



Supporting bereaved children

Annual Report & Accounts for year ended 31st March 2025



4 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 7 June 2007 as an Unincorporated Association and converted to a CIO (Charitable Incorporated Organisation) on 1 April 2015 when the name was changed to Mosaic – Supporting Bereaved Children (Mosaic). It is governed by a constitution adopted on 18 July 2014. This was amended on 29 November 2024. 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 lead by 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 (resigned 27 February 2025)

Rick Hewland (resigned 15 November 2024)

Dr Rollo Clifford

Cheryl Bellingham

Neil Cradock

Rowan Seymour

Jane Hinnrichs – Chair (from December 2024)

James Burleigh (appointed 27 February 2025)

Wendy Grassby (appointed 27 February 2025)

Principal Office

4, 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 31 March 2025. The legal and administrative information set out on page two forms 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 18 July 2014 defines the objectives set out on page two.

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 two and if they served for less than a year this is indicated.

The Constitution states that the charity must have a minimum of six 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 must 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 in the event of illness, maternity leave and 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 fluctuations.
- 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 are freely available after considering restricted funds, that have been earmarked for specific purposes.

Total funds of	£188,099
Less restricted funds	(£47,192)
Less expendable endowment	(£75,000)
Total Free Reserves	£65,907

Based on the Reserves Policy, £79,282 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 unrestricted reserves is four months of annual expenditure.

The reserves held currently remain below our target range, and this is due to continuing competition within the UK charity sector for grant funding. However, income raised for the year is the highest Mosaic have ever generated. Trustees aim to restore the level of reserves to at least 30% of annual expenditure over the next two years.

Staffing

Jo Revill as CEO is 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 other members of staff working in referrals, events, administration and fundraising. Mosaic employed 13 members of staff, representing an average full-time equivalent number of 8.2 members of staff. There was a staff restructure during the summer of 2024, and the headcount reduced to seven members of staff, representing an FTE of 4.9 members of staff.

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

Self-employed counsellors work with Mosaic to provide specialist bereavement counselling across the county, and volunteers support our activities for children, young people and families and our fund-raising efforts. They undergo regular in-house 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
- telephone support for families, professionals and agencies working with young people
- advice to schools where there has been a bereavement
- a day camp for children who have completed counselling
- family activity days and social events

A full review of the activities in the year can be found in the Management Team Report (page 10).

Fundraising

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

Trustee responsibilities in relation to the financial statements

Charity Law requires 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 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

The Trustees are very grateful to the volunteers who support Mosaic, raising funds, attending and supporting activities, and helping with fundraising 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 day camp 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 17% 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.

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

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 – Supporting Bereaved Children, Young People and Families

As Chair of Trustees, it is my privilege to present this year's report on behalf of the Board. It has been a year of both challenge and progress, as we continue our unwavering commitment to support bereaved children, young people, and their families across Dorset and surrounding areas.

Like many in the charitable sector, Mosaic has faced ongoing financial pressures. Ensuring our financial sustainability has been a key focus of the Board, as we recognise that our ability to deliver services and fulfil our mission depends on careful stewardship of our resources. Despite these challenges, we have continued to innovate and adapt in ways that have strengthened our impact.

One of the most significant service developments this year was the shift from residential weekend camps to day camps. This change has allowed us to offer a number of camps throughout the year, reaching more children while continuing to provide a mix of structured therapeutic activities and fun and confidence-building games. Giving children space to bond, share their grief, and feel understood is invaluable.

The feedback from families has been overwhelmingly positive. Children have told us they feel less alone and more able to express themselves after attending a camp. Parents have echoed these sentiments, describing the benefits for both their children and themselves.

Our Bereavement Support Cafés have seen notable growth, offering a compassionate and accessible space for children and young people. These informal yet safe settings provide opportunities for them to connect with others who share similar experiences, reduce feelings of isolation, and open up about grief in a supportive environment.

This year, we have also seen a marked increase in referrals from families where a loved one has taken their own life. Suicide bereavement brings with it unique complexities and emotions, and we are committed to ensuring our team is prepared to respond with compassion and confidence. To this end, we have introduced specialised suicide bereavement training for our counsellors. This important step ensures they are equipped to support children and young people navigating this particularly traumatic and often stigmatised form of grief.

Internally, the Board has undergone some significant changes. We said farewell to two long-standing and valued trustees – Karen Parnell, our Chair, and Rick Hewland – both of whom have worked tirelessly for Mosaic over many years. Their dedication and leadership have left a lasting legacy, and we are deeply grateful for their service.

Following their departure, we conducted a full skills audit of the Board to identify gaps and ensure we have the right blend of expertise and experience to guide Mosaic into the future. This process gave us a clearer picture of the roles we needed to recruit for, and we have been delighted to welcome James Burleigh and Wendy Grassby who bring significant skills to our board.

Alongside this, we undertook a review of our constitution to ensure it remains fit for purpose and aligned with best practice in governance. This review was ratified by the Board and subsequently approved by the Charity Commission, providing a strong foundation for the future governance of the organisation.

Despite the challenges, this has been a year of resilience, adaptation, and renewed commitment to the children and families we serve. On behalf of the entire Board, I would like to thank our dedicated staff, counsellors, volunteers, supporters, and funders. Your continued generosity and belief in our work are what allow us to stand beside bereaved children and help them feel seen, heard, and supported.

There is growing demand for our services, as more professionals and families recognize the long-term benefits of supporting bereaved children and young people. Early intervention and compassionate support are increasingly seen as essential in helping them navigate grief and build emotional resilience.

We remain focused on our core mission, and as we move forward, we do so with determination and hope, knowing that every child deserves the opportunity to grieve in a safe and supportive environment.

A handwritten signature in dark ink, appearing to read 'J Hinnrichs', is displayed on a light-colored rectangular background.

Jane Hinnrichs
Chair of Trustees
Mosaic – Supporting Bereaved Children

MOSAIC IMPACT 2024-25

427

Children who had counselling



240

Children came to an Activity Day

7

Permanent Staff

20

Counsellors

55

Active Volunteers

7

Trustees



2,600

Followers



30,232

Visits to our website



£98,147

Community Fundraising



5,710

Miles run during Miles for Mosaic - raising over £10,000



139

Dorset Schools Mosaic work in



86 Funders

This includes trusts, foundations, community groups & individuals



28

Bereavement Cafes



1,902

Number of counselling sessions

Report from the Management Team

Mosaic activities and events 2024-25

For 2024-25, we ran a programme of events aimed at bringing together families supported by Mosaic and offering an opportunity for making friends and creating positive memories.

Following meetings with headteachers in the Wessex Multi-Academy Trust, the Mosaic team recruited 13 schools into the Miles for Mosaic project, raising awareness in the school community and over £10,000 running 5,710 miles combined. This was a collaborative event between departments at Mosaic and was enjoyed by staff who went along to support.

In April we continued to build on the relationship with Poole-based business Lush by holding a family activity day making bath bombs and touring the factory. A Bereavement Café was also offered to enable families to have a space to discuss their grief.

Another event in April was a day with the Sporting Bears Motor Club, a group of enthusiastic car owners who offer rides to children in their fantastic range of supercars. This event attracted around 90 children who enjoyed rides in some very special cars, from Ferraris to Porsches and American police cars.

In May we held a residential weekend at Brenscombe Outdoor Centre, attended by 17 children. This was a new venue for Mosaic so there were some adjustments to make, but the children had the benefit of great outdoor activities, combined with the therapeutic element.

In June we held a sailing day, when 25 children enjoyed getting out on the water at the Andrew Simpson Centre in Portland Harbour. This was followed by a family Bereavement Café.

In July, families were offered two golfing opportunities with supporting clubs Sherborne and Came Down and between the two, 14 children had the benefit of having some fun and working with golf pros.

Dorset Freemasons offered seven places to Mosaic children to attend their annual outdoor event - Ashlars - with a range of activities from axe throwing, archery, rifles and team tug of war.

Supporting football club AFC Bournemouth offered 12 children the chance to go to the stadium and train with some of their professionals: a great opportunity for our young football fans.

In November we adapted our residential weekend to compact the activities into one long day. Day Camp offers a wonderful opportunity for families to attend Leeson House, enjoy all the best activities from camp – some with a therapeutic element – and a chance to meet people, make friends and not have to worry about staying away from home. 18 children attended this Day Camp and the feedback from families was great, for example:

*“Both boys came away with new friendships,
confidence and a better understanding of their grief.”*

December saw a Mosaic Christmas party at Dorchester Community Church in Poundbury, featuring a wonderful visit from Father Christmas and gifts donated via the Operations Manager at AFC Bournemouth. 32 children attended, played games, had glitter tattoos and made decorations.

We aim to provide a balanced programme of events throughout the year to attract children from all over Dorset of different age groups to facilitate making friends and reducing isolation.

In total, we offered 240 places at activity days, enabling families to come together and having the opportunity of talking to some wonderful volunteers and counsellors from Mosaic.

Counselling and referrals report

The Referrals team at Mosaic is responsible for arranging counselling and support for children and young people experiencing bereavement. We provide support in the immediate weeks and months after bereavement with our Early Bereavement Support, and later with Bereavement Counselling packages with our qualified counsellors, offering up to seven one-hour sessions. Until January 2025 we also provided Pre-Bereavement support for families experiencing a terminal illness. The family and carers were involved in the process, and the outcomes evaluated using a methodology set out by the Child Bereavement Network, a UK-wide umbrella body that sets standards for the sector.

During 2024-2025, Mosaic supported 427 children by providing 1,902 counselling sessions, delivered by specialist child bereavement counsellors across Dorset. Some of these children will continue to see their counsellor into the following financial year. The number of sessions and children receiving them was roughly 5% lower than the year before. This was because 2024-2025 was the first full year of post-COVID care with a lower backlog of cases.

Mosaic made the sad decision to cease its pre-bereavement service during this year. Pre-bereavement work had presented significant challenges, particularly in relation to the timing of effective short-term support. In place of this work, we have strengthened our signposting efforts, directing families to other local organisations, including hospices and cancer charities, who are better resourced to offer this type of specialist care.

Pastoral staff working within schools tell us that they continue to deal with a huge increase in mental health issues. The charts on pages 13 to 15 tell the story of our numbers and the nature of the referrals that staff were managing.

The demographics of referrals have remained broadly consistent with previous years. Children aged 9 to 14 continued to make up the largest proportion of referrals (58% in total), with smaller variations across other age groups. The gender split has also remained constant, with just marginally more girls referred than boys. Geographically, referrals were spread across Dorset, with the highest numbers coming from Bournemouth and Christchurch, followed by West Dorset areas such as Dorchester and Weymouth—patterns which are in line with previous years.

Cancer remained the most common cause of death (26%), while heart-related causes rose to 13%. The number of children affected by a suicide presents a challenge to our counsellors, and Mosaic has shared with other charities its learning and experiences through the Dorset Open Door network, as well as introducing mandatory training for our counsellors specifically around supporting children bereaved by suicide.

Our Early Grief Support - an online group session for parents—was piloted this year. After reviewing the content and target audience, we plan to relaunch an improved version in autumn 2025 to better meet the needs of bereaved families.

Mosaic continued to roll out its programme of school Bereavement Cafés, spaces which students in a school are invited to come if they have been bereaved. The cafes are run by a counsellor with volunteer support and offer these students an opportunity to meet one another in a safe place, enjoy doing some art therapy and talking about the person who died, creating a good memory of them. The schools who have participated to date 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 offering our support to young people in the immediate weeks and months following a bereavement which will often lead onto our provision of full bereavement package later. This year, Mosaic welcomed four new counsellors to strengthen coverage in areas that had limited support, enhancing access to our services throughout Dorset. Although some counsellors have moved on from Mosaic, we currently have a team of 24 active sessional counsellors working across Dorset. All counsellors are qualified through the British Association of Counselling and Psychotherapy (BACP). We host ongoing 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 their challenges. This includes a new mandatory training session around supporting children bereaved by suicide. Our counsellors have continued to demonstrate resilience, creativity, dedication and flexibility in challenging times.

Case study

Jackson* is an 11-year-old boy who at the time of the referral was just transitioning to Secondary School. He was originally referred to Mosaic for pre-bereavement support in relation to his uncle who had terminal cancer. However, it became apparent very quickly that bereavement support was more appropriate for his needs, in relation to the death of his grandmother three years before during the Covid pandemic.

His grandmother had dementia but had died following a fall at home. Jackson was present when the ambulance arrived, but he did not see his grandmother again and she died in hospital. Jackson was angry that no one was able to save her – the ambulance had taken a long time to come out to her. Jackson did not attend the funeral.

The initial session was conducted at home, but all further sessions took place at school. Initially, Jackson struggled to open up about any feelings in relation to his Grandmother's death, or about his uncle. He employed many distraction techniques to avoid talking and feeling.

Through creative ways of looking at feelings – especially anger – we were able to talk about the focus of Jackson's anger. This really helped him to process his feelings. The six-part story was an effective way of exploring Jackson's narrative and to help fill in some of the blanks. We also spent time looking at other difficult emotions including guilt.

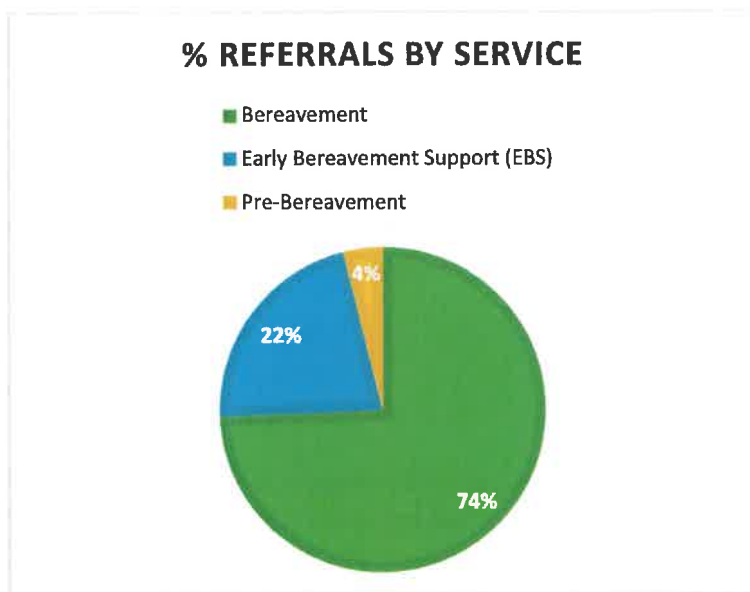
Jackson has come a long way since the beginning of the sessions. He is now able to sit through a whole session without distracting and talks more openly and confidently about his thoughts and feelings. He has a better understanding of grief and is able to remember and talk about good times with his Grandmother. His anger has dissipated, and he has a more complete narrative, which he is able to articulate. He has settled into his new secondary school and is forming friendships.

Jackson is planning to attend a 'Mosaic Day Camp' and is interested to meet other young people who have had a bereavement. This will help to consolidate the work we have done and help him understand he is not alone.

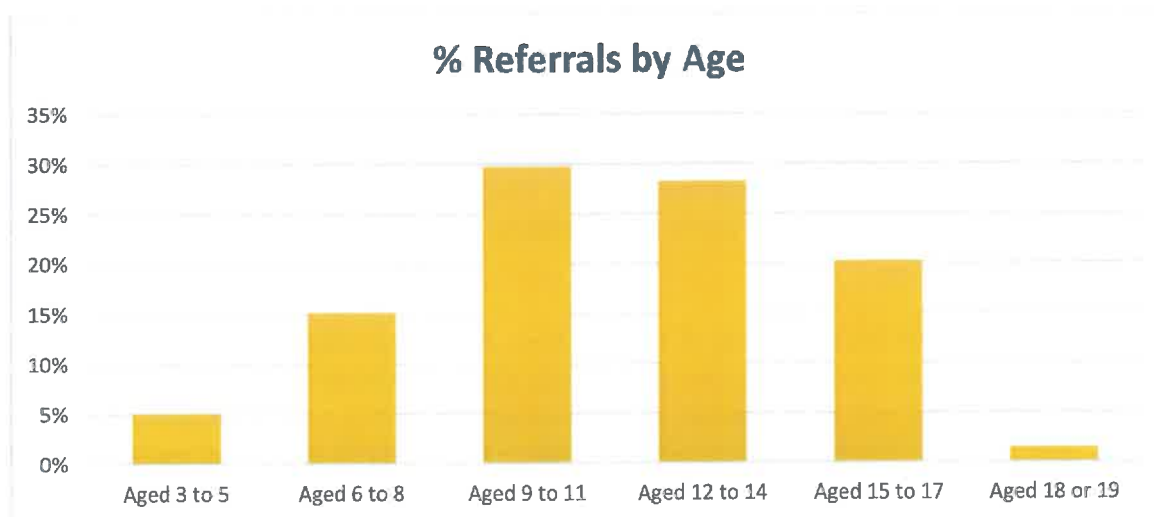
**The name of the child has been changed to protect his identity.*

Referrals statistics 2024-25

Which Mosaic service was provided

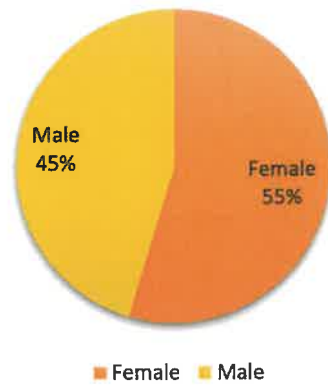


What age of children do we support



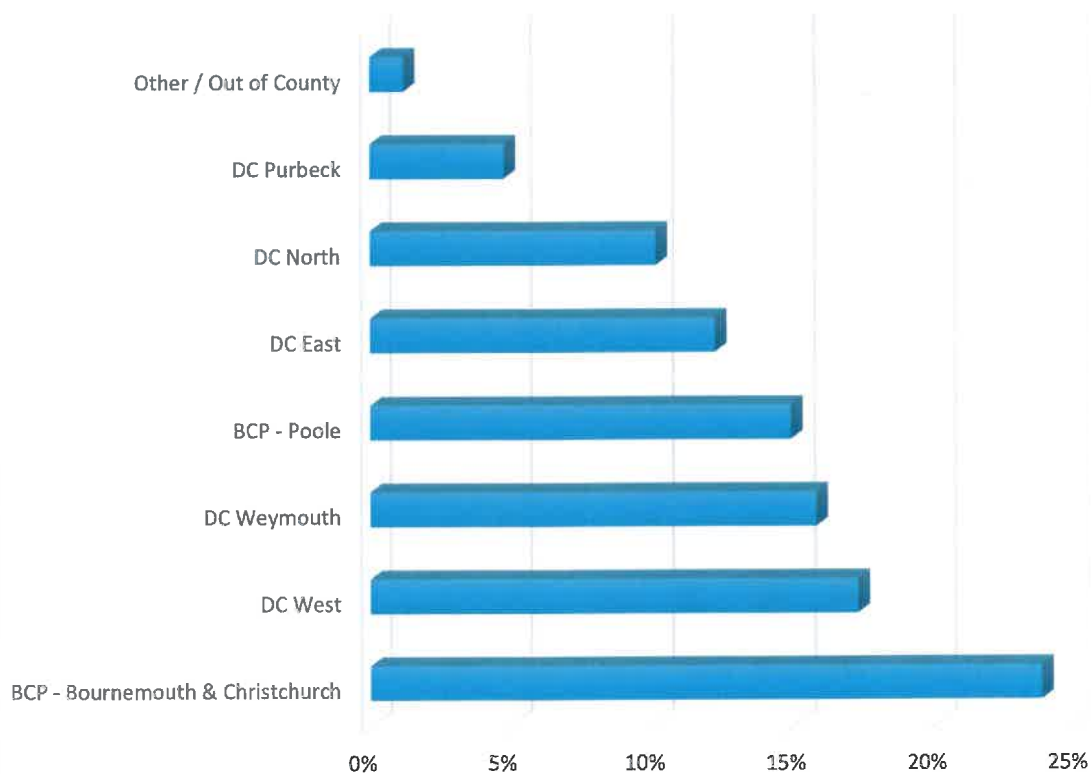
What is the gender split of children we support

%Referrals by Gender

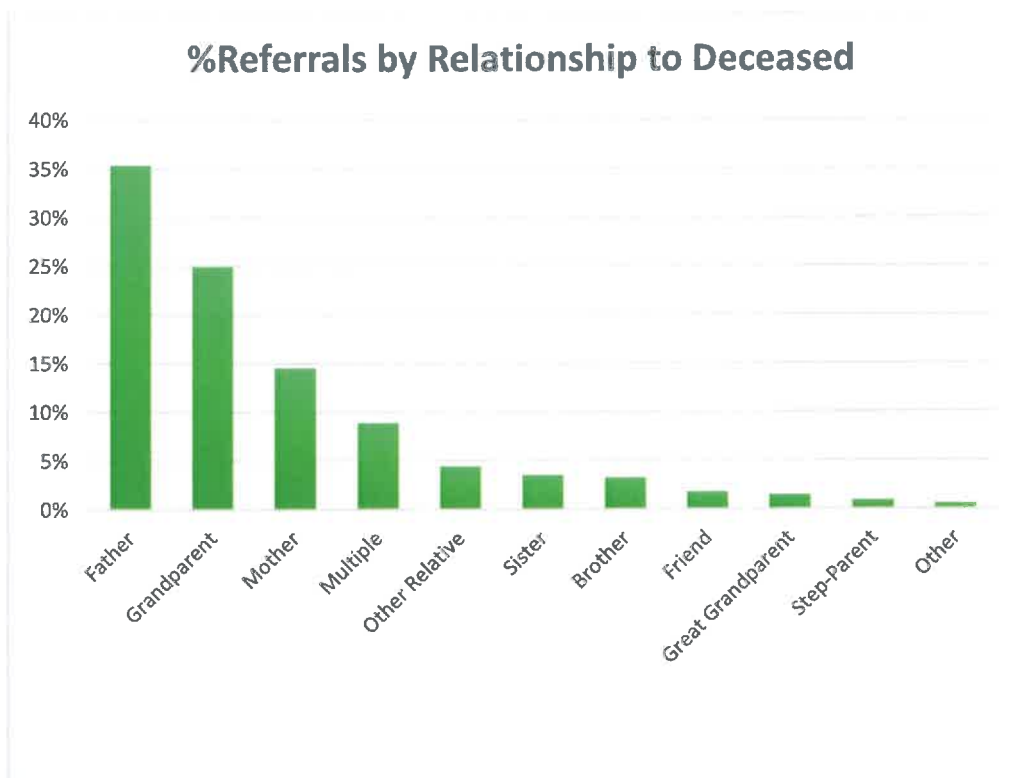


Where in Dorset do our Mosaic children live

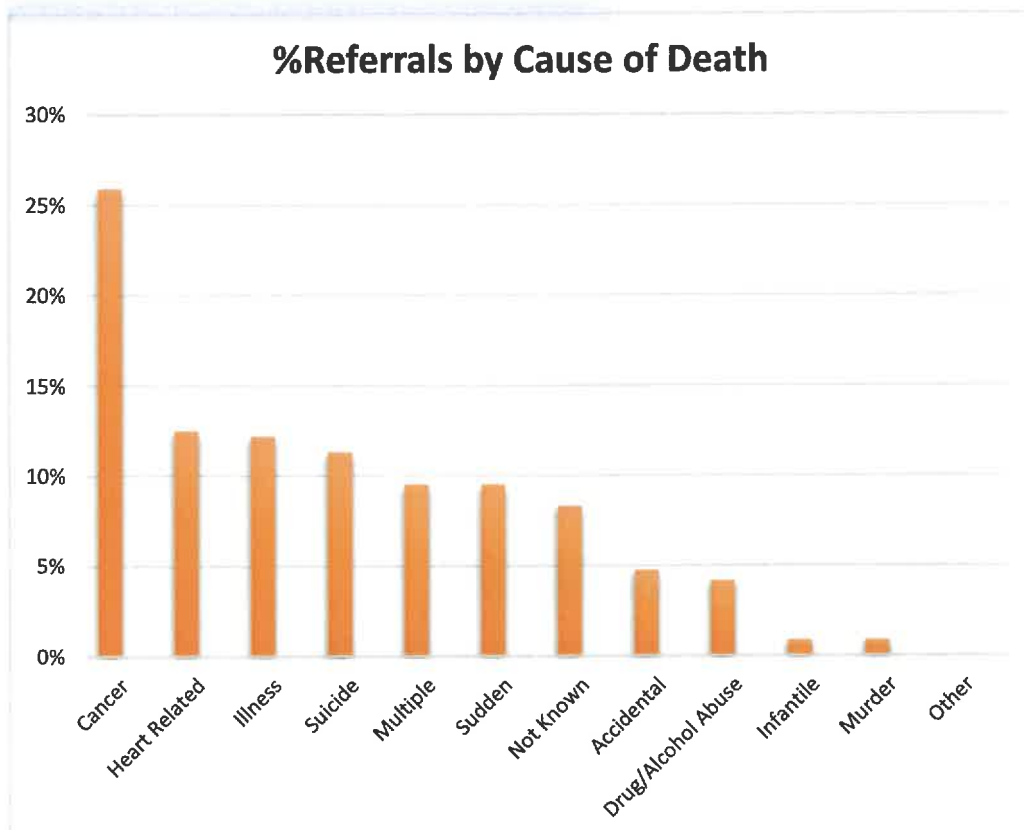
%Referrals by Region



What is the relationship between the child and the deceased



What is the cause of death of the deceased



Fundraising

Fundraising: annual report notes for year 2024-25

2024/2025 has marked another record year for fundraising where Mosaic has both grown and diversified its fundraising partners.

Fundraising - Charitable Trusts & Community 2024/2025 highlights include:

- Edward Gostling Foundation - £100,000 over 4 years
- The National Lottery grant -£35,241
- Trusthouse Charitable Trust grant- £20,000
- The Valentine Trust grant - £15,000
- Sherborne Golf Club supporting Mosaic as 2024 Captain's year - £11,000
- Hannah Fletcher & Mark's Marathon raised £11,000
- The Halbard Charitable Trust - £10,000
- Came Down Golf Club Captain's Charity for 2024 - £9,542
- Ducks & Drakes Cancer Trust - £8,750
- The Family Counselling Trust grant- £6,161
- Corton Hill Trust - £6,000 over 3 years
- Sporting Bears supported Mosaic - £5,703
- Willdoes Charity grant - £5,288
- The Alice Ellen Cooper Dean Charitable Foundation grant - £5,000
- The Barbara Ward Children's Foundation grant - £5,000
- Sherbourne Classic and Supercar Show 2024 beneficiary- £5,000
- The Christchurch Charitable Trust grant - £4,200
- Poundbury Rotary Club raised £3,711
- The Souter Charitable Trust grant- £3,550
- The Coral Samuel Trust grant- £ 3,500
- Chewton Glen supported Mosaic in 2024, raising £3,090
- Cash 4 Kids grant - £3,000
- Lord Barnby's Foundation grant - £3,000
- Blanchards Bailey supported Mosaic with a further £3,000
- Individual donation – Peter Old - £3,000
- Alex Roberts-Miller Foundation grant - £2,500
- Sherborne Castle Country Fair beneficiary - £2,300
- The Louis Ross Foundation grant - £2,000
- Richard Davies Charitable Foundation grant - £2,000
- St. Osmund's Middle School Silent Disco raised £1,844
- Dorset Health Care NHS Trust continued to make 'Pennies from Heaven' donations each month, totalling £3,098
- Mosaic have had stands at several public events in Dorset, collaboratively raising £1,970 whilst engaging with the public and raising awareness.
- We welcomed community engagement with groups such as Rotary clubs, churches, village hall committees, performing arts and Lions. This has helped to raise funds and awareness.

2024-25 Fundraising and donation income, including Charitable Trusts, totalled £496,817.

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 strong year of fundraising and continuing opportunities 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 £496,818 (2023-24: £437,477) of which £222,264 was restricted (2023-24: £311,707) and £100,524 endowment (2023-24: £0). Total expenditure for the year, before amortisation and depreciation was £390,350 (2023-24: £471,048) of which £257,920 (2023: £360,613) related to restricted expenditure.

The net movement in total funds for the year was a surplus of £102,765.

The focus for 2025-26 will be to continue to ensure sustainability and maintain our reserves through fundraising activities and partnerships.

Finally

Mosaic faced a really challenging year, with serious financial pressures and simultaneously increasing demand for help from across Dorset.

In some ways, this was a 'reset' to ensure that we could operate effectively, meeting our mission and helping the whole of the county to have good child bereavement support.

It remains the case that young people are facing many serious mental health challenges. Our counsellors who are so dedicated and passionate about their work, are dealing with more complex cases of bereavement, and sadly, around one in five children we now see has been bereaved through suicide.

Mosaic benefits from being supported by so many different groups in Dorset, from our two local authorities, town councils, clubs, schools and individuals who really want to make a difference. So too do different businesses and trusts who help to fund our work, at a time when they also face many demands on them. Every pound we spend goes into supporting a child or young person, enabling them to make sense of what happened, to deal with their grief, to stay in education and go on to have a meaningful, fulfilled life.

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.

A special thank you to our loyal Trustees and our volunteers who continued to carry us through the year 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.

Best wishes,



Jo Revill, CEO

Statement of Financial Activities for the year ended 31st March 2025 (SOFA)

	Note	Unrestricted	Restricted	Expendable	Total	Prior Year Total
		£	£	Endowment £	£	£
Income from:						
Donations and Legacies						
Charitable Trust Donations	7 & 8	20,765	98,170	100,000	218,935	141,591
Corporate Donations	7 & 8	48,696	2,300	0	50,996	38,710
Community Donations	7 & 8	98,147	0	0	98,147	56,340
Grants	7 & 8	0	71,539	0	71,539	103,641
Charitable Activities						
Family & Child Support / Counselling	7 & 8	0	49,800	0	49,800	88,925
Study Days & Bespoke Training	7 & 8	585	455	0	1,040	2,380
Mosaic Fundraising		2,685	0	0	2,685	2,371
Other Income						
Bank Interest		2,698	0	524	3,222	3,399
Other		454	0	0	454	120
Total Incoming Resources		174,030	222,264	100,524	496,818	437,477
Expenditure on:						
Raising Funds						
Fundraising & Promotion		2,235	0	0	2,235	2,361
Charitable Activities						
Residential Weekends		0	8,214	0	8,214	17,334
Bereavement Café		191	700	0	891	2,592
Family events / Christmas / Youth group		236	1,434	0	1,670	2,942
Study Days & Training		300	894	0	1,194	2,856
Counsellors Fees, Training & Travel		1,491	83,923	0	85,414	92,044
Supervision		9,985	0	0	9,985	11,000
Resources		0	0	0	0	2,151
Staff Costs						
Salaries & Travel	9	80,091	132,875	0	212,966	275,310
Recruitment, Staff Training & counselling	9	1,504	0	0	1,504	3,768
Office costs						
Rent & Rates		3,220	15,000	0	18,220	21,338
Utilities		2,774	6,240	0	9,014	16,509
Cleaning & Supplies		1,147	0	0	1,147	1,172
Postage, Printing & Stationery		2,042	0	0	2,042	2,225
Information Technology		5,066	3,812	0	8,878	9,628
Small Items of Equipment		0	0	0	0	139
Sundry Expenses		0	0	0	0	23
Other costs						
Accountancy		1,980	0	0	1,980	1,440
Bad Debts		90	0	0	90	0
Bank Charges		91	0	0	91	94
Consultancy		7,788	4,828	0	12,616	0
DBS Checks		579	0	0	579	845
Human Resources		7,659	0	0	7,659	1,950
Insurance		1,859	0	0	1,859	1,564
Subscriptions		1,107	0	0	1,107	1,490
Trustee and Volunteer expenses	11	995	0	0	995	274

Total Operating Expenses		132,430	257,920	0	390,350	471,048
Amortisation of fixed assets	2	2,160	0	0	2,160	2,160
Depreciation of fixed assets	3	1,543	0	0	1,543	2,047
Total Resources Expended		136,133	257,920	0	394,053	475,255
Net Income/(Expenditure) before transfers		37,897	(35,656)	100,524	102,765	(37,778)
Gross transfers between funds		0	25,524	(25,524)	0	0
Net Income/(Expenditure) after transfers		37,897	(10,132)	75,000	102,765	(37,778)
Total Funds brought forward		28,010	57,324	0	85,334	123,112
Total Funds carried forward		65,907	47,192	75,000	188,099	85,334

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

Balance Sheet as at 31st March 2025

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total £	Prior Year Total £
Fixed Assets:						
Intangible Fixed Assets						
Cost b/f		10,800			10,800	10,800
Additions		0			0	0
Disposals		0			0	0
Depreciation		(9,720)			(9,720)	(7,560)
Total Fixed Assets	2	1,080			1,080	3,240
Fixed Assets:						
Office Equipment, Furniture & Fittings and Promotional Materials						
Cost b/f		19,522			19,522	17,457
Additions		0			0	2,065
Disposals		0			0	0
Depreciation		(18,219)			(18,219)	(16,676)
Total Fixed Assets	3	1,303			1,303	2,846
Current Assets						
Cash at bank and in hand	4a	69,977	47,192	75,000	192,169	96,056
Debtors		8,399			8,399	3,425
Prepaid Expenses		2,380			2,380	4,504
Accrued Income		3,175			3,175	750
Total Current Assets	4	83,931	47,192	75,000	206,123	104,735
Total Assets		86,314	47,192	75,000	208,506	110,821
Creditors						
Trade Creditors	5	(15,230)			(15,230)	(18,528)
Current Liabilities					0	
Accrued Expenses	5	(5,177)			(5,177)	(6,959)
Deferred Income		0			0	
Total Creditors		(20,407)			(20,407)	(25,487)
Total Net Assets		65,907	47,192	75,000	188,099	85,334
Summary of Funds						
General		65,907			65,907	28,010
Restricted			47,192		47,192	57,324

Endowment				75,000	75,000	0
Total Charity Funds	6	65,907	47,192	75,000	188,099	85,334

The notes on pages 23 to 34 form part of these accounts. The accounts were approved by the board of trustees on 27 October 2025 and signed on their behalf:



Name of signatory: Jane Hinnrichs

Designation of signatory: Chair of Trustees

Signed: 27 October 2025

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 several 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 2025	10,800	10,800
Amortisation brought forward	7,560	7,560
Disposals	0	0
Amortisation charge for the year	2,160	2,160
Amortisation as at 31 March 2025	9,720	9,720
Net book value as at 31 March 2025	1,080	1,080
Net book value as at 31 March 2024	3,240	3,240

Note 3 - Tangible Fixed Assets

	IT Equipment £	Furniture & Fittings £	Promotional Materials £	Total £
Cost brought forward	16,142	1,786	1,594	19,522
Additions in the year	0	0	0	0
Disposals in the year	0	0	0	0
Cost as at 31 March 2025	16,142	1,786	1,594	19,522
Depreciation brought forward	13,418	1,664	1,594	16,676
Disposals	0	0	0	0
Depreciation charge for the year	1,493	50	0	1,543
Depreciation as at 31 March 2025	14,911	1,714	1,594	18,219
Net book value as at 31 March 2025	1,231	72	0	1,303
Net book value as at 31 March 2024	2,724	122	0	2,846

Note 4 - Current Assets

	2024/25	2023/24
Cash at bank and in hand	£	£
Banks	189,714	12,657
Building Societies	2,367	83,176
Petty Cash	88	223
	192,169	96,056
 Trade Debtors		
Family Support Fees	7,850	3,425
4Com	549	0
	8,399	3,425
 Prepayments		
Residential weekends	537	2,713
Insurance	523	0
Fundraising expenses	263	0
IT Database	269	1,315
Website domain & hosting	41	0
Photocopying expenses	208	208
Rent Units 3 & 4	54	104
Subscriptions	485	164
	2,380	4,504
 Accrued Income		
Family & Support Child Support (DFM)	3,175	750
	3,175	750
 Total Current Assets	206,123	104,735

Note 4a - Cash at bank and in hand

	2024/25	2023/24
	£	£
Banks	189,714	12,657

Includes an expendable endowment balance of £75,000 known at 'The Edward Gostling Fund' (2023/24 nil)

Note 5 - Current Liabilities

	2024/25	2023/24
Creditors	£	£
Counsellors' fees & travel	7,954	10,518
Database	272	210
Office property search	300	0
Recruitment	329	0
Residential - Leeson House	630	0
Salary costs	3,052	7,291
Staff training	137	0
Subscriptions	56	46
Supervision	800	300
Therapist office support	1,700	0
Trustee meetings & training	0	163
	15,230	18,528
Accrued Expenses		
Accountancy	1,680	1,380
Consultation fees	1,779	0
Counsellor fees	165	480
Counsellor training	0	105
Fundraising expenses	120	0
HR Support	0	650
Insurance	0	251
IT Support	0	2,688
Marketing Support	440	0
Payroll expenses	321	306
Professional fees	173	0
Staff training	164	237
Supervision	65	0
Utilities: Electricity	270	862
	5,177	6,959
Total Current Liabilities	20,407	25,487

Note 6 - Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Endowment Fund £	Total Funds £
Intangible Fixed Assets	1,080	0	0	1,080
Fixed Assets	1,303	0	0	1,303
Current Assets	83,931	47,192	75,000	206,123
Current Liabilities	(20,407)	0	0	(20,407)
	65,907	47,192	75,000	188,099

	Balance 01/04/2024 £	Incoming Resources £	Resources Expended £	Fund Transfers	Balance 31/03/2025 £
Unrestricted Funds	28,010	174,030	(136,133)	0	65,907
Restricted Funds (see Note 7)	57,324	222,264	(257,920)	25,524	47,192
Endowment Funds					
The Edward Gostling Fund	0	100,524	0	(25,524)	75,000
	85,334	496,818	(394,053)	0	188,099

A grant of £100,000 was awarded by The Edward Gostling Foundation (known as The Edward Gostling Fund). In accordance with the Deed of Gift, this is to be treated as an expendable endowment to fund core costs over a period of 4 years.

The amount we may apply from income and capital shall be limited to:

(a) in the first year, £25,000

(b) in each subsequent year, £25,000 plus, at our discretion, any interest earned on the remaining endowment during the previous year

(c) on the fifth anniversary of the receipt of the grant, the restrictions above shall cease to apply, and we are able to use the income and the remaining capital of the endowment for any purpose that furthers our charitable objectives.

Note 7 - Restricted Income

		b/f	Income	Expenditure	Transfers in/(out) from other funds	c/f
	Restricted for	£	£	£		£
Donations						
Charitable Trust Donations						
Christchurch Charitable Trust	Counselling (Christchurch area)	0	4,200	1,100	0	3,100
Ducks & Drakes Cancer Trust	Training	870	0	870	0	0
Ducks & Drakes Cancer Trust	Counselling	0	8,750	8,550	0	200
The Valentine Charitable Trust	Rent & Rates	32	15,000	15,000	0	32
The Corton Hill Fund	Counselling (N Dorset)	0	2,000	1,525	0	475
Masonic Charitable Foundation	Pre-bereavement	3,175	0	2,625	0	550
Masonic Charitable Foundation	Counselling	0	581	575	0	6
The Ritchie Charity Trust	Counselling	0	500	300	0	200
The Souter Charitable Trust	Counselling	0	3,550	1,900	0	1,650
Mazars Charitable Trust	Counselling	3,580	0	3,500	0	80
The Louis Ross Foundation	Activity days	656	2,000	2,626	0	30
The Alex Roberts-Miller Foundation	Counselling	0	2,500	2,125	0	375
Willdoes	Residential weekend	0	5,288	4,816	0	472
Trusthouse Charitable Foundation	Staff costs	0	20,000	19,543	0	457
The Coral Samuel Charitable Trust	Counselling	0	3,500	1,150	0	2,350
Lord Barnby's Foundation	Counselling	0	3,000	2,200	0	800
Groundwork UK	Counselling (Yeovil area)	0	375	0	0	375
Groundwork UK	Counselling (Portland area)	0	375	300	0	75
Groundwork UK	Training (Weymouth area)	0	375	375	0	0
Groundwork UK	Training (New Milton area)	0	375	375	0	0
The Barbara Ward Children's Foundation	Counselling	0	5,000	3,125	0	1,875
The Alice Ellen Cooper-Dean Charitable Foundation	Counselling	0	5,000	3,775	0	1,225
The Edward Gostling Foundation	EBS	0	8,640	8,125	0	515
The Arnold Clark Community Fund	Counselling	0	1,000	50	0	950
The Family Counselling Trust	Counselling	0	6,161	2,350	0	3,811
		8,313	98,170	86,880	0	19,603
Corporate Donations						
JP Morgan	Marquee	1,361	0	0	0	1,361
AFC Bournemouth	Counselling	0	1,750	1,750	0	0
The Skipton Building Society	Books & Resources	250	0	0	0	250
Lewis Wyatt (Construction) Ltd	Bereavement Café	0	200	200	0	0
Lewis Wyatt (Construction) Ltd	Counselling	0	350	350	0	0
		1,610	2,300	2,300	0	1,610
Community Donations						
Individual donation	Woodland therapy	280	0	0	0	280
		280	0	0	0	280
Grants						
Children In Need	Staff costs	587	0	587	0	0
Children In Need	Counselling	325	0	325	0	0
The National Lottery Community Fund	Staff costs	29	42,010	42,039	0	0
The National Lottery Community Fund	Residential weekend	0	16,425	14,960	0	1,465
The National Lottery Community Fund	Youth Support Group	11,878	13,104	11,922	0	13,060
		12,819	71,539	69,833	0	14,525

Family & Child Support/Counselling						
Dorset Families Matter	Counselling	0	3,125	3,125	0	0
Dorchester Town Council	Bereavement Café	0	500	500	0	0
Corfe Mullen Town Council	Counselling (Corfe Mullen area)	0	600	0	0	600
Wimborne Minster Town Council	Counselling (Wimborne area)	0	750	500	0	250
Swanage Town Council	Counselling (Swanage area)	0	500	100	0	400
Weymouth Town Council	Counselling (Weymouth area)	0	2,100	1,900	0	200
West Moors Town Council	Counselling (West Moors area)	0	1,400	500	0	900
The Rifles	Counselling	0	100	100	0	0
Highcliffe School	Counselling	0	175	0	0	175
Livingstone Academy	Counselling	0	350	0	0	350
VCSE Grant	CAMHS project costs & Counselling	34,302	0	32,677	0	1,625
Dorset Council	Counselling	0	18,200	17,700	0	500
BCP Council	Counselling	0	22,000	16,350	0	5,650
		34,302	49,800	73,452	0	10,650
Study Days & Bespoke Training						
Douch Family Funeral Directors	Bespoke Training	0	225	225	0	0
Gillingham School	Bespoke Training	0	230	230	0	0
		0	455	455	0	0
TOTAL (Before fund transfers)		57,324	222,264	232,920	0	46,668
Fund Transfers						
Transfer from endowment fund - The Edward Gostling Fund		0	0	25,000	25,524	524
TOTAL (After fund transfers)		57,324	222,264	257,920	25,524	47,192

Note 8 - Unrestricted Income from Donations

Donations of £1,000 or more

	£
The Lennox Hannay Charitable Trust	1,000
The Joan Turner Foundation	1,000
The Rotary Club of Sturminster Newton (Cheese Festival)	1,000
The Fat Pig Golf Society	1,000
Gillingham, Mere and Shaftesbury Lions Club	1,000
Bere Regis Pop-In Performers	1,000
BP	1,000
People Group Services Limited	1,000
Harmans Cross Village Fete	1,200
Westbourne Rotary	1,305
Dorchester Major's Charity Mishmash	1,500
Bournemouth Rotary Club	1,500
Sally and Jerome Dodge	1,500
Lodge of St Cuthberga	1,515
St Osmund's School	1,844
Richard Davies Charitable Foundation	2,000
Sherborne Castle Country Fair	2,300
Blanchards Bailey	2,992
Peter Old	3,000
Hays Travel	3,024
Chewton Glen Hotel	3,090
Poundbury Rotary	3,712
Sherborne Classic Cars CIO	5,000
Sporting Bears	5,703
Came Down Golf Club	9,452
The Halbard Charitable Trust	10,000
Sherborne Golf Club	11,000
Total Donations of £1,000 or more	79,637
Total Donations of less than £1,000	87,971
Total Unrestricted Donations	167,608

Represented as follow:

Charitable Trust & Foundation Donations	20,765
Corporate Donations	48,696
Community Donations	98,147
	167,608

Note 9 - Analysis of Staff costs

	2024/25	2023/24
	£	£
Staff Salaries	180,753	252,937
Redundancy	16,679	0
Employer NI	9,342	13,370
Employer Pension Contributions	4,106	4,832
Payroll Expenses	1,285	1,224
Staff Travel	801	2,947
	<u>212,966</u>	<u>275,310</u>
Staff Recruitment	1,329	2,443
Staff Events	175	935
Staff Counselling	0	390
	<u>1,504</u>	<u>3,768</u>

During the year, total remuneration of £57,082 (£89,336 - 2023/24) was paid to key management personnel.

No employee had emoluments in excess of £60,000 (2023/24: nil).

The monthly average headcount was 10 staff (2023/24: 14 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 £11,060 self-employment income from Mosaic and was also reimbursed £544 in travel expenses by Mosaic, in her capacity as a bereavement support counsellor and office based therapist support.

Note 11 - Trustee costs

	2024/25	2023/24
	£	£
Cost of Trustee Meetings & Training	<u>735</u>	<u>274</u>

Note 12 - Independent Examiner costs

	2024/25	2023/24
	£	£
Cost of Independent examination	<u>1,980</u>	<u>1,440</u>

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

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2025 which are set out on pages 19 to 34.

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.

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Dated: 28 October 2025.





Supporting bereaved children

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