

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.

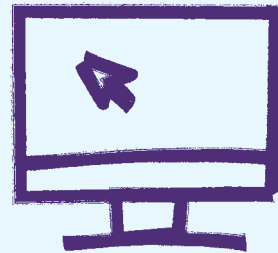


Dr Neil Churchill OBE
Chair

Our year at a glance



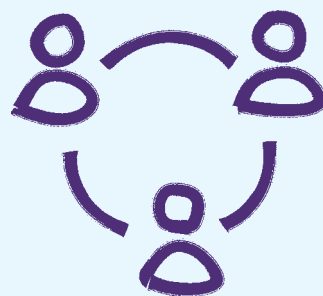
72,147
support activities for
bereaved people



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

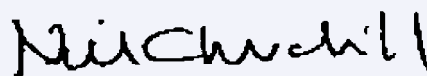
safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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
		1,217,464	1,184,175
Current assets			
Debtors	7	530,881	858,298
Cash at bank and in hand		435,268	1,472,361
		966,149	2,330,659
Creditors			
Amounts falling due within one year	8	(894,121)	(672,359)
Net current assets		72,028	1,658,300
Net Assets		1,289,491	2,842,475
Reserves			
Unrestricted funds	9	873,124	2,198,916
Restricted funds	9	416,367	643,559
Total funds	9	1,289,491	2,842,475

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 no.	2023 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 no.	2023 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	-	50,000	(50,000)	-	-
	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)
	<u>2,198,916</u>	<u>643,559</u>	<u>2,842,475</u>

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

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