

Cruse Bereavement Support

England & Wales · Charity number 208078

Details

Other names	CRUSE BEREAVEMENT CARE, CRUSE BEREAVEMENT CARE LIMITED, CRUSE CLUBS LIMITED
Status	Registered
Legal form	Charitable company
Company number	00638709
Registered	1962-09-22
Register	View on the Charity Commission register

Contact

Address
Spencer House
23 Sheen Road
Richmond
Surrey
TW9 1BN

Phone
02039294598

Email
info@cruse.org.uk

Website
www.cruse.org.uk

Activities

Objects: THE RELIEF OF ANY PERSONS WHO ARE IN CONDITIONS OF POVERTY SICKNESS OR DISTRESS ARISING FROM BEREAVEMENT BY DEATH OF A PERSON OR THE ANTICIPATION THEREOF AND THE PROTECTION AND PRESERVATION OF PUBLIC HEALTH PARTICULARLY THROUGH THE PREVENTION OF ANY SICKNESS WHICH MAY ARISE FROM BEREAVEMENT BY DEATH OF A PERSON OR THE ANTICIPATION THEREOF.

Activities: THE PROVISION OF SUPPORT TO PEOPLE WHO HAVE SUFFERED BEREAVEMENT THROUGH A NATIONWIDE NETWORK OF TRAINED BEREAVEMENT VOLUNTEERS AND THROUGH ITS NATIONAL HELPLINE.WORK DESIGNED TO RAISE THE AWARENESS OF THE NEEDS OF BEREAVED PEOPLE AND TO PROMOTE THEIR INTERESTS.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives
- **Who:** The General Public/mankind

Geography

- Northern Ireland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£6,428,706	£6,350,413	£1,367,784	161
2024-03-31	£6,401,225	£7,954,208	£1,289,491	170
2023-03-31	£6,975,957	£8,941,134	£2,842,475	229
2022-03-31	£7,398,640	£7,964,642	£4,807,652	210
2021-03-31	£8,743,034	£6,642,949	£5,373,654	186

Trustees

Name	Role	Appointed
Dr Neil Gareth Churchill OBE	Chair	2024-09-12
David George Cavell		2025-08-14
David William Boyd		2026-05-26
Harley Melissa Cunningham		2026-05-26
Helen Ann Hilton		2026-05-26
Juliet Claire Armstrong		2023-08-24
Kate Mozzicarelli		2024-03-14
Lei Wei		2020-12-10
Mabinty Esho		2023-08-24
Mary Walsh		2022-03-10
Pritesh Kumar Modhvadia		2026-05-26
Vijay Kumar Punjabhai Patel		2023-06-15

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Accounts

Annual Report and Accounts 2024/25



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“ I think what Cruse does as a charity is wonderful. You have changed my life and my relationship with grief. ”

“ The kindness and support I received has really helped to ‘lift the fog’. To be able to trust a stranger and talk openly, laugh and cry as I re-lived memories has made a huge difference to how I feel. ”

“ ...after the loss of my husband when I felt very low the support was excellent, and in all honesty I don’t know how I would have managed without it. ”

“ The group session was so helpful and the volunteers were the best support. ”

“ I’d been paralysed by grief for eight years. My volunteer helped me do something that I’ve wanted to do for a very long time, but I felt incapable of doing – sort through all the photographs of my late teenage son. He took his own life. I was reminded that there were happy memories of his life too.

I’ll be forever grateful for the support, encouragement, guidance, inspiration and patience. I feel like I can live again. ”

“ My 11-year-old son had 6 sessions... he did not tell me what he talked about in his sessions but it was clear that he was able to find an outlet for his thoughts and feelings about losing someone who was his play buddy, his best friend...he seemed more grounded and less prone to having nightmares and melt downs in school and at home. He found his smile again. I cannot thank Cruse enough for this. ”

Welcome

As I look back on the last year, and all that has been achieved, the positive impact of all our volunteers, employees, donors and supporters is clear.

At Cruse we believe bereaved people should not be alone in their grief. Our strength comes from our clinical experience and expertise, our local footprint, our national delivery, and the passion and commitment of our volunteers and staff.

Last year was a challenging but successful year for Cruse. We have continued to deliver and develop vital support. Demand for our services continues to grow, and far too many bereaved people struggle to get the support they need.

Our values underpin how we work at Cruse. We always strive to be kind, inclusive, ambitious, and genuine. We have adapted to work in more effective ways and developed our Charity's approach to ensure we are here for bereaved people when they need us.

As we look ahead, we hope you will support and partner with us to be there and provide life-changing support for bereaved people through one of the most painful times in life.



Lucy Harmer
Chief Executive

As a new Chair, appointed in September 2024, I have appreciated the opportunity to meet many bereaved people, volunteers, funders and staff and see for myself the crucial role played by Cruse at times of need.

Your support made it possible for us to provide information, bereavement and grief support to so many people, who often have nowhere else to turn.

Our Charity has been supporting bereaved people for over 65 years and whilst the emotions fired by bereavement may be unchanging, the intensity and complexity of life can make it harder to cope. Cruse believes in a world where everyone grieving is supported, respected and understood and we are working to make that a reality.

We have approved a new organisational strategy and priorities for the year ahead. We continued to develop, strengthening our governance, enhancing our diversity and increasing the involvement of bereaved people in all we do.

Thank you to everyone who volunteered, supported and worked for Cruse.

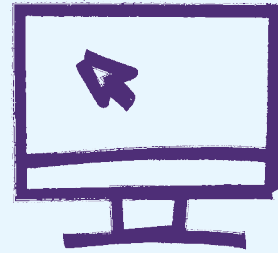


Dr Neil Churchill OBE
Chair

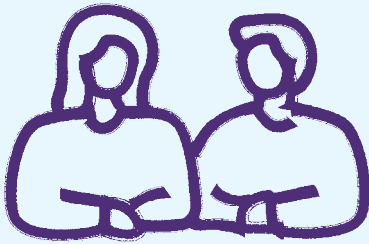
Our year at a glance



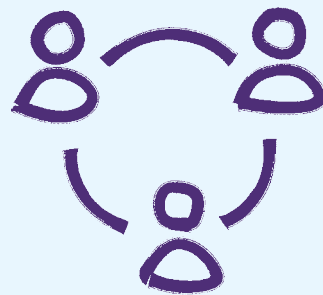
71,703
support activities for
bereaved people



1 million
people viewed information
on our website



3,364
volunteers donated
their time



84
local branches across England,
Northern Ireland and Wales

Strategic Review

Our impact

We believe bereaved people should not be alone in their grief.

Over the last year we provided expert bereavement and grief information and support.

We provided specialist support and information online, by phone and in person for bereaved adults, and children and young people across England, Northern Ireland and Wales.

Our services included our website information, the national Cruse Helpline, group and one-to-one bereavement support sessions, delivered nationally and locally by our trained Bereavement Volunteers.

Bereavement and grief can have a wide impact on family, friends, colleagues, professionals, and communities. We delivered expert specialist training, working with companies, private and public sectors organisations, groups and individuals to improve the support and services they provide to bereaved people, including colleagues and customers.

We are here to equip and empower society to show people the respect and kindness they deserve following a bereavement.

Our wide-ranging activity and experience included sharing people's stories and experiences through our website and social media, raising awareness of the impact of grief and bereavement and the information and support available. We also worked with organisations to upskill their staff, and review bereavement policies. We campaigned for businesses to provide better support for

employees and for improved bereavement policies and laws.

We want to live in a world where everyone grieving is supported, respected, and understood. Grief can be lonely and overwhelming, but we are here to help.

Our strategy

During 2024/25 we completed our strategic review and agreed our new strategy. Over the last three years there have been substantial changes in the external environment following the pandemic and the cost-of-living crisis. The way people want to access support has changed, there has been an increased demand for more flexible volunteering opportunities, and the funding environment has been challenging across the charity sector.

Our mission continues to be focused on supporting people through one of the most painful times in life – with bereavement support, information and campaigning. A key focus of our strategy is ensuring bereaved people are at the heart of all we do. We want to ensure bereaved adults, children, young people and families:

- can recognise grief and are empowered to manage their grief and to be in control of their lives
- are connected to the people and communities that support them
- have improved mental and physical wellbeing
- can access good quality services and information when someone dies and are supported to challenge poor services.

Our Patron

Our Chief Executive Lucy Harmer met with our new Patron, Her Royal Highness The Duchess of Gloucester, at Kensington Palace, sharing information about how Cruse supports people coping with grief and bereavement.

Volunteers representing Cruse were delighted to be included in events at Westminster Abbey and Buckingham Palace.

“ Suddenly, out of the blue, the penny dropped and everything made sense. Life feels good and I have Cruse Bereavement Support to thank for that. ”

Supporting bereaved people

Cruse provides a wide range of support and information, runs a number of specialist funded projects, and delivers grief and bereavement training.

People who used our services have given us positive feedback that our support helped them:

- understand their grief is normal
- process their grief and better adjust to their loss
- improve their wellbeing / mental health

Expert bereavement and grief information

At Cruse, we want to make sure people who are grieving get the help they need in a way that works for them. Our high-quality information service on our website is available to all bereaved people, whenever they need

it, and is often the first source of support and information through Cruse. Our website was viewed by over 1 million people in 2024/25.

Information covering bereavement and grief helped to build resilience, empower people to make informed decisions, and provided tools to self-manage grief.

“ The website provided great information, helping me understand my grief and where best to find help and support. ”

People accessed a variety of online resources including personal stories, expert blogs and content covering many forms of bereavement and loss. Topics included the death of a partner, parent, or child, anticipatory grief, loss of a loved one to suicide, losing a sibling, and experiences of traumatic grief.

Cruse National Helpline

Our Helpline answered over 28,000 calls and emails in 2024/25. We continue to see high levels of demand for this service and we are unable to answer all the calls we receive. We carried out a review of our Helpline service, which is delivered by staff and volunteers, drawing on data insights and feedback received. Through the new strategy we will seek funding to continue and increase support for our telephone and email service, and pilot new pathways, to support more bereaved people when they need us.

“ The lady who answered was extremely supportive and kind, she really listened and helped me to understand that what I was feeling was normal with bereavement. ”

Cruse Bereavement Groups

Over 3,000 people were supported through Cruse Bereavement Groups in 2024/25. Our Understanding Your Bereavement sessions were delivered online and in local communities by trained Bereavement Volunteers. We continued to develop our Understanding Your Bereavement group support, and insights from funded projects evidenced the benefit of this type of support for bereaved people.

“ I felt so much better in myself after completing this course, in the sense that all my needs were met in knowing the feelings I have are normal. Through going to group sessions I’ve made some great friends for life. ”

One-to-one Bereavement Support

Our trained Bereavement Volunteers supported over 24,000 adults, young people, children and families virtually, by telephone and in person.

“ My support sessions on Zoom gave me a place where I felt welcome to talk about all the aspects of loss that were troubling me. My volunteer was so lovely, creating that crucial space and reassuring me I was normal. ”

“ The support given to me via zoom sessions was invaluable. I feel completely different to how I was when I first started and I now feel I have the tools able to help myself. ”

Our training and consultancy

We continued to lead on providing expert bereavement and grief awareness training, with training courses and consultancy services including our Manager’s Guide to Grief in the Workplace, Grief First Aid and Supporting those Bereaved by Suicide. Our training and consultancy received excellent feedback from organisations and individuals committed to developing their understanding of grief and bereavement and supporting customers and employees.

“ I feel empowered and far more confident in offering support to colleagues experiencing bereavement or anticipatory loss. The course provided some excellent tools for starting conversations with a bereaved colleague. ”



Our profile, reach and influence

As experts in supporting bereaved people, we continued to evolve our approach, informed by latest insight and specialist Cruse funded projects. We gained insight on our service development and delivery by involving bereaved people in our work and through our new Clinical Insight Advisory Group.

Through our contacts with the press and media we shared information with the general public about how to cope when grieving. We worked with The Daily Express to publish a written feature on Christmas Eve, focusing on how to cope with grief over the festive period. We collaborated with The Financial Times to produce an article on how to cope with grief in the New Year.

Our work with local and national BBC Radio included features on how to cope with the death of a partner and how to find support and cope following a sudden and traumatic bereavement. A notable highlight was a new collaboration with Voice of Islam, including an in-depth radio feature on faith and grief.

We remained actively engaged in the bereavement sector, working with partners through the National Bereavement Alliance, as a member of the steering group. We also collaborated with other bereavement support organisations to inform the Department of Health and Social Care's work on policy developments to improve support for bereaved people. We worked with voluntary sector partners to produce a submission to Parliament highlighting the importance of supporting people bereaved through assisted dying. This included speaking at a Parliamentary event in October 2024, alongside partners from the bereavement sector in response to the proposed Terminally Ill Adults (End of Life) Bill, under consideration by Parliament at the time of writing this report.

We have also contributed to the Covid-19 inquiry; our Chief Executive, Lucy Harmer, attended a round-table on funerals, burials, and bereavement

support during the pandemic. We provided additional insights into mourning rituals, the importance of them, and how they can influence the grief process. In addition, Cruse Trustee Ann Kenrick attended the Covid-19 Day of Reflection event at Parliament.

Social media continued to be an important way for us to reach bereaved people, raise awareness of the impact of grief and bereavement, and share information on how to support people following bereavement. Social media posts covered a range of content, with opportunities for comments and links to useful information and stories on our website. We achieved over 137,000 social media engagement interactions in 2024/25.

Our People

The work of Cruse is only possible through the shared ambition and support of Cruse employees and volunteers. Our work in 2024/25 was delivered by our staff and 3,364 volunteers supporting bereaved people and communities across England, Wales and Northern Ireland.

We continued to develop our approach to volunteering. Our new central volunteering team improved our approach to volunteer recruitment, engagement and training, focusing on quality improvements, cost effectiveness and Continuous Professional Development for volunteers. Informed by our volunteer survey and Volunteer Experience Panel, we identified areas of focus as part of the new strategy. We continued to broaden the opportunities for involvement with Cruse as a volunteer, through our Volunteer Council, branch forums and a range of new volunteer roles and a variety of skills.

“The volunteer was really wonderful. Kind, insightful, helpful, good company and I felt I was being held.”

Financial review

2024/25 was a successful year for Cruse. It marked a period of stabilisation, as we successfully strengthened our financial position following a series of challenging years. Like many organisations, Cruse continues to navigate the ongoing impact of the cost-of-living crisis, which affects both income streams and expenditure.

Throughout 2024/25, we have taken decisive steps to reduce costs, prioritising operational efficiencies and financial sustainability. Building on the changes we started in 2023/24 we achieved a further 20% saving on our operational costs and an overall surplus of £78k which is a significant improvement on our previous year's deficit.

Our budget for 2024/25 was set to achieve a break-even position, aligning with our stabilisation strategy. This approach allowed time to embed prior-year changes while acknowledging the challenging fundraising climate. Looking ahead to 2025/26, our focus remains on reinforcing these solid foundations to ensure continued stability and organisational resilience.

To support the long-term success of Cruse, we developed a new strategy and comprehensive change plan, enabling Cruse to operate with greater flexibility and adaptability in an ever-evolving external landscape. This approach positions us for sustained growth and responsiveness to future challenges and opportunities.

The reported surplus of £78k (2024: deficit £1,553k) is slightly ahead of our budget and represents a reduction in expenditure of 20% from the previous year – demonstrating the effectiveness of our financial management and cost-control measures..

Gross income for the year totaled £6,428k (2024: £6,401k). Income from statutory sources, including central and devolved governments, local authorities, integrated care boards, local health boards, and other funders supporting charitable activities increased by 11% to £4,442k (2024: £4,011k). This growth helped mitigate reductions from other income streams, ensuring continued support for our services.

The ongoing cost-of-living crisis has significantly affected donation levels, leading to an 18% reduction. Donations amounted to £1,661k (2024: £2,031k), comprising contributions from trusts, foundations, groups, individuals (including gift aid), and gifts in Wills.

Income from trading activities, including training and consultancy services, saw a 5% decrease, reaching £320k compared to £338k in 2024.

Demand for our services continues to rise, and we remain committed to enhancing efficiency in service delivery to meet this growing need. Securing income from diverse sources remains essential in sustaining our ability to provide local support across England, Wales, and Northern Ireland.

Delivery costs decreased by 20% to £6,350k (2024: £7,954k), reflecting the continued success of planned efficiencies initiated in the prior year. Strengthening our cost base remains a priority, ensuring we deliver value for money to our funders while maintaining operational effectiveness.

Future Plans

Looking ahead our new strategy sets out a clear pathway to strengthen Cruse, ensuring long term financial sustainability and building our support for bereaved people.

We have agreed our focus from 2025-2028 will be:

- insight and coproduction with bereaved people
- sustainable income
- data and digital innovation
- a diverse and skilled workforce
- effective governance and operating models
- strong partnerships and collaboration.

As Trustees, we are confident that this strategic direction and the plans that underpin it will enable the Charity to grow its impact, strengthen its voice, and remain a trusted source of support for bereaved people across England, Wales and Northern Ireland.

A key element of our plans has been the agreement of a new Income Generation strategy and a commitment to diversify Cruse income.



We are investing in fundraising resource and digital, increasing engagement with volunteers across our branches, exploring new partnerships, and developing services that can attract both philanthropic and commissioned funding.

Alongside this we are prioritising investment in core infrastructure and digital innovation to improve efficiency and reduce operational costs.

Since the end of the financial year, the Charity has completed the sale of its registered office in Richmond. This decision was made in line with our strategic focus on financial sustainability and operational efficiency.



Our funding

The funding and donations we receive are essential for us to provide vital support and information for bereaved people. We would like to thank all our funders and donors for their commitment and support including:

- The Alice Ellen Cooper-Dean Charitable Foundation
- Barleylands – Ashes into Glass
- The Beeching Trust
- Centurion Management Limited
- CIS TTPlus Project
- City Bridge Foundation
- Collins Aerospace
- The Colyer-Fergusson Charitable Trust
- Co-operative Group Limited
- De Lage Landen Leading Limited
- Dignity Funerals Limited
- Forward Carers
- Gloucestershire Community Foundation
- Greenham Trust Ltd
- Hodge Foundation
- John James Bristol Foundation
- Kirklees Council
- Lichfield District Council
- Mansfield District Council – Mansfield Community Grant Fund
- National Lottery Community Fund (National Lottery Community Fund England)
- National Lottery Community Fund – Reaching Communities/Partnerships – Men in Grief
- National Lottery Community Fund – Empowering Young People 3 – Somewhere for Us, Northern Ireland
- National Lottery Community Fund – RC England Wide – Choice & Access for Bereaved People
- Oxford City Council Community Impact Fund – Round 3 Small/Medium Grant 2024/25
- Pantheon Ventures
- Penelope Martin Charitable Trust
- The Pury Cust Trust
- Rothesay Life Plc
- Sandwell Metropolitan Borough Council
- SGN
- Sheffield Church Burgesses Trust
- Siemens Mobility UK
- The Simon Gibson Charitable Trust
- The Sir James Reckitt Charity
- Spelthorne Borough Council
- Sutton Community Fund, provided by London Borough of Sutton
- Wales Council for Voluntary Action (WCVA)
- Walney Extension Community Fund



Reserves policy

The Board of Trustees conducts an annual review of our reserves policy to ensure that we maintain sufficient funds to support the Charity's financial stability and ongoing development.

As part of this policy, the Trustees aim to hold unrestricted reserves equivalent to three to six months' expenditure, which equates to £972k – £1,944k of unrestricted expenditure, providing a financial safeguard to sustain operations and respond to future challenges.

The Charity's reserves policy is currently under review as part of our broader financial strategy.

At 31 March 2025, the Charity had unrestricted reserves of £486k (2024: £873k) which represents approximately 1.5 months' (2024: 2.4 months') prior year unrestricted expenditure. This change in reserves cover for the year ending March 2025 is mainly due to the re-classification of some income and expenditure from restricted to unrestricted.



In addition, the Charity holds £882k (2024:£416k) of restricted reserves which are itemised in Note 18.

The Board of Trustees affirms that there are no material uncertainties that would cast doubt on the Charity's ability to continue as a going concern.

In reaching this conclusion, the Trustees have reviewed three year financial plans, including cash flow forecasts, high-level business plans and the external environment.

Therefore, the accounts have been prepared on the basis that the Charity is a going concern.



Governance

Legal structure

Cruse Bereavement Support (“Cruse”) was incorporated on 5 October 1959 as Cruse Clubs Ltd and registered with the Charity Commission during 1962. Cruse Bereavement Support is a company limited by guarantee. In the event of the company being wound up the members have undertaken to contribute a sum not exceeding £1.

Cruse is governed by Articles of Association adopted 3 December 2016 as amended 23 December 2021.

Charitable objects

Cruse’s charitable objects, which are set out in the Articles of Association are:

- The relief of persons who are in conditions of poverty, sickness or distress arising from bereavement or from anticipation of bereavement
- The protection and preservation of public health particularly through the prevention of sickness which may arise from bereavement or from the anticipation of bereavement.

Cruse does this through our expert bereavement information and websites, the national Cruse Helpline, group and one-to-one bereavement services delivered by our nationwide network of trained Bereavement Volunteers, and through online and social media channels.

Cruse raises awareness of the needs of bereaved people by working with other

voluntary organisations and with Government departments to improve bereavement legislation and practice. We also provide external training in bereavement support to a wide variety of organisations and individuals.

In planning these activities, the Board has regard to the Charity Commission’s guidance on public benefit. In particular, Cruse makes its services available to bereaved people from all parts of the community, regardless of age, disability, race, religion, gender re-assignment, marriage and civil partnership, pregnancy and maternity, sex or the circumstances in which they have suffered bereavement.

Our governance

Cruse is governed by a Board of Trustees who are also Directors of the company. All Trustees undergo a detailed induction programme as a Trustee of Cruse and are given the opportunity to attend additional external training in charity governance.

New Trustees can be appointed by resolution of the Board. However, they must be elected to the Board at the next Annual General Meeting for a term not exceeding three years after which they must be re-elected. No Trustee is eligible for election to the Board on more than two occasions. The Articles of Association provide for a minimum of 8 and up to a maximum of 25 Trustees.

The Board decides Cruse’s strategic priorities and monitors its performance. It meets regularly through the year. It has three sub-committees:

- **Audit and Finance Committee.** Oversees finance, digital, audit, and risk, including review of budgeting, financial and management reporting, systems and controls, annual audit and risk management.
- **People and Culture Committee.** Oversees the appropriateness and effectiveness of the people plans that support Cruse's strategic purpose. The Committee also ensures that the remuneration, culture and people policies and practices are designed to support Cruse's strategy and promote long-term sustainable success.
- **Operations Committee.** Oversees the reach, performance and quality of services and other activities provided by Cruse to deliver outcomes for bereaved people. This includes oversight of influencing and campaigning activities and the implementation of policies and procedures to safeguard volunteers and employees and maintain safe delivery of services.

Cruse also has a Volunteer Council which is an advisory body of volunteers. It consists of members from Wales, Northern Ireland, Regions across England and National Services. Meetings of Council also include members from the Board of Trustees and are attended by senior executives of Cruse. The Board of Trustees is the legal decision-making body, and its work is informed by the views of Council. Three Council members sit on the Board of Trustees.

Council members along with the Board of Trustees are the Company members of Cruse and have a vote in the election of Board members and on resolutions put to Annual General Meetings and/or Extraordinary General Meetings.

Day-to-day decision making is made by the Chief Executive and the Senior Leadership Team.

The Trustee Directors in post during the year and up to the date of signing of this report were:

- Sir Anthony Hawkhead (Chair) – *resigned 30 September 2024*
- Dr Neil Churchill (Chair) – *appointed 30 September 2024*
- Maureen Bradley (Vice Chair, Council member)
- Juliet Armstrong
- Liz Crussell (Council member)
- Mabinty Esho
- Angela Gannon (Council member) – *resigned 31 December 2024*
- Gerard Jacques
- Ann Kenrick – *appointed 4 November 2024*
- Kate Mozzicarelli
- Vijay Patel
- Mary Walsh
- Lei Wei (Honorary Treasurer)

The Board met six times during the year. All Trustees give their time freely, and no Trustee remuneration was paid in the year. The Trustees claimed £960 of expenses (2024: 2,129) in connection with Cruse's business.

Karen Wilson served as Company Secretary from 14 December 2023.

As part of Cruse's continual review of governance, the Trustees agree that notes from Board and Council meetings should be published on the Cruse intranet for greater transparency. The Board is committed to ensuring that it observes the Charity Governance Code.

The Chief Executive and their colleagues on the Senior Leadership Team comprise the key management personnel in charge of directing and controlling Cruse on a day-to-day basis. The Senior Leadership Team during 2024/25 comprised:

- Lucy Harmer – Chief Executive
- Andy Langford – Clinical Director
- Alison Shotter – Director of Income Generation & Marketing (appointed 3 April 2024)
- Karen Wilson – Director of Finance & Corporate Services
- Tracey Gibson – Director of Services (appointed 19 August 2024)

Senior Leadership Team pay is reviewed annually by the People and Culture Committee. Their remuneration, and the remuneration of all staff, is benchmarked with charities of a similar size and Cruse aims to pay at least median salary for the sector less 5%. This is to ensure that the remuneration set is fair and consistent with that generally paid for similar roles.

Fundraising

Cruse is registered with the Fundraising Regulator and is compliant with the standards set out by the Regulator in its Code of Fundraising Practice. Fundraising activities are organised by staff and volunteers of the Charity. We do not engage third party professional fundraisers to raise funds on our behalf. We work with Sterling Lotteries to raise funds through a lottery using the Unity lottery. We are mindful during our fundraising activities not to be unreasonably persistent or to apply undue pressure on anyone, or to intrude on anyone's privacy. We did not undertake any telephone or doorstep fundraising in the year or buy or sell mailing lists. There was one complaint related to fundraising during the year to 31 March 2025 (2024: one).

Equity, diversity and inclusion

It is the aim of Cruse Bereavement Support to recognise and encourage the valuable and enriching contribution that people from all backgrounds and experiences bring to the organisation. We believe that all individuals working or volunteering for Cruse or coming to Cruse for a service should be treated without prejudice or discrimination. We recognise that currently our volunteer and staff groups could better reflect the communities that we serve and we are addressing this as a priority.

Cruse EDI policy and strategy includes the following priorities:

1. Create a continuous EDI learning and development cycle, enhancing knowledge, skills, and awareness across the organisation
2. Build an inclusive culture at Cruse, ensuring there is a shared understanding of what EDI means and how it reflects the organisation's values
3. Strengthen current governance and leadership structures for embedding EDI and improving communications
4. Enhance data collation and monitoring processes to measure EDI performance.

“ I had help when I needed it most. I lost my mother and I didn't know how to overcome the grief. I don't speak English and someone who spoke my language was arranged and made me feel welcome. ”

Risk management

The Trustees recognise that the effective management of risks is central to Cruse's ability to achieve its objectives, and aim to anticipate and, where possible, manage risks rather than dealing with their unforeseen consequences.

The key risk review and reporting mechanisms are:

- **Risk register:** this is the primary mechanism for considering long-term risks. It identifies all known long-term risks, ranks them according to likelihood and impact and assigns them for management to an individual member of the Senior Leadership Team. It is reviewed regularly by the Senior Leadership Team, quarterly by the Audit and Finance Committee and also by the Board.
- **Key Performance Indicators (KPIs):** strategic objectives are identified annually, and appropriate KPIs agreed with the Board. These are the tools by which Cruse measures its performance against risks. They are reviewed quarterly by the Senior Leadership Team and then reported to the Board.
- **Management accounts and budgets:** these identify and measure financial performance against financial objectives and the risks of not achieving them. Management accounts are prepared monthly and reviewed by both the Audit and Finance Committee and Board every quarter. Reforecasts are prepared when needed to provide clarity on significant variations against budget or plans. Budgets are produced annually, reviewed by the Audit and Finance Committee, and approved by the Board.

Trustees have identified five areas of specific risk during 2024/25 as summarised below.

- **Financial sustainability:** we regularly review our fundraising activity and set income targets aligned with this. We are aiming to increase and diversify our income alongside reducing our operating costs. Financial sustainability is overseen by our Audit and Finance Committee which regularly reports to the Board.
- **Our People:** everything we do is dependent on our volunteers and employees and is for the benefit of bereaved people. We monitor staff turnover and sickness, invest in training, use volunteer and employee engagement surveys, and benchmark salaries to help retain and develop our people. We have EDI, Dignity at Work and Whistleblowing policies and procedures in place, and effectively manage our volunteers and employees, to make sure we operate safely. Oversight is provided by our People and Culture Committee which regularly reports to the Board.
- **Our services:** our work is informed by bereaved people, clinical best practice and external research. We regularly review the quality, reach and impact of our services to inform demand management planning and ensure we meet contractual commitments. We have safeguarding policies and procedures in place. Oversight is provided by our Operations Committee which regularly reports to the Board.
- **Our infrastructure:** we invest in the infrastructure required to effectively deliver our services and regularly report to the Board on progress aligned with business plans and objectives. Oversight of our IT and digital development is overseen by our Audit and Finance Committee.
- **Governance:** our Governance is informed by the Charity Governance Code and we regularly review the skills and experience of our Board. We have procedures in place to ensure we comply with legal regulations relating to governance.

Legal and administrative details

Company Number

00638709

Charity Number

208078

Registered Office

Cruse Bereavement Support, 5 Kew Road,
Richmond TW9 2PR

Patron

HRH The Duchess of Gloucester

Chair

Dr Neil Churchill

Vice Chair

Maureen Bradley

Honorary Treasurer

Lei Wei

Company Secretary

Karen Wilson

Trustees

A full list of Trustees is on page 14

Senior Leadership Team

- **Chief Executive**
Lucy Harmer
- **Director of Finance & Corporate Services**
Karen Wilson
- **Director of Services**
Tracey Gibson
- **Clinical Director**
Andy Langford
- **Director of Income Generation & Marketing**
Alison Shotter

Auditor

Sayer Vincent LLP, 110 Golden Lane, London,
EC1Y 0TG

Bank

Barclays Bank UK, Leicester, LE87 2BB

Solicitors

Russell-Cooke LLP, 8 Bedford Row, London,
WC1R 4BX

Statement of Trustees' responsibilities

The Trustees (who are also Directors of Cruse Bereavement Support for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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 charitable company and of the income and expenditure of the charitable company for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently
- observe the methods and principles of the Charities SORP
- make judgements and estimates that are reasonable and prudent
- follow UK Accounting Standards and statements of recommended practice, subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable

company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant audit information of which the auditor is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report has been prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

The Trustees and Directors report was approved by the Board on 14 August 2025.

By Order of the Board

Dr Neil Churchill OBE
Chair

Lei Wei
Honorary Treasurer

Independent auditor's report to the Members of Cruse Bereavement Support

Opinion

We have audited the financial statements of Cruse Bereavement Support (the 'charitable company') for the year ended 31 March 2025 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 March 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
- 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 charitable company 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 Cruse Bereavement Support'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 trustees' 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 the audit:

- The information given in the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual 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 directors 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' annual report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees (who are also the directors of the charitable company for the purposes 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 charitable company'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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
- The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of 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 regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

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.

Joanna Pittman (Senior statutory auditor)

Date: 06 October 2025

for and on behalf of Sayer Vincent LLP, Statutory Auditor

110 Golden Lane, LONDON, EC1Y 0TG

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2025

	Note	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Income from:							
Donations and legacies	2	1,283,317	377,795	1,661,113	1,177,095	853,509	2,030,604
Charitable activities	3	1,892,892	2,549,356	4,442,248	774,404	3,236,911	4,011,315
Other trading activities	4	319,666	-	319,666	337,795	-	337,795
Investments	5	5,680	-	5,680	9,776	-	9,776
Other		-	-	-	11,735	-	11,735
Total income		3,501,555	2,927,151	6,428,706	2,310,805	4,090,420	6,401,225
Expenditure on:							
Raising funds	7	1,172,787	-	1,172,787	1,367,903	-	1,367,903
Charitable activities:							
Bereavement support	6a	2,441,855	2,461,769	4,903,624	1,894,998	4,317,610	6,212,608
Policy		148,694		148,694	178,090		178,090
Other trading activities		125,308		125,308	195,607		195,607
Total expenditure		3,888,644	2,461,769	6,350,413	3,636,598	4,317,610	7,954,208
g)							
Net income/ (expenditure) and net movement in funds		(387,088)	465,382	78,294	(1,325,793)	(227,190)	(1,552,983)
Reconciliation of funds:							
Total funds brought forward		873,124	416,367	1,289,491	2,198,917	643,557	2,842,474
Total funds carried forward		486,035	881,749	1,367,784	873,124	416,367	1,289,491

The prior year income and expenditure has been restated to take account of contracts that had been classified previously as grants. The restatement has no impact on the split of restricted and unrestricted reserves.

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 18a to the financial statements.

Balance sheet

Company no. [00638709]

As at 31 March 2025

	Note	£	2025 £	£	2024 £
Fixed assets:					
Tangible assets	13		892,741		989,371
Intangible assets	12		168,928		228,093
			1,061,669		1,217,464
Current assets:					
Debtors	14	724,673		530,880	
Short term deposits		-		-	
Cash at bank and in hand		480,045		435,268	
			1,204,717	966,148	
Liabilities:					
Creditors: amounts falling due within one year	15	(898,602)		(894,121)	
Net current assets			306,115		72,027
Total net assets			1,367,784		1,289,491
The funds of the charity:					
Restricted income funds	18a		881,749		416,367
Unrestricted income funds:					
General funds		486,035		873,124	
Total unrestricted funds			486,035		873,124
Total charity funds			1,367,784		1,289,491

Approved by the trustees on 14 August 2025 and signed on their behalf by

Dr Neil Churchill, OBE
ChairLei Wei
Honorary Treasurer

Statement of cash flows

For the year ended 31 March 2025

	2025 £	£	2024 £	£
Cash flows from operating activities				
Net income / (expenditure) for the reporting period (as per the statement of financial activities)	78,294		(1,552,983)	
Depreciation charges	146,956		62,754	
Amortization charges	114,479		62,559	
(Gains)/losses on investments	-		-	
Dividends, interest and rent from investments	(5,680)		(9,776)	
(Profit)/loss on the disposal of fixed assets	-		-	
(Increase)/decrease in stocks	-		-	
(Increase)/decrease in debtors	(193,793)		327,417	
Increase/(decrease) in creditors	4,481		71,761	
Net cash provided by / (used in) operating activities	144,738		(1,038,268)	
Cash flows from investing activities:				
Dividends, interest and rents from investments	5,680		9,776	
Proceeds from the sale of fixed assets	-		-	
Purchase of fixed assets	(105,640)		(8,601)	
Proceeds from sale of investments	-		-	
Purchase of investments	-		-	
Net cash provided by / (used in) investing	(99,960)		1,175	
Change in cash and cash equivalents in the year	44,777		(1,037,093)	
Cash and cash equivalents at the beginning of the year	435,268		1,472,361	
Cash and cash equivalents at the end of the year	480,045		435,268	
Analysis of cash and cash equivalents and of net debt				
	At 1 April 2024 £	Cash flows £	Other non- cash changes £	At 31 March 2025 £
Cash at bank and in hand	435,268	44,777	-	480,045
Overdraft facility repayable on demand	-	-	-	-
Total cash and cash equivalents	435,268	44,777	-	480,045
Total	435,268	44,777	-	480,045

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies

a) Statutory information

Cruse Bereavement Support is a charitable company limited by guarantee and is incorporated in the United Kingdom.

The registered office address is 5 Kew Road, Richmond, TW9 2PR

b) Basis of preparation

The financial statements have been prepared in accordance with 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) – (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

c) Public benefit entity

The charity meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

In reaching this conclusion, the Trustees have reviewed three year financial plans, including cash flow forecasts, high-level business plans and the external environment.

On the basis of the above, the trustees have concluded that there are no material uncertainties that suggest that the Charity cannot continue as a going concern and therefore the financial statements continue to be prepared on the basis that the Charity is a going concern.

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies (continued)

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

f) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

g) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

h) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies (continued)

i) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charity in attracting voluntary income and costs incurred in trading activities, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivery of bereavement support, training and education and policy work undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

j) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Where such information about the aims, objectives and projects of the charity is also provided to potential donors, activity costs are apportioned between fundraising and charitable activities on the basis of area of literature occupied by each activity.

● Bereavement Support	74%
● Raising funds	20%
● Policy	3%
● Other trading activities	2%
● Governance costs	1%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

k) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

l) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Where fixed assets have been revalued, any excess between the revalued amount and the historic cost of the asset will be shown as a revaluation reserve in the balance sheet.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

● Leasehold & Freehold Properties	50 years
● Office Furniture	10 years
● Office Equipment	4 years

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies (continued)

m) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

n) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

o) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

p) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

q) Pensions

The Charity operates a defined contribution pension scheme. The pension cost charge represents contributions payable under the scheme by the Charity to the fund and are recognised in the Statement of Financial Activities in the period to which they relate. The Charity has no liability under the scheme other than the payment of the contributions.

Notes to the financial statements

For the year ended 31 March 2025

2 Income from donations and legacies

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Gifts	971,481	264,245	1,235,726	894,910	810,625	1,705,535
Legacies	311,836	113,550	425,386	282,185	42,884	325,069
	1,283,317	377,795	1,661,113	1,177,095	853,509	2,030,604

3 Income from charitable activities

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Local authorities	330,340	106,157	436,497	224,263	281,060	505,323
Clinical commissioning groups and Local health boards	1,235,928	394,065	1,629,993	382,866	1,342,313	1,725,179
Government grants and statutory funding	9,878	1,799,134	1,809,012	-	1,313,538	1,313,538
Other	316,746	250,000	566,746	167,275	300,000	467,275
Total income from charitable activities	1,892,892	2,549,356	4,442,248	774,404	3,236,911	4,011,315

4 Income from other trading activities

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Fundraising projects	17,610	-	17,610	11,470	-	11,470
Income from training and conferences	296,442	-	296,442	324,458	-	324,458
Sale of publications and literature	5,614	-	5,614	1,867	-	1,867
	319,666	-	319,666	337,795	-	337,795

5 Income from investments

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Bank interest	5,680	-	5,680	9,776	-	9,776
	5,680	-	5,680	9,776	-	9,776

Notes to the financial statements

For the year ended 31 March 2025

6a Analysis of expenditure (current year) [the charitable activities should correspond to those itemised for income purposes]

	Charitable activities				Governance costs £	Support costs £	2025 Total £	2024 Total £
	Raising funds £	Bereavement Support £	Policy £	Other trading activities £				
Staff costs (Note 8)	917,989	3,313,538	122,045	83,943	68,051	-	4,505,566	5,466,943
Training & volunteering costs	-	239,940	-	23,563	-	-	263,502	762,862
Other staff and volunteering costs	13,304	114,259	1,757	1,207	981	87,297	218,806	280,814
Premises Costs	-	402,662	-	-	-	13,947	416,609	616,347
Legal & professional	-	9,142	-	-	-	118,904	128,046	63,084
Auditor remuneration	-	-	-	-	19,650	-	19,650	47,723
Depreciation	-	155,276	-	-	-	106,160	261,435	125,312
Office support costs	14,282	31,451	-	-	-	389,398	435,131	489,046
Fundraising and communications	61,258	22,372	-	-	-	18,038	101,668	102,077
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	1,006,834	4,288,638	123,801	108,713	88,682	733,745	6,350,413	7,954,208
Support costs	146,749	542,971	22,012	14,675	7,337	(733,745)	-	-
Governance costs	19,204	72,015	2,881	1,920	(96,020)	-	-	-
Total expenditure 2025	1,172,787	4,903,624	148,694	125,308	-	-	6,350,413	
Total expenditure 2024	1,367,903	6,212,608	178,090	195,607	-	-		7,954,208

Notes to the financial statements

For the year ended 31 March 2025

6b Analysis of expenditure (prior year)

	Charitable activities					Support costs £	2024 Total £
	Raising funds £	Bereavement support services £	Policy £	Other trading activities £	Governance costs £		
Staff costs (Note 8)	1,093,452	4,123,056	112,339	70,948	67,148	-	5,466,943
Training & volunteering costs	-	381,028	42,238	109,809	-	229,787	762,862
Other staff and volunteering costs	-	115,844	-	-	-	164,970	280,814
Premises Costs	-	514,946	-	-	-	101,401	616,347
Legal & professional	-	63,084	-	-	-	-	63,084
Auditor remuneration	-	-	-	-	47,723	-	47,723
Depreciation	-	-	-	-	-	125,312	125,312
Office support costs	-	121,715	-	-	-	367,331	489,046
Fundraising and communications	45,591	28,417	-	-	-	28,069	102,077
	-	-	-	-	-	-	-
	1,139,043	5,348,089	154,577	180,757	114,871	1,016,870	7,954,208
Support costs	203,386	766,903	20,895	13,197	12,490	(1,016,870)	-
Governance costs	25,474	97,617	2,617	1,653	(127,360)	-	-
Total expenditure 2024	1,367,903	6,212,608	178,090	195,607	-	-	7,954,208

Notes to the financial statements

For the year ended 31 March 2025

7 Net income / (expenditure) for the year

This is stated after charging / (crediting):

	2025 £	2024 £
Depreciation	146,956	125,312
Impairment	114,479	-
Operating lease rentals payable:		
Property	57,300	86,770
Other	-	390
Auditor's remuneration (excluding VAT):	19,650	30,000
	196,385	242,472

8 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2025 £	2024 £
Salaries and wages	4,019,509	4,846,073
Redundancy and termination costs	970	27,413
National Insurance costs	357,178	430,203
Employer's contribution to defined contribution pension schemes	127,908	163,254
	4,505,566	5,466,943

The redundancy and termination costs were settled and paid at the balance sheet date.

The following number of employees received employee benefits (excluding employer pension costs and employer's national insurance) during the year between:

	2025 No.	2024 No.
£60,001 - £70,000	-	1
£70,001 - £80,000	2	-
£80,001 - £90,000	1	-
£90,001 - £100,000	-	1
£100,001 - £110,000	-	-

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £391,339 (2024: £418,100)

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2024: £nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £960(2024: £2,129) incurred by 4 (2024: 4) members relating to attendance at meetings of the trustees.

Notes to the financial statements

For the year ended 31 March 2025

9 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 161 (2024: 193).

Staff are split across the activities of the charity as follows (full time equivalent basis):

	2025	2024
	No.	No.
Raising funds	20	16
Central services	22	22
Local bereavement supports services	70	93
Helpline	13	14
Governance	-	-
	125	145

10 Related party transactions

There are no related party transactions to disclose for this financial year (2024: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

11 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

Notes to the financial statements

For the year ended 31 March 2025

12 Intangible assets

Cost	Software £	Total £
At the start of the year	314,725	314,725
Additions in year	4,725	4,725
Disposals in year	-	-
At the end of the year	319,450	319,450
Amortization		
At the start of the year	86,632	86,632
Charge for the year	63,890	63,890
Eliminated on disposal	-	-
At the end of the year	150,522	150,522
Net book value		
At the end of the year	168,928	168,928
At the start of the year	228,093	228,093

13 Tangible fixed assets

Cost	Leasehold property £	Freehold property £	Office furniture £	Office equipment £	Total £
At the start of the year	782,000	230,000	14,550	210,929	1,237,479
Additions in year	-	-	-	100,915	100,915
Disposals in year - scrapped	-	-	(8,399)	(142,017)	(150,416)
At the end of the year	782,000	230,000	6,151	169,827	1,187,978
Depreciation					
At the start of the year	73,080	30,360	9,763	134,905	248,108
Charge for the year	37,584	2,760	1,455	41,268	83,066
Impairment	98,576	-	872	15,031	114,479
Eliminated on disposal	-	-	(8,399)	(142,017)	(150,416)
At the end of the year	209,240	33,120	3,690	49,187	295,237
Net book value					
At the end of the year	572,760	196,880	2,461	120,640	892,741
At the start of the year	708,920	199,640	4,787	76,024	989,371

Leasehold and freehold properties are included at deemed cost. The carrying amount of leasehold and freehold that would have been recognised under the historic cost model is £533,074 (2024: £533,074) for leasehold property and £157,508 (2024: £157,508) for freehold property. Impairment charges were recognised to reduce the value of the leasehold property to the value of the agreed sales price which completed post year-end.

Impairment charges were also included to write off computer equipment that was replaced during the year and for office furniture that was obsolete due to office closures during the year.

All of the above assets are used for charitable purposes.

Notes to the financial statements

For the year ended 31 March 2025

14 Debtors

	2025 £	2024 £
Trade debtors	144,340	248,170
Other debtors	268	-
Prepayments	68,007	29,595
Accrued income	512,058	253,116
	724,673	530,881

15 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	206,397	147,789
Taxation and social security	113,588	105,950
Other creditors	24,850	6,255
Accruals	382,780	499,086
Deferred income (note 16)	170,986	135,041
	898,602	894,121

16 Deferred income

Deferred income comprises contract income invoiced in advance that relates to delivery of services in future

	2025 £	2024 £
Balance at the beginning of the year	135,041	274,837
Amount released to income in the year	(135,041)	(274,837)
Amount deferred in the year	170,986	135,041
	170,986	135,041

Notes to the financial statements

For the year ended 31 March 2025**17a Analysis of net assets between funds (current year)**

	General unrestricted £	Restricted £	Total funds £
Tangible fixed assets	849,341	43,400	892,741
Intangible fixed assets	168,928	-	168,928
Net current assets	(532,234)	838,349	306,115
Net assets at 31 March 2025	486,035	881,749	1,367,784

17b Analysis of net assets between funds (prior year)

	General unrestricted £	Restricted £	Total funds £
Tangible fixed assets	945,971	43,400	989,371
Intangible fixed assets	228,093	-	228,093
Net current assets	(300,940)	372,967	72,027
Net assets at 31 March 2024	873,124	416,367	1,289,491

Notes to the financial statements

For the year ended 31 March 2025

18a Movements in funds (current year)

	At 1 April 2024 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2025 £
Restricted funds:					
Cooperative Group- Connecting Communities	240,978	250,000	(439,967)	-	51,011
National Lottery Community Fund - RC England Wide - Choice & Access for Bereaved People	-	146,935	(62,414)	-	84,521
National Lottery Community Fund (National Lottery Community Fund England)	-	905,867	(360,957)	-	544,910
National Lottery Community Fund - Reaching Communities/Partnerships - Men in Grief	-	124,227	(73,310)	-	50,917
National Lottery Community Fund - Empowering Young People 3 - Somewhere for Us, Northern Ireland	-	149,469	(149,469)	-	-
Volunteering & training	-	6,000	(6,000)	-	-
South West	-	107,599	(98,599)	-	9,000
Northern Ireland	175,389	104,487	(229,385)	-	50,491
Midlands	-	337,080	(261,080)	-	76,000
East & London	-	137,044	(122,145)	-	14,900
North	-	98,707	(98,707)	-	-
Wales	-	559,736	(559,736)	-	-
Total restricted funds	416,367	2,927,151	(2,461,768)	-	881,749
Unrestricted funds:					
General funds	873,124	3,501,555	(3,888,645)	-	486,035
Total unrestricted funds	873,124	3,501,555	(3,888,645)	-	486,035
Total funds	1,289,491	6,428,706	(6,350,413)	-	1,367,784

The narrative to explain the purpose of each fund is given at the foot of the note below.

Notes to the financial statements

For the year ended 31 March 2025

18b Movements in funds (prior year)

	At 1 April 2023 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2024 £
Restricted funds:					
Cooperative Group- Connecting Communities	184,883	250,000	(193,905)	-	240,978
National Lottery Community Fund - RC England Wide - Choice & Access for Bereaved People	-	7,987	(7,987)	-	-
Institute of Cemetery & Crematorium Management (ICCM)	-	185,000	(185,000)	-	-
National Lottery Community Fund (National Lottery Community Fund England)	-	629,273	(629,273)	-	-
Armed Forces Covenant Fund Together in Force	7,262	7,495	(14,757)	-	-
Supporting Men in Grief- Severn Trent Home Office Ministry of Justice- Grief Inside	-	7,299	(7,299)	-	-
London & South East	6,163	-	(6,163)	-	-
Children & Young People	14,894	491,391	(506,285)	-	-
South West	32,364	24,857	(57,221)	-	-
Northern Ireland	8,794	231,609	(240,403)	-	-
Midlands	187,657	508,622	(520,890)	-	175,389
Norfolk	1,000	532,891	(533,891)	-	-
North East	2,205	-	(2,205)	-	-
Restricted to Local Branches	-	201,511	(201,511)	-	-
Wales	186,790	244,142	(430,932)	-	-
Training Courses	11,546	718,344	(729,890)	-	-
	-	50,000	(50,000)	-	-
Total restricted funds	643,557	4,090,421	(4,317,612)	-	416,367
Unrestricted funds:					
Revaluation reserve	69,555	-	-	(69,555)	-
General funds	2,129,362	2,310,805	(3,636,598)	69,555	873,124
Total unrestricted funds	2,198,917	2,310,805	(3,636,598)	-	873,124
Total funds	2,842,474	6,401,226	(7,954,210)	-	1,289,491

Purposes of restricted funds

Cooperative Group- Connecting Communities - the project supports, resources and inspires communities to support community members following a bereavement.

National Lottery Community Fund - RC England Wide - Choice & Access for Bereaved People - the two-year project aims to ensure that bereaved people are able to access a range of bereavement support options no matter where they live in the country.

National Lottery Community Fund (National Lottery Community Fund England) – Awards for All funding across England supported local branches to provide bereavement services in their local area.

National Lottery Community Fund - Reaching Communities/Partnerships - Men in Grief – the two-year project reaches out to support men in Birmingham and the Black Country that have suffered grief or loss.

Notes to the financial statements

For the year ended 31 March 2025

National Lottery Community Fund - Empowering Young People 3 - Somewhere for Us, Northern Ireland – the three-year project provides support to bereaved young people to enable them to have a healthy emotional outlet and provides them with the tools they need to be stronger emotionally and become more resilient.

Volunteering & training – funding was received during the year to be used to provide training for our bereavement volunteer teams.

Regional funding – funding from statutory sources and trusts and foundations during the year was used to provide local bereavement services across the England, Wales and Northern Ireland.

19 Operating lease commitments payable as a lessee

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods

	Property		Office Equipment & Motor Vehicles	
	2025 £	2024 £	2025 £	2024 £
Less than one year	14,981	38,812	-	-
Between two to five years	-	11,785	-	-
Over five years	-	-	-	-
	14,981	50,597	-	-

20 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

21. Post balance sheet event - sale of Richmond

The sale of the registered office at Richmond included in fixed assets on the Balance Sheet at 31 March 2025 completed on 25 July 2025.

Thank you

We extend our heartfelt thanks to each and every one of our incredible supporters, volunteers and funders. Your continued generosity, time, and commitment have made our work possible.

Celebrating our volunteers

Cruse's strength comes from our local footprint, our national delivery and the passion and commitment of our volunteers and staff.

To our amazing volunteer community – thank you. 3,364 individuals gave their own time to support people through one of the most painful times in life.

Thank you to our specialist trained Bereavement Volunteers who provided support through one-to-one and group sessions; our helpline volunteers who responded to calls and emails; all those who shared their experiences through Cruse's advisory panels; social media and communications volunteers; and volunteers in local communities and branches across England, Wales and Northern Ireland who fundraised for Cruse and bereaved people.



Our supporters, funders and donors

At Cruse we believe bereaved people should not be alone in their grief. Thank you to all our funders and donors for your life-changing support.

Funding, donations and legacies to Cruse are vital for our charity to continue to provide expert bereavement and grief support and information for bereaved people.

We would like to thank all our funders and partners who share our ambition and values and who provided essential support for bereaved adults, children and young people.

Thank you to all those who kindly donated to Cruse and everyone who fundraised to help others coping with grief and bereavement.

“ I will be running a marathon for Cruse. When I am finding training hard I have been thinking about how much Cruse helped me, and how the money I raise will hopefully help someone else to have the support I did. ”

Personal Stories

We are extremely grateful to all those supported by Cruse who have kindly shared their stories about grief and bereavement with us. Sharing stories can help others feel less isolated.

Thanks also to those who took part in surveys and panels. Your feedback and insight helped us develop our services and new information resources.

Stories have been shared on Cruse's website and via social media. More stories are available on our website at [cruse.org.uk](https://www.cruse.org.uk).

Jane's Story

"My husband, Seb, died of a heart attack ... he was just 46 years old. It was a complete shock.

Whilst the practical and emotional support from friends and family was appreciated, I also really needed someone who had a clearer understanding of the impact of grief to talk to so I could process and understand. A friend recommended that I speak to Cruse.

There is so much admin related to someone dying... it was on me to manage the funeral and contact countless companies. I was also supporting his daughter who had lost her Dad at 23. But at the same time, my body was just shutting down, I didn't feel the need to eat or drink water.

Being able to talk through all of that with someone who understood made me feel more 'normal' – it was like an anchor. The conversations with Cruse, really helped me start to process."

Stuart's Story

“My life was shattered when my eldest son died by suicide at the age of 32. A devastating loss that changed everything in an instant.

It was my GP who first suggested Cruse and rang the helpline for me. That was the first time I had spoken to anyone outside of my family about how I felt. It was a turning point.

When I met with the Cruse volunteer there was no pressure, no judgement – just quiet understanding and compassion. I could say exactly what was in my heart, things I was too afraid to share with my wife or my other sons, who were also drowning in their own grief. Over the course of my sessions, I slowly learned how to process my pain, how to exist in a world without my son.”

Sarah's story

“My husband, Carlos, was 51 when he passed away.

At the time, I remember just thinking it doesn't happen to you, it happens to others. But it does happen. You look for answers after you lose someone, as to why them, why me. Carlos was so fit and healthy, he went to the gym every morning at 6am and was in amazing shape, but he died of a haemorrhagic stroke.

The support sessions I had through Cruse helped me to realise that sometimes there are no answers. In life there's a lot of things you just can't control.

After I finished my sessions with Cruse, I felt like I had this incredible support and I didn't pay a penny for it. I thought “what can I do?”. That was when we decided to start fundraising for Cruse.”

Cruse

Bereavement
Support

We help people through one of the most painful times in life – with bereavement support, information and campaigning.

You're not alone



Cruse Bereavement Support
PO Box 800, Richmond, Surrey TW9 1RG
Call: 0808 808 1677
Email: info@cruse.org.uk
www.cruse.org.uk

Registered Charity No. 208078
A Company Limited by Guarantee No. 638709
Registered Office: 5 Kew Road, Richmond TW9 2PR

Cruse Bereavement Support

England & Wales - Charity number 208078

Accounts

Annual Report and Accounts 2023/24



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“ I am so grateful to Cruse. It has been a lifeline for me. A safe space. I felt so low and lacked purpose but Cruse have helped me to build a life around my grief and not feel guilty. ”

“ My zoom sessions really helped to deal with my grief. I was in a bad way before, but I now feel a lot better. ”

“ Talking about my experience was always a struggle for me and I would not be as open as I am now without the encouragement and kindness I received from Cruse volunteers. ”

“ I was very nervous when I had my first session and didn't think I could talk much, but my volunteer put me at ease very quickly and helped me face some difficult thoughts that I had been struggling with. ”

Welcome

I started as Cruse Bereavement Support Chief Executive in August 2023. Looking back at all that we achieved during this year, I want to pay tribute to the volunteers and staff at Cruse who make a real difference to bereaved people every day.

I also want to say thank you to Sir Tony Hawkhead who recently stepped down as Chair of Cruse after five years. Tony led Cruse through the delivery of our Bereaved People First strategy and through the pandemic, and over the last year helped us start to shape our new strategy.

Our charity has been supporting bereaved people for over 65 years. A key focus as Cruse moves forwards will be making sure bereaved people are at the heart of all that we do. Cruse's strength comes from our local footprint, our national delivery and the passion and commitment of our volunteers and staff. Demand for our services continues to grow and far too many bereaved people struggle to get the support they need. It is a privilege to be leading the charity as we continue to develop new ways to support bereaved people and ensure they are not alone in their grief.



Lucy Harmer
Chief Executive

I am delighted to have been appointed Chair of Cruse. I know from my own experience that bereavement brings a wave of emotions that need to be understood and processed.

Throughout my career I have recommended Cruse to bereaved people, and I know that the dedicated volunteers and staff offer invaluable assistance to people when they need it most.

As a new Chair, appointed in September 2024, I have been impressed by all that has been achieved in the last year. I want to thank all our funders and supporters. Their support made it possible for us to provide vital services and support throughout the year.

I am joining Cruse at a time of transition, as we develop a new strategy to ensure we can meet the growing demand for our services. I am looking forward to the year ahead, and to working with everyone at Cruse to increase our impact and support for bereaved people.

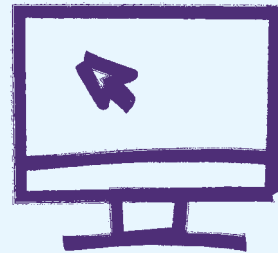


Dr Neil Churchill OBE
Chair

Our year at a glance



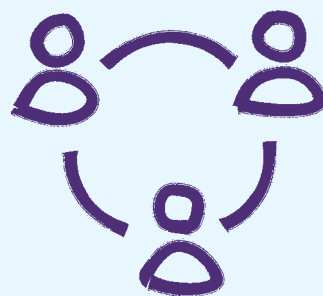
72,147
support activities for
bereaved people



1.28 million
people viewed information
on our website



3,572
volunteers donated
their time



83
local branches across England,
Northern Ireland and Wales

Strategic Report

Our impact

We believe bereaved people should not be alone in their grief.

We support bereaved adults, children and young people across England, Northern Ireland and Wales. We recognise that grief can have a wide impact on family, friends, colleagues, professionals and communities.

Our services include the national Cruse Helpline, group bereavement sessions and one-to-one bereavement support sessions, delivered nationally and locally by our trained bereavement volunteers. We want to make sure people grieving get the help they need in a way that works for them and we provide a range of support and information by phone, online and in person.

We deliver expert training, including Grief Awareness and Grief First Aid, working with organisations, groups and individuals to improve the support and services they provide to bereaved people.

“Our online information helps people to understand about grief, and signposts people to further support and information, so people know they are not alone.”

Tracey Gibson, Director of Services

We are here to equip and empower society to show grieving people the respect and kindness they deserve. Grieving people need a voice, and we campaign to make sure they are heard. Our wide-ranging activity and experience includes campaigning for better business standards and improved bereavement laws.

We want to live in a world where everyone grieving is supported, respected, and understood. Grief can be lonely and overwhelming, but we are here to help.

Our strategy

Cruse's five-year strategy, Bereaved People First, was agreed in 2019 and is due to end in 2024. It was an ambitious strategy that focused on bringing together our local and central delivery into 'one Cruse' and increasing the support we provided to bereaved people. We achieved many of our strategic ambitions during this period, including refreshing our brand, developing a new website with increased information and resources for bereaved people, and starting to integrate our central and local systems and processes. However, this strategy period also coincided with the pandemic which meant we had to overcome unexpected challenges and find new ways to deliver support to bereaved people at a time of unprecedented demand.

Coming out of the pandemic the external environment has changed – both in terms of the challenging funding environment across the charity sector, and the expectations bereaved people have for the services they

need. Volunteering has also shifted with the growth of flexible volunteering opportunities and volunteers staying for shorter times. We have continued to see high volumes of demand for our services which we cannot meet with our traditional service offer. To address these issues, we need to work differently, both to ensure our long-term sustainability, and so we can reach more bereaved people.

During 2023/24 we started our strategy review through a series of Connecting Cruse events. These were a platform for volunteers and staff to talk together about the issues we need to resolve and the opportunities for change. Around 500 volunteers and staff talked about the strategic challenges we face and started to think about what our new strategy could include. We heard from around 1,800 people who had used Cruse services about their experiences and what they needed from us.

Our new strategy will set out a roadmap for Cruse, allowing us to build on the 'one Cruse' ambitions set out in Bereaved People First, and ensuring we continue to be there for bereaved people, so they are not alone in their grief.

Our new Royal Patron

We are delighted that Her Royal Highness The Duchess of Gloucester is the new Patron of Cruse Bereavement Support. The late Queen Elizabeth II was Cruse's former Patron.

The Duchess of Gloucester is a full-time working member of the Royal Family. Her Royal Highness is the wife of the late Queen Elizabeth II's cousin The Duke of Gloucester. Her Royal Highness takes great pride in the work she does for charities, as well as her duties in support of The King.

Supporting bereaved people

In our 2023 survey, people who used our services told us our support:

- helped me understand my grief is normal (88%)
- helped me process my grief and better adjust to my loss (85%)
- helped my wellbeing / mental health (82%).

Cruse provides a wide range of support and information and runs a number of specialist funded projects. We are grateful for all the funding and support we received in the year.

Expert bereavement information

Access to information online is an increasingly key part of our impact and support for bereaved people. Our website was viewed by over 1.28 million users in 2023/24 demonstrating the importance of high quality information about bereavement and grief and the support that this can provide.

People accessed information to help understand and cope with their grief, to help others and to access further support from Cruse.

Information, shared stories and expert blogs about a wide range of types of bereavement and loss were viewed online. These included losing a partner, losing a parent, losing a child, anticipatory grief, supporting people with learning disabilities through grief, loss of a loved one to suicide, losing a sibling, and traumatic grief. We received funding to help us develop our information for bereaved people and for communities supporting bereaved people.

Cruse National Helpline

Our Helpline answered over 32,000 calls and emails in 2023/24. Demand for this service continues to rise and we are unable to answer all the calls we receive. We reviewed and changed the way we deliver the service to reduce the cost and enable us to be more efficient in answering calls and emails. We want to make it easier to contact Cruse for support.

“ I really valued the helpline in the early days after the loss of my husband when I felt very low. The support was excellent, and in all honesty, I don't know how I would have managed without it. ”

Cruse Bereavement Groups

Over 3,000 people were supported through a Cruse Bereavement Group in 2023/24. Our Understanding Your Bereavement sessions are delivered online and locally by trained volunteers. We also secured funding to review and improve our Understanding Your Bereavement group support with a focus on coproduction with bereaved people. This project started in March 2024 and will provide learning to help us refine and grow tailored delivery to groups of bereaved people.

“ The volunteers did an excellent job of providing patience and support and it was lovely to meet other people who were in the same position as myself, knowing that I was not alone. ”

One-to-one Bereavement Support

Our trained bereavement volunteers supported over 28,000 adults, young people, children and families virtually, by telephone and in person.

“ I am incredibly grateful for the amazing support offered during one of the most difficult times in my life. I was shown such empathy, care and patience and I was also provided with some very practical tools and resources. The support was super helpful in a time that was very emotionally chaotic. ”

Our training and consultancy

We continued to lead on providing bereavement and grief awareness training for organisations, groups and individuals. We developed and launched our new, accredited training course, Grief First Aid, which was well received and provides a level of in-depth training for organisations and individuals committed to developing their understanding of and support for bereaved people, including customers and employees.

“ I have attended a lot of sessions over the years that are designed to help you in your role but I can honestly say this was one of the most relatable sessions I've been on. ”

Our profile, reach and influence

Social media continued to be an important way for us to reach bereaved people, and volunteers helped our small staff team to respond to our posts. Our profile and media reach were lower than planned due to changes in the Marketing and Communications team as we focused on key organisational priorities. We achieved over 100,000 social media engagement interactions and 1,232 press mentions in 2023/24.

Highlights included social media highlighting our Ambassador Chigs Parmar's Kilimanjaro climb and the podcast that our Clinical Director took part in with singer Will Young, talking about grief and bereavement services.

We continue to engage actively in the bereavement sector working with partners through the National Bereavement Alliance. We were involved in the review of the national commissioning standards for bereavement and contributed to the development of the bereavement election manifesto. We set up a new Clinical Advisory Group to broaden the clinical insight we use to inform our service development.

Building One Cruse

Volunteers are central to all that we do at Cruse. In 2023/2024 Cruse's services were delivered by 3,572 volunteers working across England, Wales and Northern Ireland. In 2023/24 we reviewed and developed our approach to volunteering at Cruse. In common with many other charities, we have seen a reduction in volunteer numbers since the pandemic.

We brought together our volunteer recruitment, engagement and support in a central team and launched a new approach to volunteer recruitment and training, to reduce costs and improve quality. We strengthened our approach to volunteer management including rolling out a new volunteer agreement to ensure that all volunteers and staff have a clear understanding of roles and expectations.

Alongside this we increased our focus on volunteer engagement, launching new ways for volunteers to be involved in our work including a new Volunteer Experience Panel to hear volunteer insight and inform our volunteer development and engagement. We also developed a range of new volunteer roles to better utilise volunteer skills and expertise including volunteers to support our Customer Relationship Management (CRM) system development, our volunteer recruitment and training and we appointed a new lay member of the Audit and Finance Committee. We continued to deliver our programme of Continuous Professional Development throughout the year with attendance growing to an average of 350 for each session.

Our new services CRM was piloted from October 2022 and rolled out across Cruse services in 2023. The system is now used to support the delivery of Cruse one-to-one bereavement and group services for bereaved people and as part of our training, recruitment and engagement programme with volunteers. We also completed a review of our telephony infrastructure and started the rollout of a new system which will help us reduce costs and improve management information.

We reviewed a range of operational teams and functions during the year to reduce our operating costs and increase our effectiveness. Operational changes included reducing the size of our Senior Leadership Team, reducing our regional management structure, bringing our marketing, communications and income generation functions together.

We are continuing to review how we work to ensure we have the most effective model to support our delivery, and the IT and digital infrastructure to simplify our systems and processes.

Financial review

2023/24 was a transitional year for Cruse. 2022/23 had been a challenging financial year. During the pandemic our income grew, and like many charities, as we emerged from the pandemic, the cost-of-living crisis impacted our income. We came out of 2022/23 with a plan to reduce our operating costs further, which we successfully implemented through 2023/24. This has allowed us to start 2024/25 from a sustainable position. Alongside this programme of cost reduction, we started looking forward to developing both a new strategy and a long-term change plan for Cruse, to ensure we continue to streamline our operations and enable us to react to the shifting external environment.

Gross income for the year was £6,401k (2023: £6,976k). Funding was impacted by the economic climate and the cost-of-living crisis. The reduction in our statutory income streams was also a reflection of the challenges facing public funded bodies. We did, however, mitigate some of this decrease from statutory sources by an increase in our donations and legacies. This reduced income came at a time when we continued to see increased demand for our services. We are planning new ways to support bereaved people to further mitigate this.

Income from central and devolved governments, local authorities, integrated care boards, local health boards, other statutory sources and funders directly supporting charitable activities decreased following cost pressures on local authorities and the National Health Service and successful conclusion of pilot projects. Income reduced by 15% to £4,011k in the year to 31 March 2024 (2023: £4,725k). This income ensures that we can provide local support across many regions of England, Wales and Northern Ireland.

Our donated income increased by 14%. Donations of £2,031k (2023: £1,783k) included income from trusts, foundations, groups, individuals (including gift aid), and gifts in Wills. Income from trading activities, including the provision of training and consultancy, of £338k decreased from 2023 (£458k).

Our delivery costs decreased to £7,954k from £8,941k in the year to March 2024. The decrease in costs was mainly as a result of planned changes to reduce our cost base. These savings continued into the new financial year, and we are now continuing to improve the efficiency of our cost base. Actions included reducing our staff costs, simplifying our structure and lowering direct costs such as offices. Some of our planned changes, such as the new centralised approach to volunteer recruitment, mean we have been able to make further savings in 2024/25.

As part of our commitment to continue streamlining our service delivery, we also invested an additional £8k to enhance our CRM system.

We budgeted for a deficit of £716k for the year, which reflected both the expected fall in funding, the time required to achieve the planned cost base reductions and the need to spend down grant funding received in the previous year. The reported deficit of £1,553k (2023: deficit of £1,965k) was larger than budgeted; this was largely due to the challenges in securing public funding. Alongside this we successfully delivered a programme of cost base reductions ensuring that 2024/25 started from a sustainable position.

Looking forward, a key focus for 2024/25 includes continuing to refine our delivery model aligned to our new strategic priorities to achieve further cost base reductions. We also plan to increase our reserves and plan to sell Cruse property including our central office in London.

Our funding

The funding and donations we receive are essential for us to provide support and information for bereaved people. We would like to thank all our funders and donors for their vital support including:

- Barnwood Trust
- Barleylands Ashes into Glass
- E F Bulmer Trust
- Burbo Bank Community Extension Fund
- City Bridge Trust
- The Clare Milne Trust
- Colin Murray-Parkes
- Co-Operative Group Limited
- The David Family Foundation
- Dignity Funeral Care
- The Eveson Trust
- Forward Carers
- The Hodge Foundation
- Huntingdon Freeman's Trust
- John James Bristol Foundation
- Kirklees Council
- Lichfield District Council
- Mansfield District Council – Mansfield Community Grant Fund
- Mind
- National Lottery Community Fund (National Lottery Community Fund England)
- National Lottery Community Fund – RC England Wide – Choice and Access for Bereaved People
- National Lottery Community Fund – Empowering Young People 3 – Somewhere for Us, Northern Ireland
- The Openwork Foundation
- Oxford City Council Community Impact Fund – Round 2 Small/Medium Grant 2023/2024
- Rothschild Foundation
- Sir James Knott Trust
- Spelthorne Borough Council
- Stratford Town Trust
- The Summerfield Charitable Trust
- The Wales Council for Voluntary Action (WCVA)

Reserves policy

The Board of Trustees reviews reserves annually to ensure that there are sufficient funds to maintain the Charity's financial stability and ongoing development.

The Trustees' reserves policy is to aim to hold unrestricted reserves of three to six months' expenditure.

At 31 March 2024 the Charity had unrestricted reserves of £873k (2023: £2,199k) which represents approximately 3 months' (2023: 4 months') prior year unrestricted expenditure.

In addition, the Charity holds £416k (2023: £644k) of restricted reserves which are itemised in Note 9.

The Board of Trustees believe that there are no material uncertainties that call into doubt the Charity's ability to continue as a going concern.

In forming this opinion, the Trustees have considered all appropriate budgets and forecasts. These have included high level business plans that reflect the current economic challenges both in generating income and cost base. The business plans reflect the implementation of changes which include the continued development of the Cruse delivery model to deliver efficiencies and decrease operating costs. These changes will ensure that Cruse has a cost base in line with income and that the Charity continues to operate within its reserves policy.

Therefore, the accounts have been prepared on the basis that the Charity is a going concern.

Governance

Legal structure

Cruse Bereavement Support (“Cruse”) was incorporated on 5 October 1959 as Cruse Clubs Ltd and registered with the Charity Commission during 1962. Cruse Bereavement Support is a company limited by guarantee. In the event of the company being wound up the members have undertaken to contribute a sum not exceeding £1.

Cruse is governed by Articles of Association adopted 3 December 2016 as amended 23 December 2021.

Charitable objects

Cruse’s charitable objects, which are set out in the Articles of Association are:

- The relief of persons who are in conditions of poverty, sickness or distress arising from bereavement or from anticipation of bereavement.
- The protection and preservation of public health particularly through the prevention of sickness which may arise from bereavement or from the anticipation of bereavement.

Cruse does this through our expert bereavement information and websites, the national Cruse Helpline, group and one-to-one bereavement services delivered by our nationwide network of trained bereavement volunteers, and through online and social media channels.

Cruse raises awareness of the needs of bereaved people by working with other

voluntary organisations and with Government Departments to improve bereavement legislation and practice. We also provide external training in bereavement support to a wide variety of organisations and individuals.

In planning these activities, the Board has regard to the Charity Commission’s guidance on public benefit. In particular, Cruse makes its services available free of charge to bereaved people from all parts of the community, regardless of age, disability, race, religion, gender re-assignment, marriage and civil partnership, pregnancy and maternity, sex or the circumstances in which they have suffered bereavement.

Our governance

Cruse is governed by a Board of Trustees who are also Directors of the company. All Trustees undergo a detailed induction programme as a Trustee of Cruse and are given the opportunity to attend additional external training in charity governance.

New Trustees can be appointed to the Board by resolution of the Board. However, they must be elected to the Board at the next Annual General Meeting for a term not exceeding three years after which they must be re-elected. No Board member is eligible for election to the Board on more than two occasions. The Articles of Association provide for a minimum of eight and up to a maximum of 25 Trustees.

The Board decides Cruse’s strategic priorities and monitors its performance. It meets regularly through the year. It has three sub-committees:

- **Audit and Finance Committee.** Oversees finance, audit, and risk, including review of budgeting, financial and management reporting, systems and controls, annual audit and risk management.
- **People and Culture Committee.** Oversees the appropriateness and effectiveness of the Human Resources/ people plans that support Cruse's strategic purpose. The Committee also ensures that the remuneration, culture and people policies and practices are designed to support Cruse's strategy and promote long-term sustainable success.
- **Operations Committee.** Oversees the reach, performance and quality of services and other activities provided by Cruse to deliver outcomes for bereaved people. This includes oversight of influencing and campaigning activities and the implementation of policies and procedures to safeguard volunteers and staff and maintain safe delivery of services.

Cruse also has a Volunteer Council which is the formally national recognised advisory body of volunteers. It consists of members from Wales, Northern Ireland, Regions across England and National Services. Meetings of Council also include members from the Board of Trustees and are attended by senior executives of Cruse. The Board of Trustees is the legal decision-making body, and its work is informed by the views of Council. Three Council members sit on the Board of Trustees.

Council members along with the Board of Trustees are the Company members of Cruse and have a vote in the election of Board members and on resolutions put to Annual General Meetings and/or Extraordinary General Meetings.

Day to day decision making is made by the Chief Executive and the Senior Leadership Team.

The Trustee Directors in post during the year and up to the date of signing of this report were:

- Sir Anthony Hawkhead (Chair)
– *resigned 30 September 2024*
- Dr Neil Churchill (Chair)
– *appointed 30 September 2024*
- Maureen Bradley (Vice Chair, Council member)
- Mary O'Hagan (Vice Chair)
– *resigned 31 March 2024*
- Lei Wei (Honorary Treasurer)
- Paul Butler – *resigned 14 December 2023*
- Liz Crussell (Council member)
- Mabinty Esho – *appointed 24 August 2023*
- Juliet Armstrong – *appointed 24 August 2023*
- Angela Gannon (Council member)
- Gerard Jacques
- Vijay Patel
- Mary Walsh
- Kate Mozzicarelli – *appointed 14 March 2024*

The Board met six times during the year. All Trustees give their time freely and no Trustee remuneration was paid in the year. The Trustees claimed £2,129 of expenses (2023: 1,045) in connection with Cruse's business.

Rachel McIlroy served as Company Secretary until 3 October 2023. Karen Wilson served as Company Secretary from 14 December 2023.

As part of Cruse's continual review of governance, the Trustees agree that Board minutes and records of Council meetings should be published on the Cruse intranet for greater transparency. The Board is committed to ensuring that it observes the Charity Governance Code.

The Chief Executive and their colleagues on the Senior Leadership Team comprise the key management personnel in charge of directing and controlling Cruse on a day-to-day basis. The Senior Leadership Team during 2023/24 comprised:

- Steven Wibberley – Chief Executive (resigned 31 July 2023)
- Lucy Harmer – Director of Services (appointed 4 January 2023) and Chief Executive (appointed 1 August 2023)
- Andy Langford – Clinical Director
- Charlene Vallory – Director of Fundraising & Income Generation (resigned 31 January 2024)
- Fiona Brydon – Director of Communications & Digital (resigned 6 October 2023)
- Rachel McIlroy – Director of Finance & Corporate Services (resigned 06 October 2023)
- Karen Wilson – Director of Finance & Corporate Services (appointed 8 November 2023)
- Justin Irwin – Interim Director of Services (appointed 11 September 2023)

Senior Leadership Team pay is reviewed annually by the People and Culture Committee. Their remuneration, and the remuneration of all staff, is benchmarked with charities of a similar size and Cruse aims to pay at least median salary for the sector less 5%. This is to ensure that the remuneration set is fair and consistent with that generally paid for similar roles.

Fundraising

Cruse is registered with the Fundraising Regulator and is compliant with the standards set out by the Regulator in its Code of Fundraising Practice. All fundraising activities are organised directly by volunteers and staff of the Charity. We do not engage third party professional fundraisers to raise funds on our behalf. We work with Sterling Lotteries to raise funds through lottery using the Unity lottery. We are mindful during our fundraising activities not to be unreasonably persistent or to apply undue pressure on anyone, or to intrude on anyone's privacy. We did not undertake any telephone or doorstep

fundraising in the year or buy or sell mailing lists. There was one complaint related to fundraising during the year to 31 March 2024 (2023: none).

Equity, diversity and inclusion

It is the aim of Cruse Bereavement Support to recognise and encourage the valuable and enriching contribution that people from all backgrounds and experiences bring to the organisation. We believe that all individuals working or volunteering for Cruse or coming to Cruse for a service should be treated without prejudice or discrimination. We recognise that currently our volunteer and staff groups could better reflect the communities that we serve and we are addressing this is a priority.

Cruse EDI policy and strategy includes the following priorities:

1. Create a continuous EDI learning and development cycle, enhancing knowledge, skills, and awareness across the organisation.
2. Build an inclusive culture at Cruse, ensuring there is a shared understanding of what EDI means and how it reflects the organisation's values.
3. Strengthen current governance and leadership structures for embedding EDI and improving communications.
4. Enhance data collation and monitoring processes to measure EDI performance.

Risk management

The Trustees recognise that the effective management of risks is central to Cruse's ability to achieve its objectives, and aim to anticipate and, where possible, manage risks

rather than dealing with their unforeseen consequences.

The key risk review and reporting mechanisms are:

- **Risk register:** this is the primary mechanism for considering long-term risks. It identifies all known long-term risks, ranks them according to likelihood and impact and assigns them for management to an individual member of the Senior Leadership Team. The register has been fully reviewed during 2023. It is reviewed regularly by the Senior Leadership Team, quarterly by the Audit and Finance Committee and also by the Board.
- **Key Performance Indicators (KPIs):** strategic objectives are identified annually, and appropriate KPIs agreed with the Board. These are the tools by which Cruse measures its performance against risks. They are reviewed quarterly by the Senior Leadership Team and then reported to the Board.
- **Management accounts and budgets:** these identify and measure financial performance against financial objectives and the risks of not achieving them. Management accounts are prepared monthly and reviewed by both the Audit and Finance Committee and Board every quarter. Reforecasts are prepared when needed to provide clarity on significant variations against budget or plans. Budgets are produced annually, reviewed by the Audit and Finance Committee, and approved by the Board.

Trustees have identified five areas of specific risk during 2023/24 as summarised below.

- **Financial sustainability:** we regularly review our fundraising activity and set income targets aligned with this. We are

aiming to increase and diversify our income alongside reducing our operating costs.

Financial sustainability is overseen by our Audit and Finance Committee which regularly reports to the Board.

- **Our People:** everything we do is dependent on our volunteers and staff and is for the benefit of bereaved people. We monitor staff turnover and sickness, invest in training, use volunteer and employee engagement surveys, and benchmark salaries to help retain and develop our people. We have EDI, Dignity at Work and Whistleblowing policies and procedures in place, and effectively manage our volunteers and employees, to make sure we operate safely. Oversight is provided by our People and Culture Committee which regularly reports to the Board.
- **Our services:** our work is informed by bereaved people, clinical best practice and external research. We regularly review the quality, reach and impact of our services to inform demand management planning and ensure we meet contractual commitments. We have safeguarding policies and procedures in place. Oversight is provided by our Operations Committee which regularly reports to the Board.
- **Our infrastructure:** we invest in the infrastructure required to effectively deliver our services and regularly report to the Board on progress aligned with business plans and objectives. Oversight of our IT and digital development is overseen by our Audit and Finance Committee
- **Governance:** our Governance is informed by the Charity Governance Code and we regularly review the skills and experience of our Board. We have procedures in place to ensure we comply with legal regulations relating to governance.

Statement of Trustees' responsibilities

The Trustees (who are also Directors of Cruse Bereavement Support for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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 charitable company and of the income and expenditure of the charitable company for that period. In preparing those financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for

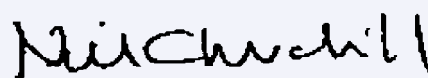
safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant audit information of which the auditor is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Trustees and Directors report incorporating the Strategic Report was approved by the Board on 4 November 2024.

By Order of the Board



Dr Neil Churchill OBE
Chair



Lei Wei
Honorary Treasurer

Independent auditor's report to the Members of Cruse Bereavement Support

Opinion

We have audited the financial statements of Cruse Bereavement Support ('the company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 March 2024 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 charitable company 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 charitable company'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 there is 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 the audit:

- the information given in the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' annual report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters where 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 exemption in preparing the trustees' annual report and from preparing a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 14, the trustees (who are also the directors of the charitable company for the purposes 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 charitable company'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 aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities Act 2011, the Charity SORP, and UK financial reporting standards as issued by the Financial Reporting Council
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

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 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 any party other than the charitable company and charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Moore Kingston Smith LLP

Andrew Stickland (Senior Statutory Auditor)
for and on behalf of Moore Kingston Smith LLP, Statutory Auditor

Date: 22 November 2024

6th Floor
9 Appold Street
London
EC2A 2AP

Statement of Financial Activities

Incorporating an income and expenditure account
for the year ending 31 March 2024

	Note	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Income					
Donations and legacies	2	1,177,095	853,509	2,030,604	1,782,952
Charitable activities	2	167,275	3,844,040	4,011,315	4,724,852
Trading activities	2	337,795	-	337,795	457,928
Investment income	2	9,776	-	9,776	3,077
Other income	2	11,735	-	11,735	7,148
Total income	2	1,703,676	4,697,549	6,401,225	6,975,957
Expenditure					
Raising funds		1,511,689	-	1,511,689	1,390,779
Charitable expenditure	3	1,517,778	4,924,741	6,442,519	7,550,355
Total expenditure	3	3,029,467	4,924,741	7,954,208	8,941,134
Net (expenditure)/income before transfers		(1,325,792)	(227,192)	(1,552,983)	(1,965,177)
Movement between funds	9	-	-	-	-
Net (expenditure)/income after transfers between funds		(1,325,792)	(227,192)	(1,552,983)	(1,965,177)
Reconciliation of funds:					
Total funds brought forward	9	2,198,916	643,559	2,842,475	4,807,652
Total funds carried forward	9	873,124	416,367	1,289,491	2,842,475


The comparative statement of financial activity for the year ended 31 March 2023 can be found at note 11.

The notes on pages 22 to 36 form part of these financial statements.

**Balance Sheet
as at 31 March 2024**

	Note	2024		2023	
		£	£	£	£
Fixed assets					
Intangible assets	5		228,093		282,930
Tangible assets	6		989,371		901,245
			<u>1,217,464</u>		<u>1,184,175</u>
Current assets					
Debtors	7	530,881		858,298	
Cash at bank and in hand		435,268		1,472,361	
		<u>966,149</u>		<u>2,330,659</u>	
Creditors					
Amounts falling due within one year	8	(894,121)		(672,359)	
Net current assets			<u>72,028</u>		<u>1,658,300</u>
Net Assets			<u>1,289,491</u>		<u>2,842,475</u>
Reserves					
Unrestricted funds	9		873,124		2,198,916
Restricted funds	9		416,367		643,559
Total funds	9		<u>1,289,491</u>		<u>2,842,475</u>

Approved by the Board on 4th November 2024 and signed on its behalf on 21st November 2024 by



Dr Neil Churchill, OBE
Chair



Lei Wei
Honorary Treasurer

The notes on pages 22 to 36 form part of these financial statements.

**Cash flow statement
for the year to 31 March 2024**

	2024	2023
	£	£
Net cash (outflow)/inflow from operating activities	(1,038,271)	(2,249,424)
Returns from investment and servicing of finance		
Interest received	9,776	3,077
Net cash inflow from returns on investment and servicing of finance	(1,028,495)	(2,246,347)
Investing activities		
Purchase of tangible and intangible fixed assets	(8,601)	(120,191)
Net cash outflow from investing activities	(8,601)	(120,191)
Net cash (outflow)/inflow	<u>(1,037,096)</u>	<u>(2,366,538)</u>
Reconciliation of net (expenditure)/income to net cash (outflow)/inflow from operating activities		
	2024	2023
	£	£
Net movement in funds (per statement of financial activities)	(1,552,983)	(1,965,177)
Depreciation charge	62,754	70,822
Amortisation	62,559	-
Interest received	(9,776)	(3,077)
Decrease in debtors	327,414	16,581
Increase/(decrease) in creditors	71,761	(368,573)
Net cash (outflow)/inflow from operating activities	(1,038,271)	(2,249,424)
Analysis of cash and cash equivalents		
	2024	2023
	£	£
Cash at bank and in hand	435,268	1,472,361
Analysis of changes in net funds		
	2024	2023
	£	£
Cash balance at beginning of the period	1,472,361	3,838,899
Decrease in cash in the period	(1,037,096)	(2,366,538)
Cash balance at 31 March	435,265	1,472,361

Notes to the accounts for the year to 31 March 2024

1. Accounting policies

The principal accounting policies which are adopted in the preparation of the financial statements are set out below.

Basis of accounting

The financial statements have been prepared to give a true and fair view and follow 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).

Cruse Bereavement Support meets the definition of a public benefit entity under FRS 102.

The financial statements are prepared under historical cost convention in pounds sterling, which is considered to be the functional currency of the Charity.

Income

Income is recognised when the Charity has entitlement to the funds, any conditions attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably.

Donations, legacies and grants that are not performance related are recognised in the period where the Charity becomes entitled to the funds, receipt is probable, and the amount can be measured reliably. Income is deferred only when the Charity must fulfil conditions before becoming entitled to it or where the donor or funder has specified that the income is to be expended in a future accounting period.

Donations under gift aid together with the associated income tax recovery are recognised as income when the donation is received.

Performance-related grants and income receivable in respect of the provision of services, including under service level agreements, is credited to income immediately to the extent that the Charity has obtained entitlement to that income by its performance against the service level agreement in the year under review.

Expenditure

Expenditure is recognised when a liability is incurred.

Costs of raising funds are those costs incurred in attracting voluntary income including the costs of advertising for funds and costs incurred in trading activities that raise funds.

Charitable activities include expenditure associated with the delivery of bereavement support, training & education and policy work and include both the direct costs and support costs relating to these activities.

Notes to the accounts for the year to 31 March 2024

1. Accounting policies (continued)

Support costs are those costs which enable the generation of funds, and which enable charitable activities to be carried out. These costs include governance costs, finance, human resources and information technology. Support costs are allocated in proportion to the staff costs of generating the funds and providing the charitable activities.

Governance costs are the costs associated with the governance arrangements of the Charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the Charity's activities.

Donated goods and services

Goods and services donated to the Charity have been included in the financial statements at the value of the gift to the Charity. The contribution of volunteers in volunteering hours is not included in the statement of financial activity as it is not possible to accurately calculate the value of those hours, given the various roles filled by volunteers and the number of volunteers in the organisation.

Intangible fixed assets

The costs of the Cruse customer relationship management ("CRM") software have been capitalised within intangible assets as they can be identified with a specific project anticipated to produce further benefits.

The CRM system was deployed in October 2022 and amortisation is provided to write off assets on a straight-line basis over its estimated useful economic life of five years.

Tangible fixed assets

All assets costing more than £500 are capitalised and are carried at cost. Depreciation is provided to write off assets on a straight-line basis over their estimated useful economic life at the following rates:

Office equipment	20%
Office furniture	10%
Freehold property	2%
Leasehold property	2%

Operating leases

Rentals under operating leases are charged to the Statement of Financial Activities on a straight-line basis over the lease term.

Fund accounting

The Charity's general funds consist of funds which the Charity may use for its purposes at its discretion.

Notes to the accounts for the year to 31 March 2024

1. Accounting policies (continued)

The Charity's restricted funds are those where the donor has imposed restrictions on the use of the funds which are legally binding.

Designated funds are funds which the Board of Trustees have reserved for the provision of services in a specific region or for a specific project (e.g. the Bereaved People First strategy). As part of the Board of Trustees' review of the reserves policy in 2022 they decided that these designations were no longer necessary, and the designated funds were transferred to the general fund.

Pensions

The Charity operates a defined contribution pension scheme. The pension cost charge represents contributions payable under the scheme by the Charity to the fund and are recognised in the Statement of Financial Activities in the period to which they relate. The Charity has no liability under the scheme other than the payment of the contributions.

Taxation

The charitable company is a registered Charity and has no liability to corporation tax on its charitable activities under the Corporation Tax Act 2010 (chapters 2 and 3 of part ii, section 466 onwards) or Section 256 of the Taxation for Chargeable Gains Act 1992, to the extent surpluses are applied to its charitable purposes.

Financial instruments

The Charity has financial assets and liabilities of a kind that qualify as basic financial instruments.

Basic financial instruments are initially recognised at transaction value, including transaction costs, and subsequently measured at amortised cost using the effective-interest method.

Financial assets and financial liabilities are recognised when the Charity becomes a party to the contractual provisions of the instrument.

Critical accounting judgements and key sources of estimation uncertainty

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amounts 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 if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future.

Notes to the accounts for the year to 31 March 2024

1. Accounting policies (continued)

The Trustees do not consider there are any critical judgements or sources of estimation uncertainty requiring disclosure.

Going concern

The Board of Trustees believe that there are no material uncertainties that call into doubt the Charity's ability to continue as a going concern.

In forming this opinion, the Trustees have considered all appropriate budgets and forecasts. These have included high level business plans that reflect the current economic challenges both in generating income and cost base. The business plans reflect the implementation of changes which include the continued development of the Cruse delivery model to deliver efficiencies and decrease operating costs. These changes will ensure that Cruse has a cost base in line with income and that the Charity continues to operate within its reserves policy.

On the basis of the above, the trustees have concluded that there are no material uncertainties that suggest that the Charity cannot continue as a going concern and therefore the financial statements continue to be prepared on the basis that the Charity is a going concern.

Notes to the accounts for the year to 31 March 2024

2. Income

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Donations and legacies				
Donations	894,910	810,625	1,705,535	1,584,905
Legacies	282,185	42,884	325,069	198,047
Total donations and legacies	1,177,095	853,509	2,030,604	1,782,952
Income from charitable activities				
Local authorities	-	505,323	505,323	505,591
Clinical commissioning groups and local health boards	-	1,725,179	1,725,179	1,936,038
Government grants and statutory funding	-	1,313,538	1,313,538	1,636,227
Other income to directly support charitable activities	167,275	300,000	467,275	646,996
Total income from charitable activities	167,275	3,844,040	4,011,315	4,724,852
Total income from fundraising activities	1,344,370	4,697,549	6,041,919	6,507,804
Income from trading activities				
Fundraising projects	11,470	-	11,470	12,288
Income from training and conferences	324,458	-	324,458	442,638
Sale of publications and literature	1,867	-	1,867	3,002
Total income from trading activities	337,795	-	337,795	457,928
Investment income				
Bank interest	9,776	-	9,776	3,077
Other income	11,735	-	11,735	7,148
Total income	1,703,676	4,697,549	6,401,225	6,975,957

Notes to the accounts for the year to 31 March 2024

3. Expenditure

Charitable activity

	Employee & volunteer costs £	Delivery costs £	2024 Total £	2023 Total £
Bereavement support services	4,367,667	1,823,308	6,190,974	7,317,917
Policy	176,190	75,355	251,545	232,438
	4,543,854	1,898,663	6,442,519	7,550,355

Support costs

	Finance HR, IT £	CEO and Governance £	2024 Total £	2023 Total £
Cost of raising funds	199,003	34,050	233,053	190,803
Charitable activities	971,605	166,242	1,137,847	941,476
	1,170,608	200,292	1,370,900	1,132,279

Net expenditure

Net expenditure for the year is stated after charging:

	2024 £	2023 £
Auditor's fees - 2022/23	17,723	18,000
Auditor's fees - 2023/24	30,000	-
Depreciation and amortization	125,312	46,749
Operating lease rentals		
Property	86,770	102,398
Office equipment and motor vehicles	390	492
Trustee expenses	2,302	1,045
	262,497	168,684

In the year ended 31 March 2024, four trustees (2023: four trustees) were paid travel expenses totalling £2,129 (2023: £1,045).

Notes to the accounts for the year to 31 March 2024

4. Staff costs

	2024	2023
	£	£
Salaries and wages	4,846,073	5,433,188
National Insurance costs	430,203	512,117
Pensions costs	163,254	184,280
Redundancy costs	27,413	25,232
	5,466,943	6,154,817

The average head count of employees during the year was 170 (2023: 229)

The average full time equivalent number of staff by function:

	2024	2023
	no.	no.
Central services	22	41
Helpline	14	14
Raising funds	16	21
Local bereavement support services	78	100
	130	175

The number of higher paid employees was

	2024	2023
	no.	no.
£60,001 - £70,000	1	1
£70,001 - £80,000	-	1
£80,001 - £90,000	-	-
£90,001 - £100,000	1	-
£100,001 - £110,000	-	1

Total key management personnel costs for the year were £428,100 (2023: £449,869). Details of key management personnel are set out in the Trustees' report. Key management personnel do not receive benefits not available to all employees.

No director (or trustee) received any remuneration during the year (2023: £nil).

Notes to the accounts for the year to 31 March 2024

5. Intangible assets

	Total 2024 £	Total 2023 £
Cost		
As at 1 April 2023	307,003	240,730
Additions	7,722	66,273
As at 31 March 2024	314,725	307,003
Amortisation		
As at 1 April 2023	24,073	-
Charges for the year	62,559	24,073
As at 31 March 2024	86,632	24,073
Net book value		
As at 1 April 2023	282,930	240,730
As at 31 March 2024	228,093	282,930

The software intangible asset is the cost of developing a new CRM system. The system went live in October 2022. Accordingly, depreciation was charged for the first time during the previous financial year. The cost of the system is amortised across the life of the asset in accordance with accounting policies.

Notes to the accounts for the year to 31 March 2024

6. Tangible assets

	Leasehold Property £	Freehold property £	Office furniture £	Office equipment £	2024 Total £	2023 Total £
Cost						
As at 1 April 2023	632,000	230,000	82,674	354,258	1,298,932	1,245,014
Additions	150,000	-	-	880	150,880	53,918
Disposals	-	-	(68,124)	(144,209)	(212,333)	-
As at 31 March 2024	782,000	230,000	14,550	210,929	1,237,479	1,298,932
Depreciation						
As at 1 April 2023	65,496	27,600	76,432	228,159	397,687	350,938
Charges for the year	7,584	2,760	1,455	50,955	62,754	46,749
Disposals	-	-	(68,124)	(144,209)	(212,333)	-
As at 31 March 2024	73,080	30,360	9,763	134,905	248,108	397,687
Net book value						
As at 31 March 2023	566,504	202,400	6,242	126,099	901,245	894,076
As at 31 March 2024	708,920	199,640	4,787	76,024	989,371	901,245

Leasehold and freehold properties are included at deemed cost. The carrying amount of leasehold and freehold, that would have been recognised under the historical cost model is £533,074 (2023: £541,223) for leasehold property and £157,508 (2023: £160,304) for freehold property.

A legal charge over the leasehold property has been given to Barclays Bank PLC as security for an overdraft facility of £180,000.

7. Debtors - due within one year

	2024 £	2023 £
Trade debtors	248,170	324,035
Other debtors	-	-
Prepayments	29,595	19,747
Accrued income	253,116	514,516
	530,881	858,298

Notes to the accounts for the year to 31 March 2024

8. Creditors due within one year

	2024 £	2023 £
Trade creditors	147,789	157,416
Other creditors	6,255	7,224
Taxation and social security	105,950	90,066
Accruals	499,086	142,816
Deferred income	135,041	274,837
	894,121	672,359
Movement in deferred income:	2024 £	2023 £
Deferred income at 1 April 2023	274,837	470,311
Deferred in the year	135,041	274,837
Released in the year	(274,837)	(470,311)
Deferred income at 31 March 2024	135,041	274,837

9. Reserves

	As at 1 April 2023 £	Income £	Expenditure £	Transfer between funds £	As at 31 March 2024 £
Unrestricted funds					
General fund	2,129,362	1,703,676	(3,029,468)	69,555	873,124
Revaluation reserve	69,555	-	-	(69,555)	-
Total unrestricted funds	2,198,917	1,703,676	(3,029,468)	-	873,124

The Revaluation Fund was reduced to zero during the year as all assets are held at cost.

Notes to the accounts for the year to 31 March 2024

9. Reserves (continued)

	As at 1 April 2023 £	Income £	Expenditure £	Transfer between funds £	As at 31 March 2024 £
Total Unrestricted funds	2,198,917	1,703,676	(3,029,468)	-	873,124
Restricted Funds					
Cooperative Group:					
Connecting Communities	184,883	250,000	(193,905)	-	
National Lottery Community Fund - RC England Wide	-	7,987	(7,987)	-	-
Institute of Cemetery & Crematorium Management (ICCM)	-	185,000	(185,000)	-	-
Awards for All Armed Forces	-	629,273	(629,273)	-	-
Covenant Fund - Together in Force	7,262	7,495	(14,757)	-	-
Supporting Men in Grief - Severn Trent	-	7,299	(7,299)	-	-
Home Office Ministry of Justice - Grief Inside	6,163	-	(6,163)	-	-
London & South East Children & Young People	14,894	543,891	(588,785)	-	-
South West	32,364	24,857	(57,221)	-	-
Northern Ireland	9,794	244,109	(252,903)	-	-
Midlands	187,656	508,622	(520,889)	-	175,389
Norfolk	1,000	587,891	(588,891)	-	-
North East	2,205	-	(2,205)	-	-
Restricted to local branches	-	653,363	(653,363)	-	-
Wales	186,790	244,142	(430,932)	-	-
Training Courses	11,545	753,621	(765,166)	-	-
Total restricted funds	643,556	4,697,549	(4,924,738)	-	416,367
Total funds	2,842,473	6,401,225	(7,954,206)	-	1,289,491
Analysis of net assets by fund	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £	
Intangible fixed assets	228,093	-	228,093	282,930	
Tangible fixed assets	945,971	43,400	989,371	901,245	
Current assets	593,181	372,967	966,148	2,330,659	
Current liabilities	(894,121)	-	(894,121)	(672,359)	
	873,124	416,367	1,289,491	2,842,475	

Notes to the accounts for the year to 31 March 2024

10. Operating lease commitments

Operating leases which expire:

	Property		Office Equipment & Motor Vehicles	
	2024 £	2023 £	2024 £	2023 £
Within one year	38,812	70,175	-	492
Between two and five years	11,785	43,694	-	316
	50,597	113,869	-	808

Notes to the accounts for the year to 31 March 2024

11. Statement of financial activities for the year ended 31 March 2023

	Unrestricted funds £	Restricted funds £	2023 Total funds £
Income			
Donations and legacies	1,122,899	660,053	1,782,952
Charitable activities	3,027,565	1,697,287	4,724,852
Trading activities	457,928	-	457,928
Investment income	3,077	-	3,077
Other income	7,148	-	7,148
Total income	4,618,617	2,357,340	6,975,957
Expenditure			
Raising funds	1,390,779	-	1,390,779
Charitable expenditure	4,999,656	2,550,699	7,550,355
Total expenditure	6,390,435	2,550,699	8,941,134
Net (expenditure)/income before transfers	(1,771,818)	(193,359)	(1,965,177)
Movement between funds	-	-	-
Net (expenditure)/income after transfers between funds	(1,771,818)	(193,359)	(1,965,177)
Reconciliation of funds:			
Total funds brought forward	3,970,734	836,918	4,807,652
Total funds carried forward	2,198,916	643,559	2,842,475

Notes to the accounts for the year to 31 March 2024

12. Movement in reserves for the year ended 31 March 2023

	As at 1 April 2022 £	Income £	Expenditure £	Transfer between funds £	As at 31-Mar 2023 £
Unrestricted funds					
General fund	3,901,178	4,618,617	(6,390,435)	-	2,129,361
Revaluation reserve	69,555	-	-	-	69,555
Total unrestricted funds	3,970,733	3,970,733	(6,390,435)	-	2,198,916
Restricted funds					
Cooperative Group – Connecting Communities	222,540	250,000	(287,657)	-	184,883
Institute of Cemetery & Crematorium Management (ICCM)	-	168,000	(168,000)	-	-
Awards for All	-	483,072	(483,072)	-	-
Armed Forces Covenant Fund - Together in Force	12,000	97,400	(102,138)	-	7,262
Supporting Men in Grief - Severn Trent	-	8,722	(8,722)	-	-
Home Office Ministry of Justice - Grief Inside	57,636	-	(51,473)	-	6,163
London & South East	44,390	84,028	(113,524)	-	14,894
Children & Young People	31,157	75,840	(74,630)	-	32,367
South West	5,000	59,923	(56,128)	-	8,795
Northern Ireland	116,590	304,069	(233,003)	-	187,656
Midlands	-	26,556	(25,556)	-	1,000
Norfolk	-	29,589	(27,384)	-	2,205
Digital	94,210	215,531	(309,741)	-	-
North East	-	50,654	(50,654)	-	-
Restricted to Local Branches	216,850	-	(30,061)	-	186,789
Recruitment	25,000	35,000	(60,000)	-	-
Wales	11,545	418,955	(418,955)	-	11,545
Training Courses	-	50,000	(50,000)	-	-
Total restricted funds	836,918	2,357,339	(2,550,698)	-	643,559
Total funds	4,807,651	6,975,956	(8,941,133)	-	2,842,475

Notes to the accounts for the year to 31 March 2024

12. Movement in reserves for the year ended 31 March 2023 (continued)

Analysis of net assets by fund	Unrestricted funds	Restricted funds	2023 Total funds
	£	£	£
Intangible fixed assets	282,930	-	282,930
Tangible fixed assets	851,245	50,000	901,245
Current assets	1,737,100	593,559	2,330,659
Current liabilities	(672,359)	-	(672,359)
	2,198,916	643,559	2,842,475

Legal and administrative details

Registered office	Unit 0.1 One Victoria Villas Richmond Surrey TW9 2GW
Company number	00638709
Charity number	208078
Trustees	Dr Neil Churchill, OBE – Chair Maureen Bradley – Vice Chair Juliet Armstrong Liz Crussell Mabinty Esho Angela Gannon Gerard Jacques Kate Mozzicarelli Mary Walsh Lei Wei – Honorary Treasurer (The full details of Trustees who served during the year are listed on page 11.)
Company secretary	Karen Wilson
Auditors	Moore Kingston Smith LLP 6 th Floor, 9 Appold Street London EC2A 2AP
Bankers	Barclays Bank Plc Leicester LE87 2BB
Solicitor	Russell-Cooke LLP 2 Putney Hill London SW15 6AB

Thank you

We would like to say a massive thank you to all of our volunteers, funders and supporters for making our work possible throughout the year.

Our volunteers

Thank you to all our volunteers who gave their time to support bereaved people. Over 3,500 volunteers supported in a range of ways including answering helpline calls, supporting through understanding your bereavement sessions, providing one-to-one support and group support, taking part in advisory panels, sharing information through social media, and through fundraising. Thank you for your kindness and dedication.



Remembering Colin Murray-Parkes

We remember Colin Murray-Parkes (1928 – 2024), a lifelong president of Cruse who worked tirelessly throughout his long career to support those grieving. Colin taught us that grief is “the price we pay for love”. Thank you for your enduring legacy.

Our supporters, funders and donors

Funding towards all areas of work at Cruse enables us to continue to provide vital support and information for bereaved people across England, Wales and Northern Ireland, so they are not alone in their grief.

We would like to thank all our funders who provided essential support for bereaved people and gave to specific projects. Your support is vital.

Thank you to all our supporters who gave towards our work wherever the need is greatest and to our work locally. This included people giving back to Cruse who had received support previously, and people across local communities who understood the challenges faced by people grieving and the difference support can make.



We are grateful to everyone who took part in fundraising events and challenges and came up with imaginative ways to raise money. A huge thanks to our donors and volunteer fundraisers who have jumped out of planes, ran and walked miles, baked cakes and held quizzes.

Thank you to all our funders and donors for your life-changing support.



Cruse

Bereavement
Support

We help people through one of the most painful times in life – with bereavement support, information and campaigning.

You're not alone



Cruse Bereavement Support
PO Box 800, Richmond, Surrey TW9 1RG
Call: 0808 808 1677
Email: info@cruse.org.uk
www.cruse.org.uk

Registered Charity No. 208078
A Company Limited by Guarantee No. 638709
Registered office: Unit 0.1, One Victoria Villas,
Richmond, TW9 2GW

Cruse Bereavement Support

England & Wales - Charity number 208078

Accounts



Cruse Bereavement Support

Annual Report and Accounts
Year ended 31 March 2023

Company number 00638709
Charity number 208078

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Welcome from the Chair

2022/23 was a year of challenge – and a year of achievement. Demand for our services continued to rise and we rose to this by supporting over 100,000 bereaved people directly and over 1.3m through our online channels. I am hugely proud of this achievement and for the difference our volunteers and staff make every day to the lives of bereaved people.

All charities are being challenged by the cost of living crisis, due to the impact of a much tougher fundraising landscape coupled with pandemic funding having come to an end, and Cruse is no exception. During this financial year we changed and adapted how we work to meet this challenge, finding ways to support bereaved people for less cost. We've also built on our new brand to reach more people than ever before with vital bereavement information.

I want to thank all our funders and supporters. Their support allows us to provide vital services to bereaved people. This year our partnerships ensured we could support people who need specialist bereavement support, those who've been traumatically bereaved, who are in prisons, veterans and their families, and children and young adults that need tailored support. We also started working in new ways to empower local communities to support bereaved people, with a focus on those who are disadvantaged and excluded. And we continued to advocate for bereaved people, not just through our work with the UK Commission on Bereavement and other networks, but also through the expert training we provide to employers, ensuring they can support their staff and customers.

Throughout the year our volunteers and staff worked together, firstly, to support bereaved people, but also to adapt and change how we deliver that support. We introduced new systems and ways of working, including new ways to attract and retain our volunteers. I want to thank all our volunteers and staff for their commitment to Cruse and for all that they do to support those who are grieving.

I'd also like to pay tribute to our Royal Patron, Her Majesty the Queen who very sadly died in September 2022. The Queen was our patron for 38 years and we appreciated her interest in our work and support for our cause.

Looking ahead to 2023/24, we will continue to balance our focus on meeting the demand for our services with the resources we have, recognising that we will continue to operate in a changing and unpredictable time. Our priority has always been to help as many bereaved people as possible. To achieve this, we will need to continue to adapt in a challenging environment, reviewing our strategy and finding the most effective ways to provide support through one of the hardest times in people's lives.

Sir Anthony Hawkhead
Chair



About Cruse Bereavement Support

Cruse's purpose is to make sure that everyone grieving gets the support they need when they need it.

We've been here for grieving people for more than 60 years, providing support, information, and advice. We have a specially trained dedicated team of around 4,000 volunteers.

We offer support through our website, national helpline, and local services. We help people in person, over the telephone, or via zoom, and both individually and in groups. We want to make sure everyone grieving gets the help they need in a way that works for them.

We support adults and children across England, Wales and Northern Ireland, and are working to provide accessible support to all sections of society. We provide expert training to organisations, and to companies committed to improving the support or services they provide to bereaved people.

Grieving people need a voice and that's why we're campaigning to make sure they're heard. We'll do whatever it takes to make changes, from campaigning for better business standards to improving bereavement laws. We're determined to change how grieving people are treated.

Grief can be lonely and overwhelming, but we're here to help. We want to live in a world where everyone grieving is supported, respected, and understood. We're here to educate, equip and empower society to show grieving people the respect and kindness they deserve.

Our vision, mission and values

Our vision

Our vision is that we live in a world where everyone grieving is supported, respected, and understood.

Our mission

Our mission is that we support people through one of the most painful times in life – with bereavement support, information, and campaigning.

Our values

Values are crucial to the culture of any organisation. Our values underpin everything we do. Whether we're talking to a client or to a member of our own team, we always strive to be kind, inclusive, ambitious, and genuine.

We are kind

Kindness underpins how we communicate and treat each other. Much like with grief, we have no idea what another person's journey is or what they are dealing with, so we approach and respond with kindness.

We are inclusive

Grief does not discriminate and neither do we. Everyone's experience of a bereavement is different, and we honour everyone's differences.

We are ambitious

We encourage and stretch each other. We are a highly motivated, passionate, professional, and determined team. The more we succeed in our ambitions, the more we move towards our vision.

We are genuine

We are honest, open to real conversations, tackling difficult subjects. We respect the courage it takes to be vulnerable when seeking support and speaking up. We learn from mistakes, and we feel safe to be challenged. We bring our whole selves to our roles.

Trustees' report

Strategic report

Our progress against our strategy

Cruse is working towards a five-year strategy for 2019-24 entitled Bereaved People First. The five pillars of the strategy are:

1. Support more bereaved people – in a way that works for them.
2. Build one Cruse.
3. Increase our profile, reach and influence.
4. Develop our people.
5. Build a high performing Cruse with increased funding.

Our progress in the last year against each pillar of the strategy is set out below.

1. Support more bereaved people – in a way that works for them

Our first strategic aim is to support more bereaved people through a wider range of support services that meet their individual needs. We aim to move to a common pathway across Cruse to ensure consistency, quality, and equality of access. We want to offer a range of high-quality services to bereaved people depending on their need and choices, which includes:

- One to one, group, peer, email, and telephone support.
- Support for children and young people.
- Local and online Understanding Your Bereavement sessions.
- Website, social media and digital information and self-help tools.

We also need to ensure our services are planned, structured, and evaluated to meet the need of people from diverse and marginalised communities.

In 2022/23 we saw continued increase in demand (including a 20% year on year increase to the national helpline) and, in common with many charities, a drop in volunteer numbers. This impacted on the waiting times for clients with over 15% of branches reporting a waiting list of over 6 months.

To address the increasing demand and lengthening waiting lists we have rolled out our virtual Understanding Your Bereavement Online (UYBO) groups. These one-off groups help people normalise their grief. In this year:

- 158 UYBO sessions have been delivered.
- 3,694 clients have attended a UYBO session.
- Over the 12 months the average percentage of clients who decided they needed no further support was 32%.

During 2022/23 we had to take the disappointing decision to close Grief Chat and the Virtual Support Service due to service funding ending. Both these services had been set up using pandemic emergency funding. After this funding came to an end, we continued to operate the services whilst seeking alternative funding. This was not successful, and we had to close both services.

Trustees' report

We supported over 1.3 million people on our website. Of these, 82% are new visitors, and the large majority come via organic search. 40% are men (an increase from 31% three years ago). And the largest number are in the 25-34 age group.

Social media has continued to be an important way for us to reach bereaved people. A team of volunteers help to reply to those who post responses to our posts, which makes it a growing part of our portfolio of support.

Cruse runs a number of specialist funded projects which provide help to different groups of people and we are grateful for all the funding we received. In 2022/23 these included:

- Specialist projects supporting Children and Young People, nationally, in Wales and in Northern Ireland (funded by Children in Need, and the National Lottery Community Fund, the Aneurin Bevan University Health Board and the Openwork Foundation).
- Prisons projects in England and Northern Ireland (funded by the Ministry of Justice – ended March 2023 and Northern Ireland Prison Service).
- Support for veterans and the military family (funded by the Armed Forces Covenant Fund).
- Projects offering support for people who have been bereaved suddenly or traumatically, in Wales and Northern Ireland (funded by Welsh Government and the Community Foundation and the Northern Ireland Department of Health).
- Connecting Communities – inspiring and supporting communities to support bereaved members (funded by the Co-op).

We were disappointed that the Home Office withdrew funding for our Victims of Terrorism work at the end of 2022/23. This could have a significant impact on our ability to support bereaved people following future terrorist incidents.

In the last year we have helped:

Headline Statistics	2021/22	2022/23	% change
People supported individual in person support	1,917	3,149	64%
Assessments/Brief support	8,018	8,415	5%
People supported in groups	2,983	4,209	41%
Children and young people supported	1,718	2,447	42%
National Helpline phone calls	34,857	31,348	-10%
National Helpline email support	6,749	7,603	13%
Ongoing telephone/zoom support	23,669	16,235	-31%
CruseChat	35,686	28,768	-19%
Total Support by a Cruse volunteer/Staff member	115,597	102,174	-12%
People given information	52,365	54,218	4%
People visiting the website (www.cruse.org.uk)	1,329,900	1,324,477	0%
Visitors to Hope Again (www.hopeagain.co.uk)	61,000	70,647	16%
Total online and information reach	1,443,265	1,449,342	0.4%

Trustees' report

The changes in the reach and type of support provided, reflect both the investment we made in changes to our delivery model (for example increasing group support) and also shifting patterns of support as we moved from models used during the pandemic (for example decreasing virtual support).

2. Build one Cruse

Our strategic aim to build one Cruse aims to:

- Ensure consistent service delivery to a high standard.
- Re-structure the local management and governance of Cruse whilst maintaining local service delivery.
- Centralise finance across Cruse and move to a single operating budget.

Following our staff restructure in 2021, we have now completed the transition to a regional structure. This is a significant step towards developing 'one Cruse' and improved governance for monitoring and reporting across the year.

Within the new structure, all personnel are now managed by paid staff, to ensure consistency and accountability. We're now:

- Continuing to develop our network staff teams.
- Focusing on staff workload and facilitating cooperation to share best practice and reduce waiting lists.
- Supporting our Service Delivery Committees and Chairs.
- Improving our oversight and reporting.

3. Increase our profile, reach and influence

Our strategic aim to increase our profile, reach and influence included targets to:

- Review our brand and redevelop and relaunch our website to increase recognition and influence of Cruse and support all bereaved people.
- Continue to advocate for bereaved people including influencing through public policy and media work.
- Continue working to improve the way bereaved people are treated as employees and customers.
- Be recognised as the leading voice in bereavement support.
- Campaign for better awareness of the needs of bereaved people, including challenging stigma and encouraging people to talk more openly about death, dying and bereavement.

Following our re-brand and website re-launch in September 2021, we have been building our web presence and support for those who need us, through our social media support and targeted content.

Trustees' report

When our Royal Patron Her Majesty The Queen died in September 2022 we reached 33.2 million people through our press work and attained over 250 pieces of coverage. We received 55 inbound queries from national, regional and consumer newspapers, TV channels and radio shows. We're glad we were able to play our part to help those who found this a difficult time.

Cruse was an active member of the steering group for the UK Commission on Bereavement, which launched its report and recommendations "Bereavement is everyone's business" in September 2022. Since then, we have spoken at Party Conferences and in partnership with the Co-op held a parliamentary event on the recommendations.

Our work advocating for bereaved people has also included:

- To rally our supporters to respond to the consultation on the Covid inquiry draft terms of reference and were pleased and relieved when these were expanded to include the mental health and wellbeing of the UK population – including access to bereavement support during the pandemic.
- To actively campaign for improvements in death administration – especially the way that banks, building societies, utilities and others deal with bereaved customers trying to deal with their loved ones' affairs.
- To be represented at, or a member of, a range of national bodies concerning bereavement and related issues. These include the Childhood Bereavement Network, a number of All Party Parliamentary Groups and Cross-Party groups and forums in Wales and Northern Ireland.

Cruse's external training team works across financial service providers, public sector councils and unions. Our training raises the awareness of bereavement and how to deal with this in a variety of settings and improves the direct support to bereaved people provided by those organisations.

In the year to March 2023, Cruse provided bereavement training to 138 separate organisations (2022: 152), through 504 webinars. This meant 5040 delegates (2022: 5,700) received information and training about bereavement awareness and support.

4. Develop our people

Our strategic aim to develop our people includes targets to:

- Invest in a national volunteer recruitment programme.
- Increase the diversity of volunteers and staff and the range of volunteering roles available.
- Develop ways to value and retain volunteers.
- Develop a learning and development strategy for volunteers and staff.

In common with many other charities, we have seen a drop in volunteer numbers since the pandemic. Cruse's services were delivered by 3,975 volunteers working across England, Wales and Northern Ireland (4,520 in 2021/22), working alongside around 200 staff. 763 new volunteers were trained during the year (885 in 2021/22).

Trustees' report

During the past year we have worked on volunteer recruitment, holding a number of virtual open days to increase recruitment and retention of helpline volunteers, building the support for volunteers across the network, and trying out new methods of attracting qualified supervisors using our social media channels and website. In May 2023 we partnered with other charities across the country on the Big Help Out – a national volunteering drive coinciding with the Kings Coronation.

We repeated our communications and culture audit with a survey for volunteers and staff which had a high completion rate (1,100 people filled in the survey: 925 volunteers and 175 staff). The audit revealed a high level of engagement and pride in our work in both volunteers and staff with 89% saying they were proud to work / volunteer for Cruse.

Following the audit of our Equity, Diversity and Inclusion (EDI) practice from the consultancy Diverse Matters in 2021 we have developed a new EDI strategy and policy in partnership with the internal EDI working group.

5. Build a high performing Cruse with increased funding

Our strategic aim to build a high performing Cruse aims to:

- Develop, implement and monitor a fundraising strategy to grow our voluntary income and continue to work with commissioners to secure statutory funding for local services.
- Continue to grow our training and consultancy activity, to both generate income and bring about change in the way bereaved people are treated.
- Build the capacity and capability of the central team to ensure we have a structure that meets the needs of the organisation.
- Ensure that processes, administration and procedures are kept clear, uncomplicated and effective.
- Develop and implement data collection and analysis to ensure we are reaching all communities we serve and invest in digital tools, skills, and equipment.

Income

As reported in more detail under the Financial Review below, our income decreased this year from £7,399k to £6,976k. This is of concern to us and largely due to the pressures of the cost of living crisis and the challenging fundraising environment. Linked to this we have also seen many Trusts and Foundations focus their giving more on charities linked to the cost of living – for example fuel poverty and food banks.

Governance

To ensure we are compliant with the Charity Code of Governance, we commissioned Digi-Board to carry out a charity governance self-assessment for Cruse, with a survey completed by Trustees and the Senior Leadership team. Overall, this identified that Cruse was “well run” but did identify areas for improvement in our risk management, focus on purpose and our approach to EDI and digital transformation.

Trustees' report

We have reviewed, updated, or re-written our policies on:

- Adoption, Maternity, Miscarriage, Paternity/Co-Parent, Shared Parental Leave and Time off to Care for Dependants policies.
- Staff handbook / TOIL & Overtime Guidelines.
- Working Abroad Policy.
- Dignity at Work Policy.
- Equity Diversity and Inclusion Policy.

During 2022/23 we dealt with:

Complaints	55
Volunteer concerns	6
Volunteer conduct	10
Safeguarding Cases (statutory)	120
Safeguarding cases (risk of suicide)	407

Infrastructure

Our Customer Relationship Management system (CRM) was launched in a pilot in the South West Hub in October 2022. Learning from the pilot, especially about the extra support needed by volunteers, fed into the roll out to the rest of the country in April 2023. We are now bedding in the new system, resolving issues and planning future development. We also started a review of our telephony infrastructure and plan to roll out a new system in 2023/24.

Future strategy

Following the mid-strategy review carried out in 2022, we have continued to review our direction and operating model. Given the challenging financial climate we are having to look carefully at our services and structure to ensure we continue to deliver quality services with an affordable operating model. We undertook activities to reduce our operating costs in 22/23 and are continuing this programme in 23/24.

Our future plans have also been informed by a major programme of engagement – Connecting Cruse. We have held a number of virtual discussions with volunteers and staff to understand their views on a wide range of subjects including our service model, supervision, income generation, EDI and opportunities to work more efficiently. This insight, together with the mid strategy review is informing the review of the Cruse strategy, Bereaved People First in 23/24.

Our impact

Bereavement can be devastating. Cruse's work reduces the negative effects on people's lives. These effects include decreases in mental, emotional, and physical well-being, and if left unaddressed can often lead to significant health issues.

Trustees' report

Cruse's support enables people to manage and understand their grief and continue living their lives. Bereavement support can decrease the demands on primary health care services and social care providers, particularly for older and vulnerable clients, and those with higher care needs.

Many bereaved people also suffer from loneliness and isolation. Cruse's support also helps reduce social isolation, by helping people to engage with their social circles and the wider community.

Client evaluation and feedback

We ask all clients who receive 1:1 support to feedback on their experience. Overall, 96% would recommend Cruse. 90% rate their overall experience with Cruse either excellent or very good. Interestingly of those receiving support remotely by phone, 72% rate it as excellent, as opposed to 64% who receive support in person.

Project evaluation

We evaluate the impact of all large projects within Cruse including:

Connecting Communities

We joined with Cruse Scotland and Co-op to launch a partnership exploring ways we can better equip communities with services, resources and skills to independently support people following a bereavement. We set up five community pilots in Cardiff, Ayrshire, Belfast, Tottenham and Manor Park, London as phase 1 of our work together. Within each location, we have established a community grief library, run monthly compassionate communities training, weekly drop-ins and held community engagement events. In total, we engaged with nearly 3,000 people, and distributed over 90,000 grief resources through Co-op funeral homes across the UK. 86% of people visiting our drop-ins reported improved wellbeing. Attendee feedback indicated that, following involvement in the monthly training sessions, people felt far better equipped to support someone they know, who is grieving. We are in the process of discussion with Co-op regarding the next phase of developing compassionate grief communities, with a focus on widely disseminating learning from phase 1 and establishing a 'compassionate communities' approach across many more locations in the UK.

Grief Inside

Although bereavement is a universal and usually distressing human experience, it can have a profoundly disproportionate effect on people incarcerated in UK prisons, contributing to significantly decreased mental wellbeing, extreme social isolation, and potential re-offending. Funded by the Ministry of Justice, our Grief Inside project provided bereavement support to prisoners across several sites across England, in category B, C and D, as well as closed and open female prison settings. Support included 1:1 in-person and telephone sessions, group psychoeducational settings, and peer support. We also trained several hundred chaplaincy staff across the prison network. Information about how to cope with grief in prison was also distributed to thousands of prisoners. Over 130 prisoners engaged in the initial pilot support. Significant improvements were evident concerning increased mood,

Trustees' report

coping strategies, and confidence to seek support from others. Prisoners particularly found benefit in peer support, and so we are seeking funding to grow peer support in prisons, to cover a broader range of locations.

Children & Young People

Between 2021/22 and 2022/23 we saw a 5% increase in children and young people (CYP) supported (from 2,329 to 2,447). However, this doesn't include over 900 children receiving grief support via classroom learning and those who have benefitted from the support provided in schools. In addition to this we have also provided Understanding Your Pupil's Bereavement Training to 546 educational staff. Visits to the website were also up by 16% between 2021/22 and 2022/23 (from 61,000 to 70,647).

In partnership with 3 separate funders, Children in Need, Openwork and Mind, we have been able to improve and develop the support provided to children and young people as well as the experience of volunteers and staff at Cruse. In 2022/23 we were able to train more CYP volunteers and supervisors through the Children in Need project and in the next year we will fund part of a training administration role, provide paid supervision for CYP volunteers, receive support from a CYP consultant to improve our processes and procedures, and purchase resources such as books, toys, craft materials and play equipment.

During 2022/23 we have trained a further 30 CYP volunteers with funding from the Openwork Foundation and this has also part funded the role of the CYP National Strategic Lead, allowing us to dedicate time and resources to the development of a CYP strategy for 2024.

We are also working in partnership with Mind to develop co-produced high quality printed information for children and young people which will be placed in community locations to allow improved psychoeducation when death occurs. We will also conduct research with children and young people about their experiences of bereavement. These insights will inform our strategy as well as the production of information in a manner that appeals to young people. Further research will also be carried out with staff in schools and wider professionals supporting children and young people to understand the challenges they face when death impacts their communities. This research will provide evidence about support required and how we can improve the services we provide to children and young people, their families, schools and communities around them in our 2024 strategy.

We are grateful to all our partners and funders. Their support allows us to deliver services and support to bereaved people across the UK.

Trustees' report

Financial review

2022/23 was a challenging year for Cruse. Gross income for the year was £6,976k (2022: £7,399k). The main reason for the reduction in income was the challenging fundraising environment which many charities are experiencing.

Income from local authorities, clinical commissioning groups and local health boards grew slightly, despite cost pressures on local authorities and the National Health Service. Income grew by 3% to £2,442k in the year to 31 March 2023 (2022: £2,380k). This income ensures that we can provide local support across many regions of England, Wales and Northern Ireland.

Donations of £1,783k (2022: £2,183k) includes income from individuals (including gift aid) and from trusts and foundations. Like many charities, our donated income has been affected by the cost of living crisis.

Income from trading activities, including the provision of training and consultancy, of £458k has grown from 2022 (£437k).

Our delivery costs increased to £8,941k from £7,964k in the year to March 2023. The increase was mainly in our direct charitable activity of delivering bereavement support (2023: £7,550k) (2022: £6,918k). The increased expenditure included delivery of in-person services to meet increased demand post pandemic.

As part of our commitment to streamline our service delivery, we also invested an additional £66k in a new CRM system which was launched in October 2022.

We budgeted for a deficit of £1,135k in the year which reflected both the expected fall in income and the need to spend down grant funding received in the previous year. The reported deficit of £1,965k (2022: deficit of £566k) was larger than budgeted; this was largely due to the challenging fundraising environment which led to reduced income during the financial year. Throughout the year we worked to reduce our operating costs including closing services that were not funded. A key focus for 2023/24 includes activities to further reduce operating costs and to increase our reserves including plans to sell Cruse property.

Reserves policy

The Board of Trustees reviews reserves annually to ensure that there are sufficient funds to maintain the Charity's financial stability and ongoing development.

The Trustees' reserves policy is to aim to hold free unrestricted reserves of three to six months' expenditure.

At 31 March 2023 the Charity had unrestricted reserves of £2,199k (2022: £3,970k) which represents approximately 4 months' (2022: 7 months') prior year unrestricted expenditure.

In addition, the Charity holds £644k (£837k) of restricted reserves which are itemised in note 9.

Trustees' report

The Board of Trustees believe that there are no material uncertainties that call into doubt the Charity's ability to continue as a going concern.

In forming this opinion, the Trustees have considered all appropriate budgets and forecasts. These have included high level business plans that reflect the current economic challenges both in generating income and cost base. The business plans reflect the implementation of changes which include the continued development of the Cruse delivery model to deliver efficiencies and decrease operating costs. These changes will ensure that Cruse has a cost base in line with income and that the Charity continues to operate within its reserves policy.

Therefore, the accounts have been prepared on the basis that the Charity is a going concern.

Trustees' report

Structure, governance and management

Legal structure

Cruse Bereavement Support ("Cruse") was incorporated on 5 October 1959 as Cruse Clubs Ltd and registered with the Charity Commission during 1962. Cruse Bereavement Support is a company limited by guarantee. In the event of the company being wound up the members have undertaken to contribute a sum not exceeding £1.

Cruse is governed by Articles of Association adopted 3 December 2016 as amended 23 December 2021.

Charitable objects

Cruse's charitable objects, which are set out in the Articles of Association are:

- The relief of persons who are in conditions of poverty, sickness or distress arising from bereavement or from anticipation of bereavement.
- The protection and preservation of public health particularly through the prevention of sickness which may arise from bereavement or from the anticipation of bereavement.

Cruse does this through a nationwide network of trained bereavement volunteers, the Cruse websites, a national free helpline and through online and social media channels.

Cruse also raises awareness of the needs of bereaved people by:

- Editing and publishing an online free journal, *Bereavement*, for those who work with bereaved people.
- Working with other voluntary organisations and with Government Departments to improve legislation and practice in areas which impact the wellbeing of bereaved people.
- Providing external training in bereavement support to a wide variety of organisations and individuals.

In planning these activities, the Board has regard to the Charity Commission's guidance on public benefit. In particular, Cruse makes its services available free of charge to bereaved people from all parts of the community, regardless of age, disability, race, religion, gender re-assignment, marriage and civil partnership, pregnancy and maternity, sex or the circumstances in which they have suffered bereavement.

Governance

Cruse is governed by a Board of Trustees who are also Directors of the company. All Trustees undergo a detailed induction programme on being a Trustee of Cruse and are given the opportunity to attend additional external training in charity governance.

New Trustees can be appointed to the Board by resolution of the Board. However, they must be elected to the Board at the next Annual General Meeting for a term not exceeding three years after which they must be re-elected. No Board member is eligible for election to the

Trustees' report

Board on more than two occasions. The Articles of Association provide for a minimum of eight and up to a maximum of 25 Trustees.

The Board decides Cruse's strategic priorities and monitors its performance. It meets regularly through the year. It has two sub-committees:

Audit and Finance Committee. Oversees finance, audit, and risk, including review of budgeting, financial and management reporting, systems and controls, annual audit and risk management.

People and Culture Committee. Oversees the appropriateness and effectiveness of the Human Resources/people plans that support Cruse's strategic purpose. The Committee also ensures that the remuneration, culture and people policies and practices are designed to support Cruse's strategy and promote long-term sustainable success.

Cruse also has a National Council which is the formally national recognised consultative body of volunteers. It consists of members elected by the volunteers from Wales, Northern Ireland, Regions across England and the National Helpline. Meetings of Council also include members from the Board of Trustees and are attended by senior executives of Cruse. The Board of Trustees is the legal decision-making body, and its work is informed by the views of Council. Council appoints two of its members to sit on the Board of Trustees.

Council members along with the Board of Trustees are the Company members of Cruse and have a vote in the election of Board members and on resolutions put to Annual General Meetings and/or Extraordinary General Meetings.

Day to day decision making is made by the Chief Executive and the Senior Leadership Team.

The Trustee Directors in post during the year and up to the date of signing of this report were:

Sir Anthony Hawkhead (Chair)
Maureen Bradley (Vice Chair, Council member)
Letizia Perna (Vice Chair) – resigned 11 April 2022
Mary O'Hagan (Vice Chair from 9 June 2022)
Lei Wei (Honorary Treasurer)
Nilufar Anwar – resigned 7 September 2022
Paul Butler
Christine Challacombe (Council member) – retired 31 March 2023
Liz Crussell (Council member) – appointed 15 June 2023
Mabinty Esho – appointed 24 August 2023
Juliet Armstrong – appointed 24 August 2023
Angela Gannon (Council member)
Gerard Jacques
Andrew McWilliams - resigned 24 January 2023
Vijay Patel – appointed 15 June 2023
Mary Walsh

Trustees' report

The Board met four times during the year. All Trustees give their time freely and no Trustee remuneration was paid in the year. The Trustees claimed £1,045 of expenses (2022: £368) in connection with Cruse's business.

Rachel McIlroy served as Company Secretary from 8 December 2022. Alex Fowles served as Company Secretary from 25 January 2022 until 8 December 2022.

As part of Cruse's continual review of governance, the Trustees agree that Board minutes and records of Council meetings should be published on the Cruse intranet for greater transparency. The Board is committed to ensuring that it observes the Charity Governance Code.

The Chief Executive and their colleagues on the Senior Leadership Team comprise the key management personnel in charge of directing and controlling Cruse on a day-to-day basis. The Senior Leadership Team during 2022/23 comprised:

Steven Wibberley – Chief Executive

Lucy Harmer – Director of Services (appointed 4 January 2023)

Lucy Hastings – Director of Services (resigned 11 November 2022)

Andy Langford – Clinical Director

Charlene Vallory – Director of Fundraising & Income Generation

Fiona Brydon – Director of Communications & Digital

Alex Fowles – Interim Director of Finance & Corporate Services (appointed 4 January 2022, resigned 24 November 2022)

Rachel McIlroy – Director of Finance & Corporate Services (appointed 24 November 2022)

Note Steven Wibberley resigned as Chief Executive on 31 July 2023 and was replaced by Lucy Harmer from 1 August 2023.

Senior Leadership Team pay is reviewed annually by the People and Culture Committee. Their remuneration, and the remuneration of all staff, is benchmarked with charities of a similar size and Cruse aims to pay at least median salary for the sector less 5%. This is to ensure that the remuneration set is fair and consistent with that generally paid for similar roles.

Fundraising

Cruse is registered with the Fundraising Regulator and is compliant with the standards set out by the Regulator in its Code of Fundraising Practice. All fundraising activities are organised directly by volunteers and staff of the Charity. We do not engage third party professional fundraisers to raise funds on our behalf. We are mindful during our fundraising activities not to be unreasonably persistent or to apply undue pressure on anyone, or to intrude on anyone's privacy. We didn't undertake any telephone or doorstep fundraising in the year. We don't buy or sell mailing lists. There were no complaints related to fundraising during the year to 31 March 2023 (2022: none).

Trustees' report

Equity, diversity and inclusion

It is the aim of Cruse Bereavement Support to recognise and encourage the valuable and enriching contribution that people from all backgrounds and experiences bring to the organisation. We believe that all individuals working or volunteering for Cruse or coming to Cruse for a service should be treated without prejudice or discrimination. We recognise that currently our volunteer and staff groups do not reflect the communities that we serve and addressing this is a priority.

In 2022/23 the Board agreed a new EDI policy and strategy.

Priority areas include:

1. Create a continuous EDI learning and development cycle, enhancing knowledge, skills, and awareness across the organisation.
2. Build an inclusive culture at Cruse, ensuring there is a shared understanding of what EDI means and how it reflects the organisation's values.
3. Strengthen current governance and leadership structures for embedding EDI and improving communications.
4. Enhance data collation and monitoring processes to measure EDI performance.

Risk management

The Trustees recognise that the effective management of risks is central to Cruse's ability to achieve its objectives, and aims to anticipate and, where possible, manage risks rather than dealing with their unforeseen consequences.

The key risk review and reporting mechanisms are:

Risk register. This is the primary mechanism for considering long-term risks. It identifies all known long-term risks, ranks them according to likelihood and impact and assigns them for management to an individual member of the Senior Leadership Team. The register has been fully reviewed and re-drafted during 2022. It is reviewed regularly by the Senior Leadership Team, quarterly by the Audit and Finance Committee and at least annually by the Board.

Key Performance Indicators (KPIs). Strategic objectives are identified annually, and appropriate KPIs agreed with the Board. These are the tools by which Cruse measures its performance against risks. They are reviewed quarterly by the Senior Leadership Team and then reported to the Board.

Management accounts and budgets. These identify and measure financial performance against financial objectives and the risks of not achieving them. Management accounts are prepared monthly and reviewed by both the Audit and Finance Committee and Board every quarter. Reforecasts are prepared when needed to provide clarity on significant variations against budget or plans. Budgets are produced annually, reviewed by the Audit and Finance Committee, and approved by the Board.

Trustees' report

Trustees have identified a core strategic risk is in the delivery of the Bereaved People First strategy which is streamlining delivery and creating a “one Cruse” approach. There were four areas of specific risk identified in 2022/23 as summarised below.

Financial sustainability: We regularly review our fundraising activity and set income targets aligned with this. We are aiming to diversify our income and increase our individual giving and trading activity alongside reducing our operating costs. Financial sustainability is overseen by our Audit and Finance Committee which regularly reports to the Board.

Our People: Everything we do is dependent on our volunteers and staff and is for the benefit of bereaved people. We monitor staff turnover and sickness, invest in training, use volunteer and employee engagement surveys, and benchmark salaries to help retain and develop our people. We have EDI, Dignity at Work and Whistleblowing policies and procedures in place, and effectively manage our volunteers and employees, to make sure we operate safely. Oversight is provided by our People and Culture Committee which regularly reports to the board.

Our services: Our work is informed by external research. We regularly review the quality, reach and impact of our services to inform demand management planning and ensure we meet contractual commitments. We have safeguarding policies and procedures in place. We work with our local Service Delivery Committees and National Council to identify new services, policies and procedures and report to the Board on delivery and impact.

Our infrastructure: We invest in the infrastructure required to effectively deliver our services and regularly report to the Board on progress aligned with business plans and objectives.

Trustees' report

Statement of Trustees' responsibilities

The Trustees (who are also Directors of Cruse Bereavement Support for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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 charitable company and of the income and expenditure of the charitable company for that period. In preparing those financial statements, the Trustees are required to:

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

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

In so far as the Trustees are aware:

- there is no relevant audit information of which the auditor is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Auditors

Moore Kingston Smith LLP has indicated their willingness to continue in office and will be proposed for reappointment in accordance with Section 485 of the Companies Act 2006.

The Trustees and Directors report incorporating the Strategic Report was approved by the Board on 21st December 2023.

By Order of the Board



Sir Anthony Hawkhead
Chair



Lei Wei
Honorary Treasurer

Independent Auditor's report

Independent auditor's report to the members of Cruse Bereavement Support

Opinion

We have audited the financial statements of Cruse Bereavement Support ('the company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 March 2023 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 charitable company 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 charitable company'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.

Independent Auditor's 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 there is 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 the audit:

- the information given in the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' annual report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters where 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 exemption in preparing the trustees' annual report and from preparing a strategic report.

Independent Auditor's report

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 21, the trustees (who are also the directors of the charitable company for the purposes 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 charitable company'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 aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the

Independent Auditor's report

related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities Act 2011, the Charity SORP, and UK financial reporting standards as issued by the Financial Reporting Council
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making

Independent Auditor's report

enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

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 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 any party other than the charitable company and charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Moore Kingston Smith LLP

Andrew Stickland (Senior Statutory Auditor)
for and on behalf of Moore Kingston Smith LLP, Statutory Auditor

Date:
22 December 2023

6th Floor
9 Appold Street
London
EC2A 2AP

Statement of Financial Activities

Incorporating an income and expenditure account for the year ending 31 March 2023

	Note	Unrestricted funds	Restricted funds	2023 Total funds	2022 Total funds
		£	£	£	£
Income					
Donations and legacies	2	1,122,899	660,053	1,782,952	2,182,611
Charitable activities	2	3,027,565	1,697,287	4,724,852	4,659,200
Trading activities	2	457,928	-	457,928	436,741
Investment income	2	3,077	-	3,077	-
Other income	2	7,148	-	7,148	120,088
Total income	2	4,618,617	2,357,340	6,975,957	7,398,640
Expenditure					
Raising funds		1,390,779	-	1,390,779	1,046,818
Charitable expenditure	3	4,999,656	2,550,699	7,550,355	6,917,824
Total expenditure	3	6,390,435	2,550,699	8,941,134	7,964,642
Net (expenditure)/income before transfers		(1,771,818)	(193,359)	(1,965,177)	(566,002)
Movement between funds	9	-	-	-	-
Net (expenditure)/income after transfers between funds		(1,771,818)	(193,359)	(1,965,177)	(566,002)
Reconciliation of funds:					
Total funds brought forward	9	3,970,734	836,918	4,807,652	5,373,654
Total funds carried forward	9	2,198,916	643,559	2,842,475	4,807,652

The comparative statement of financial activity for the year ended 31 March 2022 can be found at note 11.

The notes on pages 28 to 43 form part of these financial statements.

Balance Sheet

as at 31 March 2023

	Note	2023		2022	
		£	£	£	£
Fixed assets					
Intangible assets	5		282,930		240,730
Tangible assets	6		901,245		894,076
			<u>1,184,175</u>		<u>1,134,806</u>
Current assets					
Debtors	7	858,298		874,879	
Cash at bank and in hand		1,472,361		3,838,899	
		<u>2,330,659</u>		<u>4,713,778</u>	
Creditors					
Amounts falling due within one year	8	(672,359)		(1,040,932)	
Net current assets			<u>1,658,300</u>		<u>3,672,846</u>
Net Assets			<u>2,842,475</u>		<u>4,807,652</u>
Reserves					
Unrestricted funds	9		2,198,916		3,970,734
Restricted funds	9		643,559		836,918
Total funds	9		<u>2,842,475</u>		<u>4,807,652</u>

Approved by the Board on 21st December 2023 and signed on its behalf on 22nd December 2023 by



Sir Anthony Hawkhead
Chair



Lei Wei
Honorary Treasurer

The notes on pages 28 to 43 form part of these financial statements.

Company registration number: 0063870

Cash flow statement

for the year to 31 March 2023

	2023 £	2022 £
Net cash (outflow)/inflow from operating activities	(2,249,424)	(560,865)
Returns from investment and servicing of finance		
Interest received	3,077	-
Net cash inflow from returns on investment and servicing of finance	<u>(2,246,347)</u>	<u>(560,865)</u>
Investing activities		
Purchase of tangible and intangible fixed assets	(120,191)	(305,150)
Net cash outflow from investing activities	<u>(120,191)</u>	<u>(305,150)</u>
Net cash (outflow)/inflow	<u>(2,366,538)</u>	<u>(866,015)</u>
Reconciliation of net (expenditure)/income to net cash (outflow)/inflow from operating activities		
	2023 £	2022 £
Net movement in funds (per statement of financial activities)	(1,965,177)	(566,003)
Depreciation charge	70,822	62,442
Loss on disposal of fixed assets	-	-
Interest received	(3,077)	-
(Increase)/decrease in debtors	16,581	(305,640)
Increase in creditors	(368,573)	248,336
Net cash (outflow)/inflow from operating activities	<u>(2,249,424)</u>	<u>(560,865)</u>
Analysis of cash and cash equivalents		
	2023 £	2022 £
Cash at bank and in hand	<u>1,472,361</u>	<u>3,838,899</u>
Analysis of changes in net funds		
	2023 £	2022 £
Cash balance at beginning of the period	3,838,899	4,704,913
(Decrease)/increase in cash in the period	(2,366,538)	(866,015)
Cash balance at 31 March	<u>1,472,361</u>	<u>3,838,899</u>

Notes to the accounts

for the year to 31 March 2023

1. Accounting policies

The principal accounting policies which are adopted in the preparation of the financial statements are set out below.

Basis of accounting

The financial statements have been prepared to give a true and fair view and follow 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).

Cruse Bereavement Support meets the definition of a public benefit entity under FRS 102.

The financial statements are prepared under historical cost convention in pounds sterling, which is considered to be the functional currency of the Charity.

Income

Income is recognised when the Charity has entitlement to the funds, any conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Donations, legacies and grants that are not performance related are recognised in the period where the Charity becomes entitled to the funds, receipt is probable, and the amount can be measured reliably. Income is deferred only when the Charity must fulfil conditions before becoming entitled to it or where the donor or funder has specified that the income is to be expended in a future accounting period.

Donations under gift aid together with the associated income tax recovery are recognised as income when the donation is received.

Performance related grants and income receivable in respect of the provision of services, including under service level agreements, is credited to income immediately to the extent that the Charity has obtained entitlement to that income by its performance against the service level agreement in the year under review.

Expenditure

Expenditure is recognised when a liability is incurred.

Costs of raising funds are those costs incurred in attracting voluntary income including the costs of advertising for funds and costs incurred in trading activities that raise funds.

Charitable activities include expenditure associated with the delivery of bereavement support, training & education and policy work and include both the direct costs and support costs relating to these activities.

Notes to the accounts

1. Accounting policies (continued)

Support costs are those costs which enable the generation of funds and which enable charitable activities to be carried out. These costs include governance costs, finance, human resources and information technology. Support costs are allocated in proportion to the staff costs of generating the funds and providing the charitable activities.

Governance costs are the costs associated with the governance arrangements of the Charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the Charity's activities.

Donated goods and services

Goods and services donated to the Charity have been included in the financial statements at the value of the gift to the Charity. The contribution of volunteers in volunteering hours is not included in the statement of financial activity as it is not possible to accurately calculate the value of those hours, given the various roles filled by volunteers and the number of volunteers in the organisation.

Intangible fixed assets

The costs of the Cruse customer relationship management ("CRM") software have been capitalised within intangible assets as they can be identified with a specific project anticipated to produce further benefits.

The CRM system was deployed in October 2022 and amortisation is provided to write off assets on a straight-line basis over its estimated useful economic life of five years.

Tangible fixed assets

All assets costing more than £500 are capitalised and are carried at cost. Depreciation is provided to write off assets on a straight-line basis over their estimated useful economic life at the following rates:

Office equipment	20%
Office furniture	10%
Freehold property	2%
Leasehold property	2%

Operating leases

Rentals under operating leases are charged to the Statement of Financial Activities on a straight-line basis over the lease term.

Fund accounting

The Charity's general funds consist of funds which the Charity may use for its purposes at its discretion.

Notes to the accounts

1. Accounting policies (continued)

The Charity's restricted funds are those where the donor has imposed restrictions on the use of the funds which are legally binding.

Designated funds are funds which the Board of Trustees have reserved for the provision of services in a specific region or for a specific project (e.g. the Bereaved People First strategy). As part of the Board of Trustees' review of the reserves policy in 2022 they decided that these designations were no longer necessary and the designated funds were transferred to the general fund.

Pensions

The Charity operates a defined contribution pension scheme. The pension cost charge represents contributions payable under the scheme by the Charity to the fund and are recognised in the Statement of Financial Activities in the period to which they relate. The Charity has no liability under the scheme other than the payment of the contributions.

Taxation

The charitable company is a registered Charity and has no liability to corporation tax on its charitable activities under the Corporation Tax Act 2010 (chapters 2 and 3 of part ii, section 466 onwards) or Section 256 of the Taxation for Chargeable Gains Act 1992, to the extent surpluses are applied to its charitable purposes.

Financial instruments

The Charity has financial assets and liabilities of a kind that qualify as basic financial instruments.

Basic financial instruments are initially recognised at transaction value, including transaction costs, and subsequently measured at amortised cost using the effective-interest method.

Financial assets and financial liabilities are recognised when the Charity becomes a party to the contractual provisions of the instrument.

Critical accounting judgements and key sources of estimation uncertainty

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amounts 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 if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

Notes to the accounts

1. Accounting policies (continued)

The Trustees do not consider there are any critical judgements or sources of estimation uncertainty requiring disclosure.

Going concern

The Board of Trustees believe that there are no material uncertainties that call into doubt the Charity's ability to continue as a going concern.

In forming this opinion, the Trustees have considered all appropriate budgets and forecasts. These have included high level business plans that reflect the current economic challenges both in generating income and cost base. The business plans reflect the implementation of changes which include the continued development of the Cruse delivery model to deliver efficiencies and decrease operating costs. These changes will ensure that Cruse has a cost base in line with income and that the Charity continues to operate within its reserves policy.

On the basis of the above the trustees have concluded that there are no material uncertainties that suggest that the Charity cannot continue as a going concern and therefore the financial statements continue to be prepared on the basis that the Charity is a going concern.

Notes to the accounts

2. Income

	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
Donations and legacies				
Donations	924,852	660,053	1,584,905	1,824,709
Legacies	198,047	-	198,047	357,902
Subscriptions	-	-	-	-
Total donations and legacies	1,122,899	660,053	1,782,952	2,182,611
Income from charitable activities				
Local authorities	468,501	37,090	505,591	589,125
Clinical commissioning groups and local health boards	1,779,486	156,552	1,936,038	1,790,603
Government grants and statutory funding	308,364	1,327,863	1,636,227	1,625,624
Other income to directly support charitable activities	471,214	175,782	646,996	653,848
Total income from charitable activities	3,027,565	1,697,287	4,724,852	4,659,200
Total income from fundraising activities	4,150,464	2,357,340	6,507,804	6,841,811
Income from trading activities				
Fundraising projects	12,288	-	12,288	11,549
Income from training and conferences	442,638	-	442,638	393,845
Sale of publications and literature	3,002	-	3,002	31,347
Total income from trading activities	457,928	-	457,928	436,741
Investment income				
Bank interest	3,077	-	3,077	-
Other income	7,148	-	7,148	120,088
Total income	4,618,617	2,357,340	6,975,957	7,398,640

Notes to the accounts

3. Expenditure

Charitable activity

	Salaries, NI and pensions £	Other direct costs £	Support costs £	2023 Total £	2022 Total £
Bereavement support services	4,721,679	1,673,370	922,868	7,317,917	6,681,209
Policy	95,202	118,628	18,608	232,438	236,615
	4,816,881	1,791,998	941,476	7,550,355	6,917,824

Support costs

	Finance, HR, IT £	CEO and governance £	2023 Total £	2022 Total £
Cost of raising funds	190,449	354	190,803	157,933
Charitable activities				
Bereavement support services	921,156	1,712	922,868	886,209
Policy	18,573	35	18,608	19,482
	1,130,178	2,101	1,132,279	1,063,624

Net expenditure

Net expenditure for the year is stated after charging:

	2023 £	2022 £
Auditor's fees (as auditors)	18,000	18,000
Depreciation and amortisation	46,749	62,442
Operating lease rentals		
Property	102,398	71,017
Office equipment and motor vehicles	492	7,689
Trustee expenses	1,045	368
	168,684	159,516

In the year ended 31 March 2023 four trustees (2022: four trustees) were paid travel expenses totalling £1,045 (2022: £368).

Notes to the accounts

4. Staff costs

	2023	2022
	£	£
Salaries and wages	5,433,188	4,709,519
National Insurance costs	512,117	385,282
Pensions costs	184,280	136,112
Redundancy costs	25,232	82,326
	<u>6,154,817</u>	<u>5,313,239</u>

The average head count of employees during the year was 229 (2022: 210).

The average full time equivalent number of staff by function is:

	2023	2022
	no.	no.
Central services	41	40
Helpline	14	10
Raising funds	21	17
Local bereavement support services	100	84
	<u>175</u>	<u>151</u>

The number of higher paid employees was

	2023	2022
	no.	no.
£60,001 - £70,000	1	1
£70,001 - £80,000	1	-
£80,001 - £90,000	-	1
£90,001 - £100,000	-	-
£100,001 - £110,000	1	-

Total key management personnel costs for the year were £449,869 (2022: £421,009). Details of key management personnel are set out on page 16. Key management personnel do not receive any benefits not available to all employees.

No director (or trustee) received any remuneration during the year (2022: £nil).

Notes to the accounts

5. Intangible assets

	Total 2023	Total 2022
	£	£
Cost		
As at 1 April 2022	240,730	240,730
Additions	66,273	-
As at 31 March 2023	<u>307,003</u>	<u>240,730</u>
Amortisation		
As at 1 April 2022	-	-
Charges for the year	24,073	-
As at 31 March 2023	<u>24,073</u>	<u>-</u>
Net book value		
As at 31 March 2022	<u>240,730</u>	<u>240,730</u>
As at 31 March 2023	<u>282,930</u>	<u>240,730</u>

The software intangible asset is the cost of developing a new CRM system. The system went live in October 2022. Accordingly, no amortisation was charged in the previous year. The cost of the system will be amortised across the life of the asset in accordance with accounting policies.

Notes to the accounts

6. Tangible assets

	Leasehold property	Freehold property	Office furniture	Office equipment	2023 Total	2022 Total
	£	£	£	£	£	£
Cost						
As at 1 April 2022	632,000	230,000	82,674	300,340	1,245,014	1,180,594
Additions	-	-	-	53,918	53,918	64,420
Disposals	-	-	-	-	-	-
As at 31 March 2023	632,000	230,000	82,674	354,258	1,298,932	1,245,014
Amortisation						
As at 1 April 2022	63,432	19,320	74,977	193,209	350,938	288,496
Charges for the year	2,064	8,280	1,455	34,950	46,749	62,442
Disposals	-	-	-	-	-	-
As at 31 March 2023	65,496	27,600	76,432	228,159	397,687	350,938
Net book value						
As at 31 March 2022	568,568	210,680	7,697	107,131	894,076	892,098
As at 31 March 2023	566,504	202,400	6,242	126,099	901,245	894,076

Leasehold and freehold properties are included at deemed cost. The carrying amount of leasehold and freehold, that would have been recognised under the historical cost model is £541,233 (2022: £549,393) for leasehold property and £160,304 (2022: £163,100) for freehold property.

A legal charge over the leasehold property has been given to Barclays Bank PLC as security for an overdraft facility of £160,000.

7. Debtors – due within one year

	2023 £	2022 £
Trade debtors	324,035	296,146
Other debtors	-	14
Prepayments	19,747	63,249
Accrued income	514,516	515,470
	858,298	874,879

Notes to the accounts

8. Creditors due within one year

	2023	2022
	£	£
Trade creditors	157,416	205,211
Other creditors	7,224	50,183
Taxation and social security	90,066	139,316
Accruals	142,816	175,911
Deferred income	274,837	470,311
	672,359	1,040,932

Movement in deferred income:

	2023	2022
	£	£
Deferred income at 1 April 2022	470,311	109,115
Deferred in the year	274,837	470,311
Released in the year	(470,311)	(109,115)
Deferred income at 31 March 2023	274,837	470,311

9. Reserves

	As at 1 April 2022	Income	Expenditure	Transfer between funds	As at 31 March 2023
	£	£	£	£	£
Unrestricted funds					
General fund	3,901,178	4,618,617	(6,390,435)	-	2,129,362
Revaluation reserve	69,555	-	-	-	69,555
Total unrestricted funds	3,970,733	4,618,617	(6,390,435)	-	2,198,917

Notes to the accounts

9. Reserves (continued)

	As at 1 April 2022	Income	Expenditure	Transfer between funds	As at 31 March 2023
	£	£	£	£	£
Total unrestricted funds	3,970,733	4,618,617	(6,390,435)	-	2,198,917
Restricted funds					
Cooperative Group – Connecting Communities	222,540	250,000	(287,657)	-	184,883
Institute of Cemetery & Crematorium Management (ICCM)	-	168,000	(168,000)	-	-
Awards for All	-	483,072	(483,072)	-	-
Armed Forces Covenant Fund – Together in Force	12,000	97,400	(102,138)	-	7,262
Supporting Men in Grief – Severn Trent	-	8,722	(8,722)	-	-
Home Office Ministry of Justice – Grief Inside	57,636	-	(51,473)	-	6,163
London and South East	44,390	84,028	(113,524)	-	14,894
Children & Young People	31,157	75,840	(74,630)	-	32,367
South West	5,000	59,923	(56,128)	-	8,795
Northern Ireland	116,590	304,069	(233,003)	-	187,656
Midlands	-	26,556	(25,556)	-	1,000
Norfolk	-	29,589	(27,384)	-	2,205
Digital	94,210	215,531	(309,741)	-	-
North East	-	50,654	(50,654)	-	-
Restricted to Local Branches	216,850	-	(30,061)	-	186,789
Recruitment	25,000	35,000	(60,000)	-	-
Wales	11,545	418,955	(418,955)	-	11,545
Training Courses	-	50,000	(50,000)	-	-
Total restricted funds	836,918	2,357,339	(2,550,698)	-	643,559
Total funds	4,807,652	6,975,957	(8,941,134)	-	2,842,475

Analysis of net assets by fund

	Unrestricted funds	Restricted funds	2023 Total funds	2022 Total funds
	£	£	£	£
Intangible fixed assets	282,930	-	282,930	240,730
Tangible fixed assets	851,245	50,000	901,245	894,076
Current assets	1,737,100	593,559	2,330,659	4,713,778
Current liabilities	(672,359)	-	(672,359)	(1,040,932)
	<u>2,198,916</u>	<u>643,559</u>	<u>2,842,475</u>	<u>4,807,652</u>

Notes to the accounts

10. Operating lease commitments

Operating Leases which expire:	Property		Office Equipment & Motor Vehicles	
	2023 £	2022 £	2023 £	2022 £
Within one year	70,175	38,910	492	2,121
Between two and five years	<u>43,694</u>	<u>30,031</u>	<u>316</u>	<u>316</u>
	<u>113,869</u>	<u>68,941</u>	<u>808</u>	<u>2,437</u>

Notes to the accounts

11. Statement of financial activities for the year ended 31 March 2022

	Unrestricted funds	Restricted funds	2022 Total funds
	£	£	£
Income			
Donations and legacies	1,470,008	712,603	2,182,611
Charitable activities	3,793,008	866,192	4,659,200
Trading activities	436,741	-	436,741
Investment income	-	-	-
Other income	120,088	-	120,088
Total income	5,819,845	1,578,795	7,398,640
Expenditure			
Raising funds	1,046,818	-	1,046,818
Charitable expenditure	5,459,520	1,458,304	6,917,824
Total expenditure	6,506,338	1,458,304	7,964,642
Net (expenditure)/income before transfers	(686,493)	120,491	(566,002)
Movement between funds	-	-	-
Net (expenditure)/income after transfers between funds	(686,493)	120,491	(566,002)
Reconciliation of funds:			
Total funds brought forward	4,657,227	716,427	5,373,654
Total funds carried forward	3,970,734	836,918	4,807,652

Notes to the accounts

12. Movement in reserves for the year ended 31 March 2022

	As at 1 April 2021	Income	Expenditure	Transfer between funds	As at 31 March 2022
	£	£	£	£	£
Unrestricted funds					
General fund	290,000	5,819,845	(6,506,338)	4,297,672	3,901,179
Revaluation reserve	69,555	-	-	-	69,555
Funds designated to branches/regions	3,547,672	-	-	(3,547,672)	-
Designated fund - Bereaved People First Strategy	750,000	-	-	(750,000)	-
Total unrestricted funds	4,657,227	5,819,845	(6,506,338)	-	3,970,734
Restricted funds					
The National Lottery Community Fund					-
Bereavement supporters	45,502	74,178	(119,680)	-	-
Northern Ireland - Somewhere for us	-	140,911	(74,321)	-	66,590
Northern Ireland - Expanding Access to Bereavement Care	-	49,592	(49,592)	-	-
Awards for All	-	148,342	(148,342)	-	-
Home Office					
Support to Victims of Terror	-	125,000	(125,000)	-	-
Ministry of Justice - Grief Inside	-	137,099	(79,463)	-	57,636
Armed Forces Covenant Fund - Together in Force	95,900	97,400	(181,300)	-	12,000
Cooperative Group - Connecting Communities	-	250,000	(27,460)	-	222,540
National Emergency Trust - COVID 19 Response	275,749	-	(275,749)	-	-
Swire Trust - Volunteer Manager	-	25,000	-	-	25,000
BBC Children in Need	37,586	42,617	(61,046)	-	19,157
Welsh Government - Bereavement Trauma Support	-	25,763	(14,218)	-	11,545
BUPA Foundation - Peer Support	-	5,000	(5,000)	-	-
Somerset Community Foundation - CPD Training	-	5,000	-	-	5,000
Janus Henderson Foundation - Remote Understanding Your Bereavement	-	56,711	(24,901)	-	31,810
NHS South West London	-	12,000	-	-	12,000
Hertfordshire Community Foundation - Volunteer Replenishment	-	9,706	(1,865)	-	7,841
The Fidelity UK Foundation	-	304,500	(210,290)	-	94,210
Moondance Foundation -					

Notes to the accounts

Virtual Support Service	-	61,686	(61,686)	-	-
Wales Council for Voluntary Action	-	8,290	(8,290)	-	-
Northern Ireland Freehold Property	50,000	-	-	-	50,000
Agnes Whitaker Foundation	4,739	-	-	-	4,739
Funds restricted to local branches	206,951	-	9,899	-	216,850
Total restricted funds	716,427	1,578,795	(1,458,304)	-	836,918
Total funds	5,373,654	7,398,640	(7,964,642)	-	4,807,652

Analysis of net assets by fund

	Unrestricted funds	Restricted funds	2022 Total funds	2021 Total funds
	£	£	£	£
Intangible fixed assets	240,730	-	240,730	-
Tangible fixed assets	844,076	50,000	894,076	892,098
Current assets	3,926,860	786,918	4,713,778	5,274,152
Current liabilities	(1,040,932)	-	(1,040,932)	(792,596)
	3,970,734	836,918	4,807,652	5,373,654

Legal and administrative details

Registered office	Unit 0.1 One Victoria Villas Richmond Surrey TW9 2GW
Company number	00638709
Charity number	208078
Trustees	Sir Anthony Hawkhead – Chair Maureen Bradley – Vice Chair Mary O’Hagan – Vice Chair Lei Wei – Honorary Treasurer Paul Butler Christine Challacombe Angela Gannon Gerard Jacques Mary Walsh (The full details of Trustees who served during the year are listed on page 15.)
Company secretary	
Auditors	Moore Kingston Smith LLP 6th floor 9 Appold Street London EC2A 2AP
Bankers	Barclays Bank Plc Leicester LE87 2BB
Solicitor	Russell-Cooke LLP 2 Putney Hill London SW15 6AB

Cruse Bereavement Support

England & Wales - Charity number 208078

Accounts

Annual Report and Accounts

for the year ended
31 March 2022



Company Number
00638709

Charity Number
208078

[cruse.org.uk](https://www.cruse.org.uk)

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Welcome from the Chair and Chief Executive

As we started the new financial year in April 2021 many of us hoped it would be a year where life returned to normal. Instead, the pandemic continued, a pandemic which has brought so much suffering not only to those who have lost loved ones to the virus, but to everyone coping with ongoing isolation and grief in uncertain times. It also meant big changes to the way we work.

The pace of change continued through 2021 and into 2022 and the challenges we've faced as a charity continued. We had to keep constantly adapting in response to changing restrictions, including new variants of the virus. Other changes came from our own plans and ambitions, including re-launching our brand and restructuring our services and finance systems to fulfil our strategic aims. We face a constant balancing act between demand, ambition and resources.

In the face of all this change we are hugely proud that Cruse continued to rise to the challenge. We've supported more people than ever before, and many individuals and funders have continued to see the vital importance of our work. We introduced new projects, reached out to new communities, and changed the way we communicate to become more inclusive and reach a wider audience.

We have to acknowledge that it has been difficult at times. Change is not easy, and although our staff and volunteers are resilient, they are tired. Money is tighter this year, and as the country faces a huge cost of living crisis we cannot be certain of our future support as so many in England, Wales and Northern Ireland are struggling to make ends meet.

But in many ways we are stronger than ever. We know we can change and adapt quickly when needed. We have more faith than ever in our amazing volunteers, staff and supporters who work so tirelessly to support those who are grieving. Thank you so much to them all. Together we continue striving to improve and help even more bereaved people, in a way that works for them.

We'd also like to take this opportunity to pay tribute to our Royal Patron, Her Majesty the Queen. The Queen was our patron for 38 years, and we really appreciated her interest in our work and support for our cause. So many people across the world were deeply affected by her death, in many different ways, and our thoughts are with His Majesty the King and all the late Queen's family. We're glad we were able to play our part to help those who found it a difficult time.

Sir Anthony Hawkhead
Chair

Steven Wibberley
Chief Executive



About Cruse Bereavement Support

Cruse's purpose is to make sure that everyone grieving gets the support they need, when they need it.

We've been here for grieving people for more than 60 years, providing support, information, and advice. We have a specially trained dedicated team of over 4,000 volunteers.

We offer support through our website, national helpline and live chat. We help people in person, over the telephone, or via zoom, and both individually and in groups. We want to make sure everyone grieving gets the help they need in a way that works for them.

We support adults and children, and are working to provide accessible support to all sections of society. We provide expert training to organisations, and to anyone committed to improving the support or services they provide to bereaved people.

Grieving people need a voice and that's why we're campaigning to make sure they're heard. We'll do whatever it takes to make changes, from campaigning for better business standards to improving bereavement laws. We're determined to change how grieving people are treated.

Grief can be lonely and overwhelming, but we're here to help. We want to live in a world where everyone grieving is supported, respected and understood. We're here to educate, equip and empower society to show grieving people the respect and kindness they deserve.

Our vision, mission and values

Our vision

Our vision is that we live in a world where everyone grieving is supported, respected and understood.

Our mission

Our mission is that we support people through one of the most painful times in life – with bereavement support, information and campaigning.

Our values

Values are crucial to the culture of any organisation. Our values underpin everything we do. Whether we're talking to a client or to a member of our own team, we always strive to be kind, inclusive, ambitious and genuine.

We are kind

Kindness underpins how we communicate and treat each other. Much like with grief, we have no idea what another person's journey is or what they are dealing with, so we approach and respond with kindness.

We are inclusive

Grief does not discriminate and neither do we. Everyone's experience of a bereavement is different, and we honour everyone's differences.

We are ambitious

We encourage and stretch each other. We are a highly motivated, passionate, professional and determined team. The more we succeed in our ambitions, the more we move towards our vision.

We are genuine

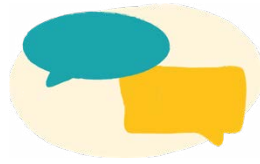
We are honest, open to real conversations, tackling difficult subjects. We respect the courage it takes to be vulnerable when seeking support and speaking up. We learn from mistakes and we feel safe to be challenged. We bring our whole selves to our roles.



Our impact in 2021/22



We gave one to one support to 25,586 people



We supported 2,983 people in groups



We gave assessments or brief support to 8,018 people



We helped 1,718 children and young people



Our helpline answered 34,857 calls and 6,749 emails



We held 35,687 supportive online chats



We gave information to 52,365 people



1,329,900 people visited our website and people viewed 4,282,000 pages



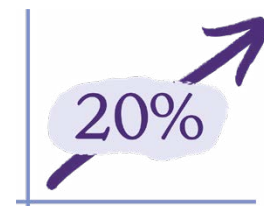
61,000 people visited our Hope Again website for young people



Our total reach on social media was 14,087,509



We trained 885 new volunteers and 101 new supervisors



Total support by a volunteer or staff member went up 20%

Recent research

After Cruse support 87% of clients had a decreased score on the CORE-10 scale for psychological distress

36% of clients dropped more than 10 points on the CORE-10 scale

98.2% of clients rated their experience with Cruse as excellent, very good or good

Download the full report at cruse.org.uk/outcomes

STRATEGIC REPORT

Our progress against our strategy

Cruse is working towards a five-year strategy for 2019–24 entitled Bereaved People First.

The five pillars of the strategy are:

- 1. Support more bereaved people – in a way that works for them**
- 2. Build one Cruse**
- 3. Increase our profile, reach and influence**
- 4. Develop our people**
- 5. Build a high performing Cruse with increased funding**

Our progress in the last year against each pillar of the strategy is set out below.

1. Support more bereaved people – in a way that works for them

Our strategic aim to support more bereaved people aims to move to a common pathway across Cruse to ensure equality of access. We want to offer a range of high-quality services to bereaved people depending on their need and choices, which may include:

- One to one, group, peer, email and telephone support
- Support for children and young people
- Local or online welcome sessions
- Website, social media and digital information and self-help tools.

We also aim to ensure our services are planned, structured and evaluated and ensure our services meet the needs of people from diverse and marginalised communities.

Throughout the past year we have increased the number of people we've supported directly (up by 13%) but we've seen an even bigger increase in demand for our services – more people need us than ever before. For example between the third quarter of 2020/21 and 2021/22 we saw a 23% increase in clients supported but a 58% increase in clients waiting. During the same period the number of callers to our national helpline increased by 36%.

To address the demand we've continued diversifying and expanding our services. As pandemic restrictions were lifted, we've looked carefully at each service and strategically considered our re-introduction of services where volunteers and clients meet in person. We have developed and refined our assessment processes using the evidence base to ensure that those who would benefit from face-to-face services can receive them. Others will continue to be offered support over the telephone or online.

We've continued to pilot remote 'Understanding Your Bereavement' sessions, with 264 clients supported this way in 2021/22 over three sessions a week, and we are now expanding the number of sessions. The sessions include a presentation introducing grief and some suggestions of how people can support themselves, plus a chance to speak to peers with a Cruse volunteer present. This is followed by information on how to access further Cruse support. The majority of those attending chose not to take up further support, showing the value of the sessions. We hope the roll out will help to reduce waiting lists for our services.

Both improved assessment processes and our UYB sessions form part of our standardised Client pathway, which starts with initial contact and ends with feedback and evaluation of the client's experience. We continue to work to ensure bereaved people wherever they live can have a consistent journey and service from Cruse.

We are supporting more people than ever before through our website, which has seen a 75% growth in users over two years, and was redesigned and relaunched in September 2021. We have included a triage tool for users to go through a self-assessment and receive tailored advice. Now that we have a year of data on how people use the tool we are beginning a process of evaluating and potentially redesigning it to be useful to even more people.

Our total social media reach has also increased to over 14 million. A team of volunteers help to reply to those who post responses to our posts, which makes it a growing part of our portfolio of support.

Cruse runs a number of specialist funded projects which provide help to different groups of people. These include:

- Specialist projects supporting Children and Young People, Nationally, in Wales and in Northern Ireland (funded by Children in Need, and the National Lottery Community Fund, the Aneurin Bevan University Health Board and the Openwork Foundation)
- Prisons projects in England and Northern Ireland (funded by the Ministry of Justice and Northern Ireland Prison Service)
- Development of virtual/remote Understanding Your Bereavement (welcome sessions) (funded by the Janus Henderson Foundation)
- Support for victims of terrorism (funded by the Home Office)
- Support for veterans and the military family (funded by the Armed Forces Covenant Fund)
- Projects offering support for people who have been bereaved suddenly or traumatically, in Wales and Northern Ireland (Funded by Welsh Government and the Community Foundation and the Northern Ireland Department of Health)
- Connecting Communities – inspiring and supporting communities to support bereaved members (funded by the Co-op).

In the last year we have helped:

Headline Statistics	2020/21	2021/22	% change
People supported individual in person support	n/a	1,917	n/a
Assessments/Brief support	7,528	8,018	7%
People supported in groups	1,914	2,983	56%
Children and young people supported	2,992	1,718	-43%
National helpline phone calls	30,861	34,857	13%
National helpline email support	3,904	6,749	73%
Ongoing telephone/zoom support	24,535	23,669	-4%
Cruse Chat	24,709	35,686	44%
Total Support by a Cruse volunteer / Staff member	96,443	115,597	20%
People given information	51,646	52,365	1%
People visiting the website (www.cruse.org.uk)	971,970	1,329,900	37%
Website page views	3,656,500	4,282,000	17%
Visitors to Hope Again (www.hopeagain.org.uk)	74,343	61,000	-18%
Total Social Media reach	13,267,831	14,087,509	6%



2. Build one Cruse

Our strategic aim to build one Cruse aims to:

- Ensure consistent service delivery to a high standard
- Re-structure the local management and governance of Cruse whilst maintaining local service delivery points
- Centralise finance across Cruse and move to a single operating budget
- Re-structure the staff team across Cruse.

Our board agreed to a temporary pause in our plans during the initial stages of the pandemic as we adapted our way of working. Implementation of our new network model carried on in earnest 2021/22.

We have now completed the transition to a Hub structure. A collective consultation was held with staff whose roles were affected in May 2021. New roles were filled over July and August and the new Hubs launched in September 2021.

Full central management of finance began in April 2021 and we moved to a single operating budget. This is a significant step towards developing 'one Cruse' and also improved governance for monitoring and reporting on Cruse's financial status across the year.

Within the new Hubs, all personnel are now managed by paid staff, to ensure consistency and accountability. We're now:

- Continuing to develop our team of Hub Managers and their staff teams
- Focusing on staff workload, and facilitating cooperation between Hubs and Branches to share best practice and reduce waiting lists
- Supporting our Service Delivery Committees and Hub chairs
- Improving our budget setting and reporting procedures.

3. Increase our profile, reach and influence

Our strategic aim to increase our profile, reach and influence includes targets to:

- Review our brand and redevelop and relaunch our website to increase recognition and influence of Cruse, and support all bereaved people
- Continue to advocate for bereaved people including influencing through public policy and media work.
- Continue working to improve the way bereaved people are treated as employees and customers
- Be recognised as the leading voice in bereavement support
- Campaign for better awareness of the needs of bereaved people, including challenging stigma and encouraging people to talk more openly about death, dying and bereavement.

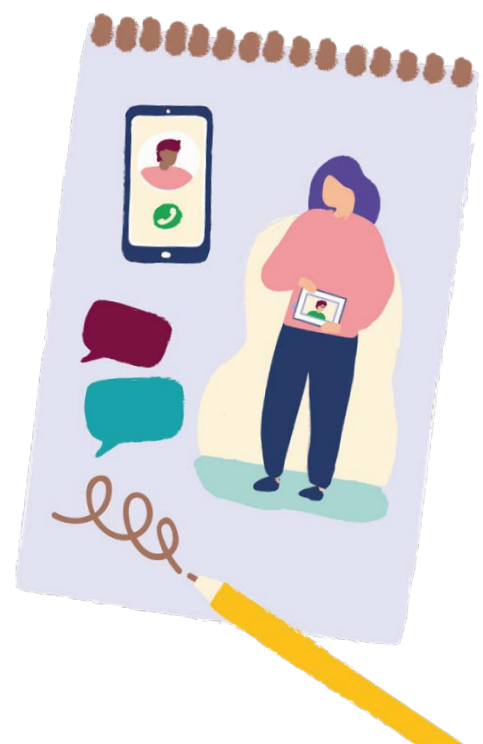
In September 2021, after an in-depth period of research and consultation, we changed our name to Cruse Bereavement Support, and updated our brand to be more relevant and accessible to everyone living with grief. Our updated vision, mission and values reflect this.

Changing brand is about much more than just a new name and logo, it's about updating everything about how we connect and communicate with those who need us. For us it's also about bringing new focus to Equality, Diversity and Inclusion, making sure our brand reflects that, and is more inclusive.

As part of our work we refreshed and updated our website, reviewing and updating hundreds of pages of information.

We continued to develop our Press and PR work, building on relationships developed during the pandemic. When our Royal Patron Her Majesty The Queen died in September 2022 we reached 33.2 million people through our press work and attained over 250 pieces of coverage. We received 55 inbound queries from national, regional and consumer newspapers, TV channels and radio shows.

In January 2022 we re-launched our academic journal as *Bereavement: Journal of grief and responses to death*. The journal is now online and open-access. It provides a space for critical and informed research, discussion and debate on grief and bereavement. It supports the ever-growing community of researchers, practitioners, policymakers, volunteers and people with lived experience involved in improving understanding of grief and bereavement and enhancing the quality of support provided to bereaved people.



Our work advocating for bereaved people has included the following.

- At the start of National Grief Awareness Week in November 2021 we announced a new partnership with the Royal College of GPs to strengthen bereavement support and understanding of grief for people across the UK. We are working together to let people know they can talk to their GP, and to help those GPs know what's available to help those who are grieving.
- In March we rallied our supporters to respond to the consultation on the Covid inquiry draft terms of reference, and were pleased and relieved when these were expanded to include the mental health and wellbeing of the UK population – including access to bereavement support during the pandemic.
- Cruse was part of the steering group for the UK Commission on Bereavement, submitted a detailed response to the consultation, and is supporting the recommendations of the report published in October 2022.
- Cruse is represented at, or a member of, a range of national bodies concerning bereavement and related issues. These include the Childhood Bereavement Network, a number of All Party Parliamentary Groups and Cross Party groups and forums in Wales and Northern Ireland.

Cruse's external training team works across financial service providers, public sector councils and unions. Our training raises the awareness of bereavement and how to deal with this in a variety of settings, and improves the direct support to bereaved people provided by those organisations.

In the year to March 2022, Cruse provided bereavement training to 152 separate organisations (2021: 188), through 550 webinars. This meant 5,700 delegates (2021: 6,820) received information and training about bereavement awareness and support.

4. Develop our people

Our strategic aim to develop our people includes targets to:

- Invest in a national volunteer recruitment programme
- Increase the diversity of volunteers and staff and the range of volunteering roles available
- Develop ways to value and retain volunteers
- Develop a learning and development strategy for staff and volunteers.

Cruse's services were delivered by 4,520 volunteers working across England, Wales and Northern Ireland (4,560 in 2020/21), working alongside 210 staff. 885 new volunteers were trained during the year (1088 in 2020/21). Additionally, 101 new supervisors were trained (128 in 2020/21).

During the past year we have worked on volunteer recruitment, holding a number of virtual open days to increase recruitment and retention of helpline volunteers, establishing a team of Volunteer Training Coordinators across the network, and trying out new methods of attracting qualified supervisors using our social media channels and website.

We have recently appointed a Volunteer Experience Lead to continue this work on supporting and developing our volunteers.

We carried out a comprehensive communications and culture audit with our volunteers and staff. We began with a survey for staff and volunteers which had a high completion rate (1,291 people filled in the survey: 161 staff and 1,130 volunteers). We followed up with a series of focus groups with an independent facilitator. The audit revealed a high level of engagement and pride in our work in both staff and volunteers. It also highlighted and enabled us to explore some of our challenges around workload, processes and communication.

We're now working to implement the findings of the audit, including revising our regular communications to volunteers and staff, and publishing our ongoing actions and plans on our intranet – both those resulting from the audit and those covering our work in general.

We strengthened our HR team and started an ongoing review of all policies and procedures to ensure that we are legally compliant and following best practice.

In 2021 we commissioned an audit of our Equality Diversity and Inclusion (EDI) practice from the consultancy Diverse Matters. We're now working to implement the recommendations of the report.

5. Build a high performing Cruse with increased funding

Our strategic aim to build a high performing Cruse aims to:

- Develop, implement and monitor a fundraising strategy to grow our voluntary income and continue to work with commissioners to secure statutory funding for local services
- Continue to grow our training and consultancy activity, to both generate income and bring about change in the way bereaved people are treated
- Build the capacity and capability of the central team to ensure we have a structure that meets the needs of the organisation
- Ensure that processes, administration and procedures are kept clear, uncomplicated and effective
- Develop and implement data collection and analysis to ensure we are reaching all communities we serve and invest in digital tools, skills and equipment.

Our fundraising strategy was implemented in 2019. As reported in more detail under the Financial Review below, our income decreased this year from £8,743k to £7,399k. This is mainly due to the uplift the previous year from grants during the pandemic. Income from statutory sources continues to grow and income from training and consultancy is steady. Individual donations have been affected by the difficulty of holding live events during Covid and this income stream will continue to be a target, but also a challenge as the cost of living increases sharply.

We've been working on our policies and processes and have a plan and timetable in place for revising key policies and procedures according to priority, including safeguarding, confidentiality and client and volunteer feedback.

We've also been working on our Customer Relationship Management system (CRM) which is replacing our current Cruse Information System. We're developing a system which will manage all our client and volunteer data safely and securely, be easy and intuitive for volunteers and staff to use, help us standardise, automate and improve key processes, and produce accurate reports and data at every level of activity.

Following a discovery phase during 2020/21 we are now well into build and testing, and the training and implementation in the pilot Hub went live in October 2022.

Future strategy

During the Summer of 2022 we carried out a mid-strategy review to answer some key questions:

- What's changed since we launched?
- What's worked well and what hasn't?
- What have we learnt from the pandemic?
- Are we going in the right direction?

The findings of this review are helping us refine the implementation of our strategy as we move into the final years of the original Bereaved People First strategy.

The review was especially important as we address the challenges presented by the current uncertain economic environment. Although our income for the year to March 2023 is expected to be slightly higher than in the year to March 2022, it is unlikely to match our initial budget for the year, with individual and community giving lower than expected. We expect this trend to continue in the medium-term.

However, we are also actively managing our cost base and, despite the pressure on income we expect our deficit to be in line with our budget for the year.

However, the mid-strategy review emphasised the need to accelerate the programme to drive efficiencies across Cruse. To deliver this we will need to invest in our IT infrastructure including the full launch of our new CRM system in early 2023.

Our ways of working changed during the Covid pandemic. With both client support and training for our volunteers being delivered virtually, we have the opportunity to further address our cost base, particularly around premises and travel costs.

Our impact

Bereavement can be devastating. Cruse's work reduces the negative effects on people's lives. These effects include decreases in mental, emotional and physical well-being, and if left unaddressed can often lead to significant health issues.

Cruse's support enables people to manage and understand their grief and continue living their lives. Bereavement support can decrease the demands on primary health care services and social care providers, particularly for older and vulnerable clients, and those with higher care needs.

Many bereaved people also suffer from loneliness and isolation. Cruse's support also helps reduce social isolation, by helping people to engage with their social circles and the wider community.

During the last year Cruse has continued to engage with more people in a variety of ways, as reported under Pillar 1 of our strategy above, to make sure that bereaved people get the support they need when they need it. This means that we are able to provide support and get information to people when they need it, often soon after a bereavement. This can lessen the detrimental impacts of grief and decreases the likelihood of complicated grief emerging some time later.

We carried out research with the University of Birmingham before and during the lockdown period and the findings are shortly to be published in a report "*Outcomes for bereaved people: Comparing in-person and telephone bereavement support*".

Key findings:

- Ongoing bereavement support by Cruse Bereavement Support resulted in a significant reduction in distress for grieving clients measured using the CORE-10 questionnaire.
- Support provided in-person and over the telephone gave very similar results. In both cases around three quarters of clients reported a decreased score after support and over a third of clients in total reported a drop of over 10 points on the CORE-10 scale.
- Satisfaction with the service remains consistently high – the vast majority of the 233 clients (98.2%) who completed our satisfaction questionnaire rated their experience of contact with Cruse as excellent, very good or good.

During 2023 we will be rolling out more focused evaluation using the Adult Attitudes to Grief scale (AAG) to further measure the impact of our support. The AAG is a verified and researched method of working with bereaved people and measuring impact and is primarily a therapeutic tool. This will better enable us to understand the effect of bereavement support on clients in the short and medium term. It will provide some useful insight and raise further questions about how we can support bereaved people in the future.

The training Cruse provides also has a positive impact upon organisations, their employees and their customers. Our evaluations show that attendees feel more confident after training, intend to share their knowledge, and would recommend our training to others.

Cruse works hard to provide a voice for bereaved people. We supported the report *Bereavement is everyone's business* from the UK Commission on Bereavement, published in October 2022 following a wide consultation in 2021/22. Cruse was part of the steering group for the commission, took part in the consultation, and is supporting the recommendations of the report.

Cruse has been instrumental in calling for better treatment of bereaved customers and more help for people struggling with the administrative burden after someone dies. We'll be building on the recommendations of the Commission and our previous Bereaved Customers First campaign over the next year.



FINANCIAL REVIEW

Gross income for the year was £7,399k (2021: £8,743k). The main reason for the reduction in income was the receipt of grants to support activities during and immediately after the Covid pandemic. These funds were recognised as income on receipt, in line with our accounting policies, but the funds are being used to deliver services across the years ended 31 March 2022 and 31 March 2023.

Income from local authorities, clinical commissioning groups and local health boards continues to grow, despite cost pressures on local authorities and the National Health Service. Income grew by 9% to £2,380k in the year to 31 March 2022 (2021: £2,176k). This income ensures that we can provide local support across many regions of England, Wales and Northern Ireland.

Donations of £2,183k (2021: £2,151k) includes income from individuals, including gift aid, and from trusts and foundations. Like many charities, our donated income has been affected by the Covid pandemic. In particular the pandemic made it much more difficult to stage fundraising events and activities and donations have fallen slightly. However we have benefited from three generous legacies which means total donated income is slightly higher than last year.

Income from trading activities, including the provision of training and consultancy, of £437k is broadly the same as 2021 (£458k).

Other income in the year included £54k income from Cruse's reversionary interest in a property owned by Cruse Bereavement Care Scotland and £43k compensation on the early termination of a property lease.

Our delivery costs increased to £7964k from £6,643k in the year to March 2021. The increase was mainly in our direct charitable activity of delivering bereavement support (2022: £6,918k; 2021: £5,711k). This increase was planned and supported by the additional grant income received in the year to March 2021. The increased expenditure included developing and launching our hub programme which will streamline service delivery and has centralised finances and improved our governance and accountability. Our additional funding also allowed us to update our websites and develop and launch our new brand.

As part of our commitment to streamline our service delivery, we invested £241k in a new CRM system which was launched in October 2022.

We budgeted for a deficit of £911k in the year which reflected both the expected fall in income and the need to spend the grant funding received in the previous year. The reported deficit of £566k (2021: surplus of £2,100k) was better than the budgeted deficit; this was largely due to reduced costs particularly in training and travel costs as, due to the Covid pandemic, we did not return to in person bereavement support or training during the financial year.

Reserves policy

The Board of Trustees reviews reserves annually to ensure that there are sufficient funds to maintain the Charity's financial stability and ongoing development.

In 2022 the Board updated its reserves policy to reflect the Bereaved People First strategy and the "One Cruse" approach. They agreed that designating funds to individual branches was no longer necessary as it no longer reflects how the Charity is managed on a day to day basis. Therefore, previously designated funds have been transferred to the general fund. They also agreed that considering free unrestricted reserves (as defined below) is a better measure of available reserves.

The Trustees' updated reserves policy is to aim to hold free unrestricted reserves of three to six months' expenditure. Free reserves exclude assets that cannot be easily converted to cash, including intangible and tangible assets.

At 31 March 2022 the Charity had free unrestricted reserves of £2,886k (2021: £3,765k) which represents approximately 5.3 months' (2021: 10.1 months') prior year unrestricted expenditure.

In addition, the Charity holds £837k (£716k) of restricted reserves which are itemised in note 10.

The Board of Trustees believe that there are no material uncertainties that call into doubt the Charity's ability to continue as a going concern.

In forming this opinion, the Trustees have considered all appropriate budgets and forecasts. These have included high level business plans that reflect the current economic challenges both in generating income and increased cost base. The business plans reflect the implementation of changes coming from the mid-strategy review which include the continued development of the Cruse delivery model to deliver efficiencies and further investment in IT infrastructure. These changes will ensure that Cruse has a cost base in line with income and that the Charity continues to operate within its reserves policy.

Therefore, the accounts have been prepared on the basis that the Charity is a going concern.



STRUCTURE, GOVERNANCE AND MANAGEMENT

Legal structure

Cruse Bereavement Support ("Cruse") was incorporated on 5 October 1959 as Cruse Clubs Ltd and registered with the Charity Commission during 1962. Cruse Bereavement Support is a company limited by guarantee. In the event of the company being wound up the members have undertaken to contribute a sum not exceeding £1.

As part of the brand review in 2021 the decision was made to change the name of the Charity from Cruse Bereavement Care to Cruse Bereavement Support and this was completed on 23 December 2021. This new name better reflects Cruse's services and makes Cruse more relevant, accessible and inclusive and helps us reach more people who are grieving.

Cruse is governed by Articles of Association adopted 3 December 2016 as amended 23 December 2021.

Charitable objects

Cruse's charitable objects, which are set out in the Articles of Association are:

- the relief of persons who are in conditions of poverty, sickness or distress arising from bereavement or from anticipation of bereavement
- the protection and preservation of public health particularly through the prevention of sickness which may arise from bereavement or from the anticipation of bereavement.

Cruse does this through a nationwide network of trained bereavement volunteers, the Cruse websites, a national free helpline and through online and social media channels.

Cruse also raises awareness of the needs of bereaved people by:

- editing and publishing an online free journal, *Bereavement*, for those who work with bereaved people
- working with other voluntary organisations and with Government Departments to improve legislation and practice in areas which impact the wellbeing of bereaved people
- providing external training in bereavement support to a wide variety of organisations and individuals.

In planning these activities, the Board has regard to the Charity Commission's guidance on public benefit. In particular, Cruse makes its services available free of charge to bereaved people from all parts of the community, regardless of age, disability, race, religion, gender re-assignment, marriage and civil partnership, pregnancy and maternity, sex or the circumstances in which they have suffered bereavement.

Governance

Cruse is governed by a Board of Trustees who are also Directors of the company. All Trustees undergo a detailed induction programme on being a Trustee of Cruse and are given the opportunity to attend additional external training in charity governance.

New Trustees can be appointed to the Board by resolution of the Board. However, they must be elected to the Board at the next Annual General Meeting for a term not exceeding three years after which they must be re-elected. No Board member is eligible for election to the Board on more than two occasions. The Articles of Association provide for a minimum of eight and up to a maximum of 25 Trustees.

The Board decides Cruse's strategic priorities and monitors its performance. It has two sub-committees:

Audit and Finance Committee.

Oversees finance, audit and risk, including review of budgeting, financial and management reporting, systems and controls, annual audit and risk management.

Members: Michael Whitehouse (Chair until 10 November 2021), Lei Wei (Chair from 11 November 2021), Paul Butler, Nilufar Anwar, Colin Robertson. Members met four times in the year to March 2022.

Colin Robertson, who is not a Trustee, serves as an independent member of the Audit and Finance Committee.

People and Culture Committee.

Oversees the appropriateness and effectiveness of the Human Resources/people plans that support Cruse's strategic purpose. The Committee also ensures that the remuneration, culture and people policies and practices are designed to support Cruse's strategy and promote long-term sustainable success.

Members: Letizia Perna (Chair until 1 November 2021), Gerard Jacques (Chair from 2 November 2021), Helen Causley (until 1 December 2021), Christine Challacombe. Members met four times in the year to March 2022.

Cruse also has a National Council which is the formally national recognised consultative body of volunteers. It consists of members elected by the volunteers from Wales, Northern Ireland, Regions across England and the National Helpline. Meetings of Council also include members from the Board of Trustees and are attended by senior executives of Cruse. The Board of Trustees is the legal decision-making body and its work is informed by the views of Council. Council appoints two of its members to sit on the Board of Trustees.

Council members along with the Board of Trustees are the Company members of Cruse and have a vote in the election of Board members and on resolutions put to Annual General Meetings and/or Extraordinary General Meetings.

Day to day decision making is made by the Chief Executive and the Senior Leadership Team.

[The Trustee Directors in post during the year and up to the date of signing of this report were:](#)

Sir Anthony Hawkhead (Chair)

Maureen Bradley (Vice Chair, Council member)

Letizia Perna (Vice Chair) – resigned 11 April 2022

Michael Whitehouse OBE (Honorary Treasurer) – retired 1 December 2021

Lei Wei (Honorary Treasurer from 10 March 2022)

Mary O'Hagan (Vice Chair from 9 June 2022)

Paul Butler

Nilufar Anwar – resigned 7 September 2022

Helen Causley – retired 1 December 2021

Christine Challacombe (Council member)

Angela Gannon (Council member)

Gerard Jacques

Andrew McWilliams

Poppy Mardall – retired 1 December 2021

Mary Walsh – appointed 10 March 2022

The Board met four times during the year with average attendance of 85% (2021: 80%). All Trustees give their time freely and no Trustee remuneration was paid in the year. The Trustees claimed £368 of expenses (2021: £nil) in connection with Cruse's business.

Alex Fowles has served as Company Secretary since 25 January 2022. Hardeep Singh served as Company Secretary from 1 December 2020 until 21 December 2021.

As part of Cruse's continual review of governance, the Trustees agreed that Board minutes and records of Council meetings should be published on the Cruse intranet for greater transparency. The Board is committed to ensuring that it observes the Charity Governance Code and has started a full governance review which will conclude and report in early 2023.

The Chief Executive and his colleagues on the Senior Leadership Team comprise the key management personnel in charge of directing and controlling Cruse on a day-to-day basis.

[The Senior Leadership Team comprised:](#)

Steven Wibberley – Chief Executive

Lucy Hastings – Director of Services

Andy Langford – Clinical Director

Charlene Vallory – Director of Fundraising & Income Generation

Fiona Brydon – Director of Communications & Digital

Hardeep Singh – Director of Finance & Corporate Services (resigned 21 December 2021)

Alex Fowles – Interim Director of Finance & Corporate Services (appointed 4 January 2022, resigned 24 November 2022)

Rachel McIlroy – Director of Finance & Corporate Services (appointed 24 November 2022)

Senior Leadership Team pay is reviewed annually by the People and Culture Committee. Their remuneration, and the remuneration of all staff, is benchmarked with charities of a similar size and Cruse aims to pay at least median salary for the sector less 5%. This is to ensure that the remuneration set is fair and consistent with that generally paid for similar roles.

Fundraising

Cruse is registered with the Fundraising Regulator and is compliant with the standards set out by the Regulator in its Code of Fundraising Practice. All fundraising activities are organised directly by staff and volunteers of the Charity. We do not engage third party professional fundraisers to raise funds on our behalf. We are mindful during our fundraising activities not to be unreasonably persistent or to apply undue pressure on anyone, or to intrude on anyone's privacy. We didn't undertake any telephone or doorstep fundraising in the year. We don't buy or sell mailing lists. There were no complaints related to fundraising during the year to 31 March 2022 (2021: none).

Equality, diversity and inclusion

It is the aim of Cruse Bereavement Support to recognise and encourage the valuable and enriching contribution that people from all backgrounds and experiences bring to the organisation. We believe that all individuals working or volunteering for Cruse or coming to Cruse for a service should be treated without prejudice or discrimination. We recognise that currently our volunteer and staff groups do not reflect the communities that we serve and addressing this is a priority.

In 2021 we commissioned an audit of our Equality Diversity and Inclusion (EDI) practice from the consultancy Diverse Matters. They produced a detailed report on areas of strength and weakness. Following this, the Board agreed the following priority areas:

1. Conduct a policy review, introducing new policies and systems where appropriate.
2. Create a continuous EDI learning and development cycle, enhancing knowledge, skills and awareness across the organisation.
3. Build an inclusive culture at Cruse, ensuring there is a shared understanding of what EDI means and how it reflects the organisation's values.
4. Strengthen current governance and leadership structures for embedding EDI and improving communications.
5. Enhance data collation and monitoring processes to measure EDI performance.

Since the review, all HR policies that underwent review also underwent an EDI audit and have been updated to reflect best EDI practice. A series of short films promoting EDI in practice were commissioned and will be released publicly and for our staff and volunteers in November 2022. The EDI policy has been drafted and is expected to be agreed by December 2022.

Risk management

The Trustees recognise that the effective management of risks is central to Cruse's ability to achieve its objectives, and aims to anticipate and, where possible, manage risks rather than dealing with their unforeseen consequences.

The key risk review and reporting mechanisms are:

Risk register. This is the primary mechanism for considering long-term risks. It identifies all known long-term risks, ranks them according to likelihood and impact and assigns them for management to an individual member of the Senior Leadership Team. The register has been fully reviewed and re-drafted during 2022. It is reviewed regularly by the Senior Leadership Team, quarterly by the Audit and Finance Committee and at least annually by the Board.

Key Performance Indicators (KPIs). Strategic objectives are identified annually, and appropriate KPIs agreed with the Board. These are the tools by which Cruse measures its performance against risks. They are reviewed quarterly by the Senior Leadership Team and then reported to the Board.

Management accounts and budgets. These identify and measure financial performance against financial objectives and the risks of not achieving them. Management accounts are prepared monthly and reviewed by both the Audit and Finance Committee and Board every quarter. Reforecasts are prepared when needed to provide clarity on significant variations against budget or plans. Budgets are produced annually, reviewed by the Audit and Finance Committee and approved by the Board.

The last formal full review of the risk register by the Trustee Directors was in November 2022. The Trustees noted that the core risk was in the delivery of the Bereaved People First strategy by streamlining delivery and creating a "One Cruse" approach and that there were four significant areas of specific risk as summarised below.

Area of risk	Mitigations
<p>We do not have the income to fund the services we want to provide.</p> <p>This includes the impact of cost of living and other economic pressures, competition for funding, and lack of engagement amongst our volunteers and supporters.</p>	<p>The fundraising strategy was updated in 2022 including:</p> <p>Strong engagement with local branch networks with a focus on securing funds from external sources (e.g. local corporates and foundations).</p> <p>Relaunch of the Learning and Giving programme (October 2022).</p> <p>Updated website to improve fundraising pages and increase awareness that we are a charity and need donations.</p>
<p>We do not provide the support needed by our staff and volunteers.</p> <p>This includes the impact of a reduction in volunteer hours, the impact of being unable to recruit or retain volunteers and staff.</p>	<p>Volunteers: regular supportive contact, including inactive volunteers to encourage re-engagement.</p> <p>Staff: full review of salaries, including sector benchmarking, review of benefits and wellbeing provision.</p>
<p>We do not provide timely support to bereaved people.</p> <p>This includes delays (e.g. long waiting lists) leading to safeguarding, contractual or reputational issues.</p>	<p>Ongoing review of waiting lists and prioritisation; greater use of our Understanding Your Bereavement (UYB) sessions, including developing an online offering.</p> <p>Implemented updated policies and procedures for complaints, concerns and safeguarding issues, with additional training planned in the next year.</p>
<p>We do not have the infrastructure to support our activities.</p> <p>This includes IT and telecoms systems and the internal policies/procedures that support are unfit for purpose.</p>	<p>Review of back up processes in 2022; implementation of multifactor authentication completed in 2022 to enhance data security; plan to move to 100% cloud-based services in 2023 improving remote access; wider digital plan being developed, including appointment of internal IT manager; telecoms being migrated to new VOIP platform; Cyber insurance reviewed and up to date.</p>



STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also Directors of Cruse Bereavement Support for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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 charitable company and of the income and expenditure of the charitable company for that period. In preparing those financial statements, the Trustees are required to:

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

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

In so far as the Trustees are aware:

- there is no relevant audit information of which the auditor is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information

Auditors

Moore Kingston Smith LLP has indicated their willingness to continue in office and will be proposed for reappointment in accordance with Section 485 of the Companies Act 2006.

The Trustees and Directors report incorporating the Strategic Report was approved by the Board on 24 November 2022.

By Order of the Board

Sir Anthony Hawkhead
Chair

Lei Wei
Honorary Treasurer

Independent auditors' report

TO THE MEMBERS OF CRUSE BEREAVEMENT SUPPORT

Opinion

We have audited the financial statements of Cruse Bereavement Support ('the company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 March 2022 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 charitable company 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 charitable company'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.

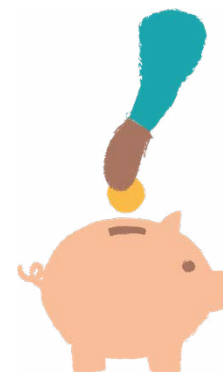
Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is 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 the audit:

- the information given in the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' annual report has been prepared in accordance with applicable legal requirements.



Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters where 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 exemption in preparing the trustees' annual report and from preparing a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 21, the trustees (who are also the directors of the charitable company for the purposes 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 charitable company'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 aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities Act 2011, the Charity SORP, and UK financial reporting standards as issued by the Financial Reporting Council.
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

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 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 any party other than the charitable company and charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Andrew Stickland

(Senior Statutory Auditor)

for and on behalf of Moore Kingston Smith LLP, Statutory Auditor

Date: 5 December 2022
6th Floor, 9 Appold Street
London, EC2A 2AP

Statement of financial activities

for the year ended 31 March 2022

	Note	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Income					
Donations and legacies	2	1,470,008	712,603	2,182,611	2,150,720
Charitable activities	2	3,793,008	866,192	4,659,200	6,024,525
Trading activities	2	436,741	-	436,741	458,113
Investment income	2	-	-	-	10,114
Other income	2	120,088	-	120,088	99,562
Total income	2	5,819,845	1,578,795	7,398,640	8,743,034
Expenditure					
Raising funds		1,046,818	-	1,046,818	932,031
Charitable expenditure	3	5,459,520	1,458,304	6,917,824	5,710,918
Total expenditure	3	6,506,338	1,458,304	7,964,642	6,642,949
Net (expenditure)/income before transfers		(686,493)	120,491	(566,002)	2,100,085
Movement between funds	10	-	-	-	-
Net (expenditure)/income after transfers between funds		(686,493)	120,491	(566,002)	2,100,085
Reconciliation of funds:					
Total funds brought forward	10	4,657,227	716,427	5,373,654	3,273,569
Total funds carried forward	10	3,970,734	836,918	4,807,652	5,373,654

The comparative statement of financial activity for the year ended 31 March 2021 can be found at note 12.

The notes on pages 21 to 34 form part of these financial statements.

Balance Sheet

As at 31 March 2022

	Note	2022 £	2021 £
Fixed assets			
Intangible assets	6	240,730	-
Tangible assets	7	894,076	892,098
		1,134,806	892,098
Current assets			
Debtors	8	874,879	569,239
Cash at bank and in hand		3,838,899	4,704,913
		4,713,778	5,274,152
Creditors			
Amounts falling due within one year	9	(1,040,932)	(792,596)
Net current assets		3,672,846	4,481,556
Net assets		4,807,652	5,373,654
Reserves			
Unrestricted funds	10	3,970,734	4,657,227
Restricted funds	10	836,918	716,427
Total funds	10	4,807,652	5,373,654

Approved by the Board on 24 November 2022 and signed on its behalf by:

Chair: Sir Anthony Hawkhead

Treasurer: Lei Wei

Company Registration Number: 00638709

The notes on pages 21 to 34 form part of these financial statements.

Cashflow Statement

for the year ended 31 March 2022

	2022 £	2021 £
Net cash (outflow)/inflow from operating activities	(560,864)	2,604,812
Returns from investment and servicing of finance		
Interest received	-	10,144
Net cash inflow from returns on investments and servicing of finance	(560,864)	2,614,956
Investing activities		
Purchase of tangible and intangible fixed assets	(305,150)	(57,832)
Net cash outflow from investing activities	(305,150)	(57,832)
Net cash (outflow)/inflow	(866,014)	2,557,124
Reconciliation of net (expenditure)/income to net cash (outflow)/inflow from operating activities	2022 £	2021 £
Net movement in funds (per statement of financial activities)	(566,002)	2,100,085
Depreciation charge	62,442	21,236
Loss on disposal of fixed assets	-	758
Interest received	-	(10,144)
(Increase)/decrease in debtors	(305,640)	156,095
Increase in creditors	248,336	336,782
Net cash (outflow)/inflow from operating activities	(560,864)	2,604,812
Analysis of cash and cash equivalents	2022 £	2021 £
Cash at bank and in hand	3,838,899	4,704,913
Analysis of changes in net funds	2022 £	2021 £
Cash balance at the beginning of the period	4,704,913	2,147,789
(Decrease)/increase in cash in the period	(866,014)	2,557,124
Cash balance at 31 March	3,838,899	4,704,913

Notes to the accounts

for the year ended 31 March 2022

1. ACCOUNTING POLICIES

The principal accounting policies which are adopted in the preparation of the financial statements are set out below.

Basis of accounting

The financial statements have been prepared to give a true and fair view and follow 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) effective 1 January 2015.

Cruse Bereavement Support meets the definition of a public benefit entity under FRS 102.

The financial statements are prepared under historical cost convention in pounds sterling, which is considered to be the functional currency of the Charity.

Income

Income is recognised when the Charity has entitlement to the funds, any conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Donations, legacies and grants that are not performance related are recognised in the period where the Charity becomes entitled to the funds, receipt is probable, and the amount can be measured reliably. Income is deferred only when the Charity must fulfil conditions before becoming entitled to it or where the donor or funder has specified that the income is to be expended in a future accounting period.

Donations under gift aid together with the associated income tax recovery are recognised as income when the donation is received.

Performance related grants and income receivable in respect of the provision of services, including under service level agreements, is credited to income immediately to the extent that the Charity has obtained entitlement to that income by its performance against the service level agreement in the year under review.

Expenditure

Expenditure is recognised when a liability is incurred.

Costs of raising funds are those costs incurred in attracting voluntary income including the costs of advertising for funds and costs incurred in trading activities that raise funds.

Charitable activities include expenditure associated with the delivery of bereavement support, training & education and policy work and include both the direct costs and support costs relating to these activities.

Support costs are those costs which enable the generation of funds and which enable charitable activities to be carried out. These costs include governance costs, finance, human resources and information technology. Support costs are allocated in proportion to the staff costs of generating the funds and providing the charitable activities.

Governance costs are the costs associated with the governance arrangements of the Charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the Charity's activities.

Donated goods and services

Goods and services donated to the Charity have been included in the financial statements at the value of the gift to the Charity. The contribution of volunteers in volunteering hours is not included in the statement of financial activity as it is not possible to accurately calculate the value of those hours, given the various roles filled by volunteers and the number of volunteers in the organisation.

Intangible fixed assets

The costs of the Cruse customer relationship management ("CRM") software have been capitalised within intangible assets as they can be identified with a specific project anticipated to produce further benefits.

At 31 March 2022 the Cruse CRM was still in development and therefore no amortisation has been provided in the accounts for the year to 31 March 2022 (2021: £nil) as the assets have generated no benefits to the Charity as yet.

The CRM system was deployed in October 2022 and amortisation will be provided to write off assets on a straight-line basis over its estimated useful economic life of five years in future financial statements.

Tangible fixed assets

All assets costing more than £500 are capitalised and are carried at cost. Depreciation is provided to write off assets on a straight-line basis over their estimated useful economic life at the following rates:

Office equipment 20%	Freehold property 2%
Office furniture 10%	Leasehold property 2%

Operating leases

Rentals under operating leases are charged to the Statement of Financial Activities on a straight-line basis over the lease term.

Fund accounting

The Charity's general funds consist of funds which the Charity may use for its purposes at its discretion.

The Charity's restricted funds are those where the donor has imposed restrictions on the use of the funds which are legally binding.

Designated funds are funds which the Board of Trustees have reserved for the provision of services in a specific region or for a specific project (e.g. the Bereaved People First strategy). As part of the Board of Trustees' review of the reserves policy (see page 12) they decided that these designations were no longer necessary and the designated funds have been transferred to the general fund.

Pensions

The Charity operates a defined contribution pension scheme. The pension cost charge represents contributions payable under the scheme by the Charity to the fund and are recognised in the Statement of Financial Activities in the period to which they relate. The Charity has no liability under the scheme other than the payment of the contributions.

Taxation

The charitable company is a registered Charity and has no liability to corporation tax on its charitable activities under the Corporation Tax Act 2010 (chapters 2 and 3 of part ii, section 466 onwards) or Section 256 of the Taxation for Chargeable Gains Act 1992, to the extent surpluses are applied to its charitable purposes.

Financial instruments

The Charity has financial assets and liabilities of a kind that qualify as basic financial instruments.

Basic financial instruments are initially recognised at transaction value, including transaction costs, and subsequently measured at amortised cost using the effective-interest method.

Financial assets and financial liabilities are recognised when the Charity becomes a party to the contractual provisions of the instrument.

Critical accounting judgements and key sources of estimation uncertainty

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amounts 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 if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

The Trustees do not consider there are any critical judgements or sources of estimation uncertainty requiring disclosure.

Going concern

The Board of Trustees believe that there are no material uncertainties that call into doubt the Charity's ability to continue as a going concern.

In forming this opinion, the Trustees have considered all appropriate budgets and forecasts. These have included high level business plans that reflect the current economic challenges both in generating income and increased cost base. The business plans reflect the implementation of changes coming from the mid-strategy review which include the continued development of the Cruse delivery model to deliver efficiencies and further investment in IT infrastructure. These changes will ensure that Cruse has a cost base in line with income and that the Charity continues to operate within its reserves policy.

The Trustees are not aware of any material uncertainties that suggest the Charity cannot continue as a going concern. Therefore, the accounts have been prepared on the basis that the Charity is a going concern.

2. INCOME

	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Donations and legacies				
Donations	1,112,106	712,603	1,824,709	2,125,743
Legacies	357,902	-	357,902	19,493
Subscriptions	-	-	-	5,484
Total donations and legacies	1,470,008	712,603	2,182,611	2,150,720
Income from charitable activities				
Local authorities	589,125	-	589,125	545,103
Clinical commissioning groups and local health boards	1,778,603	12,000	1,790,603	1,630,693
Government grants and statutory funding	776,432	849,192	1,625,624	2,966,618
Other income to directly support charitable activities	648,848	5,000	653,848	882,111
Total income from charitable activities	3,793,008	866,192	4,659,200	6,024,525
Total income from fundraising activities	5,263,016	1,578,795	6,841,811	8,175,245
Income from trading activities				
Fundraising projects	11,549	-	11,549	34,918
Income from training and conferences	393,845	-	393,845	402,102
Sale of publications and literature	31,347	-	31,347	21,093
Total income from trading activities	436,741	-	436,741	458,113
Investment income				
Bank interest	-	-	-	10,114
Other income	120,088	-	120,088	99,562
Total income	5,819,845	1,578,795	7,398,640	8,743,034

3. EXPENDITURE

Charitable activity

	Salaries, NI and pensions £	Other direct costs £	Support costs £	2022 Total £	2021 Total £
Bereavement support services	4,049,335	1,745,665	886,209	6,681,209	5,386,744
Policy	89,016	128,117	19,482	236,615	324,174
	4,138,351	1,873,782	905,691	6,917,824	5,710,918

Support Costs

	Finance, HR, IT £	CEO and governance £	2022 Total £	2021 Total £
Cost of raising funds	110,747	47,186	157,933	150,133
Charitable activities				
Bereavement support services	621,433	264,776	886,209	842,438
Policy	13,661	5,821	19,482	18,519
	745,841	317,783	1,063,624	1,011,090

4. NET EXPENDITURE

Net expenditure for the year is stated after charging:

	2022 £	2021 £
Auditor's fees (as auditors)	18,000	16,800
Depreciation and amortisation	62,442	21,236
Operating lease rentals		
Property	71,017	126,637
Office equipment and motor vehicles	7,689	6,146
Trustee expenses	368	-
	159,516	170,819

In the year ended 31 March 2022 4 trustees (2021: no trustees) were paid travel expenses.

5. STAFF COSTS

	2022 £	2021 £
Salaries and wages	4,709,519	3,629,078
National Insurance costs	385,282	251,573
Pensions costs	136,112	183,630
Redundancy costs	82,326	9,438
	5,313,239	4,073,719

The average head count of employees during the year was 210 (2021: 186).
The average full time equivalent number of staff by function is:

	2022 no.	2021 no.
Central services	40	29
Helpline	10	5
Raising funds	17	9
Local bereavement support services	84	78
	151	121

The number of higher paid employees was:

	2022 no.	2021 no.
£60,001 - £70,000	1	-
£70,001 - £80,000	-	1
£80,001 - £90,000	1	-

Total key management personnel costs for the year were £421,009 (2019: £379,585).
Details of key management personnel are set out on page 13.

Key management personnel do not receive any benefits not available to all employees.

The chief executive officer's earnings are 4.4 times median earnings (2021: 4.1 times).

No director (or trustee) received any remuneration during the year (2021: £nil).

6. INTANGIBLE ASSETS

	Total 2022 £	Total 2021 £
Cost		
As at 1 April 2021	-	-
Additions	240,730	-
As at 31 March 2022	240,730	-
Amortisation		
As at 1 April 2021	-	-
Charges for the year	-	-
As at 31 March 2022	-	-
Net book value		
As at 31 March 2021	-	-
As at 31 March 2022	240,730	-

The software intangible asset is the cost of developing a new CRM system. The system went live in September 2022. Accordingly no amortisation has been charged in the current year. The cost of the system will be amortised across the life of the asset in accordance with account policies.

7. TANGIBLE ASSETS

	Leasehold property £	Freehold property £	Office furniture £	Office equipment £	2022 Total £	2021 Total £
Cost						
As at 1 April 2021	632,000	230,000	82,674	235,920	1,180,594	1,124,231
Additions	-	-	-	64,420	64,420	57,832
Disposals	-	-	-	-	-	(1,469)
As at 31 March 2022	632,000	230,000	82,674	300,340	1,245,014	1,180,594
Amortisation						
As at 1 April 2021	53,088	19,320	65,886	150,202	288,496	267,971
Charges for the year	10,344	-	9,091	43,007	62,442	21,236
Disposals	-	-	-	-	-	(711)
As at 31 March 2022	63,432	19,320	74,977	193,209	350,938	288,496
Net book value						
As at 31 March 2021	578,912	210,680	16,788	85,718	892,098	856,260
As at 31 March 2022	568,568	210,680	7,697	107,131	894,076	892,098

Leasehold and freehold properties are included at deemed cost. The carrying amount of leasehold and freehold, that would have been recognised under the historical cost model is £549,393 (2021: £588,312) for leasehold property and £163,100 (2021: £165,896) for freehold property.

A legal charge over the leasehold property has been given to Barclays Bank PLC as security for an overdraft facility of £160,000. The Charity had a reversionary interest in a property held by Cruse Bereavement Care Scotland (Scottish Charity No SC031600) whereby in March 2022 the Charity received 40% of the net sale proceeds (£54,295) and which is shown as Other income in the Statement of Financial Activities.

8. DEBTORS – DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade debtors	296,146	262,024
Other debtors	14	534
Prepayments	63,249	45,827
Accrued income	515,470	260,854
	874,879	569,239

9. CREDITORS – DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade creditors	205,211	396,761
Other creditors	50,183	83,255
Taxation and social security	139,316	90,554
Accruals	175,911	112,911
Deferred income	470,311	109,115
	1,040,932	792,596

Movement in deferred income:

	2022 £	2021 £
Deferred income at 1 April 2021	109,115	19,743
Deferred in the year	470,311	109,115
Released in the year	(109,115)	(19,743)
Deferred income at 31 March 2022	470,311	109,115

10. RESERVES

	As at 1 April 2021 £	Income £	Expenditure £	Transfer between funds £	As at 31 March 2022 £
Unrestricted funds					
General fund	290,000	5,819,845	(6,506,338)	4,297,672	3,901,179
Revaluation reserve	69,555	-	-	-	69,555
Funds designated to branches/regions	3,547,672	-	-	(3,547,672)	-
Designated fund - Bereaved People First Strategy	750,000	-	-	(750,000)	-
Total unrestricted funds	4,657,227	5,819,845	(6,506,338)	-	3,970,734

As explained in the Trustees' Report (page 12) in 2022 the Board updated its reserves policy to reflect the Bereaved People First strategy and the "One Cruse" approach. It was agreed that designating funds to individual branches was no longer necessary as it no longer reflects how the Charity is managed on a day to day basis. Although Cruse is still focussed on delivering the Bereaved People First Strategy, the strategy is now part of day to day activity and part of our core charitable activity. This means that we no longer have a specific designated reserve to fund this activity. Therefore, all previously designated funds have been transferred to the general fund.

10. RESERVES (CONTINUED)

	As at 1 April 2021 £	Income £	Expenditure £	Transfer between funds £	As at 31 March 2022 £
Total unrestricted funds	4,657,227	5,819,845	(6,506,338)	-	3,970,734
Restricted funds					
The National Lottery Community Fund Bereavement supporters	45,502	74,178	(119,680)	-	-
Northern Ireland - Somewhere for us	-	140,911	(74,321)	-	66,590
Northern Ireland - Expanding Access to Bereavement Care	-	49,592	(49,592)	-	-
Awards for All	-	148,342	(148,342)	-	-
Home Office					
Support to Victims of Terror	-	125,000	(125,000)	-	-
Ministry of Justice - Grief Inside	-	137,099	(79,463)	-	57,636
Armed Forces Covenant Fund - Together in Force	95,900	97,400	(181,300)	-	12,000
Cooperative Group - Connecting Communities	-	250,000	(27,460)	-	222,540
National Emergency Trust - COVID 19 Response	275,749	-	(275,749)	-	-
Swire Trust - Volunteer Manager	-	25,000	-	-	25,000
BBC Children in Need	37,586	42,617	(61,046)	-	19,157
Welsh Government - Bereavement Trauma Support	-	25,763	(14,218)	-	11,545
BUPA Foundation - Peer Support	-	5,000	(5,000)	-	-
Somerset Community Foundation - CPD Training	-	5,000	-	-	5,000
Janus Henderson Foundation - Remote Understanding Your Bereavement	-	56,711	(24,901)	-	31,810
NHS South West London	-	12,000	-	-	12,000
Hertfordshire Community Foundation - Volunteer Replenishment	-	9,706	(1,865)	-	7,841
The Fidelity UK Foundation	-	304,500	(210,290)	-	94,210
Moondance Foundation - Virtual Support Service	-	61,686	(61,686)	-	-
Wales Council for Voluntary Action	-	8,290	(8,290)	-	-
Northern Ireland Freehold Property	50,000	-	-	-	50,000
Agnes Whitaker Foundation	4,739	-	-	-	4,739
Funds restricted to local branches	206,951	-	9,899	-	216,850
Total restricted funds	716,427	1,578,795	(1,458,304)	-	836,918
Total funds	5,373,654	7,398,640	(7,964,642)	-	4,807,652

10. RESERVES (CONTINUED)

Analysis of net assets by fund	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Intangible fixed assets	240,730	-	240,730	-
Tangible fixed assets	844,076	50,000	894,076	892,098
Current assets	3,926,860	786,918	4,713,778	5,274,152
Current liabilities	(1,040,932)	-	(1,040,932)	(792,596)
	3,970,734	836,918	4,807,652	5,373,654

11. OPERATING LEASE COMMITMENTS

Operating leases which expire:	2022 £	Property 2021 £	Office equipment and motor vehicles 2022 £	2021 £
Within one year	38,910	66,293	2,121	7,689
Between two and five years	30,031	70,287	316	2,438
	68,941	136,580	2,437	10,127

12. STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021

	Unrestricted funds £	Restricted funds £	2021 Total funds £
Income			
Donations and legacies	2,150,720	-	2,150,720
Current activities	3,593,329	2,431,196	6,024,525
Trading activities	458,113	-	458,113
Investment income	10,114	-	10,114
Other income	99,562	-	99,562
Total income	6,311,838	2,431,196	8,743,034
Expenditure			
Raising funds	932,031	-	932,031
Charitable expenditure	3,540,059	2,170,859	5,710,918
Total expenditure	4,472,090	2,170,859	6,642,949
Net (expenditure)/income before transfers	1,839,748	260,337	2,100,085
Movement between funds	-	-	-
Net (expenditure)/income after transfers between funds	1,839,748	260,337	2,100,085
Reconciliation of funds:			
Total funds brought forward	2,817,479	456,090	3,273,569
Total funds carried forward	4,657,227	716,427	5,373,654

13. MOVEMENT IN RESERVES FOR THE YEAR ENDED 31 MARCH 2021

	As at 1 April 2020 £	Income £	Expenditure £	Transfer between funds £	As at 31 March 2021 £
Unrestricted funds					
General fund	289,984	1,552,868	(2,624,038)	1,071,186	290,000
Revaluation reserve	69,555				69,555
Funds designated to branches/regions	1,749,454	4,758,970	(1,547,686)	(1,413,066)	3,547,672
Designated fund - Bereaved People First Strategy	708,486	-	(300,366)	341,880	750,000
Total unrestricted funds	2,817,479	6,311,838	(4,472,090)	-	4,657,227
Restricted funds					
Area/Nation/Region/Central Office	401,351	609,242	(720,813)	-	289,780
Pandemic Bereavement Support Line	-	252,635	(252,378)	-	257
The National Lottery Community Fund	-	574,349	(574,347)	-	2
National Emergencies Trust	-	897,570	(621,821)	-	275,749
Armed Forces Covenant Fund	-	97,400	(1,500)	-	95,900
Northern Ireland Freehold Property	50,000			-	50,000
Agnes Whitaker Fund	4,739			-	4,739
Total restricted funds	456,090	2,431,196	(2,170,859)	-	716,427
Total funds	3,273,569	8,743,034	(6,642,949)	-	5,373,654

Analysis of net assets by fund	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Tangible fixed assets	842,098	50,000	892,098	856,260
Current assets	4,607,725	666,427	5,274,152	2,873,123
Current liabilities	(792,596)	-	(792,596)	(455,814)
	4,657,227	716,427	5,373,654	3,273,569

Legal and administrative details

Registered office

Unit 0.1
One Victoria Villas
Richmond,
Surrey TW9 2GW

Company number

00638709

Charity number

208078

Trustees

Sir Anthony Hawkhead – Chair
Maureen Bradley – Vice Chair
Mary O'Hagan – Vice Chair
Lei Wei – Honorary Treasurer
Paul Butler
Christine Challacombe
Angela Gannon
Gerard Jacques
Andrew McWilliams
Mary Walsh

(The full details of Trustees who served during the year are listed on page 14.)

Company secretary

Alex Fowles

Auditors

Moore Kingston Smith LLP
6th floor
9 Appold Street
London
EC2A 2AP

Bankers

Barclays Bank Plc
Leicester
LE87 2BB

Solicitor

Russell-Cooke LLP
2 Putney Hill
London
SW15 6AB



Cruse Bereavement Support

Unit 0.1
One Victoria Villas
Richmond,
Surrey TW9 2GW

You can find Cruse online at:
www.cruse.org.uk

National Helpline
0808 808 1677

Email
info@cruse.org.uk



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You're not alone

Cruse Bereavement Support

England & Wales - Charity number 208078

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31 March 2021



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Company Information

Directors, Trustees & Members of the Board

J A Cryer ◆ – retired as Trustee 01/09/20

N Anwar ◆

M Bradley – Vice Chair ■

P Butler ◆

H Causley ●

C Challacombe ● ■

A Gannon ■ – co-opted 15/02/21

A Hawkhead – Chair

G Jacques ● – appointed 10/12/20

P Mardall

A McWilliams – appointed 10/12/20

M O'Hagan – appointed 10/12/20

L Perna – ● Vice Chair

C Robertson ◆ – retired as Trustee 31/12/20.

L Wei ◆ – appointed 10/12/20

M Whitehouse OBE – ◆ Honorary Treasurer

◆ = Audit & Finance Committee member

■ = Council member

● = People & Culture Committee member

Company Secretary

J McCormack – retired 01/12/20

H Singh – appointed 01/12/20

Senior Leadership Team

S Wibberley – Chief Executive

S Tucker – Director of Support & Services – resigned 26/9/2020

L Hastings – Director of Services – appointed 1/4/21

A Langford – Clinical Director

J McCormack – Director of Finance & Corporate Services – retired 31/12/21

H Singh – Director of Finance & Corporate Services – appointed 9/11/2020

C Vallory – Director of Fundraising & Income Generation

F Brydon – Director of Communications & Digital

Auditors

Moore Kingston Smith LLP

Devonshire House
60 Goswell Road
London
EC1M 7AD

Solicitors

Russell-Cooke LLP

2 Putney Hill
London
SW15 6AB

Bankers

Barclays Bank Plc

2nd Floor
355 Station Road
Middlesex
HA1 2AN

Company Number

00638709

Registered Office

Unit 0.1, One Victoria Villas,
Richmond, Surrey TW9 2GW

Registered Charity Number

208078

Report of Trustees and Directors and the financial statements for the year ended 31 March 2021 for Cruse Bereavement Care

Cruse Bereavement Care was incorporated on 5 October 1959 and registered with the Charity Commission (Registration Number 208078) during 1962 and is governed by Articles of Association adopted 3 December 2016. The charity name is changing to Cruse Bereavement Support but was Cruse Bereavement Care in the period covered in this report.

OBJECTIVES AND ACTIVITIES

Cruse's vision

Our vision is that *we live in a world where everyone grieving is supported, respected and understood.*

Our mission is that *we support people through one of the most painful times in life – with bereavement support, information and campaigning.* In pursuit of its mission the charity:

- provides support to people who have suffered bereavement through a nationwide network of trained bereavement volunteers, the Cruse websites, a national helpline and through online and social media channels, and
- works to raise awareness of the needs of bereaved people and to promote their interests.

In planning the activities that Cruse undertakes to achieve its aims, the Board has regard to the Charity Commission's guidance on public benefit. In particular, Cruse makes its services available free of charge to bereaved people from all parts of the community, regardless of their protected characteristics (age, disability, race, religion, gender re-assignment, marriage and civil partnership, pregnancy and maternity, sex) or the circumstances in which they have suffered bereavement.

To help bereaved people Cruse provides:

1. one-to-one support (in-person*, telephone and by video)
2. bereavement support groups
3. e-mail support services
4. specialised children's services
5. Cruse website – cruse.org.uk
6. the Hope Again website for children and young people
7. web chat
8. information and literature
9. Freephone helpline

* all in-person support was suspended March 2020 – August 2021 due to Covid-19, with risk assessed exceptions for some children and young people whose needs could not be met through remote support options. Limited in-person support started to recommence in August 2021 following risk assessment and government guidance across the three nations.

To raise awareness of the needs of bereaved people Cruse:

1. Edits and produces *Bereavement Care*, an international journal for those who work with bereaved people. Following a review, this will be published by Cruse as an online open access resource from Spring 2022.
2. Works with other voluntary organisations and with Government Departments to improve legislation and practice in areas which impact the wellbeing of bereaved people.
3. Provides external training in bereavement support to a wide variety of organisations/individuals, for example to assist them in their contact with bereaved staff or customers.

Cruse's values

Cruse's activities are underpinned by its values:

- **Kind** – as with grief, we have no idea what another person's journey is or what they are dealing with, so we always approach and respond with kindness.
- **Inclusive** – grief doesn't discriminate and neither do we. Everyone's experience of a bereavement is different. We embrace diversity.
- **Genuine** – we're honest, open to real conversations, tackling difficult subjects. We respect the courage it takes to be vulnerable when seeking support and speaking up. We learn from our mistakes and feel safe to be challenged. We bring our whole selves to our roles.
- **Ambitious** – we encourage, energise and stretch each other. We're a passionate, professional and determined team. And the more we succeed in our ambitions, the more we can support bereaved people.

Covid-19

The Covid-19 pandemic affected all aspects of national life across the UK and globally. The impact of illness and millions of deaths worldwide resulted in extensive awareness and media coverage of death, dying and bereavement. For many bereaved during this time, covid restrictions meant their loss was exacerbated by being unable to visit their loved ones, say goodbye, hold or attend a funeral or observe traditional or religious ceremonies.

The pandemic affected Cruse's service delivery, strategic planning and operational activity from March 2020 when the first national UK lockdown was implemented and through the whole of the financial year April 2020 – March 2021. The Health Protection (Coronavirus Restrictions) (England) Regulations 2020 came into force on 26th March 2020 and from that date, across England, Wales and Northern Ireland:

- Cruse's Board of Trustees and Council of Stakeholders met via video conferencing 11 times throughout the financial year 2020-21 instead of quarterly, to oversee management of risk, governance, implementation of planned structural changes as part of the five-year Bereaved People First Strategy, changes in operational delivery in response to the pandemic and ensure financial sustainability. At the time of publishing (November 2021), many of those changes remain in place and learning from the response to the pandemic has helped inform and shape new ways of working to ensure a sustainable service to meet changing needs.

- All in-person bereavement support switched to telephone and video support (with a few exceptions made for children and young people whose needs could only be met in-person, following appropriate risk assessments and in line with government requirements in England, Wales and Northern Ireland).
- New ways of delivering bereavement support were developed to support more bereaved people in ways that worked for them. This included support via social media, launch of CruseChat, an online support service and reducing waiting lists across the network by delivering swifter responses by telephone or online.
- The Cruse website was updated within 48 hours of lockdown, providing the first UK coronavirus bereavement information, guidance and support.
- Cruse offices were closed with staff and volunteers working from home. This included ensuring staff had the technology needed to work from home and support with emotional wellbeing. All meetings took place via video conferencing. A few staff were furloughed where home working was not possible eg roles involving reception at buildings no longer being used to deliver services.
- All training (internal and external) switched to webinars and online video conferencing. Training materials were adapted and trainers supported to use technology to deliver training remotely.
- The recruitment pathway into Cruse was adapted to increase volunteer retention with training adapted to be delivered online. Cruse maintained volunteer numbers, despite several existing volunteers initially feeling unable to deliver services online. Training was developed to support volunteers experienced in delivering in-person support, to provide telephone, email or online support, including support by social media.
- Extensive media work was undertaken, including providing support through new channels, such as social media.
- Extensive activity secured Cruse's highest ever level of donations. Many of these were emergency one-off funds in response to the pandemic and the resulting figures should not therefore be seen as a baseline for future income expectations. These included funding from the National Emergencies Trust to develop and expand the national Helpline to support more people, recruiting and training additional volunteers.

Against this backdrop of change, disruption to national life and personal and professional challenges caused by the pandemic, delivery of the Bereaved People First Strategy was reviewed. It was agreed to pause structural change during 2020/21. In September 2020, we reviewed the strategy in light of changes imposed by Covid-19 and learning from working through lockdown and confirmed that Bereaved People First remains the correct strategy, with some changes to implementation and a greater focus on Equality, Diversity & Inclusion. These changes, designed to improve access to services for bereaved people and strengthen governance across Cruse, commenced in April 2021 with centralisation of finance. Part of the re-structure of network services included a formal staff consultation affecting 83 members of the staff team in May 2021, with staff moving to new posts in September 2021.

Cruse's strategic priorities

Cruse consulted widely amongst stakeholders in 2018 to inform development of a five-year strategy for 2019-24 entitled Bereaved People First. The five pillars of the strategy are:

1. Support more bereaved people – in a way that works for them

2. Build one Cruse

3. Increase our profile, reach and influence

4. Develop our people

5. Build a high performing Cruse with increased funding

A report against the aims in each pillar is set out across the following pages.

STRATEGIC REPORT

Achievements and performance in 2020-21

The highlights of our performance during the year 2020-21 are summarised below against the strategic priorities and the resources which are key to their achievement.

Progress on implementation of our Bereaved People First Strategy

1. Support more bereaved people – in a way that works for them

The strategic aims within this pillar were to create equality of access to Cruse through a single point of access to services, a common pathway for assessment and support delivered to clients, with a range of high quality options to meet their different needs and choices. A new service model and assessment tools were developed to achieve this, with implementation planned through 2021.

The Covid-19 pandemic affected delivery of services and numbers of bereaved people seeking support. All in-person delivery of services was put on hold, following initial lockdown in March 2020 through to April 2021, with a few risk-assessed exceptions made for children and young people. Our range of services include support delivered remotely 1:1, in groups, from peers, digitally, by email and telephone. CruseChat, a webchat service on our website grew significantly and was used by 24,704 users, meeting new need. The contract to deliver this service was reviewed and extended. Support was also launched through social media, with trained bereavement volunteers responding to messages received through Facebook and other social media. We delivered support to 97,106 people, an increase of 52% on the previous year.

In addition, website information and advice about grief were updated and we produced the first comprehensive UK guide to grieving during the pandemic. Volunteers who had previously delivered support in-person, were trained to deliver support via the telephone or video calls and the National Helpline opening hours were extended to 7 days/week.

An online version of the local welcome sessions entitled 'Understanding Your Bereavement' was developed and trialled. These give information about bereavement and help signpost participants to what will meet their needs.

The roll out of support for children and young people continued, with funding from Children in Need enabling training to be delivered across four Regions so far, with a resulting increase in support to young people.

Headline statistics for this period are given in the table below.

Headline statistics	2019/20	2020/21	% change
People supported face:face 1:1	24,793	n/a *	n/a
Assessments/Brief support	6,538	7,528	15%
People supported in groups	7,252	1,914	-74%
Children and young people supported	5,877	2,992	-49%
Children and young people supported through Hope Again, the website for young people	651	663	2%
Telephone responses through helpline	15,469	30,861	100%
Email responses through helpline	940	3,904	315%
Ongoing telephone support	2,452	24,535	901%
Total support by a Cruse volunteer/staff member	63,883	97,106	52%
People given information	59,329	51,646	-13%
People visiting the website (www.cruse.org.uk)	708,300	971,970	37%
Page views	3,200,000	3,656,500	14%
Visitors to Hope Again (www.hopeagain.org.uk)	52,300	74,343	42%
Total social media reach	9,696,267	13,267,831	37%

* suspended due to Covid-19 pandemic

2. Build one Cruse

This pillar focuses on ensuring consistency in service delivery, quality standards, re-structure of the local management and governance of Cruse whilst maintaining local service delivery points, centralising finance across Cruse and moving to a single operating budget and re-structure of the staff across Cruse.

The structure and frequency of internal communications was consolidated and co-operative working between local branches improved, leading to reductions in waiting lists for clients. Implementation of the new network model continued, utilising the learning from the first two Hubs established in 2020. Wales became a Hub in April 2021, supported by funding from the Wales Government. Due to the impact of the pandemic the Board agreed to pause further change for the year. It was agreed to implement all remaining Hubs together and a collective consultation was held with staff whose roles were affected in May 2021. New roles were filled over July and August and the new Hubs launched in September 2021. Full central management of finance commenced in April 2021 enabling the development of a single operating budget. This is a significant step towards developing 'one Cruse' and also improved governance for monitoring and reporting on Cruse's financial status across the year. Within the new Hubs, all personnel are managed by paid staff, to ensure consistency and accountability (part of moving to One Cruse).

3. Increase our profile, reach and influence

Within this pillar, the strategic aims were to review our brand and increase recognition of Cruse, redevelop and relaunch the website with improved information for bereaved people and functionality including an online donation facility, continue advocating on behalf of bereaved people, be recognised as the leading voice in bereavement care and collaborate with partners to raise awareness of the needs of bereaved people.

A brand review was undertaken which included market research and consultation with internal and external stakeholders, including volunteers, staff, clients, members of the public and funders. A refreshed brand including mission, vision, values, visuals and logo, was launched in September 2021. As part of the brand review the decision was made to change the name of the organisation from Cruse Bereavement Care to Cruse Bereavement Support, and at the time of preparing these accounts we are in the process of completing the necessary due diligence to implement the name change, with a view to completing the process in early 2022. It provides a platform truly reflecting Cruse's services and making Cruse more relevant, accessible and inclusive to reach more people who are grieving.

There has been an increase in Cruse's participation in speaking and media engagements, including key events around the impact of bereavement through the pandemic with the British Association for Counselling and Psychotherapy, the National Bereavement Alliance and the BBC News. Cruse also contributed to the Good Grief Festival, conferences run by the Irish Hospice Foundation and the National Social Prescribers Network and with other agencies such as Independent Age, CCGs and Hospices. Bereavement webinars have also been provided to the Advisory Group on the Psychology of Loneliness, the National Association of Link Workers, XpertHR and universities.

A major review of the website was undertaken to understand what bereaved people needed. In September 2021 the whole site was then redesigned, restructured and rewritten to ensure the best online advice and support was being provided. At the same time an online self-assessment tool was scoped, tested and launched to allow more bereaved people to understand their feelings and emotions and get personalised support right for them.

As part of advocating for bereaved people, work included:

- Building on the Bereaved Customers First work undertaken in 2019/20 to improve the way businesses treat bereaved people, Cruse continued to work with a range of partners, calling for improvements in the way bereaved customers are treated.
- Cruse is on the Steering Group of the newly established Bereavement Commission. The aim is to review the experiences of, and support available for, people affected by bereavement through and beyond the Covid-19 pandemic, and to make recommendations to key decision-makers, including the UK Government. A study found that the pandemic had a major impact on the quality of support for bereaved people and that disrupted collective mourning practices had compounded people's feelings of isolation.
- Pandemic - Cruse worked with the media to highlight numbers of people affected by bereavement during the pandemic and the increase of traumatic bereavement. With UK figures of just under 160,000 deaths where a positive Covid-19 test was reported (October 2021), it is estimated that between a quarter of a million and 1.4million bereaved people will be significantly affected (6-9 people). In addition to those bereaved as a direct result of Covid-19, those bereaved through other causes were also adversely affected. Limitations on numbers allowed to attend funerals or other cultural or religious rituals from March 2020 to May 2021 meant that for much of the year, the majority of the 8 million people who would have gone to a funeral were unable to do so (average 50/funeral). Being unable to visit those who were dying, attend funerals or meet with others to give and receive support will have increased the incidence of traumatic bereavement.
- There has been wider political engagement with issues around bereavement (see above) as a result of the pandemic. The Cruse Chief Executive met the then minister with responsibility for bereavement (Nadine Dorries) to talk about bereavement. Cruse is building links with the newly formed bereavement team at the Department of Health and Social Care and successfully lobbied for emergency funding to extend the Cruse National Helpline during the pandemic.
- The CEO was invited to a meeting with Prince William to discuss the impact of pandemic on bereaved people as part of the work of the Royal Foundation on mental health
- Further review of the ACAS Bereavement in the Workplace Guidance. This included seeking amendments to ensure that the current and longer term impact of traumatic grief relating to the Covid-19 pandemic is understood by employers, to enable them to support bereaved employees and achieve better outcomes for both the bereaved person and their employer. Amendments were also sought around the impact of the death of a child and miscarriage
- Cruse continues to support calls for eligibility for formal bereavement leave to extend beyond parents of children aged 18 or younger.

Cruse is represented on a range of national bodies including the Childhood Bereavement Network.

Cruse attends:

- the All Party Parliamentary Group (APPG) on Funerals and Bereavement (Westminster)
- the APPG on Bereavement Support
- the APPG on Hospice and Palliative Care
- the APPG on Suicide and Self-Harm Prevention
- the APPG on Loneliness
- the Voluntary Civil Protection Forum.

Cruse is a member of the British Association of Counselling and Psychotherapy's Older People Steering Group.

Cruse's Chief Executive is a member of the Burial and Cremation Advisory Group (Ministry of Justice), and on the steering group of the National Bereavement Alliance.

Cruse Cymru is also a member of:

- the Wales Government Cross Party Group on Funerals and Bereavement
- the Wales Compassionate Cymru Group
- the Wales National Bereavement Framework Steering Group
- the Wales Government Cross Party Group on Loneliness and Isolation
- the Wales Government Cross Party Group on End of Life and Hospices
- the Wales Government Cross Party Group on Suicide and Self Harm Prevention.

The Cruse Northern Ireland Director Chairs the NI Independent Medical Examiner sub group and is a member of the Department of Health Covid-19 Bereavement Workstream and its Education sub group and the Department of Health Covid-19 Wellbeing NI Partnership. Cruse NI is also a member of:

- Northern Health and Social Care Trust Compassionate Communities Committee
- Paediatric Pathology Services Forum
- Coalition for Bereaved Workers
- Bereaved through Alcohol/Drugs project

Cruse's journal *Bereavement Care* is accessed around the world. The decision to produce the journal in a free open access format from January 2022 will enable wider access to articles published, promoting dissemination of understanding and expertise in grief and support for those who are bereaved.

Training (external)

In 2020-21, Cruse provided bereavement training to 188 separate organisations (2019-20: 136), through 684 webinars (an increase of 375%). This meant 6,820 delegates (2,200 in 2019/20) received information and training about bereavement awareness and support, helping to raise awareness across financial service providers, public sector councils and unions, with positive feedback to sessions and participants reporting confidence in using their newly acquired knowledge. This activity raises the awareness of bereavement and how to deal with this in a variety of settings, and the direct support to bereaved people provided by those organisations.

Through funded projects, Cruse also delivered:

- 30 webinars on loss and bereavement delivered to prison chaplains and support staff as part of the Ministry of Justice, Inside Grief project. Due to Covid-19 restrictions and prison protocols, the project to work on-site was suspended from March 2020 to September 2021. An innovative framework of tiered bereavement support has been developed, to be piloted across a range of categories of male and female prisons.
- 19 training workshops to 115 delegates in ExtraCare villages on Loss and Bereavement Awareness (9 in 2019/20) and five information sessions to a 46 Extracare staff and residents.
- 18 sessions of bereavement awareness training were delivered to 372 military personnel via video conferencing from January to September 2020 when the project concluded. Deployment of military personnel to respond to the Covid-19 pandemic affected planned timing and delivery of several courses (21 sessions were delivered to 434 military personnel in 2019/20). This project was externally evaluated by the University of Sheffield who concluded that the workshops were having a positive impact on people and it would be beneficial to continue delivering them to military personnel.
- A project to deliver military training aimed at veterans was due to commence in April 2020, funded by the Armed Forces Covenant Fund. Due to Covid-19 restrictions, it was put on hold and then re-scoped to be delivered to Veteran Support Agencies from July 2020. An initial course was run in November 2020 with a further 12 sessions delivered by March 2021 to a total of 212 attendees. 38 courses have been booked for delivery in 2021.

4. Develop our people

Within this objective, the strategic aims included investment in a national volunteer recruitment programme, increasing the diversity of volunteers and staff and the range of volunteering roles available, develop ways to value and retain volunteers and staff and develop a learning and development strategy for all staff and volunteers.

The new volunteer pathway, designed to make it easier for volunteers to join Cruse, included different routes into Cruse, depending upon skills and experience. Staff and volunteer surveys were undertaken to understand colleagues' needs during the pandemic, which included consultation on wellbeing, working patterns, and returning to in-person support or working in offices. Work on Equality, Diversity and Inclusion continued, with an audit undertaken by an external consultant to benchmark Cruse's current situation and identify priorities for development to increase the diversity of volunteers and staff and accessibility by clients. See Equality and Diversity section on page 10 for details of the audit outcome. The Board has endorsed this work as a priority area for Cruse.

Core training courses have been adapted for remote delivery as a result of Covid-19. We have also developed an e-learning suite of training, that includes initial safeguarding for children, young people and adults, as well as other courses. The Clinical Director has also engaged in a round table event hosted by the British Association for Counselling and Psychotherapy on race and racism and hosted a round table event on LGBT+ and bereavement.

Cruse's services were delivered by 4,560 volunteers working across England, Wales and Northern Ireland (4,596 in 2019/20), working alongside 177 staff. 1088 new volunteers were trained during the year, an increase of 4%. Additionally, 128 new supervisors were trained (71 in 2019/20).

5. Build a high performing Cruse with increased funding

A fundraising strategy was developed in 2019/20, designed to grow voluntary income and recruit a fundraising team.

Despite initial concerns around fundraising due to the pandemic, fundraising and income generation continued to show growth over 2020/21, both in size and income. Voluntary income increased to the highest amount ever, which is partly due to emergency funding opportunities related to Covid-19, but much can be attributed to the newly formed team. Statutory income increased, and building on these relationships will be a priority for the coming year. External training and consultancy activity grew exponentially, delivering over three times the number of sessions in previous years. All of this work helps raise awareness of the needs of bereaved people, and deliver the services they need.

A system for reviewing new policies and standards was implemented, to ensure they are clearly understandable and effective. The Helpline staff team has been enhanced to provide shift management and support to the increasing number of volunteers delivering the service.

A major piece of work has been the procurement process for a new CRM; this follows our termination of a development contract with another vendor. A CRM Development Manager was appointed to oversee the project. Through 2020/21 the focus was on the discovery phase to scope our requirements which has involved a significant number of volunteers. Build and testing has started, with the launch and user training set for early 2022.

Our impact

The work undertaken by Cruse helps to reduce the negative effects of bereavement on people. These are predominantly a decrease in mental, emotional and physical well-being, which can often lead to significant health issues. Cruse's support enables people to manage and understand their grief and continue living their lives. From discussion with National IAPT (Increasing Access to Psychological Therapies), it is clear that bereavement support can often decrease the demands on primary health care services and social care providers, particularly for older and vulnerable clients, and those with higher care needs.

Many bereaved people also suffer from loneliness and isolation, Cruse's support also helps reduce social isolation, by helping people to engage with their social circles and the wider community.

Cruse has continued to engage with more people in a variety of ways, to make sure that bereaved people get the support they need when they need it. Delivering on-going support shifted from meeting people in-person to working with them over the telephone and on-line using video conferencing. This also meant support could be provided without geographic limitations and more easily to and by those who find it difficult to leave their homes. This reduced waiting times, enabling bereaved people to receive support more quickly. We know from research, experience and client feedback that waiting for services can have an adverse impact on wellbeing.

We are finding that bereaved people are contacting us sooner than they used to, following the death of someone close. We have worked with more bereaved people on our National Helpline and using CruseChat. We have also updated information on our website. This means that we are able to provide support and get information to people when they need it, often soon after a bereavement. This can lessen detrimental impacts of grief and eventually decreases the likelihood of complicated grief emerging some time later.

As reported in 2019/20, an in-depth pilot of the Adult Attitudes to Grief (AAG) scale commenced and was then put on hold to focus on embedding other service development around how bereaved people are supported and also the development of Hubs. The AAG is a verified and researched method of working with bereaved people and measuring impact and is primarily a therapeutic tool. This will better enable us to understand the effect of bereavement support on clients in the short and medium term. Cruse has been working with researchers to compare outcome scores of clients supported prior to and within lockdown and work on the AAG will recommence. This will provide some useful insight and raise further questions about how we can support bereaved people in the future.

The training Cruse provides also has a positive impact upon organisations, their employees and their customers. When we have re-engaged with participants of our training courses (in a focused manner through our specific projects reaching other workforces), we have found that the confidence in speaking with bereaved people has increased.

Financial review

Gross income for the year was £8.743 million (2020: £5.543 million); the main increase in income was from additional donations and legacies which were up £458k on 2019/20, and additional grants and income from service level agreements which were up £2,805k on 2019/20.

The cost of delivering our service increased to £6.642 million from £6.164 million; the main increase in expenditure was related to costs associated with raising funds. The increase in costs is a result of planned expenditure on our Bereaved People First strategy and includes the costs of building a fundraising team and strengthening our senior leadership team and starting a programme of hub development to streamline service delivery, centralise finances and improve governance and accountability.

The increase in income and expenditure resulted in an overall surplus for the year of £2.1 million compared with a deficit of £621k the previous year.

Reserves policy

Cruse's aim is to deliver services to bereaved people in a sustainable way which is achieved by budgetary controls – put simply where there are resources available our services are expanded, but if it is apparent that ongoing funding cannot be found, services are reduced or closed. However, the charity also has external financial obligations which would have to be met in the event of closure, primarily to staff, landlords and formal commitments to deliver services.

In light of the current climate and Covid-19, the Board have previously decided to increase reserves to a level equal to three months budgeted expenditure. Accordingly, we have determined our minimum reserve level to be £2.017 million which would be met from a mix of general funds £0.359 million and designated funds £1.658 million.

The Unrestricted Fund balance as at 31 March 2021 was £359,555 (2020: £359,539). The Designated Fund balance as at 31 March 2021 was £4,297,672 (2020: £2,457,940). As part of the overall Designated Fund balance we have included a fund set aside for the implementation of the Bereaved People First strategy (2021: £750,000, 2020: £708,486), which will be utilised over the next two financial years. The Restricted Fund balance as at 31 March 2021 was £716,427 (2020: £456,090).

Risk review

The Trustees are responsible for monitoring and controlling the charity's risks. The Audit and Finance Sub-committee lead on this for the Board and review risk at each meeting and report to the Board twice yearly on key risks. This is achieved by each area of operation regularly considering the risks associated with their activity, identifying existing controls and any mitigating actions (such as insurance or procedures) which might reduce the risk whilst maintaining an efficient use of resources. Crucial to the evaluation is distinguishing risks which could be fundamental to the achievement of our strategic priorities. The key risks reviewed by the Board, together with mitigating action are:

1. Capability / capacity to deliver a quality service to increasing numbers of bereaved people in a changing environment

Mitigating action:

- Telephone skills training provided to volunteers
- Improved website in response to client need including all literature booklets as free downloads
- Introduction of CruseChat
- Increased number of volunteers working on the national helpline
- Instigated remote support eg by zoom
- All training switched to online, including new volunteer training
- Developed working with suicide and working with trauma training, to help volunteers mitigate suicidal risk for clients
- Developed online safeguarding training resources, to ensure volunteers are equipped to deal with critical situations.

2. Financial resilience: Income decreases due to the economic climate and potential increased competition for available funds 2021-22 onwards

Mitigating action:

- Reviewing finance & fundraising strategies
- Evidence that major funders are supportive of Cruse's work eg NET, Barclays bank, Garfield Weston
- Fundraising team in place and achieving increased income
- Network is engaged in generating cost savings and keeping costs down
- Good network engagement with the fundraising team.

3. Equality and Diversity: Failure to embed equality and diversity values into our everyday practice, policies and procedures

Mitigating action:

- Equality, Diversity & Inclusion Working party established, co-Chaired by the Chief Executive and Vice Chair of Cruse
- Funding secured to support work embedding Equality, Diversity & Inclusion in Cruse
- Trustee recruitment underway to enhance Equality, Diversity & Inclusion skills on the Board
- Data gathering
- Review of volunteer training.

4. Reputational: Lack of high profile voice leads to competitor charity taking our place as leading bereavement charity

Mitigating Action:

- Branch refresh
- Communications team and strategy in place
- Plans to increase access to the Bereavement Care Journal
- Increased activity at speaking events.

5. Strategy: Capacity to deliver all strands of the Bereaved People First strategy and business as usual

Mitigating Action:

- Re-structured Executive and Senior Leadership team
- Increased staffing structure in place
- Additional resources needed to deliver strategy have been approved by the Board
- Management training in place
- Developing good internal communication as part of the Communications Strategy
- Fundraising strategy in place.

6. Wellbeing of staff and volunteers: Experienced volunteers and staff leave due to changes in service model and structures and retirement

Mitigating action:

- Volunteer survey undertaken. Results reported to Board September 2021
- Online recruitment, training and supervision for volunteers
- A programme for valuing volunteers is being established
- Engagement with volunteers who have not signed up for telephone work following Covid-19 cessation of face:face services
- Enhanced PR to raise external awareness of Cruse and volunteering opportunities
- Continual improvement of internal communications to staff and volunteers
- Staff survey and a virtual staff day
- Review of staff Terms and Conditions.

7. Safeguarding (Children and young people and vulnerable Adults): Harm to individuals and reputational damage to the charity.

Mitigating action:

- Safeguarding is overseen by the Board of Trustees
- Lead Trustee for Safeguarding appointed
- Improved reporting
- Policies and procedures were reviewed and updated in November 2020.

The reporting of complaints, concerns and safeguarding cases has improved enabling greater transparency and identification of key trends and any learning needed. New safeguarding induction has been developed and new safeguarding training options are being reviewed.

Related to safeguarding, we have seen a marked increase in the number of people reporting suicidal thinking and feelings – both on the Helpline and to volunteers in Branches. Webinar training has been developed for working with suicidal thoughts and feelings on-line, as well as working with trauma, which is often a contributing factor to levels of suicide in grief.

Equality and Diversity

It is the aim of Cruse Bereavement Care to recognise and encourage the valuable and enriching contribution that people from all backgrounds and experiences bring to the organisation. We believe that all individuals working or volunteering for Cruse or coming to Cruse for a service should be treated without prejudice or discrimination. We recognise that at the moment our volunteer and staff groups do not reflect the communities that we serve and addressing this needs to be a priority.

In early 2021 we commissioned an audit of our Equality, Diversity and Inclusion (EDI) practice from the consultancy Diverse Matters. They produced a detailed report on areas of strength and weakness. Following this, the Board agreed the following priority areas:

1. Conduct a policy review, introducing new policies and systems where appropriate.
2. Create a continuous EDI learning and development cycle, enhancing knowledge, skills and awareness across the organisation.
3. Build an inclusive culture at Cruse, ensuring there is a shared understanding of what EDI means and how it reflects the organisation's values.
4. Strengthen current governance and leadership structures for embedding EDI and improving communications.
5. Enhance data collation and monitoring processes to measure EDI performance.

Fundraising

Cruse is registered with the Fundraising Regulator and is compliant with the standards set out by the Regulator in its Code of Fundraising Practice. All fundraising activities are organised directly by staff and volunteers of the Charity. We do not engage third party professional fundraisers to raise funds on our behalf. We are mindful during our fundraising activities not to be unreasonably persistent or to apply undue pressure on anyone, or to intrude on anyone's privacy. We did not undertake any telephone or doorstep fundraising in the year. We do not buy or sell mailing lists. There were no complaints related to fundraising during 2020/21.

Covid-19

The impact of Covid-19 has been significant, at an individual, organisational and national level. Nationally, Covid-19 has affected the way people live, leading to increased isolation for many and a greater reliance upon technology to stay connected. Daily reporting on the progress of the virus and the number of deaths at home and around the world has created an increased awareness of death, dying and bereavement.

For many, the circumstances of being unable to visit sick and dying members of their family or friends, regardless of the cause of their death, or to hold or attend a funeral in the way they would have wished will have made their bereavement more traumatic. This situation makes it more likely that complex grief reactions will emerge. This includes longer lasting high levels of anxiety, perpetual decreased mood, a high incidence of self-harming, and a higher propensity for suicidal thinking and behaviour. It is expected that the impact of this grief will continue for months and potentially years to come.

Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. Please see note 1(m) in Accounting Policies.

STRUCTURE GOVERNANCE AND MANAGEMENT

Cruse's organisation

Cruse provides bereavement care through a network of approximately 4,500 volunteers working within its local Branches in the twelve regions and nations that comprise England, Wales and Northern Ireland and through a National Helpline.

Cruse's governance

Cruse is governed by a Board of Trustees who are also Directors of the company. All trustees undergo a detailed induction programme on being a trustee of Cruse and opportunities are given to attend training in charity governance. The Board decides Cruse's strategic priorities and monitors its performance. It has two sub-committees – Audit & Finance and People & Culture. The Board also delegates, as permitted by the Articles of Association, some of its functions to National, Regional and Area committees so that they may oversee Cruse's work within the local network.

Cruse also has a Council which is the formally national recognised consultative body of volunteers. It consists of members elected by the volunteers from Wales, Northern Ireland, Regions across England and the National Helpline. Meetings of Council also include members from the Board of Trustees and are attended by senior executives of Cruse. The Board of Trustees is the legal decision-making body and its work is informed by the views of Council. Council appoints two of its members to sit on the Board of Trustees.

Council members along with the Board of Trustees are the Company members of Cruse and have a vote in the election of Board members and on resolutions put to Annual General Meetings and/or Extraordinary General Meetings.

In addition, there are two permanent Working Groups, which obtain strategic and operational input from volunteers and users. These are:

- Training Working Group This group leads the work on the development and delivery of training programmes to the volunteers.
- Policy Working Group The work of this group is mainly related to the requirements for the delivery of bereavement services by our volunteers.

The average level of attendance by Trustees at Trustee meetings is 80% (2019/20:76%), with attendance having been affected by members on maternity leave during 2019/20 and 2020/21. A full list of current Trustees can be found on the charity's website.

As part of Cruse's continual review of governance, the Trustees agreed that Board minutes and records of Council meetings should be published on the Cruse intranet for greater transparency. Consideration is being given to having an independent assessment of Cruse's governance in line with the Charity Governance Code.

Cruse's management

During 2020-21 Cruse was managed by the Chief Executive, three Directors and a Senior Leadership Team, supported by a small central team. From April 2021, the SLT included the Chief Executive and five Directors. Most local services were managed by volunteer Area Management Committees, who employ paid staff in some cases, with support and guidance from the Central Office team. As part of the Bereaved People First Strategy, a re-structuring programme commenced in 2019 with the creation of two Hubs, in the North East and South. Within the Hubs, a Hub manager and key staff roles were appointed, finances were centralised, service delivery became the responsibility of local service delivery committees and a Hub Council was created as a consultative body.

Following a review of the implementation of this, the process was recommenced to extend roll out across Cruse, leading to the formation of 12 Hubs in September 2021.

The Trustees of Cruse are unpaid. The People & Culture Committee recommend to the Board of Trustees the appropriate remuneration of the Chief Executive and Senior Leadership Team after comparison with the salaries of comparable roles in the voluntary sector and consideration of the skills, expertise and performance of the individuals concerned.

Statement of the Trustee's responsibilities

The Trustees (who are also Directors of Cruse Bereavement Care for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

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 charitable company and of the income and expenditure of the charitable company for that period. In preparing those financial statements, the Trustees are required to:

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

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

In so far as the Trustees are aware:

- there is no relevant audit information of which the auditor is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Auditors

Moore Kingston Smith LLP were appointed as auditors during the year and will be proposed for reappointment in accordance with Section 485 of the Companies Act 2006.

The Trustees and Directors report incorporating the Strategic Report was approved by the Board on 18th November 2021.

By Order of the Board

Anthony Hawkhead – Chair

Michael Whitehouse – Honorary Treasurer

Cruse Bereavement Care, Unit 0.1, One Victoria Villas, Richmond, Surrey TW9 2GW.

Independent auditor's report to the members of Cruse Bereavement Care

Opinion

We have audited the financial statements of Cruse Bereavement Care ('the company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and 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 FRS 102 'The Financial Reporting Standard Applicable in the UK and 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 March 2021 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 financial statements section of our report. We are independent of the charitable company 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 charitable company'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. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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 the audit:

- the information given in the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters where 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 exemption in preparing the Trustees' Annual Report and from preparing a Strategic Report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 11, the trustees (who are also the directors of the charitable company for the purposes 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 charitable company'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 aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities Act 2011, the Charity SORP, and UK financial reporting standards as issued by the Financial Reporting Council.
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.

- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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 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 any party other than the charitable company and charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Andrew Stickland (Senior Statutory Auditor)

for and on behalf of Moore Kingston Smith LLP, Statutory Auditor
30 November 2021

Devonshire House
60 Goswell Road
London
EC1M 7AD

Statement of financial activities for the year ended 31 March 2021 incorporating an income and expenditure account

	Notes	Unrestricted funds £	Restricted funds £	Total funds 2021 £	Total funds 2020 £
Income					
Donations and legacies	8a	2,150,720	-	2,150,720	1,692,308
Charitable activities	8b	3,593,329	2,431,196	6,024,525	3,218,800
Other trading activities	8c	458,113	-	458,113	602,301
Investment income		10,114	-	10,114	7,379
Other		99,562	-	99,562	22,160
Total income		6,311,838	2,431,196	8,743,034	5,542,948
Expenditure					
Raising funds		932,031	-	932,031	617,170
Charitable activities	9a	3,540,059	2,170,859	5,710,918	5,546,920
Total expenditure		4,472,090	2,170,859	6,642,949	6,164,090
Net income/(expenditure)	13	1,839,748	260,337	2,100,085	(621,142)
Transfers between funds		-	-	-	-
Net movement in funds		1,839,748	260,337	2,100,085	(621,142)
Reconciliation of funds:					
Total funds brought forward		2,817,479	456,090	3,273,569	3,894,711
Total funds carried forward		4,657,227	716,427	5,373,654	3,273,569

A comparative statement of financial activity for the year ended 31 March 2020 can be found at note 16.

The notes on pages 17 to 26 form part of these financial statements.

Balance Sheet

As at 31 March 2021

Cruse Bereavement Care
(Company limited by guarantee and not having a share capital)

	Notes	£	2021 £	£	2020 £
Fixed assets					
Tangible assets	3		892,098		856,260
Current assets					
Debtors	4	569,239		725,334	
Cash at bank and in hand	12a	4,704,913		2,147,789	
		5,274,152		2,873,123	
Creditors					
Amounts falling due within one year	5	(792,596)		(455,814)	
		(792,596)		(455,814)	
Net current assets			4,481,556		2,417,309
Net assets			5,373,654		3,273,569
Reserves					
Unrestricted funds	7		359,555		359,539
Designated funds	7		4,297,672		2,457,940
Restricted funds	7		716,427		456,090
Total funds	7		5,373,654		3,273,569

Approved by the Board on 18 November 2021 and signed on its behalf by:

CHAIR: Anthony Hawkhead

TREASURER: Michael Whitehouse

Company Registration Number: 00638709

The notes on pages 17 to 26 form part of these financial statements.

Cashflow Statement

For the year ended 31 March 2021

Cruse Bereavement Care
(Company limited by guarantee and not having a share capital)

	Notes	£	2021 £	£	2020 £
Net cash (outflow)/inflow from operating activities	11		2,604,842		(719,744)
Returns from investment and servicing of finance					
Interest received		10,114		7,379	
Net cash inflow from returns on investments and servicing of finance			10,114		7,379
Investing activities					
Purchase of tangible fixed assets	3	(57,832)		(41,822)	
Proceeds from disposal of fixed assets	3	-		1,013	
Net cash outflow from investing activities			(57,832)		(40,809)
Net cash inflow/(outflow)	12a		2,557,124		(753,174)
Financing			-		-
Increase / (decrease) in cash	12b		2,557,124		(753,174)

Notes to the financial statements - year ended 31 March 2021

ACCOUNTING POLICIES

Cruse Bereavement Care, a public benefit entity, is incorporated in England and Wales as a company limited by guarantee not having a share capital. The Trustees listed on page 2 are also members of the company. Each member has undertaken to contribute to the assets in the event of winding up a sum not exceeding £1. The charity is a registered charity. The registered office is given on page 2.

The principal accounting policies which are adopted in the preparation of the financial statements are set out below.

(a) Basis of accounting

The financial statements are prepared under the historical cost convention, in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities (SORP 2015)" 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 Companies Act 2006.

(b) Fixed assets and depreciation

Tangible fixed assets are capitalised at cost and depreciation is provided to write off the cost in equal annual instalments at the following rates:

Office equipment	20%
Office furniture	10%
Freehold property	2%
Leasehold property	2%

(c) Stock

Stock is valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

(d) Pensions

The pension plan for employees is a defined contribution scheme. Consequently, the annual instalments charged to the income and expenditure account are fixed under the terms of the scheme and there is no potential liability other than for the payment of those instalments.

(e) Operating leases

Rentals payable under operating leases are charged to the income and expenditure account spread over the period of the lease.

(f) Fund accounting

- (ii) The charity's general funds consist of funds which the charity may use for its purposes at its discretion.
- (iii) Branch/Area/Region/Nation funds are treated as designated funds for usage within their local area and will be spent on the providing services to bereaved people within the next financial year. As part of designated funds we have included a fund set aside to facilitate the investment required as part of the Bereaved People First strategy.
- (iv) The charity's restricted funds are those where the donor has imposed restrictions on the use of the funds which are legally binding.

(g) Voluntary income

Income is recognised when the Charity has entitlement to the funds, any conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

- (i) All voluntary income is included in income when receipt is considered as probable, except where the donor requires the sum to be invested to provide income for the charity's purposes, in which case it is treated as an endowment.
- (ii) Donations under gift aid together with the associated income tax recovery are recognised as income when the donation is received.
- (iii) Legacies receivable are credited to income when receivable in accordance with SORP 2015.
- (iv) Grant income and income receivable in respect of Service Level Agreements is credited to income immediately to the extent that the charity obtains entitlement to that income by its performance in the year under review. Grants that are not performance related are recognised on receipt or when receivable.

(h) Expenditure

Expenditure is recognised when a liability is incurred.

- (i) Costs of raising funds are those costs incurred in attracting voluntary income including the costs of advertising for funds and costs incurred in trading activities that raise funds.
- (ii) Charitable activities include expenditure associated with the delivery of bereavement support, training & education and policy work and include both the direct costs and support costs relating to these activities.
- (iii) Support costs, which includes governance, incurred by Central Office and National/Regional Offices have been allocated to activity cost categories on a basis consistent with the use of resources, eg staff costs by the time spent.

(i) Donated goods and services

Goods and services donated to the charity have been included in the financial statements at the value of the gift to the charity. The contribution of volunteers in volunteering hours is not included in the statement of financial activity as it is not possible to accurately calculate the value of those hours, given the various roles filled by volunteers and the number of volunteers in the organisation.

(j) Taxation

The charitable company is a registered charity and has no liability to corporation tax on its charitable activities under the Corporation Tax Act 2010 (chapters 2 and 3 of part ii, section 466 onwards) or Section 256 of the Taxation for Chargeable Gains Act 1992, to the extent surpluses are applied to its charitable purposes.

(k) Financial instruments

Financial assets and financial liabilities are recognised when the charitable company becomes a party to the contractual provisions of the instrument. All financial assets and liabilities are initially measured at transaction price (including transaction costs). The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

(l) Critical accounting judgements and key sources of estimation uncertainty

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amounts 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 if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

The Trustees do not consider there are any critical judgements or sources of estimation uncertainty requiring disclosure.

(m) Going concern

We have set out in the Trustees report a review of financial performance and that charity's reserves position and we have a reasonable expectation that we have the resources to continue to operate for the foreseeable future.

In forming this view the trustees have considered the current operating environment arising from the Covid-19 pandemic which has impacted on how we operate as most of our services have been delivered face to face, prior to Covid-19. We have responded successfully by changing the way we deliver services from face to face to telephone and online support, creating new material on the website for those grieving through Covid-19, facilitating all staff and volunteers to work from home with greater use of technology, adapting and delivering volunteer training and supervision online and delivering external training through webinars.

Alongside this, we have reviewed our cost base to identify savings (eg premises and travel costs), and continued to utilise Covid-19 specific funds and engage new funders willing to support our work with bereaved people.

Trustees will utilise funds designated to Areas as required to enable the charity to meet its debts as they fall due. Due to the level of these funds and the actions set out above, we believe that there are no material uncertainties that call into doubt the charity's ability to continue as a going concern. The accounts have therefore been prepared on the basis that the charity is a going concern.

2. NET EXPENDITURE

Cruse Bereavement Care
(Company limited by guarantee and not having a share capital)

Net expenditure is stated after charging:

	2021 £	2020 £
Trustees' expenses for travel, training and subsistence (No Trustees claimed expenses in 2021, 2020:4)	-	8,829
Depreciation of owned fixed assets	21,236	29,986
Operating lease rentals	132,783	131,884
Auditor's fees – as auditors	16,800	13,630

3. TANGIBLE FIXED ASSETS

	Leasehold property £	Freehold property £	Office furniture £	Office equipment £	Total £
Cost:					
At 1 April 2020	632,000	230,000	82,674	179,557	1,124,231
Additions	-	-	-	57,832	57,832
Disposals	-	-	-	(1,469)	(1,469)
31 March 2021	632,000	230,000	82,674	235,920	1,180,594
Depreciation:					
1 April 2020	45,504	16,560	62,946	142,961	267,971
Charge for year	7,584	2,760	2,940	7,952	21,236
Disposals	-	-	-	(711)	(711)
31 March 2021	53,088	19,320	65,886	150,202	288,496
Net book value:					
31 March 2021	578,912	210,680	16,788	85,718	892,098
31 March 2020	586,496	213,440	19,728	36,596	856,260

Leasehold and freehold properties are included at deemed cost. The carrying amount of leasehold and freehold, that would have been recognised under the historical cost model is £588,312 (2020: £596,474) for leasehold property and £142,217 (2020: £144,272) for freehold property.

A legal charge over the leasehold property has been given to Barclays Bank PLC as security for an overdraft facility of £160,000.

The charity has a reversionary interest in a property held by Cruse Bereavement Care Scotland (Scottish Charity No SC031600) whereby the charity will receive 40% of the net sale proceeds or such lesser sum as may be agreed should the properties be sold.

4. DEBTORS – DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade debtors	262,024	340,248
Other debtors	534	4,810
Prepayments	45,827	26,951
Accrued income	260,854	353,325
	569,239	725,334

5. CREDITORS – DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade creditors	396,761	190,271
Other creditors	83,255	38,839
Other taxation and social security	90,554	80,182
Accruals	112,911	126,779
Deferred income (Note 6)	109,115	19,743
	792,596	455,814

6. DEFERRED INCOME

	2021 £	2020 £
Deferred income brought forward	19,743	44,639
Released in the year	(19,743)	(44,639)
New provision added	109,115	19,743
Deferred income carried forward	109,115	19,743

7. RECONCILIATION OF RESERVES

Cruse Bereavement Care
(Company limited by guarantee and not having a share capital)

	As at 1 April 2020	Income	Expenditure	Transfer between funds	As at 31 March 2021
	£	£	£	£	£
Unrestricted					
General fund	359,539	1,552,868	(2,624,038)	1,071,186	359,555
Designated fund – Area/Nation/Region	1,749,454	4,758,970	(1,547,686)	(1,413,066)	3,547,672
Designated fund – Bereaved People First Strategy 2019 - 2024	708,486	-	(300,366)	341,880	750,000
Total unrestricted	2,817,479	6,311,838	(4,472,090)	-	4,657,227
Restricted					
Area/Nation/Region/Central Office	401,351	609,242	(720,813)	-	289,780
Pandemic Bereavement Support Line	-	252,635	(252,378)	-	257
National Lottery Community Fund	-	574,349	(574,347)	-	2
National Emergencies Trust	-	897,570	(621,821)	-	275,749
Armed Forces Covenant Fund	-	97,400	(1,500)	-	95,900
Northern Ireland Freehold Property	50,000	-	-	-	50,000
Agnes Whitaker Fund	4,739	-	-	-	4,739
Total restricted	456,090	2,431,196	(2,170,859)	-	716,427
Total funds	3,273,569	8,743,034	(6,642,949)	-	5,373,654

	General funds	Designated funds	Restricted funds	Total 2021	Total 2020
	£	£	£	£	£
Represented by:					
Tangible fixed assets	611,288	230,810	50,000	892,098	856,260
Net current assets	(251,733)	4,066,862	666,427	4,481,556	2,417,309
Total	359,555	4,297,672	716,427	5,373,654	3,273,569

The transfer of £1,071,186 between general funds and designated funds includes costs incurred centrally to enable the Areas to conduct their activity including the provision of support and literature. The transfer of £341,880 between designated funds is the agreed draw down of reserves to fund the year future costs associated with implementing our Bereaved People First strategy.

A comparative reconciliation of reserves for the year ended 31 March 2020 can be found at note 17.

8. INCOME

Cruse Bereavement Care
(Company limited by guarantee and not having a share capital)

8a: Donations and legacies

	2021 £	2020 £
Donations	2,125,743	1,329,126
Legacies	19,493	356,399
Subscriptions	5,484	6,783
	2,150,720	1,692,308

8b: Charitable activities

Grants and income from service level agreements

	2021 £	2020 £
Local Authorities ¹	545,103	288,006
Local Health Boards/Trusts ¹	702,503	603,195
Clinical Commissioning Groups ¹	928,190	969,392
Wales Government	306,109	74,072
Northern Ireland Department of Health, Social Services and Public Safety	328,231	39,350
Ministry of Defence	133,186	101,115
Big Lottery Fund	1,014,970	460,803
National Emergency Trust	897,570	-
Department for Digital, Culture, Media & Sport	-	351,423
Department of Health & Social Care	252,635	-
Northern Ireland Prison Service	33,917	50,672
Northern Ireland Public Health Agency	-	18,322
Other	882,111	262,450
	6,024,525	3,218,800

¹Grants and income from Service Levels Agreements was received by 51 Cruse Areas from Local Authorities, Local Health Boards/Trusts and Clinical Commissioning Groups in the communities they support.

8c: Other trading activity

	2021 £	2020 £
Fundraising projects	34,918	131,047
Income from training and conferences	402,102	452,837
Sale of publications and literature	21,093	18,417
	458,113	602,301

9. EXPENDITURE

Cruse Bereavement Care
(Company limited by guarantee and not having a share capital)

9a: Charitable activity

	2021 £	2020 £
Bereavement support services	5,386,744	5,326,039
Policy	324,174	220,881
	5,710,918	5,546,920

9b: Support costs (included above)

	2021 £	2020 £
Human resources and payroll	160,388	123,853
Governance	224,575	148,545
Information technology	264,103	62,001
Monitoring & evaluation	309,265	112,615
Change management costs	52,759	133,295
	1,011,090	580,309

10. EMPLOYEES

	2021 £	2020 £
Salaries and wages	3,629,078	2,892,363
National Insurance costs	251,573	202,669
Pension costs	183,630	144,969
Benefits in kind	1,836	9,901
Redundancy costs	9,438	38,072
	4,075,555	3,287,974

	2021 Full-time equivalent	2020 Full-time equivalent
The average number of employees during the year was:		
Central team & helpline	38	28
Specialist projects staff	5	10
National/Regional staff	5	4
Branch/Area staff	73	62
	121	104

The average head count of employees (full-time and part-time) employed during the year was 186 (2020: 177).

During the year:

Nil employee earned in the range £60,000 - £70,000 (2020: One).
One employee earned in the range £70,000 - £80,000 (2020: One).
The Chief Executive's earnings are 4.1 times median earnings (2020: 3.5 times).

The total remuneration paid to the members of the Senior Leadership Team was £379,585 (2020: £441,504).

One Hundred and Thirty Six employees are accruing benefits under a Group Personal Pension Plan which is auto-enrolment compliant (2020: 112). Contributions to the Plan in the year included £3,620 (2020: £3,550) for the employee earning over £80,000.

No director (or trustee) received any remuneration during the year (2020: None).

11. NOTE TO THE CASH FLOW STATEMENT

Cruse Bereavement Care
(Company limited by guarantee and not having a share capital)

Reconciliation of operating surplus/(deficit) to net cash inflow/(outflow) from operating activities.

	2021 £	2020 £
Operating surplus/(deficit)	2,100,085	(621,142)
Loss on disposals	758	-
Depreciation charges	21,236	29,986
Decrease in stocks	-	5,064
Decrease/(increase) in debtors	156,095	(153,838)
Increase in creditors	336,782	27,565
Interest received	(10,114)	(7,379)
NET CASH INFLOW/(OUTFLOW) FROM OPERATING ACTIVITIES	2,604,842	(719,744)

12A. RECONCILIATION OF NET CASH FLOW TO MOVEMENT IN NET FUNDS

	2021 £	2020 £
Increase/(decrease) in cash in the period	2,557,124	(753,174)
Change in net funds resulting from cash flows	2,557,124	(753,174)
Net funds at 1 April 2020	2,147,789	2,900,963
Net funds at 31 March 2021	4,704,913	2,147,789

12B. ANALYSIS OF NET FUNDS

	At 1 April 2020 £	Cashflows £	As at 31 March 2021 £
Cash at bank and in hand	2,147,789	2,557,124	4,704,913

13. RECONCILIATION OF MOVEMENTS ON TOTAL FUNDS

	2021 £	2020 £
Funds at 1 April 2020	3,273,569	3,894,711
Surplus/(Deficit) for the year	2,100,085	(621,142)
Total funds at 31 March 2021	5,373,654	3,273,569

14. OPERATING LEASE COMMITMENTS

At 31 March 2021 the following total commitments under non-cancellable operating leases existed:

Operating leases which expire	Property		Office Equipment and Motor Vehicles	
	2021 £	2020 £	2021 £	2020 £
Within one year	66,293	80,830	7,689	9,157
Within two to five years	70,287	103,198	2,438	9,906
Over five years	-	1,000	-	-
	136,580	185,028	10,127	19,063

15. TRADING SUBSIDIARY

Cruse Bereavement Care Services Ltd (Company Number 3957559) ceased trading in 2018 and was deregistered in March 2020.

16. STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2020

	Notes	Unrestricted funds £	Restricted funds £	Total funds 2020 £
Income				
Donations and legacies		1,498,125	194,183	1,692,308
Charitable activities		2,032,942	1,185,858	3,218,800
Other trading activities		602,301	-	602,301
Investment income		7,379	-	7,379
Other		22,160	-	22,160
Total income		4,162,907	1,380,041	5,542,948
Expenditure				
Raising Funds		617,170	-	617,170
Charitable Activities		4,329,449	1,217,471	5,546,920
Total expenditure		4,946,619	1,217,471	6,164,090
Net (expenditure)/income		(783,712)	162,570	(621,142)
Transfers between funds		-	-	-
Net movement in funds		(783,712)	162,570	(621,142)
Reconciliation of funds:				
Total funds brought forward		3,601,191	293,520	3,894,711
Total funds carried forward		2,817,479	456,090	3,273,569

17. RECONCILIATION OF RESERVES YEAR ENDED 31 MARCH 2020

Cruse Bereavement Care
(Company limited by guarantee and not having a share capital)

	As at 1 April 2019	Income	Expenditure	Transfer between funds	As at 31 March 2020
	£	£	£	£	£
Unrestricted					
General fund	186,707	656,498	(1,183,118)	629,897	289,984
Revaluation reserve	69,634	-	-	(79)	69,555
Designated fund – Area/Nation/Region	2,514,850	3,506,409	(3,141,987)	(1,129,818)	1,749,454
Designated fund – Bereaved People First Strategy 2019 – 2024	830,000	-	(621,514)	500,000	708,486
Total unrestricted	3,601,191	4,162,907	(4,946,619)	-	2,817,479
Restricted					
Area/Nation/Region/Central Office	238,781	1,380,041	(1,217,471)	-	401,351
Northern Ireland Freehold Property	50,000	-	-	-	50,000
Agnes Whitaker Fund	4,739	-	-	-	4,739
Total restricted	293,520	1,380,041	(1,217,471)	-	456,090
Total funds	3,894,711	5,542,948	(6,164,090)	-	3,273,569

	General funds	Revaluation reserve	Designated funds	Restricted funds	Total 2020	Total 2019
	£	£	£	£	£	£
Represented by:						
Tangible fixed assets	505,895	69,555	230,810	50,000	856,260	845,437
Net current assets	(215,911)	-	2,227,130	406,090	2,417,309	3,049,274
Total	289,984	69,555	2,457,940	456,090	3,273,569	3,894,711

Cruse

Bereavement
Support

Cruse Bereavement Support

PO Box 800
Richmond,
Surrey
TW9 1RG

You can find Cruse online at:
www.cruse.org.uk

National Helpline
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029 2088 6913

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