

Company registration number 10324546 (England and Wales)

Charity registration number 1175837 (England and Wales)

GRIEF ENCOUNTER
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2025

GRIEF ENCOUNTER

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	A Bloom (Chair)	
	G Sacks	
	P Firth	
	N Deyong	
	P Fine	
	R Levy	
	S Wiggins	
	T Willat	
	D Green	(Appointed 28 April 2025)
Country of incorporation	United Kingdom (England and Wales)	10324546
Charity registration	England and Wales	1175837
Registered office	Crystal House Daws Lane Mill Hill London NW7 4ST	
Auditor	Glazers 843 Finchley Road London NW11 8NA	

GRIEF ENCOUNTER

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GRIEF ENCOUNTER

TRUSTEES' REPORT (DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 JULY 2025

The trustees present their report and financial statements for the financial year ended 31 July 2025.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016).

Objects

The objects of the Charity are:

1. The promotion of good health by the provision of education and training into:
 - (a) issues of grief and bereavement; and
 - (b) support in relation to grief and bereavement,in each case, particularly for children and young people and their families.
2. Relief of people, particularly children and young people and their families, suffering from grief or bereavement, including relief by way of a helpline.

Achievements and performance

During the past year, Grief Encounter has continued to respond to rising demand for bereavement support. Increased referral numbers have placed additional pressure on waiting times; however, our strengthened triage function has significantly improved our ability to assess and prioritise those most in need. This has ensured that the most vulnerable children, young people and families continue to receive timely, appropriate support.

Following the closure of our helpline, resources were redirected towards more personalised, face-to-face support, resulting in an increase in direct therapeutic sessions and more effective use of our clinical spaces in London and Bristol. Along with the implementation of the Irish Bereavement Care Standards, we strengthened advice, guidance and bereavement support. This was achieved through a newly formed and refocused Bereavement Support Team, responsible for managing initial enquiries and providing ongoing family support, and which has enabled greater continuity of care. Working alongside our growing team of in-house therapists, this approach has delivered greater efficiency, improved responsiveness, and a broader range of therapeutic modalities tailored to individual needs. This includes making sure the right level of support is provided based on need, getting the right help in place from the most appropriate people.

As the organisation expanded its clinical capacity, we also implemented cost-control measures to ensure operational sustainability. A comprehensive review of contracts, administrative functions, and premises was completed, leading to the consolidation of our London operations into a single site. This integration has strengthened collaboration between clinical and fundraising teams and fostered a more cohesive working culture.

The refurbishment of our premises has created a more welcoming, trauma-informed environment for both staff and beneficiaries, enhancing the quality of therapeutic experiences.

Overall, these achievements reflect the charity's continued commitment to providing compassionate, evidence-based support for bereaved families, while maintaining strong financial discipline and continuously improving service quality and accessibility.

Performance in numbers:

1193 Children, Young People and Families Supported
4644 Sessions
756 Relief kits sent out

GRIEF ENCOUNTER

TRUSTEES' REPORT (DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 JULY 2025

Enhancing support for children and grieving families

Following the closure of the GriefTalk helpline, Grief Encounter established a new bereavement support line to provide an immediate response to enquiries from bereaved children, young people, and families. This service now ensures that all calls received directly relate to the charity's core purpose of supporting those affected by grief.

The support line is staffed by the newly developed Bereavement Support Team, a multidisciplinary group of practitioners with diverse skills and experience. The team provides practical guidance, emotional support, and signposting to ensure that every caller receives timely and compassionate help. Families are also offered additional resources, through tailored/needs based 'Grief Relief Kits' that are provided as soon as help is requested. These include a growing range of bereavement support materials, including The Grief Book, written by our founder and recently updated in consultation with beneficiaries. Feedback indicates that both families and professionals find these materials invaluable in helping children understand and process their loss.

Our sessions include practical help, specialist assessment and therapeutic 121 support to children, and where appropriate to the surviving carer. This is based on the fact that we understand that the health of the surviving parent is the biggest predictor of the health and well-being of the bereaved child. Our specialist assessment helps identify who are best placed to support the family working closely with partners from CAMHs, Children's social care and from educational settings.

Recognising the growing challenges posed by disadvantage and poverty, we also introduced an Access to Help Fund to support families who might otherwise struggle to obtain bereavement support. This initiative has reduced barriers to engagement and allowed us to extend our reach to families experiencing financial hardship.

In parallel, we expanded our community engagement initiatives to ensure our services remain inclusive and accessible. This included targeted outreach to marginalised groups such as adolescents and LGBTQ+ young people, whose experiences of grief are often under-recognised or disenfranchised.

These developments reflect Grief Encounter's continued commitment to providing accessible, person-centred, and trauma-informed bereavement support to children, young people, and families across the UK.

Fundraising and events

This year, Grief Encounter hosted its flagship Gala Dinner, which was attended by more supporters than ever before. The event provided a meaningful opportunity for beneficiary participation, with families and young people contributing through hosting, speaking, and attending as special guests. The evening achieved the highest financial return in the charity's history, raising significant funds to support bereaved children and families.

The Gala's success was underpinned by an outstanding silent auction, featuring exceptional in-kind donations that contributed greatly to the overall total raised. The event also benefited from strong engagement from long-standing donors while attracting a new and more diverse range of supporters. Volunteer involvement was another highlight, with over 75 individuals and corporate volunteers giving their time to ensure the event's success.

Alongside the Gala, Grief Encounter delivered a series of other fundraising events, including the annual Comedy Night hosted by our Founding Patron, Kevin Wells, which brought together supporters for an evening of laughter and awareness-raising. Our Golf Days also continued to attract loyal participants, maintaining vital income and engagement.

In addition, third-party and community-led fundraising activities increased over the year, contributing further to the charity's overall income and expanding our supporter network. These collective efforts demonstrate the continued commitment of our community, volunteers, and partners to ensuring that children, young people, and families affected by grief receive the support they need.

Financial review

For the year ended 31 July 2025, the charity received total income of £3,036,828 (2024: £1,652,918) The total expenditure incurred amounted to £2,440,802 (2024: £2,586,040) resulting in a surplus of income over expenditure for the period of £596,026 (2024 deficit: £933,122).

GRIEF ENCOUNTER

TRUSTEES' REPORT (DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 JULY 2025

Reserves policy

The charity is committed to providing bereavement support services to families for an average period of two years; however, experience and best practice indicate that the typical duration of support is around one year. To ensure that sufficient funds are available to continue delivering our charitable activities and to protect against unforeseen financial challenges, the target level of reserves for the 2025/26 financial year has been set at £775,000.

This revised level reflects an updated assessment of the resources required to meet ongoing obligations and, if necessary, to facilitate an orderly wind-down of operations. The Trustees believe this approach provides a prudent balance between safeguarding the charity's sustainability and ensuring that funds are used effectively to meet current needs.

The Trustees will review the reserves policy during the forthcoming financial year to ensure it remains appropriate and aligned with the charity's strategic and operational priorities. Any changes will be reported in next year's financial statements.

The Trustees have also undertaken a review of the principal risks facing the charity and are satisfied that effective systems and controls are in place to manage these. Key risks include fluctuations in fundraising income and the potential impact on service delivery. These risks are mitigated through ongoing financial monitoring, active management of fundraising performance, and, where necessary, adjustments to planned activities to ensure financial stability.

The trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks, including but not restricted to continual monitoring of fundraising efforts and adjustment, if necessary, to planned service delivery as a result.

Structure, governance and management

The charity is controlled by its governing document, the Articles of Association (July 2021), and constitutes a company limited by guarantee, as defined by the Companies Act 2006.

The charity's Board of Trustees has been fully established for over a year and brings together a strong mix of expertise across legal, clinical, strategic, commercial, and governance disciplines.

During the year, governance processes were further strengthened through the introduction of clearer reporting lines, improved oversight mechanisms, and enhanced escalation procedures for key risks. These developments have contributed to a more resilient and transparent decision-making framework.

The Board's composition has also become more diverse, both in professional background and lived experience. This has enriched the charity's approach to governance, widened perspectives on policy and service design, and reinforced our commitment to equality, diversity, and inclusion.

In addition, the establishment of Special Adviser roles has provided access to further specialist expertise, particularly in the areas of clinical practice and fundraising. The Trustees intend to continue broadening participation, including opportunities for beneficiaries to inform service development through consultation and advisory involvement.

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

A Bloom (Chair)

G Sacks

A Hart

(Resigned 17 February 2026)

M Peen

(Resigned 19 November 2024)

P Firth

N Deyong

P Fine

L Forsyth

(Resigned 3 January 2026)

R Levy

S Wiggins

T Willat

D Green

(Appointed 28 April 2025)

GRIEF ENCOUNTER

TRUSTEES' REPORT (DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 JULY 2025

Recruitment and workforce

The past year has seen a significant transition within Grief Encounter's workforce. The charity has reduced reliance on contracted personnel and increased the number of permanent staff, particularly within the Clinical Team. This has resulted in greater continuity of care, improved collaboration, and enhanced efficiency across service delivery.

The organisational structure was reviewed to strengthen frontline capacity and streamline management layers. This restructuring has allowed for more focused roles aligned to income generation and direct service delivery, supporting the charity's core mission.

Clinical supervision arrangements were also reviewed and standardised to uphold best practice, ensure professional development, and maintain a high standard of therapeutic support. Continued investment in training and reflective practice remains a key element of workforce development.

The Trustees recognise that our staff are central to the delivery of Grief Encounter's mission and remain committed to fostering a supportive, inclusive, and trauma-informed working environment.

Future plans

Grief Encounter remains committed to improving face-to-face support for children and families, ensuring that our services deliver the highest quality outcomes while being accessible to those in greatest need. Over the coming year, we will continue to focus on outreach to communities experiencing higher levels of deprivation, strengthening our ability to reach families who might otherwise face barriers to support.

These priorities will shape the development of our longer-term strategy, with an emphasis on sustainability, efficiency, and innovation in service delivery. We aim to secure and diversify our income through a stronger patronage programme, building on the generosity of long-term supporters while expanding engagement with new communities and networks. This approach will reduce reliance on our flagship Gala Dinner by developing a matched funding campaign and a broader calendar of events.

A Fundraising Advisory Board, chaired by Trustee for Fundraising and supported by our Director of Income, will continue to guide this work. We intend to expand this board further to include individuals with diverse skills, corporate connections, and community experience. In what remains a challenging financial climate, this collaborative approach will help strengthen the charity's income base and increase opportunities for meaningful supporter engagement.

Digital innovation will also play a key role in our future plans. We aim to explore how technology can improve access to specialist bereavement support for children and young people, including through digital resources, apps, and interactive tools designed to complement face-to-face services.

Volunteer development will remain a strategic priority. We plan to invest in enhancing volunteer engagement, including structured roles for student placements and opportunities for professional volunteers within clinical and therapeutic settings. This will also support our goal of increasing beneficiary participation in service design and feedback through targeted consultation and research.

Finally, Grief Encounter will continue to strengthen partnerships within the bereavement and mental health sectors. By collaborating with like-minded organisations, we will work towards more joined-up initiatives that maximise impact and ensure bereaved families across the UK receive the most effective support possible.

GRIEF ENCOUNTER

TRUSTEES' REPORT (DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 JULY 2025

Statement of trustees' responsibilities

The trustees, who are also the directors of Grief Encounter for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditors

Glazers Chartered Accountants were appointed as auditors to the charity for the financial year and a resolution proposing that they be re-appointed was passed by the members on 9 September 2025.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report was approved by the board of trustees.


A Bloom (Chair)

Trustee

Dated:24/2/26

GRIEF ENCOUNTER

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF GRIEF ENCOUNTER

Opinion

We have audited the financial statements of Grief Encounter (the 'charity') for the year ended 31 July 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 July 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
 - the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.
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GRIEF ENCOUNTER

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF GRIEF ENCOUNTER

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

We obtained an understanding on the legal and regulatory frameworks within which the charitable company operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The law and regulations we considered in this context the Companies Act 2006, the Charities Act 2011 together with the Charities SORP (FRS102). We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statements items.

Based on this understanding we designed our audit procedures to identify any non-compliance with law and regulations, reviewing meeting minutes of those charged with governance, testing manual journals, reviewing the financial statements disclosures and testing to supporting documentation, performing analytical procedures and enquiring of management to provide reasonable assurance that the financial statements were free from fraud and error.

Owing to the inherent limitations of an audit, there is a risk that we will not detect all irregularities including those leading to a material misstatement in the financial statements or non-compliance with the regulations.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

GRIEF ENCOUNTER

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE MEMBERS OF GRIEF ENCOUNTER

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Philippe Herszaft ACA (Senior Statutory Auditor)

For and on behalf of Glazers, Statutory Auditor

Chartered Accountants

843 Finchley Road

London

NW11 8NA

Date: 25-02-2026

GRIEF ENCOUNTER

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 JULY 2025

		Unrestricted	Restricted	Total	Unrestricted	Unrestricted	Restricted	Total
		funds	funds		funds	funds	funds	
		general			general	designated		
		2025	2025	2025	2024	2024	2024	2024
Notes		£	£	£	£	£	£	£
Income from:								
Donations and legacies	3	864,061	154,908	1,018,969	925,740	-	316,391	1,242,131
Charitable activities	4	1,875	-	1,875	13,291	-	-	13,291
Other trading activities	5	1,989,994	-	1,989,994	352,333	-	-	352,333
Investments	6	25,990	-	25,990	45,163	-	-	45,163
Total income		2,881,920	154,908	3,036,828	1,336,527	-	316,391	1,652,918
Expenditure on:								
Raising funds	7	1,061,617	-	1,061,617	817,143	-	-	817,143
Charitable activities	8	1,120,792	258,393	1,379,185	1,490,688	-	278,209	1,768,897
Total expenditure		2,182,409	258,393	2,440,802	2,307,831	-	278,209	2,586,040
Net income/(expenditure)		699,511	(103,485)	596,026	(971,304)	-	38,182	(933,122)
Transfers between funds		-	-	-	500,000	(500,000)	-	-
Net movement in funds	10	699,511	(103,485)	596,026	(471,304)	(500,000)	38,182	(933,122)

GRIEF ENCOUNTER

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 JULY 2025

	Unrestricted	Restricted	Total	Unrestricted	Unrestricted	Restricted	Total
	funds	funds		funds	funds	funds	
	general			general	designated		
	2025	2025	2025	2024	2024	2024	2024
Notes	£	£	£	£	£	£	£
Reconciliation of funds:							
Fund balances at 1 August 2024	1,466,836	164,936	1,631,772	1,938,140	500,000	126,754	2,564,894
Fund balances at 31 July 2025	2,166,347	61,451	2,227,798	1,466,836	-	164,936	1,631,772

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

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

GRIEF ENCOUNTER

BALANCE SHEET

AS AT 31 JULY 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	16	322,535		335,338	
Investments	15	836,356		813,930	
		<u>1,158,891</u>		<u>1,149,268</u>	
Current assets					
Debtors	17	172,394		196,395	
Cash at bank and in hand		1,052,996		594,285	
		<u>1,225,390</u>		<u>790,680</u>	
Creditors: amounts falling due within one year	18	(156,483)		(308,176)	
Net current assets		<u>1,068,907</u>		<u>482,504</u>	
Total assets less current liabilities		<u>2,227,798</u>		<u>1,631,772</u>	
The funds of the charity					
Restricted income funds	22	61,451		164,936	
Unrestricted funds	21	2,166,347		1,466,836	
		<u>2,227,798</u>		<u>1,631,772</u>	

The financial statements were approved by the trustees on24/2/26.....

A Bloom (Chair)
Trustee



GRIEF ENCOUNTER

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 JULY 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	24		470,589		(874,503)
Investing activities					
Purchase of tangible fixed assets		(15,442)		(17,031)	
Proceeds from disposal of investments		-		245,878	
Investment income received		3,564		12,844	
Net cash (used in)/generated from investing activities			(11,878)		241,691
Net cash generated from financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			458,711		(632,812)
Cash and cash equivalents at beginning of year			594,285		1,227,097
Cash and cash equivalents at end of year			1,052,996		594,285

GRIEF ENCOUNTER

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 JULY 2025

1 Accounting policies

Charity information

Grief Encounter is a private company limited by guarantee incorporated in England and Wales. The registered office is Crystal House, Daws Lane, Mill Hill, London, NW7 4ST.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

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

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

1.2 Going concern

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

1.3 Charitable funds

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

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

1.4 Incoming resources

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

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

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

GRIEF ENCOUNTER

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 JULY 2025

1 Accounting policies

(Continued)

1.5 Resources expended

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

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

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

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

All expenditure is inclusive of irrecoverable VAT.

1.6 Tangible fixed assets

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

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

Land and buildings	2% Straight line
Leasehold improvements	Over the term of lease
Fixtures, fittings & equipment	33% Reducing balance
Computers	25% straight line

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

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

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

GRIEF ENCOUNTER

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 JULY 2025

1 Accounting policies

(Continued)

1.9 Cash and cash equivalents

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

1.10 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.11 Employee benefits

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

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

GRIEF ENCOUNTER

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 JULY 2025

2 Critical accounting estimates and judgements

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

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

3 Income from donations and legacies

	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	funds	funds		funds	funds	
	2025	2025	2025	2024	2024	2024
	£	£	£	£	£	£
Donations and gifts	664,130	-	664,130	715,240	-	715,240
Grants	199,931	154,908	354,839	210,500	316,391	526,891
	<u>864,061</u>	<u>154,908</u>	<u>1,018,969</u>	<u>925,740</u>	<u>316,391</u>	<u>1,242,131</u>
Donations and gifts						
Corporate giving	233,226	-	233,226	246,669	-	246,669
Other Donations and gift aid	430,904	-	430,904	468,571	-	468,571
	<u>664,130</u>	<u>-</u>	<u>664,130</u>	<u>715,240</u>	<u>-</u>	<u>715,240</u>

Included within restricted grant income are amounts received from the National Lottery Community Fund in respect of the "Reaching Communities/Partnerships" programme of £21,415 (2024: £40,828).

GRIEF ENCOUNTER

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 JULY 2025

4 Income from charitable activities

	Books and relief kit sale	Books and relief kit sale
	2025	2024
	£	£
Books and relief kit sale	-	166
Grief training	1,875	13,125
	<u>1,875</u>	<u>13,291</u>
Analysis by fund		
Unrestricted funds - general	<u>1,875</u>	<u>13,291</u>

5 Income from other trading activities

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Gala dinner	1,729,476	-
Charity runs and other sporting challenges	190,851	183,390
Golf days	-	66,128
Other fundraising activities	69,667	41,029
Comedy nights	-	61,786
	<u>1,989,994</u>	<u>352,333</u>
Other trading activities		

6 Income from investments

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Bank interest	3,563	8,573
Financial asset income	22,427	36,590
	<u>25,990</u>	<u>45,163</u>

GRIEF ENCOUNTER

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 JULY 2025

7 Raising funds

	Unrestricted funds general 2025 £	Unrestricted funds general 2024 £
Gala dinner costs	365,264	16,122
Comedy night costs	-	9,573
Challenges and runs	17,645	17,225
Golf day costs	-	26,862
Other fundraising costs	26,549	29,292
Staff costs	435,723	434,087
Support costs	216,436	283,982
	<u>1,061,617</u>	<u>817,143</u>

8 Expenditure on charitable activities

	Counselling & support 2025 £	Grieftalk helpline 2025 £	Clinical services & support 2025 £	Total 2025 £
Direct costs				
Supervision and counselling	128,827	-	-	128,827
Various clinical costs	-	-	7,480	7,480
Clinical services and support	-	-	778,138	778,138
Grief relief kit costs	-	-	17,984	17,984
	<u>128,827</u>	<u>-</u>	<u>803,602</u>	<u>932,429</u>
Share of support and governance costs (see note 12)				
Support	129,863	-	281,363	411,226
Governance	11,220	-	24,310	35,530
	<u>269,910</u>	<u>-</u>	<u>1,109,275</u>	<u>1,379,185</u>
Analysis by fund				
Unrestricted funds - general	192,657	-	928,135	1,120,792
Restricted funds	77,253	-	181,140	258,393
	<u>269,910</u>	<u>-</u>	<u>1,109,275</u>	<u>1,379,185</u>

GRIEF ENCOUNTER

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 JULY 2025

8 Expenditure on charitable activities

(Continued)

Previous year:	Counselling & support	Grieffalk helpline	Training	Clinical services & support	Total
	2024	2024	2024	2024	2024
	£	£	£	£	£
Direct costs					
Charitable activities GESW	-	-	-	26,893	26,893
Supervision and counselling	290,901	-	-	-	290,901
Grieffalk helpline	-	18,502	-	-	18,502
Various training costs	-	-	21,875	-	21,875
Various clinical costs	-	-	-	5,083	5,083
Clinical services and support	-	-	-	799,508	799,508
Grief relief kit costs	-	-	-	27,361	27,361
	290,901	18,502	21,875	858,845	1,190,123
Share of support and governance costs (see note 12)					
Support	202,845	141,991	-	202,845	547,681
Governance	11,516	8,061	-	11,516	31,093
	505,262	168,554	21,875	1,073,206	1,768,897
Analysis by fund					
Unrestricted funds - general	409,698	168,554	21,875	890,561	1,490,688
Restricted funds	95,564	-	-	182,645	278,209
	505,262	168,554	21,875	1,073,206	1,768,897

9 Description of charitable activities

Counselling & support

Includes supervision and counselling costs

Grieffalk helpline

Includes helpline emails and webchat.

Training

Includes good grief training, in-house training and bespoke training costs

Clinical services & support

Includes clinical staff costs, clinical support costs grief relief kit costs, DBS and recruiting checks and research and evaluation costs

Includes costs of workshops, residential weekend, fun days, good grief groups, clinical materials, clinical counselling rooms and special clinical events

GRIEF ENCOUNTER

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 JULY 2025

10 Net movement in funds

2025
£

2024
£

The net movement in funds is stated after charging/(crediting):

Fees payable for the audit of the charity's financial statements
Depreciation of owned tangible fixed assets

8,400
28,245

8,400
30,112

11 Trustees

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

12 Support costs

	Support costs £	Governance costs £	2025 Support costs £	Governance costs £	2024 £
Staff costs	267,512	-	267,512	333,828	333,828
Depreciation	28,245	-	28,245	30,112	30,112
Premises expenses	62,700	-	62,700	88,971	88,971
Advertising	52,876	-	52,876	147,908	147,908
Telephone and internet	9,016	-	9,016	11,384	11,384
Computer and website	36,345	-	36,345	41,211	41,211
Sundry expenses	46,786	-	46,786	46,284	46,284
Legal and professional fees	80,962	-	80,962	113,804	113,804
Printing postage and stationery	24,712	-	24,712	7,354	7,354
Bank charges	18,508	-	18,508	10,807	10,807
Accountancy and audit fees	-	54,230	54,230	-	47,215
	627,662	54,230	681,892	831,663	878,878
Analysed between					
Fundraising	216,436	18,700	235,136	283,982	300,104
Charitable activities	411,226	35,530	446,756	547,681	578,774
	627,662	54,230	681,892	831,663	878,878

Governance costs includes payments to the auditors of £8,400 for audit fees.

Allocation basis

Support and governance costs are allocated to charitable activities and fundraising based on the number of employees engaged in each activity. This method is considered to provide a reasonable reflection of resource usage and is reviewed periodically to ensure its continued appropriateness.

GRIEF ENCOUNTER

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 JULY 2025

13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

14 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Fundraising	11	14
Clinical and support	20	20
Grief talk	-	7
Total	31	41

Employment costs	2025 £	2024 £
Wages and salaries	1,321,214	1,425,539
Social security costs	118,498	153,801
Other pension costs	22,683	28,543
	1,462,395	1,607,883

Wages and salaries include a provision of £84,500 (2024: £nil) in respect of a settlement agreement with a former employee, comprising £65,000 compensation for loss of employment and £19,500 paid in lieu of notice under the employment contract.

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
£70,001 to £80,000	2	1
£80,001 to £90,000	1	1

GRIEF ENCOUNTER

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 JULY 2025

15 Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 August 2024	813,930
Valuation changes	22,426
At 31 July 2025	836,356
Carrying amount	
At 31 July 2025	836,356
At 31 July 2024	813,930

16 Tangible fixed assets

	Land and buildings £	Leasehold improvements £	Fixtures, fittings & equipment £	Computers £	Total £
Cost					
At 1 August 2024	395,000	90,901	39,210	24,671	549,782
Additions	-	-	144	15,298	15,442
At 31 July 2025	395,000	90,901	39,354	39,969	565,224
Depreciation and impairment					
At 1 August 2024	89,096	90,901	23,421	11,026	214,444
Depreciation charged in the year	5,267	-	12,987	9,991	28,245
At 31 July 2025	94,363	90,901	36,408	21,017	242,689
Carrying amount					
At 31 July 2025	300,637	-	2,946	18,952	322,535
At 31 July 2024	305,904	-	15,789	13,645	335,338

Included in cost or valuation of freehold land and buildings is freehold land of £131,667 which is not depreciated.

17 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	127,904	76,981
Prepayments and accrued income	44,490	119,414
	172,394	196,395

GRIEF ENCOUNTER

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 JULY 2025

18 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Other taxation and social security		40,352	36,672
Deferred income	19	2,533	242,547
Trade creditors		4,021	6,211
Other creditors		-	(2,675)
Accruals		109,577	25,421
		<u>156,483</u>	<u>308,176</u>

19 Deferred income

	2025 £	2024 £
Other deferred income	<u>2,533</u>	<u>242,547</u>

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	<u>2,533</u>	<u>242,547</u>
Movements in the year:		
Deferred income at 1 August 2024	242,547	19,210
Released from previous periods	(242,547)	(19,210)
Resources deferred in the year	<u>2,533</u>	<u>242,547</u>
Deferred income at 31 July 2025	<u>2,533</u>	<u>242,547</u>

Deferred income related to amounts received in advance for activities and events to be held next year.

20 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 July 2025:			
Tangible assets	322,535	-	322,535
Investments	836,356	-	836,356
Current assets/(liabilities)	<u>1,007,456</u>	<u>61,451</u>	<u>1,068,907</u>
	<u>2,166,347</u>	<u>61,451</u>	<u>2,227,798</u>

GRIEF ENCOUNTER

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 JULY 2025

20 Analysis of net assets between funds

(Continued)

	Unrestricted	Restricted	Total
	funds	funds	
	2024	2024	2024
	£	£	£
At 31 July 2024:			
Tangible assets	335,338	-	335,338
Investments	813,930	-	813,930
Current assets/(liabilities)	317,568	164,936	482,504
	<u>1,466,836</u>	<u>164,936</u>	<u>1,631,772</u>

21 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 August 2024	Incoming resources	Resources expended	Transfers	At 31 July 2025
	£	£	£	£	£
General funds	<u>1,466,836</u>	<u>2,881,920</u>	<u>(2,182,409)</u>	<u>-</u>	<u>2,166,347</u>
Previous year:	At 1 August 2023	Incoming resources	Resources expended	Transfers	At 31 July 2024
	£	£	£	£	£
Transformational project	500,000	-	-	(500,000)	-
General funds	<u>1,938,140</u>	<u>1,336,527</u>	<u>(2,307,831)</u>	<u>500,000</u>	<u>1,466,836</u>
	<u>2,438,140</u>	<u>1,336,527</u>	<u>(2,307,831)</u>	<u>-</u>	<u>1,466,836</u>

In 2021, the charity created a designated fund for a transformational project to meet the growing demand for our bereavement advice and to manage the transition to a national service.

This has been reviewed by the charity and has been decided it is no longer required for its intended use. Consequently, the Trustees have approved the transfer of the full balance back to unrestricted funds to better support the charity's ongoing activities. The transfer has no impact on the total funds of the charity.

GRIEF ENCOUNTER

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 JULY 2025

22 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	Balance at 1 August 2023	Movement in funds		Balance at 1 August 2024	Movement in funds		Balance at 31 July 2025
	£	Incoming resources	Resources expended	£	Incoming resources	Resources expended	£
Counselling and supervision	24,726	98,019	(95,564)	27,181	91,415	(77,253)	41,343
Other clinical activities	10,099	9,000	(19,099)	-	-	-	-
Clinical services	91,929	209,371	(163,545)	137,755	63,493	(181,140)	20,108
	<u>126,754</u>	<u>316,390</u>	<u>(278,208)</u>	<u>164,936</u>	<u>154,908</u>	<u>(258,393)</u>	<u>61,451</u>

23 Related party transactions

There were no disclosable related party transactions during the year.

24 Cash generated from/(absorbed by) operations

	2025 £	2024 £
Surplus/(deficit) for the year	596,026	(933,122)
Adjustments for:		
Investment income recognised in statement of financial activities	(25,990)	(45,163)
Depreciation and impairment of tangible fixed assets	28,245	30,112
Movements in working capital:		
Decrease/(increase) in debtors	24,001	(105,920)
Increase/(decrease) in creditors	88,321	(43,747)
(Decrease)/increase in deferred income	(240,014)	223,337
Cash generated from/(absorbed by) operations	<u>470,589</u>	<u>(874,503)</u>

25 Analysis of changes in net funds

The charity had no material debt during the year.