

# **Camden City Islington and Westminster Bereavement Service**

## **Trustees Annual Report and Unaudited Financial Statements Year ended 31 March 2021**

Charity registration - 1071144

Company number - 03533488



## Contents

Reference and administrative details	4
Introduction from the Chair	5
About the Bereavement Service	6
Trustees annual report	7
The year in review	7
Financial review	10
Structure, governance and management	10
Statement of Board of Trustees' responsibilities	11
Independent examiner's report	13
Statement of financial activities	15
Balance sheet	16
Notes to the financial statements	17

## Reference and administrative details

### Charity number

1071144

### Company number

03533488

### Registered office

6 – 8 York Mews  
London  
NW5 2UJ

### Trustees

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

### Independent examiners

Andy Nash Accounting & Consultancy  
Units 24 & 25  
Goodsheds Container Village  
Hood Road  
Barry  
CF62 5QU

### Principal Bankers

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

## Introduction from the Chair

Camden, City, Islington and Westminster Bereavement Service - providing accessible, quality, bereavement and loss counselling for over 50 years.

The last 12 months have been quite unlike any other in our more than 50-year history. We have seen the service meet the challenges of COVID-19 head on: adapting the way we deliver services to clients to continue to support them right through the lockdowns; changing our ways of working as an organisation to continue to operate in a covid-safe manner, and; in offering bereavement support specifically tailored to the needs of people who have lost loved ones during the pandemic.

I am incredibly proud of the way that our team of staff, counsellors and trustees have pulled together in this difficult time to continue to deliver a first-class service. I want to thank everyone involved – including our continued partnership with the NHS in Camden and Islington.

Alongside responding to the changing circumstances, I am pleased that the Service has continued its longer-term journey to evolve its offering to clients to meet changing needs, to build new partnerships and to automate and streamline its back-office operations. As a result, the charity continues to be in a robust financial position and through that we have been able to continue to stay true to our founding principles of making our services as accessible as possible to those in greatest need.

*Laura Noel*

**LAURA NOEL**

**CHAIR OF TRUSTEES**

## About the Bereavement Service

### Objects of the Charity

Camden, City, Islington and Westminster Bereavement Service (the Service) provides confidential bereavement counselling to any adult either living in, or registered with a GP, in our 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: 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 – the charity funds a low cost and free-to-access service. Around half of clients self-refer, the remainder are referred by GPs, mental health, drug, alcohol and homelessness teams. Clients from elsewhere in London also access our services, but as the charity has no NHS funding for these areas, these clients are asked to make an income related contribution. The Service fundraises to ensure it 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 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 the NHS, its premises and legal obligations, plus coordinate fundraising efforts.

The counselling is currently provided by 44 counsellors who provide 2-3 sessions per week on a voluntary basis and are supervised every two weeks by a qualified clinical 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 NHS in Camden and in Islington. Both contracts 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, Bernard Haymann and Norman Franklin, whose generosity has played a very significant part in developing the Service and maintaining its financial viability.

In recent years we have sought to broaden our fundraising base and diversify our service offering to clients and this has been very successful. In 2020/21 our activities were supported by trust and foundation funding from: The Edward Gostling Foundation, London Catalyst, The Alliance Family Foundation, The Shanly Foundation, The Albert Hunt Trust, Camden Giving, the National Lottery Community Fund – Awards for All, St Andrew Holborn & Stafford, Ernest Hecht Charitable Foundation, Comic Relief Community Fund, Goldsmith's Charity and The Co-op Local Community Fund. We are grateful to all our funders for their generosity in supporting our work.

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 2021.

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 12 months to March 2021 the Service:

- Delivered over 4500 counselling sessions to clients, both individual and group bereavement counselling, the majority free of charge. All requirements of our NHS contracts have been met.
- Delivered excellent outcomes for our clients, with a significant number moving into recovery, and many demonstrating clinical change with improved functioning and well-being, reduced risk, anxiety and depression. Client Satisfaction questionnaires consistently give very positive feedback. We have developed on-line forms since COVID-19, improving data collection and analysis.
- Quickly adapted to deliver services throughout the COVID-19 lockdown, safeguarding access to services for clients by adopting online and telephone counselling and investing in digital and automated administration systems.
- Continued to develop its offering to clients, to be more accessible, and fundraised, ending the year with a small surplus which means the charity has met its target of having sufficient funds to maintain the service and invest in improving our offer to clients.

This has been a challenging year, but one that the Service, its staff and volunteers can be proud of.

### 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 NHS Commissioners.

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 – Digital Health. 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 require outcome measuring, highlighting, improvement, recovery and performance data, which supplement the services own user feedback surveys to provide a picture on the impact of our services.

### 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 as 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 impact of HS2 disruption in Camden and the impact of the COVID pandemic. In total this year we secured awards of £31,324 which added significant value to existing services, to our core support and to developing new projects. The Trustees are very grateful to David for all his efforts on behalf of the service over the last two years.

Key developments that this funding has helped to support this year have included:

- Movement of group bereavement counselling to on-line (Zoom) and telephone – this has enjoyed excellent feedback and will evolve in response to demand.
- Funding for Traumatic Bereavement Counselling, which was delivered successfully, enabling 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 (included as part of the Camden contract) has continued with positive feedback from clients.
- Offering COVID-19, three session interventions to provide a rapid response service (1st call within 48 hours of the client contacting us). There has been a good uptake of this. Some sessions we paid for as an addition to our regular contract target numbers by Camden and Islington NHS. A proportion of these sessions were supported by fundraising.
- Overhauling our client database, making it entirely digital and accessible remotely, which allowed effective management of the Service during lockdown, and helped improve efficiency and client experience. Without this our service could not have continued during the last year.
- Website improvement – a revamped more accessible, and attractive site providing clearer and better information for potential clients and partners - <https://www.bereavement-counselling.org>

In addition to the focus on fundraising, service development and automating our client database, we have continued to improve our overall finance capability. We have now completed automation of our finance and payment systems which has significantly improved our administration. Tom Anderson has worked with staff and Trustees both to embed the use of these new systems and to streamline and simplify financial reporting, helping the Service and Trustees to make more informed financial decisions. The Trustees are very grateful to Tom for his voluntary work in support of the Service, including setting up a cloud-based document storage system to allow more effective collaboration between Trustees.

### The objectives of the Trustees for last year, 2020/21

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:

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

We have continued to deliver a full service to clients during the pandemic: we have seen 210 Camden and 146 Islington clients, meeting our target service levels. As part of the response to the pandemic, we have delivered support sessions to clients bereaved as a result of COVID-19.

- 2. 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.**

We have continued to provide online and telephone counselling throughout and will shortly be considering how we adapt service delivery as we reintroduce face-to-face counselling (see Trustee objectives for 21/22 below). The investment in digitising back office and administrative processes has provided us with the ability to work remotely and flexibly. We will review the impact of these arrangements as part of our plans



for service delivery and a revised Business Continuity plan once national lockdown has concluded.

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

We continue to delivery contracts with both Islington and Camden NHS Clinical Commissioning Groups and partner organisations, as outlined above. We have worked closely with both NHS Camden and Islington during the pandemic and will continue to build on our strong partnership in the coming year.

**4. Continue to collect client feedback, including from online counselling, and assess it to ensure that service continues to identify and respond to client needs.**

We continue to collect satisfaction data from our clients, including on the online/telephone delivery of counselling during lockdown and this data has been fed back to the board of Trustees. The data is both quantitative and qualitative. As highlighted above, client feedback continues to be strongly positive; data on online/telephone service delivery will be reviewed as part of planning for the end of lockdown.

**5. Build on the success of 2019-20 fundraising, seek new sources of income to diversify funding, enhance reserves and support service development.**

As outlined above our fundraising in 2020/21 has been successful, securing awards of £31,324. This is in the context of a very challenging environment caused by COVID-19.

Covid-19 had impacts for the fundraising strategy just as it did for every other part of the service. Some projects for which funding had been secured could not be delivered in a safe, socially-distanced environment, for example face-to-face group bereavement work. We are grateful for the understanding of funders who allowed us to re-allocate resources to other that met unforeseen needs of Covid-19 bereaved clients. We also used funding for core support to improve our database and IT capability to support remote delivery of services which has been very successful.

In addition, the Service has now met its target of building up reserves equivalent to twelve months of operating expenditure, which is critical for its financial resilience. Any surplus income is invested in the development and improvement of the Service as well as ensuring that the service remains free to those who need it.

**6. Consolidate business management support plus embed business development and fundraising skills in the organisation on an ongoing and sustainable basis, through the appointment of a permanent Business Development Manager.**

The Trustees decided to appoint Bee Abovwe as Office, Data and Finance Manager who joined in October 2020 and provides invaluable support to the efficient running of the service. David Atkinson will continue to work in support of the Service's development and fundraising efforts.

**7. Further develop the Trustees group, with the aim of appointing two new Trustees by the end of the FY, including an additional Counsellor Trustee.**

Mark White joined the Board of Trustees as a Counsellor trustee in the past year. We continue to look to broaden the base of trustees and recruit additional trustee experience.

In addition, Tom Anderson and David Atkinson have both attended Trustee meetings, to provide advice and support on finance, fundraising and business development, and have been a very welcome additional capability in the running of the Service.

### Objectives of the Trustees for 2021/22

The coming year will see a focus on mixture of familiar and long-term objectives, along with the need to adjust service delivery as and when the anticipated end of national lockdown takes place.

**1. Delivery of a quality service to clients remains the Service's top priority. We will continue to deliver current services but also to develop and trial new service offerings to clients for example through the city farm partnership, gardening project, and grief walks.**

2. We will continue to gather and review client feedback, both to assure and improve the quality of service delivery; our top focus will be on waiting and response times to clients.
3. The Service will continue to prioritise the delivery of its NHS Contracts and to build on its long-term relationships with both Camden and Islington.
4. Trustees will adopt plans for the end of the pandemic both for normal service delivery as well as Business Continuity Plans. Following an assessment of the pros and cons of online and phone counselling we will look at its efficacy, and decide on what the blend of face to face and online/telephone will look like.
5. The Service will continue to focus on financial sustainability, fundraising to develop new lines of income, while ensuring that any surplus funds are put back into ensuring the availability of free counselling to those in need.
6. Organisational development priorities will include continued improvement in the effectiveness of service delivery and ways of working, including database improvement and usage of new capability, and online accessibility.
7. The Service has recruited three new Trustees in the last two years, and will seek to continue recruitment, to build a more diverse set of Trustees to help guide the service into the future.

## Financial review

During the current financial year, the Charity achieved a surplus of £25,367 (2020: £11,423), increasing total reserves at year end to £177,624 (2020: £152,257).

Of the reserves held at year end, £156,164 (2020: £141,416) were unrestricted in nature, however over the past few years the Trustees designated an accumulated total of £8,000 (2020: £7,000) to future leasehold dilapidation costs, resulting in free or general reserves at year end of £148,164 (2020: £134,416).

### Reserves policy

Trustees identified that holding reserves equal to 12 months operating expenditure would give the financial resilience required to plan for the future as well as withstand short term financial or other impacts. 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.

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 six years ago.

## 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.

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 successfully, 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 2021/22 (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 expenditure over income for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- 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 the content of the annual review on pages 4 to 12 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, 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 confirm that:

- so far as each Trustee is aware, there is no relevant information of which the Charity's independent examiner is unaware; and,
- each Trustee has taken all the steps that they should have taken as a Trustee/Director in order to make themselves aware of any relevant independent examination information and to establish that the Charity's independent examiner is aware of that information.

#### Preparation of the report

This report has been prepared taking advantage of the small companies exemption of section 415A of the Companies Act 2006, and the exemptions available for smaller charities under the Statement of Recommended Practice.

This report was approved and authorised for issue by the Board of Trustees on 11 October 2021 and signed on its behalf by:

*Laura Noel*

**LAURA NOEL**

**CHAIR OF TRUSTEES**

## Independent examiner's report

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 2021 which are set out on pages 15 to 28.

### 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.

A handwritten signature in black ink, appearing to read 'APNash', followed by a long horizontal line extending to the right.

**ANDREW PHILIP NASH ACA**

**MEMBER OF THE INSTITUTE OF CHARTERED ACCOUNTANTS IN ENGLAND AND WALES – 2461833**

**DATED: 11 OCTOBER 2021**

Andy Nash Accounting & Consultancy Ltd  
Units 24 & 25  
Goodsheds Container Village  
Hood Road  
Barry  
CF62 5QU

**Statement of financial activities****Incorporating the Income and Expenditure Account & Statement of Realised Gains and Losses**

For the year ended 31 March 2021

		<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total funds</b>	Total funds
		<b>Year ended 31 Mar 2021</b>	<b>Year ended 31 Mar 2021</b>	<b>Year ended 31 Mar 2021</b>	Year ended 31 Mar 2020
	Notes	£	£	£	£
<b>Income from:</b>					
Donations and legacies	3	61,670	10,619	<b>72,289</b>	83,743
Charitable activities	4	142,521	-	<b>142,521</b>	116,879
Investment activities		58	-	<b>58</b>	117
<b>Total income</b>		<b>204,249</b>	<b>10,619</b>	<b>214,868</b>	200,739
<b>Expenditure on:</b>					
Raising funds	5 & 6	34,711	-	<b>34,711</b>	35,292
Charitable activities					
Bereavement counselling services	5 & 7	154,790	-	<b>154,790</b>	154,024
<b>Total expenditure</b>		<b>189,501</b>	<b>-</b>	<b>189,501</b>	189,316
<b>Net income/(expenditure)</b>		<b>14,748</b>	<b>10,619</b>	<b>25,367</b>	11,423
<b>Reconciliation of funds:</b>					
Total funds brought forward	12 & 13	141,416	10,841	<b>152,257</b>	140,834
Total funds carried forward	12 & 13	<b>156,164</b>	<b>21,460</b>	<b>177,624</b>	152,257

The notes on pages 17 to 28 form part of the financial statements.

## Balance sheet

As at 31 March 2021

		<b>Total funds</b>		Total funds
		<b>31 Mar 2021</b>		31 Mar 2020
	Notes	£	£	£
Fixed assets:				
Tangible assets	9		-	97
Current assets:				
Debtors & prepayments	10	42,045		34,524
Cash at bank and in hand		139,643		120,196
		<b>181,688</b>		154,720
Liabilities:				
Creditors:				
amounts falling due within one year	11	(4,064)		(2,560)
Net current assets/(liabilities)			<b>177,624</b>	152,160
Net assets/(liabilities)			<b>177,624</b>	152,257
The funds of the charity:				
Restricted funds	12 & 13		<b>21,460</b>	10,841
Designated funds	12 & 13	8,000		7,000
General funds	12 & 13	148,164		134,416
Unrestricted funds			<b>156,164</b>	141,416
Total charity funds			<b>177,624</b>	152,257

The notes on pages 17 to 28 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 2021, and the members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2021 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 accounts.

They were approved and authorised for issue by the Board of Trustees on 11 October 2021 and signed on their behalf by:

*Laura Noel*

**LAURA NOEL**

**CHAIR OF TRUSTEES**



## 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), including Update Bulletin 1, and the Companies Act 2006.

The effect of any event relating to the year ended 31 March 2021, 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 2021 and the results for the year ended on that date.

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

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

#### 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 global COVID-19 pandemic has had no material impact on this assessment.

#### 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 £10 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 12 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 12 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. Client contributions are classed as donations as they are entirely voluntary and do not impact access to service.

## 1. Accounting policies (continued from previous page)

### Income (continued from previous page)

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 and other trading 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, except for tickets sales and bar revenue which are recognised on a cash basis.

### 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 between activities proportionate to the direct costs incurred in those activities.

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.

1. Accounting policies (continued from previous page)

## 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 treatment of 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. Comparative statement of financial activities

	Unrestricted funds	Restricted funds	Total funds
	Year ended	Year ended	Year ended
	31 Mar 2020	31 Mar 2020	31 Mar 2020
	£	£	£
Income from:			
Donations and legacies	67,902	15,841	83,743
Charitable activities	2,110	114,769	116,879
Investment activities	117	-	117
Total income	70,129	130,610	200,739
Expenditure on:			
Raising funds	35,292	-	35,292
Charitable activities			
Bereavement counselling services	34,255	119,769	154,024
Total expenditure	69,547	119,769	189,316
Net income/(expenditure)	582	10,841	11,423
Reconciliation of funds:			
Total funds brought forward	140,834	-	140,834
Total funds carried forward	141,416	10,841	152,257

### 3. Income from donations and legacies

	<b>Unrestricted funds Year ended 31 Mar 2021 £</b>	<b>Restricted funds Year ended 31 Mar 2021 £</b>	<b>Total funds Year ended 31 Mar 2021 £</b>
Individual donations	25,839	-	<b>25,839</b>
Trusts and foundations	19,413	10,619	<b>30,032</b>
Client contributions	16,418	-	<b>16,418</b>
	<b>61,670</b>	<b>10,619</b>	<b>72,289</b>

  

	<b>Unrestricted funds Year ended 31 Mar 2020 £</b>	<b>Restricted funds Year ended 31 Mar 2020 £</b>	<b>Total funds Year ended 31 Mar 2020 £</b>
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
	<b>67,902</b>	<b>15,841</b>	<b>83,743</b>

### 4. Income from charitable activities

	<b>Unrestricted funds Year ended 31 Mar 2021 £</b>	<b>Restricted funds Year ended 31 Mar 2021 £</b>	<b>Total funds Year ended 31 Mar 2021 £</b>
Camden Commissioners/CCG	90,188	-	<b>90,188</b>
Islington Commissioners/CCG	52,333	-	<b>52,333</b>
	<b>142,521</b>	<b>-</b>	<b>142,521</b>

  

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

**5. Total expenditure**

	<b>Direct staff costs</b>	<b>Direct other costs</b>	<b>Support costs</b>	<b>Total costs</b>
	<b>Year ended 31 Mar 2021</b>	<b>Year ended 31 Mar 2021</b>	<b>Year ended 31 Mar 2021</b>	<b>Year ended 31 Mar 2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Raising funds	17,769	-	16,942	<b>34,711</b>
Charitable activities				
Bereavement counselling services	60,769	18,471	75,550	<b>154,790</b>
	<b>78,538</b>	<b>18,471</b>	<b>92,492</b>	<b>189,501</b>

  

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

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 6.

A breakdown of charitable expenditure between restricted and unrestricted funds can be found in note 7.

An analysis of staff costs can be found in note 8.

Support costs consists of the following:

	<b>Total costs</b>	<b>Total costs</b>
	<b>Year ended 31 Mar 2021</b>	<b>Year ended 31 Mar 2020</b>
	<b>£</b>	<b>£</b>
Support staff costs	<b>38,939</b>	36,255
Premises costs	<b>32,414</b>	28,202
Professional services	<b>12,090</b>	7,352
Administration	<b>5,113</b>	11,128
Governance	<b>3,936</b>	3,278
	<b>92,492</b>	86,215

## 5. Total expenditure (continued from previous page)

Governance costs includes:

	<b>Total costs Year ended 31 Mar 2021 £</b>	<b>Total costs Year ended 31 Mar 2020 £</b>
Independent examination	<b>1,281</b>	1,260
Insurance	<b>2,620</b>	1,969
Other governance costs	<b>35</b>	49
	<b>3,936</b>	3,278

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

	<b>Total costs Year ended 31 Mar 2021 £</b>	<b>Total costs Year ended 31 Mar 2020 £</b>
Independent examination	<b>1,281</b>	1,260
Provision of Xero software licence	<b>238</b>	238
	<b>1,519</b>	1,498

## 6. Expenditure on raising funds

	<b>Unrestricted funds Year ended 31 Mar 2021 £</b>	<b>Restricted funds Year ended 31 Mar 2021 £</b>	<b>Total funds Year ended 31 Mar 2021 £</b>
Direct staff costs	17,769	-	<b>17,769</b>
Support costs	16,942	-	<b>16,942</b>
	<b>34,711</b>	<b>-</b>	<b>34,711</b>

  

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

7. Expenditure on charitable activities

	<b>Unrestricted funds Year ended 31 Mar 2021 £</b>	<b>Restricted funds Year ended 31 Mar 2021 £</b>	<b>Total funds Year ended 31 Mar 2021 £</b>
Direct staff costs	60,769	-	<b>60,769</b>
Direct other costs	18,471	-	<b>18,471</b>
Support costs	75,550	-	<b>75,550</b>
	<b>154,790</b>	<b>-</b>	<b>154,790</b>

  

	<b>Unrestricted funds Year ended 31 Mar 2020 £</b>	<b>Restricted funds Year ended 31 Mar 2020 £</b>	<b>Total funds Year ended 31 Mar 2020 £</b>
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
	<b>34,255</b>	<b>119,769</b>	<b>154,024</b>

8. Staff costs

	<b>Total funds Year ended 31 Mar 2021 £</b>	<b>Total funds Year ended 31 Mar 2020 £</b>
Gross salaries	<b>113,411</b>	110,237
Employer's NIC	<b>2,516</b>	3,227
Employer's pension	<b>1,550</b>	1,446
	<b>117,477</b>	<b>114,910</b>

The average headcount during the period was 12 persons (2020: 12 persons), however the average weekly full time equivalent during the year was 3 persons (2020: 3 persons).

No employee received employee benefits of more than £60,000 (2020: NIL).

The total employee benefits paid to key management personnel during the year was £43,165 (2020: £43,884).

## 9. Tangible fixed assets

	Leasehold improvements	Office equipment	Total
	£	£	£
<b>Cost</b>			
At 1 April 2020	1,020	5,030	6,050
Derecognised in year	-	(5,030)	(5,030)
At 31 March 2021	1,020	-	1,020
<b>Accumulated depreciation</b>			
At 1 April 2020	923	5,030	5,953
Charge for the year	97	-	97
Derecognised in year	-	(5,030)	(5,030)
At 31 March 2021	1,020	-	1,020
<b>Net book value</b>			
At 1 April 2020	97	-	97
At 31 March 2021	-	-	-

## 10. Debtors and prepayments

	Total Year ended 31 Mar 2021	Total Year ended 31 Mar 2020
	£	£
Trade debtors	30,262	21,655
Gift aid due from HMRC	4,786	5,869
Prepayments	6,997	7,000
	42,045	34,524

## 11. Creditors: amounts falling due within one year

	Total Year ended 31 Mar 2021	Total Year ended 31 Mar 2020
	£	£
Trade creditors	1,769	-
Accruals	2,295	2,560
	4,064	2,560



12. Analysis of charity funds

	Balance brought forward Year ended 31 Mar 2021 £	Income for the period Year ended 31 Mar 2021 £	Expenditure in the period Year ended 31 Mar 2021 £	Transfers between funds Year ended 31 Mar 2021 £	Balance carried forward Year ended 31 Mar 2021 £
<b>Unrestricted funds</b>					
General fund	134,416	204,249	(189,501)	(1,000)	148,164
Designated funds – leasehold dilapidations	7,000	-	-	1,000	8,000
	<b>141,416</b>	<b>204,249</b>	<b>(189,501)</b>	<b>-</b>	<b>156,164</b>
<b>Restricted funds</b>					
Traumatic bereavement	3,500	3,360	-	-	6,860
Group bereavement sessions	7,341	7,259	-	-	14,600
	<b>10,841</b>	<b>10,619</b>	<b>-</b>	<b>-</b>	<b>21,460</b>
	<b>152,257</b>	<b>214,868</b>	<b>(189,501)</b>	<b>-</b>	<b>177,624</b>

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 – 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.

**12. Analysis of charity funds (continued from previous page)**

	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 £
<b>Unrestricted funds</b>					
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
<b>Restricted funds</b>					
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

**Restricted funds – Camden & Islington**

The Charity receives funds from Camden and Islington CCGs to provide bereavement counselling to residents from each relevant area. Historically these were treated as individual restricted funds, however following a review of the substance of the agreements they have been treated as unrestricted contract income moving forward.

**13. Analysis of net assets**

	<b>General funds</b>	<b>Designated funds</b>	<b>Restricted funds</b>	<b>Total funds</b>
	<b>Year ended 31 Mar 2021</b>	<b>Year ended 31 Mar 2021</b>	<b>Year ended 31 Mar 2021</b>	<b>Year ended 31 Mar 2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Fixed assets	-	-	-	-
Current assets	152,228	8,000	21,460	<b>181,688</b>
Current liabilities	(4,064)	-	-	<b>(4,064)</b>
	<b>148,164</b>	<b>8,000</b>	<b>21,460</b>	<b>177,624</b>

  

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

**14. Other financial commitments**

On 31 March 2021, the Charity had annual future minimum lease payments under a non-cancellable operating lease for the office premises as set out below:

	<b>Total Year ended 31 Mar 2021</b>	<b>Total Year ended 31 Mar 2020</b>
	<b>£</b>	<b>£</b>
Within one year	<b>28,000</b>	28,000
Within one to five years	<b>42,000</b>	70,000
	<b>70,000</b>	<b>98,000</b>

**15. Trustee remuneration**

During the year, no Trustee received any remuneration (2020 - £NIL). No members of the Board of Trustees received reimbursement of expenses (2020 - £NIL).

**16. Related party transactions**

During the year unrestricted donations totalling £18,000 (2020: £20,000) were gratefully received from Michael Palin, who is the spouse of Helen Palin, one of the Trustees. There were no other related party transactions in either the current or prior period.

## 17. 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.