

Annual Report and Accounts

for the year ended
31 March 2022



Company Number
00638709

Charity Number
208078

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

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Welcome from the Chair and Chief Executive

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

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

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

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

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

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

Sir Anthony Hawkhead
Chair

Steven Wibberley
Chief Executive



About Cruse Bereavement Support

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

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

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

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

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

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

Our vision, mission and values

Our vision

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

Our mission

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

Our values

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

We are kind

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

We are inclusive

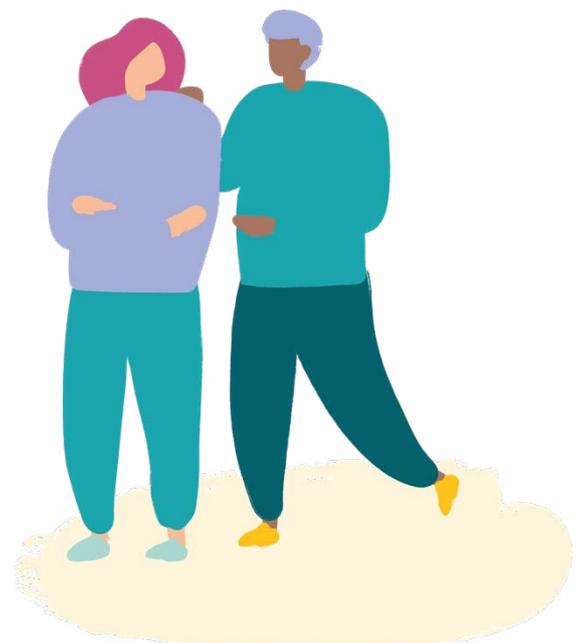
Grief does not discriminate and neither do we. Everyone's experience of a bereavement is different, and we honour everyone's differences.

We are ambitious

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

We are genuine

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



Our impact in 2021/22



We gave one to one support to 25,586 people



We supported 2,983 people in groups



We gave assessments or brief support to 8,018 people



We helped 1,718 children and young people



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



We held 35,687 supportive online chats



We gave information to 52,365 people



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



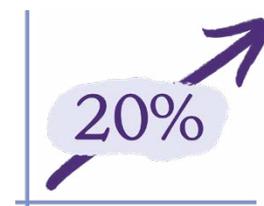
61,000 people visited our Hope Again website for young people



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



We trained 885 new volunteers and 101 new supervisors



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

Recent research

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

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

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

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

STRATEGIC REPORT

Our progress against our strategy

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

The five pillars of the strategy are:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

In the last year we have helped:

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



2. Build one Cruse

Our strategic aim to build one Cruse aims to:

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

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

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

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

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

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

3. Increase our profile, reach and influence

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

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

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

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

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

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

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



Our work advocating for bereaved people has included the following.

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

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

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

4. Develop our people

Our strategic aim to develop our people includes targets to:

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

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

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

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

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

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

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

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

5. Build a high performing Cruse with increased funding

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

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

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

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

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

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

Future strategy

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

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

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

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

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

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

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

Our impact

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

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

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

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

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

Key findings:

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

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

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

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

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



FINANCIAL REVIEW

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

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

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

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

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

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

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

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

Reserves policy

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

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

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

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

In addition, the Charity holds £837k (£716k) of restricted reserves which are itemised in note 10.

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

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

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



STRUCTURE, GOVERNANCE AND MANAGEMENT

Legal structure

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

As part of the brand review in 2021 the decision was made to change the name of the Charity from Cruse Bereavement Care to Cruse Bereavement Support and this was completed on 23 December 2021. This new name better reflects Cruse's services and makes Cruse more relevant, accessible and inclusive and helps us reach more people who are grieving.

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

Charitable objects

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

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

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

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

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

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

Governance

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

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

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

Audit and Finance Committee.

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

Members: Michael Whitehouse (Chair until 10 November 2021), Lei Wei (Chair from 11 November 2021), Paul Butler, Nilufar Anwar, Colin Robertson. Members met four times in the year to March 2022.

Colin Robertson, who is not a Trustee, serves as an independent member of the Audit and Finance Committee.

People and Culture Committee.

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

Members: Letizia Perna (Chair until 1 November 2021), Gerard Jacques (Chair from 2 November 2021), Helen Causley (until 1 December 2021), Christine Challacombe. Members met four times in the year to March 2022.

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

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

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

[The Trustee Directors in post during the year and up to the date of signing of this report were:](#)

Sir Anthony Hawkhead (Chair)

Maureen Bradley (Vice Chair, Council member)

Letizia Perna (Vice Chair) – resigned 11 April 2022

Michael Whitehouse OBE (Honorary Treasurer) – retired 1 December 2021

Lei Wei (Honorary Treasurer from 10 March 2022)

Mary O'Hagan (Vice Chair from 9 June 2022)

Paul Butler

Nilufar Anwar – resigned 7 September 2022

Helen Causley – retired 1 December 2021

Christine Challacombe (Council member)

Angela Gannon (Council member)

Gerard Jacques

Andrew McWilliams

Poppy Mardall – retired 1 December 2021

Mary Walsh – appointed 10 March 2022

The Board met four times during the year with average attendance of 85% (2021: 80%). All Trustees give their time freely and no Trustee remuneration was paid in the year. The Trustees claimed £368 of expenses (2021: £nil) in connection with Cruse's business.

Alex Fowles has served as Company Secretary since 25 January 2022. Hardeep Singh served as Company Secretary from 1 December 2020 until 21 December 2021.

As part of Cruse's continual review of governance, the Trustees agreed that Board minutes and records of Council meetings should be published on the Cruse intranet for greater transparency. The Board is committed to ensuring that it observes the Charity Governance Code and has started a full governance review which will conclude and report in early 2023.

The Chief Executive and his colleagues on the Senior Leadership Team comprise the key management personnel in charge of directing and controlling Cruse on a day-to-day basis.

[The Senior Leadership Team comprised:](#)

Steven Wibberley – Chief Executive

Lucy Hastings – Director of Services

Andy Langford – Clinical Director

Charlene Vallory – Director of Fundraising & Income Generation

Fiona Brydon – Director of Communications & Digital

Hardeep Singh – Director of Finance & Corporate Services (resigned 21 December 2021)

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

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

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

Fundraising

Cruse is registered with the Fundraising Regulator and is compliant with the standards set out by the Regulator in its Code of Fundraising Practice. All fundraising activities are organised directly by staff and volunteers of the Charity. We do not engage third party professional fundraisers to raise funds on our behalf. We are mindful during our fundraising activities not to be unreasonably persistent or to apply undue pressure on anyone, or to intrude on anyone's privacy. We didn't undertake any telephone or doorstep fundraising in the year. We don't buy or sell mailing lists. There were no complaints related to fundraising during the year to 31 March 2022 (2021: none).

Equality, diversity and inclusion

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

In 2021 we commissioned an audit of our Equality Diversity and Inclusion (EDI) practice from the consultancy Diverse Matters. They produced a detailed report on areas of strength and weakness. Following this, the Board agreed the following priority areas:

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

Since the review, all HR policies that underwent review also underwent an EDI audit and have been updated to reflect best EDI practice. A series of short films promoting EDI in practice were commissioned and will be released publicly and for our staff and volunteers in November 2022. The EDI policy has been drafted and is expected to be agreed by December 2022.

Risk management

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

The key risk review and reporting mechanisms are:

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

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

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

The last formal full review of the risk register by the Trustee Directors was in November 2022. The Trustees noted that the core risk was in the delivery of the Bereaved People First strategy by streamlining delivery and creating a "One Cruse" approach and that there were four significant areas of specific risk as summarised below.

Area of risk	Mitigations
<p>We do not have the income to fund the services we want to provide.</p> <p>This includes the impact of cost of living and other economic pressures, competition for funding, and lack of engagement amongst our volunteers and supporters.</p>	<p>The fundraising strategy was updated in 2022 including:</p> <p>Strong engagement with local branch networks with a focus on securing funds from external sources (e.g. local corporates and foundations).</p> <p>Relaunch of the Learning and Giving programme (October 2022).</p> <p>Updated website to improve fundraising pages and increase awareness that we are a charity and need donations.</p>
<p>We do not provide the support needed by our staff and volunteers.</p> <p>This includes the impact of a reduction in volunteer hours, the impact of being unable to recruit or retain volunteers and staff.</p>	<p>Volunteers: regular supportive contact, including inactive volunteers to encourage re-engagement.</p> <p>Staff: full review of salaries, including sector benchmarking, review of benefits and wellbeing provision.</p>
<p>We do not provide timely support to bereaved people.</p> <p>This includes delays (e.g. long waiting lists) leading to safeguarding, contractual or reputational issues.</p>	<p>Ongoing review of waiting lists and prioritisation; greater use of our Understanding Your Bereavement (UYB) sessions, including developing an online offering.</p> <p>Implemented updated policies and procedures for complaints, concerns and safeguarding issues, with additional training planned in the next year.</p>
<p>We do not have the infrastructure to support our activities.</p> <p>This includes IT and telecoms systems and the internal policies/procedures that support are unfit for purpose.</p>	<p>Review of back up processes in 2022; implementation of multifactor authentication completed in 2022 to enhance data security; plan to move to 100% cloud-based services in 2023 improving remote access; wider digital plan being developed, including appointment of internal IT manager; telecoms being migrated to new VOIP platform; Cyber insurance reviewed and up to date.</p>



STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure of the charitable company for that period. In preparing those financial statements, the Trustees are required to:

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

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

In so far as the Trustees are aware:

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

Auditors

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

The Trustees and Directors report incorporating the Strategic Report was approved by the Board on 24 November 2022.

By Order of the Board

Sir Anthony Hawkhead
Chair

Lei Wei
Honorary Treasurer

Independent auditors' report

TO THE MEMBERS OF CRUSE BEREAVEMENT SUPPORT

Opinion

We have audited the financial statements of Cruse Bereavement Support ('the company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 'The Financial Reporting Standard Applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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



Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 21, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

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

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

Our approach was as follows:

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

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

Use of our report

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

Andrew Stickland

(Senior Statutory Auditor)

for and on behalf of Moore Kingston Smith LLP, Statutory Auditor

Date: 5 December 2022
6th Floor, 9 Appold Street
London, EC2A 2AP

Statement of financial activities

for the year ended 31 March 2022

	Note	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Income					
Donations and legacies	2	1,470,008	712,603	2,182,611	2,150,720
Charitable activities	2	3,793,008	866,192	4,659,200	6,024,525
Trading activities	2	436,741	-	436,741	458,113
Investment income	2	-	-	-	10,114
Other income	2	120,088	-	120,088	99,562
Total income	2	5,819,845	1,578,795	7,398,640	8,743,034
Expenditure					
Raising funds		1,046,818	-	1,046,818	932,031
Charitable expenditure	3	5,459,520	1,458,304	6,917,824	5,710,918
Total expenditure	3	6,506,338	1,458,304	7,964,642	6,642,949
Net (expenditure)/income before transfers		(686,493)	120,491	(566,002)	2,100,085
Movement between funds	10	-	-	-	-
Net (expenditure)/income after transfers between funds		(686,493)	120,491	(566,002)	2,100,085
Reconciliation of funds:					
Total funds brought forward	10	4,657,227	716,427	5,373,654	3,273,569
Total funds carried forward	10	3,970,734	836,918	4,807,652	5,373,654

The comparative statement of financial activity for the year ended 31 March 2021 can be found at note 12.

The notes on pages 21 to 34 form part of these financial statements.

Balance Sheet

As at 31 March 2022

	Note	2022 £	2021 £
Fixed assets			
Intangible assets	6	240,730	-
Tangible assets	7	894,076	892,098
		1,134,806	892,098
Current assets			
Debtors	8	874,879	569,239
Cash at bank and in hand		3,838,899	4,704,913
		4,713,778	5,274,152
Creditors			
Amounts falling due within one year	9	(1,040,932)	(792,596)
Net current assets		3,672,846	4,481,556
Net assets		4,807,652	5,373,654
Reserves			
Unrestricted funds	10	3,970,734	4,657,227
Restricted funds	10	836,918	716,427
Total funds	10	4,807,652	5,373,654

Approved by the Board on 24 November 2022 and signed on its behalf by:

Chair: Sir Anthony Hawkhead

Treasurer: Lei Wei

Company Registration Number: 00638709

The notes on pages 21 to 34 form part of these financial statements.

Cashflow Statement

for the year ended 31 March 2022

	2022 £	2021 £
Net cash (outflow)/inflow from operating activities	(560,864)	2,604,812
Returns from investment and servicing of finance		
Interest received	-	10,144
Net cash inflow from returns on investments and servicing of finance	(560,864)	2,614,956
Investing activities		
Purchase of tangible and intangible fixed assets	(305,150)	(57,832)
Net cash outflow from investing activities	(305,150)	(57,832)
Net cash (outflow)/inflow	(866,014)	2,557,124
Reconciliation of net (expenditure)/income to net cash (outflow)/inflow from operating activities		
	2022 £	2021 £
Net movement in funds (per statement of financial activities)	(566,002)	2,100,085
Depreciation charge	62,442	21,236
Loss on disposal of fixed assets	-	758
Interest received	-	(10,144)
(Increase)/decrease in debtors	(305,640)	156,095
Increase in creditors	248,336	336,782
Net cash (outflow)/inflow from operating activities	(560,864)	2,604,812
Analysis of cash and cash equivalents		
	2022 £	2021 £
Cash at bank and in hand	3,838,899	4,704,913
Analysis of changes in net funds		
	2022 £	2021 £
Cash balance at the beginning of the period	4,704,913	2,147,789
(Decrease)/increase in cash in the period	(866,014)	2,557,124
Cash balance at 31 March	3,838,899	4,704,913

Notes to the accounts

for the year ended 31 March 2022

1. ACCOUNTING POLICIES

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

Basis of accounting

The financial statements have been prepared to give a true and fair view and follow the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2015.

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

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

Income

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

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

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

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

Expenditure

Expenditure is recognised when a liability is incurred.

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

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

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

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

Donated goods and services

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

Intangible fixed assets

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

At 31 March 2022 the Cruse CRM was still in development and therefore no amortisation has been provided in the accounts for the year to 31 March 2022 (2021: £nil) as the assets have generated no benefits to the Charity as yet.

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

Tangible fixed assets

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

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

Operating leases

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

Fund accounting

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

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

Designated funds are funds which the Board of Trustees have reserved for the provision of services in a specific region or for a specific project (e.g. the Bereaved People First strategy). As part of the Board of Trustees' review of the reserves policy (see page 12) they decided that these designations were no longer necessary and the designated funds have been transferred to the general fund.

Pensions

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

Taxation

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

Financial instruments

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

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

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

Critical accounting judgements and key sources of estimation uncertainty

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

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

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

Going concern

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

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

The Trustees are not aware of any material uncertainties that suggest the Charity cannot continue as a going concern. Therefore, the accounts have been prepared on the basis that the Charity is a going concern.

2. INCOME

	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Donations and legacies				
Donations	1,112,106	712,603	1,824,709	2,125,743
Legacies	357,902	-	357,902	19,493
Subscriptions	-	-	-	5,484
Total donations and legacies	1,470,008	712,603	2,182,611	2,150,720
Income from charitable activities				
Local authorities	589,125	-	589,125	545,103
Clinical commissioning groups and local health boards	1,778,603	12,000	1,790,603	1,630,693
Government grants and statutory funding	776,432	849,192	1,625,624	2,966,618
Other income to directly support charitable activities	648,848	5,000	653,848	882,111
Total income from charitable activities	3,793,008	866,192	4,659,200	6,024,525
Total income from fundraising activities	5,263,016	1,578,795	6,841,811	8,175,245
Income from trading activities				
Fundraising projects	11,549	-	11,549	34,918
Income from training and conferences	393,845	-	393,845	402,102
Sale of publications and literature	31,347	-	31,347	21,093
Total income from trading activities	436,741	-	436,741	458,113
Investment income				
Bank interest	-	-	-	10,114
Other income	120,088	-	120,088	99,562
Total income	5,819,845	1,578,795	7,398,640	8,743,034

3. EXPENDITURE

Charitable activity

	Salaries, NI and pensions £	Other direct costs £	Support costs £	2022 Total £	2021 Total £
Bereavement support services	4,049,335	1,745,665	886,209	6,681,209	5,386,744
Policy	89,016	128,117	19,482	236,615	324,174
	4,138,351	1,873,782	905,691	6,917,824	5,710,918

Support Costs

	Finance, HR, IT £	CEO and governance £	2022 Total £	2021 Total £
Cost of raising funds	110,747	47,186	157,933	150,133
Charitable activities				
Bereavement support services	621,433	264,776	886,209	842,438
Policy	13,661	5,821	19,482	18,519
	745,841	317,783	1,063,624	1,011,090

4. NET EXPENDITURE

Net expenditure for the year is stated after charging:

	2022 £	2021 £
Auditor's fees (as auditors)	18,000	16,800
Depreciation and amortisation	62,442	21,236
Operating lease rentals		
Property	71,017	126,637
Office equipment and motor vehicles	7,689	6,146
Trustee expenses	368	-
	159,516	170,819

In the year ended 31 March 2022 4 trustees (2021: no trustees) were paid travel expenses.

5. STAFF COSTS

	2022 £	2021 £
Salaries and wages	4,709,519	3,629,078
National Insurance costs	385,282	251,573
Pensions costs	136,112	183,630
Redundancy costs	82,326	9,438
	5,313,239	4,073,719

The average head count of employees during the year was 210 (2021: 186).
The average full time equivalent number of staff by function is:

	2022 no.	2021 no.
Central services	40	29
Helpline	10	5
Raising funds	17	9
Local bereavement support services	84	78
	151	121

The number of higher paid employees was:

	2022 no.	2021 no.
£60,001 - £70,000	1	-
£70,001 - £80,000	-	1
£80,001 - £90,000	1	-

Total key management personnel costs for the year were £421,009 (2019: £379,585).
Details of key management personnel are set out on page 13.

Key management personnel do not receive any benefits not available to all employees.

The chief executive officer's earnings are 4.4 times median earnings (2021: 4.1 times).

No director (or trustee) received any remuneration during the year (2021: £nil).

6. INTANGIBLE ASSETS

	Total 2022 £	Total 2021 £
Cost		
As at 1 April 2021	-	-
Additions	240,730	-
As at 31 March 2022	240,730	-
Amortisation		
As at 1 April 2021	-	-
Charges for the year	-	-
As at 31 March 2022	-	-
Net book value		
As at 31 March 2021	-	-
As at 31 March 2022	240,730	-

The software intangible asset is the cost of developing a new CRM system. The system went live in September 2022. Accordingly no amortisation has been charged in the current year. The cost of the system will be amortised across the life of the asset in accordance with account policies.

7. TANGIBLE ASSETS

	Leasehold property £	Freehold property £	Office furniture £	Office equipment £	2022 Total £	2021 Total £
Cost						
As at 1 April 2021	632,000	230,000	82,674	235,920	1,180,594	1,124,231
Additions	-	-	-	64,420	64,420	57,832
Disposals	-	-	-	-	-	(1,469)
As at 31 March 2022	632,000	230,000	82,674	300,340	1,245,014	1,180,594
Amortisation						
As at 1 April 2021	53,088	19,320	65,886	150,202	288,496	267,971
Charges for the year	10,344	-	9,091	43,007	62,442	21,236
Disposals	-	-	-	-	-	(711)
As at 31 March 2022	63,432	19,320	74,977	193,209	350,938	288,496
Net book value						
As at 31 March 2021	578,912	210,680	16,788	85,718	892,098	856,260
As at 31 March 2022	568,568	210,680	7,697	107,131	894,076	892,098

Leasehold and freehold properties are included at deemed cost. The carrying amount of leasehold and freehold, that would have been recognised under the historical cost model is £549,393 (2021: £588,312) for leasehold property and £163,100 (2021: £165,896) for freehold property.

A legal charge over the leasehold property has been given to Barclays Bank PLC as security for an overdraft facility of £160,000. The Charity had a reversionary interest in a property held by Cruse Bereavement Care Scotland (Scottish Charity No SC031600) whereby in March 2022 the Charity received 40% of the net sale proceeds (£54,295) and which is shown as Other income in the Statement of Financial Activities.

8. DEBTORS – DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade debtors	296,146	262,024
Other debtors	14	534
Prepayments	63,249	45,827
Accrued income	515,470	260,854
	874,879	569,239

9. CREDITORS – DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade creditors	205,211	396,761
Other creditors	50,183	83,255
Taxation and social security	139,316	90,554
Accruals	175,911	112,911
Deferred income	470,311	109,115
	1,040,932	792,596

Movement in deferred income:

	2022 £	2021 £
Deferred income at 1 April 2021	109,115	19,743
Deferred in the year	470,311	109,115
Released in the year	(109,115)	(19,743)
Deferred income at 31 March 2022	470,311	109,115

10. RESERVES

	As at 1 April 2021 £	Income £	Expenditure £	Transfer between funds £	As at 31 March 2022 £
Unrestricted funds					
General fund	290,000	5,819,845	(6,506,338)	4,297,672	3,901,179
Revaluation reserve	69,555	-	-	-	69,555
Funds designated to branches/regions	3,547,672	-	-	(3,547,672)	-
Designated fund - Bereaved People First Strategy	750,000	-	-	(750,000)	-
Total unrestricted funds	4,657,227	5,819,845	(6,506,338)	-	3,970,734

As explained in the Trustees' Report (page 12) in 2022 the Board updated its reserves policy to reflect the Bereaved People First strategy and the "One Cruse" approach. It was agreed that designating funds to individual branches was no longer necessary as it no longer reflects how the Charity is managed on a day to day basis. Although Cruse is still focussed on delivering the Bereaved People First Strategy, the strategy is now part of day to day activity and part of our core charitable activity. This means that we no longer have a specific designated reserve to fund this activity. Therefore, all previously designated funds have been transferred to the general fund.

10. RESERVES (CONTINUED)

	As at 1 April 2021 £	Income £	Expenditure £	Transfer between funds £	As at 31 March 2022 £
Total unrestricted funds	4,657,227	5,819,845	(6,506,338)	-	3,970,734
Restricted funds					
The National Lottery Community Fund Bereavement supporters	45,502	74,178	(119,680)	-	-
Northern Ireland - Somewhere for us	-	140,911	(74,321)	-	66,590
Northern Ireland - Expanding Access to Bereavement Care	-	49,592	(49,592)	-	-
Awards for All	-	148,342	(148,342)	-	-
Home Office					
Support to Victims of Terror	-	125,000	(125,000)	-	-
Ministry of Justice - Grief Inside	-	137,099	(79,463)	-	57,636
Armed Forces Covenant Fund - Together in Force	95,900	97,400	(181,300)	-	12,000
Cooperative Group - Connecting Communities	-	250,000	(27,460)	-	222,540
National Emergency Trust - COVID 19 Response	275,749	-	(275,749)	-	-
Swire Trust - Volunteer Manager	-	25,000	-	-	25,000
BBC Children in Need	37,586	42,617	(61,046)	-	19,157
Welsh Government - Bereavement Trauma Support	-	25,763	(14,218)	-	11,545
BUPA Foundation - Peer Support	-	5,000	(5,000)	-	-
Somerset Community Foundation - CPD Training	-	5,000	-	-	5,000
Janus Henderson Foundation - Remote Understanding Your Bereavement	-	56,711	(24,901)	-	31,810
NHS South West London	-	12,000	-	-	12,000
Hertfordshire Community Foundation - Volunteer Replenishment	-	9,706	(1,865)	-	7,841
The Fidelity UK Foundation	-	304,500	(210,290)	-	94,210
Moondance Foundation - Virtual Support Service	-	61,686	(61,686)	-	-
Wales Council for Voluntary Action	-	8,290	(8,290)	-	-
Northern Ireland Freehold Property	50,000	-	-	-	50,000
Agnes Whitaker Foundation	4,739	-	-	-	4,739
Funds restricted to local branches	206,951	-	9,899	-	216,850
Total restricted funds	716,427	1,578,795	(1,458,304)	-	836,918
Total funds	5,373,654	7,398,640	(7,964,642)	-	4,807,652

10. RESERVES (CONTINUED)

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

11. OPERATING LEASE COMMITMENTS

Operating leases which expire:	2022 £	Property 2021 £	Office equipment and motor vehicles	
			2022 £	2021 £
Within one year	38,910	66,293	2,121	7,689
Between two and five years	30,031	70,287	316	2,438
	68,941	136,580	2,437	10,127

12. STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021

	Unrestricted funds £	Restricted funds £	2021 Total funds £
Income			
Donations and legacies	2,150,720	-	2,150,720
Current activities	3,593,329	2,431,196	6,024,525
Trading activities	458,113	-	458,113
Investment income	10,114	-	10,114
Other income	99,562	-	99,562
Total income	6,311,838	2,431,196	8,743,034
Expenditure			
Raising funds	932,031	-	932,031
Charitable expenditure	3,540,059	2,170,859	5,710,918
Total expenditure	4,472,090	2,170,859	6,642,949
Net (expenditure)/income before transfers	1,839,748	260,337	2,100,085
Movement between funds	-	-	-
Net (expenditure)/income after transfers between funds	1,839,748	260,337	2,100,085
Reconciliation of funds:			
Total funds brought forward	2,817,479	456,090	3,273,569
Total funds carried forward	4,657,227	716,427	5,373,654

13. MOVEMENT IN RESERVES FOR THE YEAR ENDED 31 MARCH 2021

	As at 1 April 2020 £	Income £	Expenditure £	Transfer between funds £	As at 31 March 2021 £
Unrestricted funds					
General fund	289,984	1,552,868	(2,624,038)	1,071,186	290,000
Revaluation reserve	69,555				69,555
Funds designated to branches/regions	1,749,454	4,758,970	(1,547,686)	(1,413,066)	3,547,672
Designated fund - Bereaved People First Strategy	708,486	-	(300,366)	341,880	750,000
Total unrestricted funds	2,817,479	6,311,838	(4,472,090)	-	4,657,227
Restricted funds					
Area/Nation/Region/Central Office	401,351	609,242	(720,813)	-	289,780
Pandemic Bereavement Support Line	-	252,635	(252,378)	-	257
The National Lottery Community Fund	-	574,349	(574,347)	-	2
National Emergencies Trust	-	897,570	(621,821)	-	275,749
Armed Forces Covenant Fund	-	97,400	(1,500)	-	95,900
Northern Ireland Freehold Property	50,000			-	50,000
Agnes Whitaker Fund	4,739			-	4,739
Total restricted funds	456,090	2,431,196	(2,170,859)	-	716,427
Total funds	3,273,569	8,743,034	(6,642,949)	-	5,373,654

Analysis of net assets by fund	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Tangible fixed assets	842,098	50,000	892,098	856,260
Current assets	4,607,725	666,427	5,274,152	2,873,123
Current liabilities	(792,596)	-	(792,596)	(455,814)
	4,657,227	716,427	5,373,654	3,273,569

Legal and administrative details

Registered office

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One Victoria Villas
Richmond,
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Company number

00638709

Charity number

208078

Trustees

Sir Anthony Hawkhead – Chair
Maureen Bradley – Vice Chair
Mary O'Hagan – Vice Chair
Lei Wei – Honorary Treasurer
Paul Butler
Christine Challacombe
Angela Gannon
Gerard Jacques
Andrew McWilliams
Mary Walsh

(The full details of Trustees who served during the year are listed on page 14.)

Company secretary

Alex Fowles

Auditors

Moore Kingston Smith LLP
6th floor
9 Appold Street
London
EC2A 2AP

Bankers

Barclays Bank Plc
Leicester
LE87 2BB

Solicitor

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