

Annual report and financial statements

Camden City Islington and Westminster Bereavement Service

Year ended 31 March 2020

Registered charity no. 1071144

Company no. 03533488

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Legal and administrative information

Charity name Camden, City, Islington and Westminster Bereavement Service

Charity registration no. 1071144

Company registration no. 03533488

Registered office 6 – 8 York Mews
London
NW5 2UJ

Trustees	Laura Noel	Chair
	Colin Dingwall OBE	Vice - Chair
	Maria Brosnan	(appointed 5 December 2019)
	Sarah Davies	(resigned 5 December 2019)
	Norman Franklin	(resigned 2 June 2020)
	Bernard Heymann	
	Felicia Olney	
	Helen Palin	
	Sally Rigg	(appointed 2 October 2019)
	Mark White	(appointed 2 June 2020)
	Victoria Woolfson	Treasurer

Chief executive Vybra Morris

Independent examiner Andy Nash Accounting & Consultancy Ltd
The Maltings
East Tyndall Street
Cardiff
CF24 5EA

Principal bankers CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

The Co-operative Bank PLC
PO Box 250
Skelmersdale
WN8 6WT

Celebrating over 50 years of serving our communities

Camden, City, Islington and Westminster Bereavement Service (CCIWBS) has been providing accessible, quality, bereavement and loss counselling to communities in London for over 50 years.

In the last few years, we have continued to deliver our core service of one-to-one counselling in partnership with the NHS in Camden and Islington. Alongside that, the charity has expanded its services to meet the changing needs of our clients, working in partnership with a wider range of organisations. This has included introducing group bereavement counselling, loss counselling and meeting the increasing need to support clients who have experienced traumatic or complex bereavement. These have been strongly welcomed by clients, and the service will continue to adapt and respond to changing demand.

The service has shown itself to be highly adaptable. In the early part of 2020, the impact of COVID-19 and social distancing guidelines has meant a rapid shift in our ways of working, using online and telephone counselling to maintain our services. As a result, the charity has remained open to our clients at a point when our services are needed more than ever.

Once again, I would like to thank our volunteers, staff, partners, funders and others who have contributed to a successful year, but particularly in maintaining the service in the face of the current unprecedented challenges.

A handwritten signature in black ink that reads "Laura Noel". The script is fluid and cursive, with the first letters of "Laura" and "Noel" being capitalized and prominent.

Laura Noel, Chair of Trustees

About the bereavement service

Objects of the charity

Camden, City, Islington and Westminster Bereavement Service (CCIWBS) provides confidential bereavement counselling support to anyone of adult age. Our clients are principally either living in, or registered with a GP, in the catchment area.

Our services

The Service provides professional and accessible counselling, delivering the best possible outcomes to clients. Counselling is provided both through one to one sessions with a counsellor and through group bereavement counselling. Clients come from a wide range of social and ethnic backgrounds; the charity has a strong reputation and services are in great demand.

The Service is contracted to two NHS Clinical Commissioning Groups (CCGs): Camden and Islington. This means that most clients from these boroughs receive the service for free; the remainder are invited to make an income-related contribution, however no one in need of support is turned away. Around half of clients self-refer to the Service, the remainder are referred by GPs, mental health, drug, alcohol, and homelessness teams. Clients resident elsewhere in London also access our services, but as the charity has no CCG funding for these areas, these clients are asked to make an income related contribution. The Service also fundraises to support this work to ensure the service remains accessible to all.

Our people

The Service is delivered by a strong, committed team of counsellors, working in a voluntary capacity, a Board of Trustees and is supported by a small team of paid staff. The Board of Trustees heads the Charity and includes people with a variety of skills including health service management, psychotherapy, legal, business development, fundraising and financial skills. Counsellors are also represented within the Board. The Trustees meet every 2 months and do not receive payment.

The Trustees appoint a Director, Vybra Morris responsible for the day-to-day running of the Service. All paid staff and counsellors report to the Director and the Director reports to the Board of Trustees. The paid staff recruit, train, and support counsellors and manage the service including its contracts with CCGs, its premises and legal obligations, plus coordinate fundraising efforts.

The counselling is provided by up to 60 counsellors. All counsellors are supervised every two weeks by qualified clinical supervisors and one trainee placement supervisor. CCIWBS is a member of the British Association for Counselling and Psychotherapy (BACP).

Our funding

We are funded through donations from individuals and organisations, and through contracts with two CCGs. Both are essential to the continuation of the Service.

We greatly appreciate donations from the private individuals and charitable trusts who support the Service. Leading the commitment are our long-time funders and supporters including Michael Palin whose generosity has played a very significant part in developing the Service and maintaining its financial viability.

In recent years we have broadened our fundraising base, through work with other organisations, such as the Co-operative Group, which funded the development of group bereavement counselling. This last year has seen a concerted push to raise income with the appointment of a fundraising manager. This has been very successful and is enabling the introduction of support for traumatic bereavement and the expansion of our very successful group sessions. New funders, to whom we are very grateful for supporting us in 2019/20 are: The Edward Gosling Foundation, London Catalyst, The Alliance Family Foundation, The Shanly Foundation, The Albert Hunt Trust, Camden Giving HS2 Fund and the National Lottery Community Fund - Awards for All.

The dedication of the Director and her staff combined with support from the donors and counsellors remains crucial to this long-standing community service as it continues to develop to meet the needs and challenges that lie ahead.

Trustees' annual report

The Board of Trustees, who are also Directors of the Charity for the purposes of the Companies Act, and Trustees for charity law purposes, submit their annual report and the financial statements of Camden, City, Islington and Westminster Bereavement Service for the year ended 31 March 2020. The Board of Trustees confirms that the annual report and financial statements of the Charity comply with current statutory requirements, including the Charity Act 2011, as well as the requirements of the Charity's governing document and the provisions of the 'Charities SORP (FRS 102) - 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) second edition (effective 1 January 2019)', the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Companies Act 2006.

The Trustees have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's objectives and activities, and when planning activities.

The year in review

In the twelve months to March 2020:

- In total the Charity delivered over 4500 counselling sessions to clients and 150 hours of group bereavement counselling, the majority of which were free of charge. All the requirements of our NHS contracts have been met. For this service, we had up to 60 sessional counsellors.
- Our data shows that we continue to demonstrate good outcomes, with most clients moving into recovery, which means we exceed the required contract standard. Client Satisfaction questionnaires consistently give extremely positive feedback for all contracted clients and contributing clients. Our improvement and recovery data have been monitored monthly.
- The service is successfully managing its finances. It adapted quickly to ensure continuous operation during the COVID-19 lockdown, securing services to clients and core income. It has continued to diversify its offering to clients, make itself more accessible and ended the year with a small surplus, which means the charity retains sufficient reserve funds.

Our NHS contracts

This success has been built in large part on the long-term and continuing relationship that the charity has enjoyed with Camden and Islington CCGs.

To deliver these contracts, the service works in partnership with a range of bodies. For the Camden contract, the Service is in a consortium with: Camden iCope, Women & Health, Age UK Camden, Nafsiyat and IESO. A similar partnership has now been developed in Islington called Accept Consortium: our partners are Nafsiyat and The Maya Centre.

The two contracts differ from each other in content. Islington funds clients for up to 12 sessions of counselling, Camden funds clients for 10 sessions of counselling. Camden and Islington both stipulate IAPTUS outcome measuring, highlighting, improvement, recovery and performance data.

Maintaining and improving our services to clients

The service has continued to evolve, to better meet the needs of clients, improve efficiency and diversify its income. As a result, it has a stable financial position and is better able to adapt.

Over the last year, there has been an extensive focus on developing new services and seeking a wider range of funders. In May 2019 David Atkinson was appointed fundraising manager, working in partnership with the service Director and Trustees. Funding has been attracted to enable the service to respond to changing needs, such as a rise in the number of clients presenting with traumatic bereavement, creating new partnerships with community groups and tackling issues which make bereavement harder to overcome such as the significant impact of HS2 disruption in Camden.

This last year has seen:

- Expanded group bereavement counselling – this has enjoyed excellent feedback and will evolve in response to demand: a men's bereavement group was trialled in 2018-19 and has been continued in response to demand.
- Funding for Traumatic Bereavement Counselling has been secured, to allow longer and more in-depth counselling support for clients with some of the most complex needs.
- Loss and Longer-term counselling continues outside NHS contracts, and the new "Pre-Bereavement" service (including as part of the Camden contract) has continued with positive feedback from clients.

We have also focused on fundraising for core costs to help us meet our overheads and new demands on our administration and IT systems, including improved resilience in the face of disruptions to the service (such as the current impact of COVID-19).

The COVID-19 epidemic has brought new challenges to the service, but we have rapidly adopted online and telephone counselling and are continuing to support clients during the lockdown. Longer term, we will resume face to face counselling, but we expect that online and telephone counselling will form a core part of our offer.

The service will continue to monitor these new services and review the outcomes, as well as consider other new services as a key part of its objectives for 2020/21 and beyond to ensure that it offers a range of accessible services which meet client needs.

The objectives of the Trustees for last year, 2019/20

Each year, as part of the business planning process, Trustees set objectives for the year for the development of the service. Excellent progress has been made in a range of areas:

- With the appointment of a dedicated fundraising expertise, seek out longer term funding streams to both consolidate and develop bereavement counselling services.

David Atkinson was appointed in May 2019 and has already secured significant additional funding which will allow the service to continue to develop group bereavement counselling and a new traumatic bereavement offering to clients.

- Continue to develop the charity's relationship with both Camden and Islington CCGs improving access to talking therapies such as more group work assessing the feasibility of any proposed changes in contracts.

The charity has continued a strong partnership with both CCGs and has just secured renewed contracts for both.

- Streamline the support processes necessary in the running of CCIWBS. For example, move to process cashless transactions.

The charity has continued to streamline its administration; cashless payments have been introduced and this, along with adoption of digital tools such as video conferencing, has enabled the service to switch rapidly to online/telephone during the COVID lockdown.

- Develop cover for staff holiday periods and any other longer-term leave, through "contract" staff. This is to reduce the risks to CCIWBS inherent in its very low number of staff.

The Charity has tried out a number of cover arrangements with mixed results although these are developing well for covering clinical activity. Based on this work the Charity will now consider an increase in business management support on a more permanent basis.

- Develop the Trustees Group to recruit one new Trustee, maintaining the spread of skills pertinent to overseeing the running of CCIWBS.

The charity has recruited two new Trustees this year – Sally Rigg and Maria Brosnan – bringing valuable new experience onto the Board. The service will continue to recruit new trustees, particularly those with legal, HR, and business development experience.

Objectives of the Trustees for 2020/20

- Maintain the service and meet client needs during and following COVID 19, including working with Camden and Islington CCGs on service needs for bereavement arising from the pandemic.

- Use the experience of adapting to the lockdown to enhance our resilience, including explore the implications of telephone and online counselling as a core part of the service. Refine our Business Continuity plan with more online systems to support this work.
- Continue to develop the charity's relationship with Camden and Islington CCGs improving access to talking therapies, such as more group work and assessing the feasibility of any proposed changes in contracts.
- Continue to collect client feedback, including from online counselling, and assess it to ensure that service continues to identify and respond to client needs.
- Build on the success of 2019-20 fundraising, seek new sources of income to diversify funding, enhance reserves and support service development
- Consolidate business management support plus embed business development and fundraising skills in the organization on an ongoing and sustainable basis, through the appointment of a permanent Business Development Manager.
- Further develop the Trustees group, with the aim of appointing two new Trustees by the end of the FY, including an additional Counsellor Trustee.

Financial review

During the current financial year, the Charity achieved a surplus of £11,423 (2019: surplus of £16,569), increasing total reserves at year end to £152,257 (2019: £140,834).

Of the reserves held at year end, £141,416 (2019: £140,834) were unrestricted in nature, however over the past three years the Trustees designated an accumulated total of £7,000 to future leasehold dilapidation costs, resulting in free or general reserves at year end of £134,416 (2019: £134,834).

Reserves policy

It has been the objective of the Trustees to build up reserves to some twelve months of annual expenditure with the intention of enabling continuation of the Service in the event of an adverse funding or other unforeseen event. While we have had no recourse to our reserves during the COVID lockdown so far, the scale of potential impacts of this type of event are such that it underlines the importance of this decision made by trustees, some five years ago.

The period is determined by the time taken to reduce costs in the event of a major loss of income, and the significant time taken to access replacement funding. Reserves on 31 March 2020 stand at 9 months activity. The holding of such reserves is done in accordance with our legal obligations as trustees and company directors to manage risk and work for the continuation of the charity.

Structure, governance and management

Governing document

Camden, City, Islington and Westminster Bereavement Service is registered under the Companies Act 2006 as a company limited by guarantee and not having a share capital.

Camden, City, Islington and Westminster Bereavement Service is a registered Charity constituted as a limited company under its Memorandum and Articles of Association. The charity registration number is 1071144 (England and Wales) and the company registration number is 03533488 (England and Wales).

Recruitment and appointment of Trustees

The Trustees are also the directors of Camden, City, Islington and Westminster Bereavement Service for the purpose of company law. CCIWBS's Articles of Association require a minimum of eight and maximum of twenty Trustees. Directors meet every two months or more often if they require, with a quorum of three Trustees, based on the current number of directors.

All directors are subject to re-election on an annual basis at the Annual General Meeting, with no maximum length of service. Only the current directors can appoint new directors.

Risk management

An organisational risk assessment was carried out by the Trustees during the year.

Given the climate of competitive tendering in which we now operate, our main risk is the loss of contracts and funds to secure the ongoing future of the Service; this is mitigated by continued close engagement with the Commissioners during the year, negotiation of contracts which meet the needs of our client base and are affordable, as well as developing new services and sources of income. The decision to invest in the appointment of a fundraising manager has both secured additional income and started creating capability in the service to fundraise on an ongoing basis. The proposed appointment of a Business Development Manager will seek to embed this in the service.

In addition, our reserves policy is intended to enable continued operation in the event of an adverse funding decision; achieving NHS Any Qualified Provider status has helped support our bids for contract renewal as well as providing a source of funding, in the current year at least, based on use. The adoption of some limited client contributions for service, has also provided a (small) ongoing source of funding, for treatment provided outside the NHS contracts.

A further risk identified is cover for paid staff and assessors in the event of illness or another unexpected event. This is an inevitable risk with such a small staff group, but a risk which trustees continue to manage by working in partnership with the permanent staff to prioritise and, where necessary, provide cover or additional temporary resource.

While not anticipated, the COVID 19 lockdown has largely been managed to date, without any significant interruption to services

for clients, however the Trustees will review the impact of these events on the Charity's risk profile and business continuity, during 2020/21 (see Trustee objectives). The assessment of online and telephone counselling relied upon during the lockdown, and greater use of online administrative systems, for example, will support improved resilience.

The Trustees agree to continue a review of organisational risks on an annual basis.

Statement of Board of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations. Company law requires the Trustees to prepare financial statements for each financial year. Under that law they are required to prepare the financial statements in accordance with UK Accounting Standards and applicable law (UK Generally Accepted Accounting Practice), including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland.

Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the excess of income over expenditure for that period. In preparing these financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the charitable company and to prevent and detect fraud and other irregularities.

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 UK governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions. In addition, the Trustees confirm that they are happy that content of the annual review and information in pages 3 to 8 of this document meet the requirements of both the Trustees' Annual Report under charity law and the Directors' Report under company law.

They also confirm that the financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the Charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

Information provided to the independent examiner

Each of the persons who is a Trustee at the date of approval of this report confirms that:

- so far as the Trustee is aware, there is no relevant audit information of which the company's independent examiner is unaware; and,
- the Trustee has taken all the steps he/ she ought to have taken as a Trustee in order to make himself/herself aware of any relevant information and to establish that the company's independent examiner is aware of that information.

This confirmation is given and should be interpreted in accordance with the provisions of section 418 of the Companies Act 2006.

Preparation of the report

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

Independent examiners

The independent examiners, Andy Nash Accounting & Consultancy Ltd, have indicated their willingness to accept re-appointment under Section 485 of the Companies Act 2006.

This report was approved and authorised for issue by the Board of Trustees on 4 August 2020 and signed on its behalf by:

Victoria Woolfson

Victoria Woolfson

Treasurer

Independent examiner's report to the board of trustees of Camden, City, Islington and Westminster Bereavement Service

I report to the Trustees on my examination of the accounts of Camden, City, Islington and Westminster Bereavement Service (charity number 1071144, company number 03533488) for the year ended 31 March 2020 which are set out on pages 10 to 21.

Respective responsibilities of trustees and examiner

The Trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act'). The Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ('the 2011 Act') nor under Part 16 of the 2006 Act, and that an independent examination is needed.

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and,
- to state whether particular matters have come to my attention.

This report, including my statement, has been prepared for and only for the Charity's Trustees as a body. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body for my examination work, for this report, or for the statements I have made.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the Trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or,
- the accounts do not accord with those records; or,
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or,
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Andrew Philip Nash ACA

Member of the Institute of Chartered Accountants in England and Wales – 2461833

Dated: 21 August 2020

Andy Nash Accounting & Consultancy Ltd
The Maltings
East Tyndall Street
Cardiff
CF24 5EA

Statement of financial activities

Incorporating the Income & Expenditure Account and the Statement of Recognised Gains & Losses
For the year ended 31 March 2020

		Unrestricted funds Year ended 31 Mar 2020 £	Restricted funds Year ended 31 Mar 2020 £	Total funds Year ended 31 Mar 2020 £	Total funds Year ended 31 Mar 2019 £
	Notes				
Income from:					
Donations and legacies	2	67,902	15,841	83,743	66,816
Charitable activities	3	2,110	114,769	116,879	114,770
Investment activities		117	-	117	42
Total income		70,129	130,610	200,739	181,628
Expenditure on:					
Raising funds	4 & 5	35,292	-	35,292	10,836
Charitable activities					
Bereavement counselling services	4 & 6	34,255	119,769	154,024	154,223
Total expenditure		69,547	119,769	189,316	165,059
Net income/(expenditure)		582	10,841	11,423	16,569
Reconciliation of funds:					
Total funds brought forward	11 & 12	140,834	-	140,834	124,265
Total funds carried forward	11 & 12	141,416	10,841	152,257	140,834

All income from investments was unrestricted as to use in both the current and prior year.

The notes on pages 12 to 21 form part of the financial statements.

Balance sheet

As of 31 March 2020

	Notes	Total funds 31 Mar 2020		Total funds 31 Mar 2019	
		£	£	£	£
Fixed assets:					
Tangible assets	8		97		301
Current assets:					
Debtors & prepayments	9	34,524		37,965	
Cash at bank and in hand		120,196		110,627	
		<u>154,720</u>		<u>148,592</u>	
Liabilities:					
Creditors: amounts falling due within one year	10	(2,560)		(8,059)	
Net current assets/(liabilities)			<u>152,160</u>		<u>140,533</u>
Net assets/(liabilities)			<u><u>152,257</u></u>		<u><u>140,834</u></u>
The funds of the charity:					
Restricted funds	11 & 12		10,841		-
Designated funds	11 & 12	7,000		6,000	
General funds	11 & 12	134,416		134,834	
Unrestricted funds			<u>141,416</u>		<u>140,834</u>
Total charity funds			<u><u>152,257</u></u>		<u><u>140,834</u></u>

The notes on pages 12 to 21 form part of the financial statements.

The financial statements have been prepared in accordance with section 415A of the Companies Act 2006 relating to small companies and FRS 102 Section 1A.

The charitable company is entitled to exemption from audit under section 477 of the Companies Act 2006 for the year ended 31 March 2020, and the members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2020 under section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of the accounts.

They were approved and authorised for issue by the Board of Trustees on 4 August 2020 and signed on their behalf by:

Victoria Woolfson

Victoria Woolfson

Treasurer

Notes to the financial statements

1. Accounting policies

Basis of preparation of the financial statements

The financial statements have been prepared in accordance with 'Charities SORP (FRS 102) - 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) second edition (effective 1 January 2019)', the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The effect of any event relating to the period ended 31 March 2020, which occurred before the date of approval of the financial statements by the Board of Trustees has been included in the financial statements to the extent required to show a true and fair view of the state of affairs at 31 March 2020 and the results for the year ended on that date.

Under the exemption available to smaller charities the Board of Trustees has chosen not to include a Statement of Cash Flows within the financial statements.

The functional currency of the Charity is sterling and amounts in the financial statements are rounded to the nearest pound.

Going concern

The financial statements have been prepared on the going concern basis as the Board of Trustees is confident that future reserves and future income is more than sufficient to meet current commitments. There are no material uncertainties that impact this assessment and the ongoing COVID-19 pandemic has had no negative impact on this position.

Legal status

Camden, City, Islington and Westminster Bereavement Service is a charitable company registered in England & Wales and meets the definition of a public benefit entity. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member. The registered address is 6 – 8 York Mews, London, NW5 2UJ.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise of unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in note 11 of the financial statements.

Restricted funds are funds that are to be used in accordance with specific restrictions imposed by donors or that have been raised by the Charity for particular purposes. The cost of raising and

administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in note 11 of the financial statements.

Income

Income is recognised when the Charity has entitlement to the funds, any performance indicators 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 are recognised in full in the Statement of Financial Activities when entitled, receipt is probable and when the amount can be quantified with reasonable accuracy. Gift aid receivable is included when claimable.

Grant income is credited to the Statement of Financial Activities when received or receivable whichever is earlier, unless the grant relates to a future period, in which case it is deferred.

Income from charitable activities is credited to the Statement of Financial Activities when received or receivable whichever is earlier, unless it relates to a specific future period or event, in which case it is deferred.

Expenditure and irrecoverable VAT

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities.

Indirect costs, including governance costs, which cannot be directly attributed to activities, are allocated proportionate to total direct costs allocated to each project area, as outlined in note 4 of the financial statements.

Irrecoverable VAT is charged against the category of expenditure for which it was incurred.

Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their residual value, over their useful life, on a straight-line basis. The useful life used is:

Leasehold improvements	5 years
Office equipment	3 years

Cash at bank and in hand

Cash at bank and in hand includes cash in hand, deposits with banks and funds that are readily convertible into cash at, or close to, their carrying values, but are not held for investment purposes.

Debtors and prepayments

Trade and other debtors are recognised at the settlement amount after any trade discount is applied. Prepayments are valued at the amount prepaid net of any trade discounts due.

Creditors and accruals

Creditors 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.

Pensions

The Charity operates a defined contribution pension scheme which is administered by an external independent pension provider. Contributions are recognised in the Statement of Financial Activities as they fall due.

Financial instruments

Basic financial instruments are measured at amortised cost other than investments which are measured at fair value.

Critical estimates and judgements

In preparing financial statements it is necessary to make certain judgements, estimates and assumptions that affect the amounts recognised in the financial statements. The annual depreciation charge for tangible fixed assets is sensitive to changes in useful economic lives and residual values of assets. In the view of the Trustees in applying the accounting policies adopted, no judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any estimates or assumptions made carry a significant risk of material adjustment in the next financial year.

2. Income from donations and legacies

	Unrestricted funds Year ended 31 Mar 2020 £	Restricted funds Year ended 31 Mar 2020 £	Total funds Year ended 31 Mar 2020 £
Individual donations	39,525	-	39,525
Trusts and foundations	250	15,841	16,091
Client contributions	20,148	-	20,148
Donations from use of rooms	7,979	-	7,979
	67,902	15,841	83,743

	Unrestricted funds Year ended 31 Mar 2019 £	Restricted funds Year ended 31 Mar 2019 £	Total funds Year ended 31 Mar 2019 £
Individual donations	37,439	-	37,439
Trusts and foundations	3,000	-	3,000
Client contributions	19,782	-	19,782
Donations from use of rooms	6,595	-	6,595
	66,816	-	66,816

3. Income from charitable activities

	Unrestricted funds Year ended 31 Mar 2020 £	Restricted funds Year ended 31 Mar 2020 £	Total funds Year ended 31 Mar 2020 £
Camden Commissioners/CCG	-	88,769	88,769
Islington Commissioners/CCG	-	26,000	26,000
Corporate counselling	2,110	-	2,110
	2,110	114,769	116,879
	<i>Unrestricted funds Year ended 31 Mar 2019 £</i>	<i>Restricted funds Year ended 31 Mar 2019 £</i>	<i>Total funds Year ended 31 Mar 2019 £</i>
Camden Commissioners/CCG	-	88,769	88,769
Islington Commissioners/CCG	-	26,001	26,001
	-	114,770	114,770

4. Total expenditure

	Direct staff costs Year ended 31 Mar 2020 £	Direct other costs Year ended 31 Mar 2020 £	Support costs Year ended 31 Mar 2020 £	Total costs Year ended 31 Mar 2020 £
Raising funds	19,220	-	16,072	35,292
Charitable activities				
Bereavement counselling services	59,435	24,446	70,143	154,024
	78,655	24,446	86,215	189,316

	Direct staff costs Year ended 31 Mar 2019 £	Direct other costs Year ended 31 Mar 2019 £	Support costs Year ended 31 Mar 2019 £	Total costs Year ended 31 Mar 2019 £
Raising funds	5,537	-	5,299	10,836
Charitable activities				
Bereavement counselling services	54,871	23,933	75,419	154,223
	60,408	23,933	80,718	165,059

Indirect costs, including governance costs, which cannot be directly attributed to activities, are allocated between activities proportionate to the direct costs incurred in those activities.

A breakdown of expenditure on raising funds between restricted and unrestricted funds can be found in note 5.

A breakdown of charitable expenditure between restricted and unrestricted funds can be found in note 6.

An analysis of staff costs can be found in note 7.

During the year, following significant investment in fundraising, the Charity carried out a review of its fund allocation model, as expenditure on raising funds is now a material element of the financial statements requiring it to be shown separately under the Charity FRS 102 SORP. As a result, the prior year expenditure figures have been reallocated to reflect this change. Total expenditure remains unchanged.

Support costs consists of the following:

	Total costs Year ended 31 Mar 2020 £	Total costs Year ended 31 Mar 2019 £
Support staff costs	36,255	32,926
Premises costs	28,202	31,591
Professional services	7,352	3,251
Administration	11,128	9,550
Governance	3,278	3,400
	86,215	80,718

Governance costs consists of the following:

	Total costs Year ended 31 Mar 2020 £	<i>Total costs Year ended 31 Mar 2019 £</i>
Independent examination	1,260	1,344
Insurance	1,969	2,056
Other governance costs	49	-
	<u>3,278</u>	<u>3,400</u>

The independent examiners received remuneration for the following services in the year:

	Total costs Year ended 31 Mar 2020 £	<i>Total costs Year ended 31 Mar 2019 £</i>
Independent examination	1,260	1,344
Provision of Xero software licence	238	226
	<u>1,498</u>	<u>1,570</u>

5. Expenditure on raising funds

	Unrestricted funds Year ended 31 Mar 2020 £	Restricted funds Year ended 31 Mar 2020 £	Total funds Year ended 31 Mar 2020 £
Direct staff costs	19,220	-	19,220
Support costs	16,072	-	16,072
	<u>35,292</u>	<u>-</u>	<u>35,292</u>

	<i>Unrestricted funds Year ended 31 Mar 2019 £</i>	<i>Restricted funds Year ended 31 Mar 2019 £</i>	<i>Total funds Year ended 31 Mar 2019 £</i>
Direct staff costs	5,537	-	5,537
Support costs	5,299	-	5,299
	<u>10,836</u>	<u>-</u>	<u>10,836</u>

During the year, following significant investment in fundraising, the Charity carried out a review of its fund allocation model, as expenditure on raising funds is now a material element of the financial statements requiring it to be shown separately under the

Charity FRS 102 SORP. As a result, the prior year expenditure figures have been reallocated to reflect this change. Total expenditure remains unchanged.

6. Expenditure on charitable activity

	Unrestricted funds	Restricted funds	Total funds
	Year ended	Year ended	Year ended
	31 Mar 2020	31 Mar 2020	31 Mar 2020
	£	£	£
Direct staff costs	13,218	46,217	59,435
Direct other costs	5,437	19,009	24,446
Support costs	15,600	54,543	70,143
	34,255	119,769	154,024

	<i>Unrestricted funds</i>	<i>Restricted funds</i>	<i>Total funds</i>
	<i>Year ended</i>	<i>Year ended</i>	<i>Year ended</i>
	<i>31 Mar 2019</i>	<i>31 Mar 2019</i>	<i>31 Mar 2019</i>
	<i>£</i>	<i>£</i>	<i>£</i>
Direct staff costs	-	54,871	54,871
Direct other costs	6,875	17,058	23,933
Support costs	32,578	42,841	75,419
	39,453	114,770	154,223

During the year, following significant investment in fundraising, the Charity carried out a review of its fund allocation model, as expenditure on raising funds is now a material element of the financial statements requiring it to be shown separately under the

Charity FRS 102 SORP. As a result, the prior year expenditure figures have been reallocated to reflect this change. Total expenditure remains unchanged.

7. Staff costs

	Total funds	<i>Total funds</i>
	Year ended	<i>Year ended</i>
	31 Mar 2020	<i>31 Mar 2019</i>
	£	<i>£</i>
Gross salaries	110,237	90,370
Employer's NIC	3,227	2,202
Employer's pension	1,446	762
	114,910	93,334

The average headcount during the period was 12 persons (2019: 11 persons), however the average weekly full time equivalent during the year was 3 persons (2018: 2 persons).

No employee received employee benefits of more than £60,000 (2019: NIL).

The total employee benefits paid to key management personnel during the year was £43,884 (2019: £41,954).

8. Tangible fixed assets

	Leasehold improvements £	Office equipment £	Total £
Cost			
At 1 April 2019	1,020	5,030	6,050
At 31 March 2020	1,020	5,030	6,050
Accumulated depreciation			
At 1 April 2019	719	5,030	5,749
Charge for the year	204	-	204
At 31 March 2020	923	5,030	5,953
Net book value			
At 1 April 2019	301	-	301
At 31 March 2020	97	-	97

9. Debtors and prepayments

	Total Year ended 31 Mar 2020 £	Total Year ended 31 Mar 2019 £
Trade debtors	21,655	25,661
Gift aid due from HMRC	5,869	6,054
Prepayments	7,000	6,250
	34,524	37,965

10. Creditors – amounts falling due within one year

	Total Year ended 31 Mar 2020 £	Total Year ended 31 Mar 2019 £
Trade creditors	-	79
Accruals	2,560	7,980
	2,560	8,059

11. Analysis of charity funds

	Balance brought forward Year ended 31 Mar 2020 £	Income for the period Year ended 31 Mar 2020 £	Expenditure in the period Year ended 31 Mar 2020 £	Transfers between funds Year ended 31 Mar 2020 £	Balance carried forward Year ended 31 Mar 2020 £
Unrestricted funds					
General fund	134,834	70,129	(69,547)	(1,000)	134,416
Designated funds - leasehold dilapidations	6,000	-	-	1,000	7,000
	140,834	70,129	(69,547)	-	141,416
Restricted funds					
Camden Commissioners/CCG	-	88,769	(88,769)	-	-
Islington Commissioners/CCG	-	26,000	(26,000)	-	-
Traumatic bereavement	-	8,500	(5,000)	-	3,500
Group bereavement sessions	-	7,341	-	-	7,341
	-	130,610	(119,769)	-	10,841
	140,834	200,739	(189,316)	-	152,257

Designated funds – leasehold dilapidations

The Trustees have decided to put aside an additional £1,000 to cover any potential dilapidation costs incurred on termination of the current office lease in September 2020 (over the past few years an accumulated amount of £5,000 had been put aside). Whilst the office is maintained to a high quality, the Trustees feel it is prudent to put this amount aside.

Restricted funds – Camden & Islington

The Charity receives funds from Camden and Islington CCGs to provide bereavement counselling to residents from each relevant area. These are treated as individual restricted funds.

Restricted funds – traumatic bereavement

The Charity received funds from several trusts to support traumatic bereavement, creating new partnerships with community groups and tackling issues which make bereavement harder to overcome.

Restricted funds – group bereavement session

The Charity received funds from several trusts to support group bereavement work, however due to the onset of the COVID-19 pandemic this work has been postponed.

<i>Balance brought forward Year ended 31 Mar 2019 £</i>	<i>Income for the period Year ended 31 Mar 2019 £</i>	<i>Expenditure in the period Year ended 31 Mar 2019 £</i>	<i>Transfers between funds Year ended 31 Mar 2019 £</i>	<i>Balance carried forward Year ended 31 Mar 2019 £</i>
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Unrestricted funds

General fund	119,265	66,858	(50,289)	(1,000)	134,834
Designated funds - leasehold dilapidations	5,000	-	-	1,000	6,000
	<u>124,265</u>	<u>66,858</u>	<u>(50,289)</u>	<u>-</u>	<u>140,834</u>

Restricted funds

Camden Commissioners/CCG	-	88,769	(88,769)	-	-
Islington Commissioners/CCG	-	26,001	(26,001)	-	-
	<u>-</u>	<u>114,770</u>	<u>(114,770)</u>	<u>-</u>	<u>-</u>
	<u>124,265</u>	<u>181,628</u>	<u>(165,059)</u>	<u>-</u>	<u>140,834</u>

12. Analysis of net assets

	General funds Year ended 31 Mar 2020 £	Designated funds Year ended 31 Mar 2020 £	Restricted funds Year ended 31 Mar 2020 £	Total funds Year ended 31 Mar 2020 £
Fixed assets	97	-	-	97
Current assets	136,879	7,000	10,841	154,720
Current liabilities	(2,560)	-	-	(2,560)
	<u>134,416</u>	<u>7,000</u>	<u>10,841</u>	<u>152,257</u>

	<i>General funds Year ended 31 Mar 2019 £</i>	<i>Designated funds Year ended 31 Mar 2019 £</i>	<i>Restricted funds Year ended 31 Mar 2019 £</i>	<i>Total funds Year ended 31 Mar 2019 £</i>
Fixed assets	301	-	-	301
Current assets	143,592	5,000	-	148,592
Current liabilities	(8,059)	-	-	(8,059)
	<u>135,834</u>	<u>5,000</u>	<u>-</u>	<u>140,834</u>

13. Other financial commitments

On 31 March 2020, the Charity had annual future minimum lease payments under a non-cancellable operating lease for the office premises as set out below:

	Total Year ended 31 Mar 2020 £	<i>Total</i> <i>Year ended</i> <i>31 Mar 2019</i> <i>£</i>
Within one year	28,000	12,500
Within one to five years	70,000	-
	<u>98,000</u>	<u>12,500</u>

14. Trustee remuneration

During the year, no Trustee received any remuneration (2019 - £NIL). No members of the Board of Trustees received reimbursement of expenses (2019 - £NIL).

15. Related party transactions

During the year unrestricted donations totalling £20,000 (2019: £20,000) were gratefully received from Michael Palin, who is the spouse of Helen Palin, one of the Trustees. No further unrestricted grants (2019: £3,000) were received from the Gill Franklin Trust which has one Trustee in common with the Charity – Norman Franklin.

16. Use of volunteers

The Charity relies significantly on counsellors who provide their professional services voluntarily and contributed over 6,000 sessions during the year. Without their support the Service would not be able to continue to operate at the level it currently does.