



## **Cruse Bereavement Support**

Annual Report and Accounts  
Year ended 31 March 2023

Company number 00638709  
Charity number 208078

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# Welcome from the Chair

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

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

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

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

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

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

Sir Anthony Hawkhead  
Chair



# About Cruse Bereavement Support

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

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

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

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

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

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

# Our vision, mission and values

## Our vision

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

## Our mission

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

## Our values

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

### ***We are kind***

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

### ***We are inclusive***

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

### ***We are ambitious***

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

### ***We are genuine***

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

# Trustees' report

## Strategic report

### Our progress against our strategy

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

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

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

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

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

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

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

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

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

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

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

## Trustees' report

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

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

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

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

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

In the last year we have helped:

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

# Trustees' report

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

## 2. Build one Cruse

Our strategic aim to build one Cruse aims to:

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

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

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

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

## 3. Increase our profile, reach and influence

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

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

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



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

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

Our work advocating for bereaved people has also included:

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

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

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

## 4. Develop our people

Our strategic aim to develop our people includes targets to:

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

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

## Trustees' report

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

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

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

### 5. Build a high performing Cruse with increased funding

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

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

### Income

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

### Governance

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

# Trustees' report

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

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

During 2022/23 we dealt with:

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

## Infrastructure

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

## Future strategy

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

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

## Our impact

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

# Trustees' report

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

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

## Client evaluation and feedback

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

## Project evaluation

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

### Connecting Communities

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

### Grief Inside

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

## Trustees' report

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

### Children & Young People

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

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

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

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

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

# Trustees' report

## Financial review

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

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

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

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

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

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

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

## Reserves policy

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

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

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

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

## Trustees' report

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

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

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

# Trustees' report

## Structure, governance and management

### Legal structure

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

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

### Charitable objects

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

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

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

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

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

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

### Governance

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

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



# Trustees' report

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

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

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

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

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

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

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

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

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

## Trustees' report

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

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

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

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

Steven Wibberley – Chief Executive

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

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

Andy Langford – Clinical Director

Charlene Vallory – Director of Fundraising & Income Generation

Fiona Brydon – Director of Communications & Digital

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

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

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

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

### Fundraising

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

# Trustees' report

## Equity, diversity and inclusion

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

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

Priority areas include:

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

## Risk management

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

The key risk review and reporting mechanisms are:

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

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

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

## Trustees' report

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

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

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

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

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

# Trustees' report

## Statement of Trustees' responsibilities

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

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

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

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

In so far as the Trustees are aware:

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

## Auditors

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

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

By Order of the Board



Sir Anthony Hawkhead  
**Chair**



Lei Wei  
**Honorary Treasurer**

# Independent Auditor's report

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

### Opinion

We have audited the financial statements of Cruse Bereavement Support ('the company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 'The Financial Reporting Standard Applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### Basis for opinion

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

### Conclusions relating to going concern

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

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

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

# Independent Auditor's report

## Other information

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

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

We have nothing to report in this regard.

## Opinions on other matters prescribed by the Companies Act 2006

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

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

## Matters on which we are required to report by exception

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

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

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

# Independent Auditor's report

## Responsibilities of trustees

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

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

## Auditor's Responsibilities for the audit of the financial statements

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

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

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



# Independent Auditor's report

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

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

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

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

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

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

Our approach was as follows:

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

# Independent Auditor's report

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

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

## Use of our report

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

*Moore Kingston Smith LLP*

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

Date:  
22 December 2023

6th Floor  
9 Appold Street  
London  
EC2A 2AP

# Statement of Financial Activities

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

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

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

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

# Balance Sheet

## as at 31 March 2023

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

Approved by the Board on 21<sup>st</sup> December 2023 and signed on its behalf on 22<sup>nd</sup> December 2023 by



Sir Anthony Hawkhead  
Chair



Lei Wei  
Honorary Treasurer

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

Company registration number: 0063870

# Cash flow statement

## for the year to 31 March 2023

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

# Notes to the accounts

## for the year to 31 March 2023

### 1. Accounting policies

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

#### **Basis of accounting**

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

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

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

#### **Income**

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

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

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

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

#### **Expenditure**

Expenditure is recognised when a liability is incurred.

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

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

# Notes to the accounts

## 1. Accounting policies (continued)

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

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

### Donated goods and services

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

### Intangible fixed assets

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

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

### Tangible fixed assets

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

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

### Operating leases

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

### Fund accounting

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

# Notes to the accounts

## 1. Accounting policies (continued)

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

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

### Pensions

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

### Taxation

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

### Financial instruments

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

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

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

### Critical accounting judgements and key sources of estimation uncertainty

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

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



# Notes to the accounts

## 1. Accounting policies (continued)

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

### Going concern

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

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

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

# Notes to the accounts

## 2. Income

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

# Notes to the accounts

## 3. Expenditure

### Charitable activity

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

### Support costs

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

### Net expenditure

Net expenditure for the year is stated after charging:

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

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

# Notes to the accounts

## 4. Staff costs

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

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

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

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

The number of higher paid employees was

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

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

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

# Notes to the accounts

## 5. Intangible assets

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

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

# Notes to the accounts

## 6. Tangible assets

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

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

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

## 7. Debtors – due within one year

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

# Notes to the accounts

## 8. Creditors due within one year

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

### Movement in deferred income:

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

## 9. Reserves

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

# Notes to the accounts

## 9. Reserves (continued)

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

### Analysis of net assets by fund

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



# Notes to the accounts

## 10. Operating lease commitments

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

# Notes to the accounts

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

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

# Notes to the accounts

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

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

## Notes to the accounts

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

### 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)
	<u>3,970,734</u>	<u>836,918</u>	<u>4,807,652</u>	<u>5,373,654</u>

## Legal and administrative details

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