	15,515
Additions		2,065	0	2,065	1,942
Disposals		0	0	0	0
Depreciation		(16,676)	0	(16,676)	(14,629)
Total Fixed Assets	3	2,846	0	2,846	2,828
Current Assets					
Cash at bank and in hand		38,732	57,324	96,056	114,544
Debtors		3,425	0	3,425	8,725
Prepaid Expenses		4,504	0	4,504	7,508
Accrued Income		750	0	750	3,500
Bank Interest Receivable		0	0	0	0
Total Current Assets	4	47,411	57,324	104,735	134,277
Total Assets		53,497	57,324	110,821	142,505
Creditors					
Trade Creditors	5	(18,528)	0	(18,528)	(16,984)
Current Liabilities					
Accrued Expenses	5	(6,959)	0	(6,959)	(2,409)
Deferred Income		0	0	0	0
Total Creditors		(25,487)	0	(25,487)	(19,393)
Total Net Assets		28,010	57,324	85,334	123,112

Summary of Funds					
Restricted		57,324		57,324	106,230
General		28,010		28,010	16,882
Total Charity Funds	6	85,334		85,334	123,112

The notes on pages 24 to 35 form part of these accounts. The accounts were approved by the board of trustees on 15 November 2024 and signed on their behalf:



Name of signatory: Karen Parnell

Designation of signatory: Chair of Trustees

Signed: 15 November 2024

Notes to the accounts

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. These goods were gestures of goodwill by corporate entities for distribution to staff, volunteers and families supported by Mosaic.
- 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

	£	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 2024	10,800	10,800
Amortisation brought forward	5,400	5,400
Disposals	0	0
Amortisation charge for the year	2,160	2,160
Amortisation as at 31 March 2024	7,560	7,560
Net book value as at 31 March 2024	3,240	3,240
Net book value as at 31 March 2023	5,400	5,400

Note 3 - Tangible Fixed Assets

	IT Equipment £	Furniture and Fittings £	Promotional Materials £	Total £
Cost brought forward	14,227	1,636	1,594	17,457
Additions in the year	1,915	150	0	2,065
Disposals in the year	0	0	0	0
Cost as at 31 March 2024	16,142	1,786	1,594	19,522
Depreciation brought forward	11,399	1,636	1,594	14,629
Disposals	0	0	0	0
Depreciation charge for the year	2,019	28	0	2,047
Depreciation as at 31 March 2024	13,418	1,664	1,594	16,676
Net book value as at 31 March 2024	2,724	122	0	2,846
Net book value as at 31 March 2023	2,828	0	0	2,828

Note 4 - Current Assets

	2023/24	2022/23
Cash at bank and in hand	£	£
Banks	12,657	7,265
Building Societies	83,176	107,137
Petty Cash	223	142
	96,056	114,544
Trade Debtors		
Family Support Fees	3,425	8,725
	3,425	8,725
Prepayments		
Residential weekends	2,713	4,382
Family Events	0	200
Insurance	0	1,095
IT Database	1,315	1,568
Photocopying expenses	208	162
Rent Units 3 & 4	104	101
Subscriptions	164	0
	4,504	7,508
Accrued Income		
Family & Support Child Support (BCP Council)	0	3,500
Family & Support Child Support (DFM)	750	0
	750	3,500
Total Current Assets	104,735	134,277

Note 5 - Current Liabilities

	2023/24	2022/23
Creditors	£	£
Counsellors fees & travel	10,518	10,374
Trustees Meetings & Training	163	0
Database	210	0
Office costs	0	132
Residential - Leeson House	0	380
Salary costs	7,291	4,839
Staff Training	0	225
Subscriptions	46	41
Supervision	300	930
Telephone	0	63
	18,528	16,984
Accrued Expenses		
Accountancy	1,380	1,320
Utilities: Electricity	862	954
Staff Training	237	0
Counsellor Training	105	0
Payroll Expenses	306	0
IT Support	2,688	0
HR Support	650	0
Insurance	251	0
Telephone	0	135
Counsellor fees	480	0
	6,959	2,409
Total Current Liabilities	25,487	19,393

Note 6 - Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Intangible Fixed Assets	3,240	0	3,240
Fixed Assets	2,846	0	2,846
Current Assets	47,411	57,324	104,735
Current Liabilities	(25,487)	0	(25,487)
	28,010	57,324	85,334

	As restated Balance 01/04/2023 £	Incoming Resources £	Resources Expended £	Balance 31/03/2024 £
Restricted Funds (see Note 7)	106,230	311,707	(360,613)	57,324
General Funds	16,882	125,770	(114,642)	28,010
	123,112	437,477	(475,255)	85,334

Note 7 - Restricted Income

Donations	Restricted for	As restated			
		b/f	Income	Expenditure	c/f
		£	£	£	£
Charitable Trust Donations					
Christchurch Charitable Trust	<i>Counselling (Christchurch area)</i>	315	2,100	2,415	0
Dorset Community Foundation	<i>Counselling</i>	2,000	0	2,000	0
Ducks & Drakes Cancer Trust	<i>Training</i>	2,357	10,000	11,487	870
Travers Smith Foundation	<i>Counselling</i>	475	0	475	0
Schroder Charity Trust	<i>Counselling</i>	1,738	0	1,738	0
The Charles Lewis Foundation	<i>Counselling</i>	435	0	435	0
The Edward Gostling Foundation	<i>EBS</i>	1,933	8,291	10,224	0
The Valentine Charitable Trust	<i>Rent & Rates</i>	5,770	15,000	20,738	32
The Corton Hill Fund	<i>Counselling (N Dorset)</i>	1,800	0	1,800	0
Masonic Charitable Foundation	<i>Pre-bereavement</i>	2,050	4,500	3,375	3,175
The Ritchie Charity Trust	<i>Activity days</i>	0	350	350	0
The Ritchie Charity Trust	<i>Counselling</i>	0	350	350	0
The Souter Charitable Trust	<i>Counselling</i>	0	1,500	1,500	0
Mazars Charitable Trust	<i>Counselling</i>	0	14,000	10,420	3,580
Talbot Village Trust	<i>Counselling (Bournemouth, Christchurch)</i>	0	7,000	7,000	0
The Louis Ross Foundation	<i>Activity days</i>	0	2,000	1,344	656
The Alex Roberts-Miller Foundation	<i>Residential weekend</i>	0	1,250	1,250	0
The Alex Roberts-Miller Foundation	<i>Activity days</i>	0	1,250	1,250	0
Willdoes	<i>Residential weekend</i>	0	7,000	7,000	0
The Leonard Laity Stoaite Charitable Trust	<i>Residential weekend</i>	0	1,000	1,000	0
Trusthouse Charitable Foundation	<i>Staff costs</i>	0	20,000	20,000	0
The Alice Ellen Cooper Dean Charitable Foundation	<i>Training</i>	0	10,000	10,000	0
Groundwork UK	<i>Counselling</i>	0	1,125	1,125	0
Groundwork UK	<i>Training (Blandford Area)</i>	0	1,125	1,125	0
Groundwork UK	<i>Residential weekend</i>	0	1,125	1,125	0
Groundwork UK	<i>Training (BCP Area)</i>	4,250	750	5,000	0
Groundwork UK	<i>Training (Shaftesbury Area)</i>	0	375	375	0
Marsh Christian Trust	<i>Residential weekend</i>	0	500	500	0
The Barbara Ward Children's Foundation	<i>Residential weekend</i>	0	5,000	5,000	0
		23,122	115,591	130,400	8,313
Corporate Donations					
Groundwork UK	<i>Training (Dorchester Area)</i>	10,000	0	10,000	0
The Benchmark Building Co. (Ashley Wood)	<i>Residential weekend</i>	2,550	0	2,550	0
CAF America	<i>Activity days</i>	682	0	682	0
JP Morgan	<i>Marquee</i>	1,500	0	139	1,361
Langham Industries Ltd	<i>Activity days</i>	1,367	0	1,367	0
Sero	<i>Resources therapists</i>	500	0	500	0
AFC Bournemouth	<i>Counselling</i>	0	1,000	1,000	0
The Skipton Building Society	<i>Books & Resources</i>	0	1,900	1,651	249
		16,600	2,900	17,889	1,611

Community Donations

Individual donation	<i>Woodland therapy</i>	280	0	0	280
Rotary Club Bournemouth	<i>Counselling</i>	500	0	500	0
Rotary Club Bournemouth	<i>Activity days</i>	443	0	443	0
		<u>1,223</u>	<u>0</u>	<u>943</u>	<u>280</u>

Grants

Children In Need	<i>Staff costs</i>	3,599	16,678	19,690	587
Children In Need	<i>Counselling</i>	0	17,000	16,675	325
The National Lottery Community Fund	<i>Staff costs</i>	13,593	41,085	54,649	29
The National Lottery Community Fund	<i>Residential weekend</i>	7,972	16,063	24,035	0
The National Lottery Community Fund	<i>Youth Support Group</i>	6,204	12,815	7,142	11,878
		<u>31,368</u>	<u>103,641</u>	<u>122,191</u>	<u>12,818</u>

Family & Child Support/Counselling

Dorset Families Matter	<i>Counselling</i>	850	2,050	2,900	0
VCSE Grant	<i>CAMHS project costs & Counselling</i>	33,067	41,250	40,015	34,302
Dorset Mental Health Forum	<i>Bereavement Café</i>	0	3,200	3,200	0
Dorset Council	<i>Counselling</i>	0	19,350	19,350	0
Dorset Council	<i>Youth Support Group</i>	0	3,000	3,000	0
Talbot Heath School	<i>Counselling</i>	0	300	300	0
BCP Council	<i>Counselling</i>	0	-225	-225	0
Public Health Dorset	<i>Counselling</i>	0	20,000	20,000	0
		<u>33,917</u>	<u>88,925</u>	<u>88,540</u>	<u>34,302</u>

Study Days & Bespoke Training

Douch Family Funeral Directors	<i>Bespoke Training</i>	0	650	650	0
		<u>0</u>	<u>650</u>	<u>650</u>	<u>0</u>
TOTAL		<u>106,230</u>	<u>311,707</u>	<u>360,613</u>	<u>57,324</u>

Note 8 - Unrestricted Income from Donations

Donations of £1,000 or more

	£
Milton Abbas Street Fair	1,000
Wimborne Methodist Church	1,000
Harmans Cross Village Hall Committee	1,000
Shaftesbury Food & Drink Festival	1,000
RIOT Dorchester Running Club	1,000
Leweston Nursery - Leweston School	1,000
Burton Bradstock Primary School	1,035
Mighty Oaks Day Nursery	1,045
The Occasional Singers	1,163
Mr & Mrs Mutton	1,390
Rotary Club of Bournemouth	1,500
Tapper & son	1,950
An individual donation via Just Giving	2,000
Facey Family Foundation	2,000
Legacy from Kenneth Walter Thorp	2,000
Perenco UK Ltd	2,000
Blanchard Bailey LLP	2,750
Masonic Charitable Foundation	3,000
Sherborne Castle Country Fair	4,000
Sporting Bears Motor Club	5,801
Benchmark Building Company	6,166
Dorset Golf & Country Club	7,750
The Stephen Moseley Trust	10,000
The Halbard Charitable Trust	10,000
Total Donations of £1,000 or more	71,550
Total Donations of less than £1,000	46,600
Total Unrestricted Donations	118,150

Represented as follow:

Charitable Trust & Foundation Donations	26,000
Corporate Donations	35,810
Community Donations	56,340
	118,150

Note 9 - Analysis of Staff costs

	2023/24	2022/23
	£	£
Staff Salaries	252,937	192,438
Employer NI	13,370	7,389
Employer Pension Contributions	4,832	3,205
Payroll Expenses	1,224	2,516
Staff Travel	2,947	2,036
	<u>275,310</u>	<u>207,584</u>
Staff Recruitment	2,443	2,009
Staff Events	935	0
Staff Counselling	390	0
Staff Training	0	1,523
	<u>3,768</u>	<u>3,532</u>

During the year, total remuneration of £89,336 (£70,191 - 2022/23) was paid to key management personnel.

No employee had emoluments in excess of £60,000 (2022/23: nil).

The monthly average headcount was 14 staff (2022/23: 13 staff)

Note 10 - Related Parties

During the year, no trustee was directly employed by Mosaic or had any interests in a business which supplied goods or services to Mosaic. 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.

Cheryl Bellingham, who was appointed as a trustee in April 2022, received £7,860 self-employment income from Mosaic and was also reimbursed £1,124 in expenses by Mosaic, in her capacity as a bereavement support counsellor.

Note 11 - Trustee costs

	2023/24	2022/23
	£	£
Cost of Trustee Meetings & Training	<u>274</u>	<u>102</u>

Note 12 - Independent Examiner costs

	2023/24	2022/23
	£	£
Cost of Independent examination	<u>1,440</u>	<u>1,440</u>

Note 13 - Prior Year Adjustment

Note that there has been a reallocation of the closing balance as at 31 March 2022 between restricted and general funds. This is as a consequence of the restricted funds closing balance as at 31 March 2023 for Dorset Family Matters of £7,986 being incorrect. It should have been £850.

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 2024 which are set out on pages 18 to 33.

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
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Dorset
DT1 3AQ

Dated: 27 November 2024 .



Supporting bereaved children

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