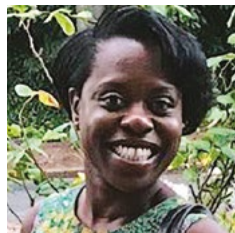
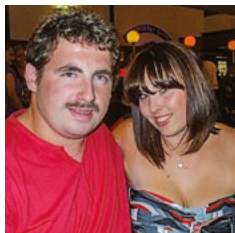


Celebrating 60

Years of Caring for
Bereaved People



 Cruse
Bereavement
Care

Annual Report 2018-2019

The Chief Executive's Report



Steven Wibberley
Chief Executive

I've now been at Cruse Bereavement Care for over a year. It's been a pleasure and a privilege to take the helm of an organisation with so many strengths. In 60 years of providing services to bereaved people we have built an international reputation as a charity which delivers real impact, based on the quality of our services.

Our key strength is the contribution our thousands of amazing volunteers make delivering support to bereaved people. Meeting our volunteers, listening to their voices and opinions and learning from their experiences has been one of the highlights of my first year at Cruse.

As proud as we are of our history, as the world changes around us, it is essential that we also adapt and change. We face increased scrutiny of charity governance, a challenging fundraising climate and changing trends in volunteering. We need to take advantage of opportunities offered by new digital technologies to streamline our business practices and expand our services. At a time of uncertainty in the political world, it is essential to ensure the needs of bereaved people are not forgotten by policy-makers, clinicians, employers and our varied communities. We will respond to every challenge and will seek out opportunities to continually improve our working practices and the lives of bereaved people.

Even more importantly, we must listen to the voices of bereaved people to better understand their needs and deliver the right support to meet those needs in a modern world. Our new five year strategy, *Bereaved People First*, will lead to us delivering a wider range of high quality services, transforming our digital offer and strengthening our regional governance. We will support more people in a way that works for them and reach those we can't currently help. I would like to thank all those who contributed to the consultation, staff and volunteers already working hard on the first stages of implementation and all our volunteers and staff in Cruse for their many and varied contributions.

I'd like to thank our outgoing Chair, Pamela Rutter for her hard work and dedication to Cruse over the past 28 years. The contribution of Pamela and the Board of Trustees has made it possible for us to take our next steps into the future and to face the challenges of the next 60 years.

Steven Wibberley
Chief Executive

Welcome from the Chair

Welcome to our Annual Review 2018-19. Thanks to our dedicated volunteers, staff, supporters and funders over the past year Cruse Bereavement Care has been able to support increasing numbers of bereaved people, provide training to more organisations and contribute to public policy.



2018-19 was a year of consolidation and planning. In October the Board approved an exciting and innovative strategy, *Bereaved People First* to meet the changing needs of bereaved people.

In April we began our 2019-20 year with confidence and enthusiasm, understanding that change can be daunting, but also inspiring. It prompts us to revisit and recommit to our purpose, our vision and our values, and it can strengthen our resolve to be the best we can be. Perhaps our biggest strength is the determination to remain true to Margaret Torrie's legacy. Her belief that skilled and trained volunteers can enable bereaved people to build a meaningful future, and her drive to highlight the problems bereaved people face is still core to what we do, and this will not change.

2019 is also our 60th Anniversary year. Many volunteers and supporters have set themselves challenges to raise funds and Cruse is holding special events to thank volunteers, staff and stakeholders. Highlights of Cruse's journey over the last 60 years and '60 voices' on our website and in this report speak to the work we do and tell the story of some of our staff, volunteers and clients. At our annual conference in July, at which we were delighted to welcome a number of world renowned speakers, I was privileged to present a number of awards recognising the work and dedication of our volunteers and I was able to thank our own Colin Murray Parkes for endowing an award for 'Long and Outstanding Service'.

As our 60th Anniversary year draws to a close in December so will my Chairmanship. As I hand over to a new Chair I am confident the Board, staff and volunteers will welcome my successor as Cruse moves forward. I thank the Trustees for their strong support and encouragement, Council for their wisdom, staff from central office, regions and nations and most importantly the many volunteers I have met and who have travelled all or part of this journey with me, making me so proud to have been part of this amazing organisation for so many years.

Pamela Rutter
Chair



Pamela Rutter
Chair

2018–19 at a glance



35,666

People received one-to-one support – an increase of 10%



4,438

People were supported in groups



5,610

Children and young people were helped one-to-one or in groups



50,000

People visited our Hope Again website for young people – an increase of 44%



4,846

Volunteers gave 528,715 hours of their time



12,874

People were helped over the phone – an increase of 23%



487

Young people received direct support by email



118

Organisations received in-house training – an increase of 38%



668,601

Visits to our website (up 11%) and people viewed over 3 million pages



10,100

Twitter followers – an increase of 45%



29,895

Facebook likes – an increase of 58%

Listening to the voices of those who are left behind after someone dies is at the heart of everything we do at Cruse. We're so grateful to those who go on to share their stories and experiences of grief and how Cruse has helped them.



Nicole's story

Nicole was supported by Cruse Bereavement Care after her older sister Jacqui died suddenly at the age of 52 from a brain aneurysm.

"I first heard of Cruse whilst at the funeral parlour. I spoke to the lady there about how difficult our children were finding the loss of their Aunt and she gave me a leaflet and told me she had used Cruse herself when her son died.

"Nine months after Jacqui died, I finally called Cruse's National Helpline. The person who answered the phone was so incredibly kind, welcoming and warm that it gave me hope. The support I received helped me in more ways than I ever could have imagined. I didn't realise just how broken I was until I started to wade through the quicksand that was my grief. I thought that I had no more tears left to cry and yet still more fell. In some sessions I had no words, in others I raged at the world and at the injustice of my loss, and

that was OK. My supporter sat with me during those times and gently encouraged me to explore my feelings and also my fears. At the end of the sessions I thought 'I'm actually beginning to live again, as opposed to exist.

"I wanted to become a Bereavement Supporter because I wanted to give back. It's the most rewarding work. It is challenging, emotional and can at times be exhausting. However, the feeling that you get when the person you are supporting begins to understand their pain and subsequently becomes empowered within it, well that is nothing short of amazing."



Brendan's story

Brendan got in contact with Cruse Bereavement Care after his baby girl died one month before she was born.

"My wife Cindy and I lost our baby daughter, Grace, when she was only one month away from being born. We got home from a very happy trip to France for a cousin's wedding to be faced with the news that our baby girl had a fatal condition in her brain.

"My wife and some of my colleagues mentioned to me that I needed some support and recommended I reach out to Cruse. Over a few months, my bereavement supporter helped me process the events before, during and after Grace's death. She gave me insightful feedback and support

“

The biggest thing for me was identifying that I was not only grieving but I was also in serious trauma as a result of losing Grace.”

"We were both in immense shock and pain. It changes you as a person and it never goes away. I quickly went into a self-destruct mode which was starting to affect all parts of my work and home life. Before I contacted Cruse I was dealing with the death thinking I would get over it really soon. That I would move on really quickly. It was very much far from the truth.

into what had happened, which in turn helped me to rebuild the pieces of my life.

"I absolutely would recommend people to Cruse. Although it will never replace the one you loved, we all need to find peace."

Margaret's story

Margaret came to Cruse Bereavement Care when her husband died suddenly on Christmas Eve eleven years ago. Since then she has attended a local group organised by Cruse.

"I thought in my head I'm strong. I don't need help. My family were grieving, I couldn't put my grief on their shoulders. So I had to be strong. But when I came to Cruse I was taught that it's good to let it out, you have to let it out sometimes.

"During my first session, my bereavement volunteer told me about a group every Thursday and she encouraged me to go. After a couple of months of going to the group I started laughing again. After I first laughed I went home and cried – it broke my heart – but it is important to laugh.

"Everyone grieves differently, but what helped me was getting involved and talking to people. You learn to live around your grief and being involved in this amazing group has helped me to do that. We have been abroad together, go out for meals, go to the theatre and regularly meet up.

"If I hadn't been to Cruse, I wouldn't be here now. When my husband died I was at the bottom of the steepest hill and I didn't know my way up. But when I walked through Cruse's doors it was the start of that journey."



As part of our 60th anniversary year we're sharing 60 inspirational stories from bereaved people, supporters, volunteers, staff and trustees at cruse.org.uk/60-voices. Brendan, Margaret and Nicole also feature in our 60th Anniversary film – you can watch the film at cruse.org.uk/60-years

60 years of Cruse

Cruse has come a long way from our beginnings in 1959. We celebrate our 60th anniversary in 2019 as a charity with an international reputation which reaches hundreds of thousands of people each year.



Jennifer Redman receiving the President's award

“

Training and being a volunteer for Cruse is one of the most rewarding experiences you will have and it will enhance your life, as it has for me during my time with Cruse.”

A history built on volunteering

Looking through the timeline of Cruse history, one thing that stands out is the dedication shown by our many volunteers. At our 60th anniversary conference in Birmingham in Summer 2019 we hosted a special Volunteer Awards ceremony to pay tribute to just a few of the current volunteers who have made it possible for us to support so many people.

Jennifer Redman received the President's award for long and exceptional service, endowed and presented by our Life President, Dr Colin Murray Parkes. Jennifer has been a bereavement volunteer for Cruse Brighton and Hove for over 30 years and supported hundreds of bereaved people.

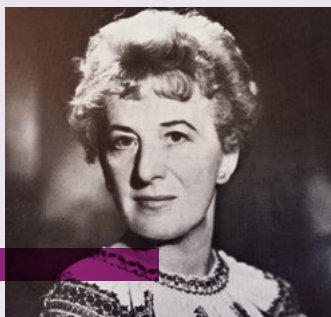
“I find when talking to new potential clients that I mostly reassure them that the grief, unreality and isolation they feel is felt by many bereaved people and that Cruse can help. This usually gives clients comfort and lets them know that they are not alone on this journey. To anyone considering training to be a bereavement volunteer I would say, be prepared to evaluate yourself, your beliefs and lifestyle as you learn.”

Congratulations to all our award winners: Anita Epstein, Mary Griffin, Bernard Krabbendam, Melissa Paphitis, Jennifer Redman and Deloris Smith. Commendations were also awarded to: Elaine Billington, Stella Senior and Pam Sutton.



The “Cruse Clubs Counselling Service for Widows and their Families” was registered as a charity in October 1959.

Origins

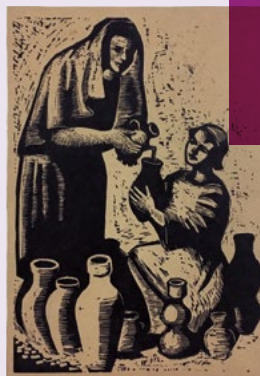


Margaret Torrie

Our founder Margaret Torrie realised that being widowed was often a major emotional, social and economic crisis and decided to act. Margaret Torrie’s husband, Dr Alfred Torrie, was a psychiatrist and Quaker and served as the first chairman of Cruse.

The origin of our name

The word “Cruse” comes from a story in the Bible (1 Kings 17). During a famine a widow shared her last meal with a hungry stranger – the prophet Elijah. Because of her kindness, from then on her earthenware jar – or ‘cruse’ – of oil was always miraculously full. Despite the name, Cruse is a secular organisation, supporting people of all faiths or none.



60s

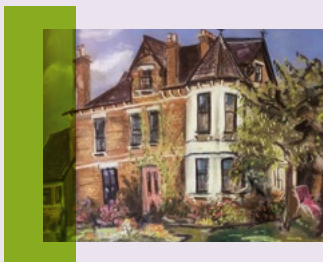
1965

The first Cruse branch opened in Scotland.

In the 60s widows faced considerable financial and practical challenges and there was very little information available to help them understand and cope with their grief. Bereaved people were advised to keep busy, move on, and grieve privately in silence.

The House where Cruse Began, pastel by Margaret Torrie

For the first 17 years Cruse was run from Margaret Torrie’s home in Lion Gate Gardens, in the leafy borough of Richmond upon Thames.



1969

Our name changed to “Cruse – the Organisation for Widows and their Children”.

1966

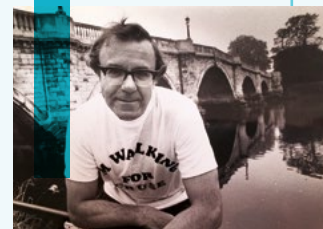
Dr Colin Murray Parkes joined the Cruse council. Dr Parkes was involved in helping the community following the Aberfan disaster in 1966.

Cruse continued to expand in the 70s, ending the decade with 53 branches over England, Scotland and Wales.

70s

1970

Margaret Torrie's *Begin Again*: a book for women alone, was published and became the classic textbook for widows, offering sound advice about facing widowhood on emotional, practical and social levels.



1987

Cruse Director Derek Nuttall marked 27 years of Cruse with a fundraising walk crossing 27 Thames bridges.

1977

Margaret Torrie retired and was awarded an MBE for services to bereaved people.

1975

Cruse moved to Cruse House at 126 Sheen Road, Richmond.



1972

Alfred Torrie died and Colin Murray Parkes was appointed Chair of Cruse.

80s

By the end of the 80s Cruse Bereavement Care had extended support to all bereaved people whoever has died and whenever the death took place – a policy which continues to this day.

1982

The Cruse journal *Bereavement Care* was launched. The first edition included a reflection on the early days of Cruse from Margaret Torrie and an examination of the needs of those bereaved by suicide.



1985-1989

A series of high-profile disasters with a tragic loss of life took place including the Bradford fire disaster, Kings Cross fire, Zeebrugge, Lockerbie and Hillsborough. In 1989 Cruse was asked by the Department of Health to set up a Disasters Working Party.

1984

Her Majesty The Queen became our Royal Patron. A celebration was held at the Royal Albert Hall, attended by Her Majesty, to celebrate our Silver Jubilee year.



90s

Cruse developed new services, including a helpline, and we further modernised our structure and services.

1994

A national fundraising campaign urged people to "Have a cuppa for Cruse".



1992

The first Cruse helpline was set up.

1993

Colin Murray Parkes was awarded the OBE for services to bereaved people.



1998

A new Cruse logo was chosen, incorporating the heartsease flower.

1999

Margaret Torrie died.



1999

We celebrated Cruse's Fortieth Anniversary.

00s

We launched our first websites for adults and young people in 2001 and celebrated our Golden Jubilee in 2009.



2001

A team of Cruse volunteers provided support to families from the UK who flew to New York following the 9/11 terrorist attacks, when nearly 3,000 people died.

2005

Cruse volunteers worked at Heathrow Airport for ten weeks following the Tsunami in South East Asia. Volunteers took shifts at the Family Assistance Centre following the London Bombings.

2009

We celebrated our Golden Jubilee – 50 years of Cruse. A royal reception at St James's Palace was attended by Her Majesty The Queen.





2013

We launched the Bereavement Care Service Standards together with the Bereavement Services Association.

2015

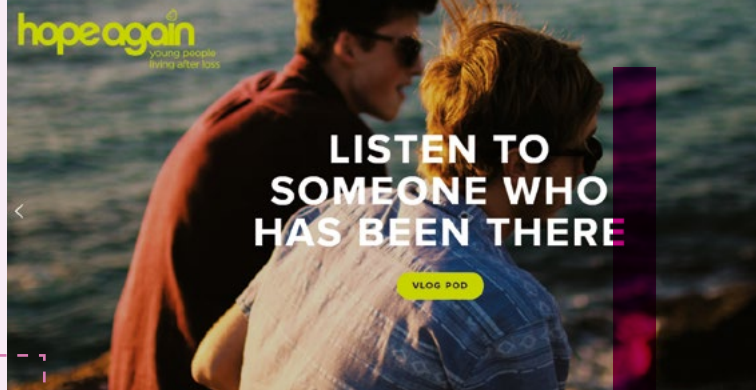
We launched our new website for young people. Hope Again – young people living after loss is a place where young people aged 11-18 can share their stories about loss and begin to find ways of hoping again.

2014

Workplace expert Acas published a new guide on managing bereavement in the workplace, produced in partnership with Cruse.

2016

Our National Helpline became Freephone.



10s

Through the 2010s Cruse has continued to be a vital voice speaking out for bereaved people.

2017

Cruse supported individuals and families following the Manchester Arena Bombing and the Grenfell Tower fire and London Bridge attacks.

2019

We launched our new strategy Bereaved People First and are celebrating our 60th Anniversary!



2016

Cruse was chosen as a Patron's Hero, and attended The Patron's Lunch celebrating how Her Majesty The Queen has changed lives through her patronage of over 600 charities and organisations on the occasion of her 90th Birthday.



Future voices: bereaved people first

In 2018 we consulted with volunteers and staff on our plans to develop Cruse. Our *Bereaved People First* strategy 2019-2024 will help us support more bereaved people in a wider range of ways and in more locations. At the same time we'll be improving our governance and launching a new fundraising strategy. During 2018-19 we began work on the five themes of our strategy.

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

We will move to a common pathway across Cruse to ensure equality of access. A single support and assessment process – the Gateway – will be at the centre of this. We will offer a range of high quality, planned, structured and evaluated services to bereaved people depending on their need and choices.

2. Build one Cruse

We will ensure a consistent approach to delivery, operations, communications and governance across the network. We will move to a new network of hubs to manage processes, whilst keeping client services local.

3. Increase our profile, reach and influence

We will review our brand to increase the recognition and influence of Cruse. We will 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.

4. Develop our people

We will invest in a national recruitment programme for volunteers and develop a pathway that meets local needs and makes it simpler and easier for volunteers to join Cruse. We will work to increase the diversity of our volunteers and staff and create effective recruitment, support and development programmes for all volunteers and staff.

5. Build a high performing Cruse with increased funding

We will 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.

Progress in the past year includes:

- setting up two pilot hubs in the South and North East – over the next three years we will establish 12 in total across England, Wales and Northern Ireland
- working on mapping out consistent 'journeys' for everyone who accesses Cruse services
- building up our fundraising and communications teams
- continuing to campaign for better treatment for bereaved people.

Our vision, mission and values

Cruse's vision is that all bereaved people have somewhere to turn when someone dies.

Our mission is to offer support, advice and information to children, young people and adults when someone dies, and to enhance society's care of bereaved people.

Cruse values

We are: responsive, respectful, compassionate, supportive, innovative.

Joshua and Sam's story

Neil Appleby died from an aggressive brain tumour in February 2018 age 44. Neil's wife Hannah, and children Joshua (11) and Sam (9) were supported by Cruse in Oxford who have specialist support for children. Josh and Sam have been fundraising for Cruse to make sure that other children can access the same help. So far they have raised over £6,500.

Hannah says: "For our wonderful boys, Joshua & Sam, every day without their dad is a struggle. We find ways to keep going, to take strength from each other, to dig deep and face a future without him but it is the toughest challenge for any child to stay strong in the wake of something so awful.

"I am acutely aware of how difficult it is to access support for your kids when you have no idea how to help them yourself. Cruse was a lifeline for us when we were at our lowest point. A wonderful lady called Kate battled through storms and snow to get to the boys each week at our house to make sure they got the help they so desperately needed. She gave them a safe space to express their grief that they felt unable to do with anyone else. She listened, did activities with them, and gave them advice. Kate knew exactly how to help them and the support was very different for each of the



boys as their grief was very different. She would also stay and give me a chance to offload my own worries. She was incredibly supportive and kept telling me what a great job I was doing, which I needed to hear because at the time I felt like I was constantly failing.

"The boys know we're not alone in our grief. Joshua and Sam wanted to help make a difference. They set a target of raising as much money as they could to help other

families on the same painful journey. This money won't bring their daddy back, but it can help repay those that have held our hands and helped us find a way through.

"In tribute to their dad, who loved the outdoors, the boys decided to climb the equivalent of Mount Everest (29,029ft). Over their summer holiday, Joshua and Sam hiked and climbed seven mountains in 10 days to reach a combined total climb of 30,000ft and 50 miles.

"This was a tough challenge and they battled severe blisters, scrapes and bruises, a twisted ankle and heat stroke, but they did it... and how! They managed to master Mount Washington (6,288 feet) in under three hours and 45 minutes, pretty much sprinting past everyone else on the trail. They wanted to make their daddy proud... and I'm certain that they did."

Fabulous fundraising

Thank you so much to everybody who has helped to raise funds for bereaved people this year. However you chose to give, it's hugely appreciated and makes everything we do possible.



Fundraiser of the year

Deloris Smith has been a bereavement volunteer for Cruse Wolverhampton and Dudley for over 10 years. Deloris is also responsible for fundraising and was presented with the Fundraiser of the Year award at our 60th anniversary conference in Birmingham. Earlier in the year she arranged a special charity ball to mark Wolverhampton and Dudley's 40th anniversary. Her daughter, Beverley Knight performed alongside a fantastic line-up of other singers which helped to raise £35,000 for the area.



Strictly in Northern Ireland

In November 2018 the Cruse regional office in Northern Ireland staged a *Strictly Come Dancing* – at the Movies fundraiser, which saw seven dance couples compete to win the hallowed Glitterball Trophy. Despite having no experience, after just twelve weeks of training, all the dancers performed spectacular routines from the movies in front of a packed audience. The event raised a total of £15,000 through ticket sales, sponsorship, raffles and donations. That's a 10 from us!



Just the tip of the iceberg

Many other intrepid supporters have been pulling out all the stops to raise funds for Cruse. In November last year Cruse volunteers from Devon Stephen and Susanne made it to Everest Base camp and raised over £5,000. Jo from Cambridge ran the London Marathon in April 2019 and raised an amazing £3,354. Cruse supported Jo following the death of her mum and dad. Many others have been taking part in runs, walks and climbs, and holding bake sales and quizzes.

If you have a fabulous fundraising idea of your own, we'd love to hear from you. Please drop us a note at fundraising@cruse.org.uk and get involved! Or find more ideas at cruse.org.uk/fundraising.

Cruse projects – reaching out

Cruse works with funders and partners to deliver innovative projects for those bereaved people with specific needs. Current projects include those supporting the military family, helping older people (including those with dementia and their carers) and connecting bereaved people experiencing loneliness in the community.

You can see a full list of our Cruse projects at cruse.org.uk/specialist-projects.

Helping the whole family after bereavement

Get Together – Bereaved Families
Discovering helps and supports whole families through the trauma of bereavement. This partnership project between Corrymeela and Cruse Bereavement Care in Northern Ireland has been funded by the Big Lottery since October 2014. Get Together offers free activity days and residential breaks. Our recent evaluation found that the five-year project is on track to exceed its targets – and is estimated to deliver a ratio of social return of £12 for every £1 invested.

"I felt I had lost myself after my husband died. This project has given me back my confidence and drive." *Bereaved parent*

"You will have so much fun, you will get to plant, draw, play and video. It is so fun and I am someone whose daddy died." *Bereaved child*

You behind the uniform: helping the emergency services

Witnessing death can make it hard to switch off, even when the shift is over. Emergency services staff are often confronted with loss and this can take a toll on mental and emotional wellbeing. Our You Behind the Uniform project is funded by the Department of Culture and Media and LIBOR to provide free bereavement training to emergency services personnel until March 2020.

"I have been a Paramedic for over 20 years and this is the first such training that I have received like this, it was both excellent and relevant. If we could accommodate it, this should be part of the basic training for all new clinical staff." *YoubeU course attendee*

"I facilitate workshops for the emergency services. I see this as an important part of Cruse's mission to improve society's treatment of bereaved people, whilst supporting those who experience loss day after day. This work makes me realise how badly education about loss and bereavement is needed." *Jonathon Jones, Cruse volunteer and trainer*



Extending our reach through training – in the workplace and beyond

Our Cruse training arm aims to enhance the care of bereaved people by passing on our expertise and knowledge to those who come into contact with bereaved people. We offer training to service organisations, charities and individuals based on the latest research and fine-tuned to the needs of each audience.

In 2018-19 more people than ever before accessed our training through a mixture of bespoke in-house training, one-day public workshops and training as part of our specialist projects. We trained 118 organisations, held 214 workshops and trained 3,065 individuals.

Companies we developed and delivered training for included: Cornwall County Council, Fred Olsen Cruises, HSBC Bereavement Services, Transport for London, United Utilities and The Charity for Civil Servants (Civil Service Benevolent Fund).

Aviva Pensions

Cruse delivered two one-day training workshops for the pensions admin team at Aviva to help staff who are often in contact with bereaved people on the telephone.

"I would like to take this opportunity to thank you all for helping to organise the training and in particular to the trainer for the exceptional delivery of the training last week. The teams were really positive and engaged throughout which was great! It really helped to meet the main objective we had for increasing the team's skills and confidence when dealing with bereaved callers." *Heidi D'Eath, Team Leader, UKL Defined Benefit Pensions*

Meningitis Now

Cruse delivered a bespoke training package to staff at Meningitis Now to help them increase their confidence in facilitating a bereavement support weekend for families who have lost loved ones to meningitis.

"The trainer tailored the day to our individual needs, deepening our understanding of bereavement theories and sudden and traumatic death and reminding us of our own boundaries and behaviours as well as the importance of self-care.

"Although we have years of experience between us supporting bereaved families, the training truly helped to bond us as a team and was delivered in a very practical way. We would highly recommend choosing Cruse for any training needs – simply the best training we have ever had!." *Cheryl Brown, Support Services Manager, Meningitis Now*



Find out more about our training
at cruse.org.uk/training

Cruse as the voice of bereaved people

Part of our mission is to campaign and speak out on issues that impact on those who are grieving. This can be anything from a government policy on bereavement benefits to how companies treat their bereaved employees and customers.

Improving life after unimaginable loss

In 2018 we were delighted when a new workplace 'right to leave' for bereaved parents was approved, following a campaign led by bereaved parent Lucy Herd and supported by Cruse, MPs and a number of other organisations. The Act is expected to come into force in April 2020. After this date bereaved parents who lose a child under 18 will receive two weeks' paid bereavement leave.

From July 2019 families grieving the loss of a child will also no longer have to find burial or cremation fees in England, following the establishment of the Children's Funeral Fund for England. The Welsh Government and the Scottish Government have also established schemes to make financial support available to providers of burial and cremation for children.

Thank you so much to everyone who supported these and other campaigns, adding your voice to ours.

You can find out more about the current issues and how to get involved at cruse.org.uk/get-involved/campaigns

The challenges still ahead

We have a great deal to do to ensure that everyone in society takes full account of the needs of vulnerable bereaved people. Bereaved parents have faced some harsh and savage benefit cuts. The new bereavement support payments are still being denied to unmarried couples, despite a Supreme Court ruling in 2018. Too many families still face extreme hardship when trying to pay for funerals and we still hear too many stories of appalling treatment of bereaved customers by large corporations.



In November Cruse Chief Executive Steven Wibberley spoke about the new Parental Bereavement Leave and Pay Act live on Sky News

Thanks to all our generous supporters and fundraisers

In 2018-19 we received £1,638,604 in donations, legacies, subscriptions and proceeds from fundraising events, an important part of our income. We are very grateful to everyone who contributed.

We would like to thank the following organisations who supported us in 2018-19

Trusts and Foundations

Wogen Anniversary Trust
Enterprise Rent a Car Foundation
Joseph Strong Frazer Trust
Paphitis Charitable Trust
Masonic Charitable Foundation
Hall Charitable Trust
Craigmyle Charitable Trust
Irving Memorial Trust
The Ethel & Joseph Collins Charitable Trust
Mildred Duveen Charitable Trust
Peacock Charitable Trust

Public Sector

Big Lottery Fund
Clinical Commissioning Groups
Heath and Wellbeing Boards
Local Authorities
Local Health Trusts
Northern Ireland DHSSPS
The Welsh Government
Ministry of Defence
Department of Culture, Media and Sport
Public Health Agency
Northern Ireland

Company information as at October 2019

Royal Patron

Her Majesty The Queen

Patrons

Cardinal Vincent Nichols, Archbishop of Westminster
The Rt Revd Graham James
Baroness Kramer of Richmond Park
Lady Hannam
Ann Cryer

Life President

Dr Colin Murray Parkes OBE

Trustees

Chair of the Board of Trustees

Pamela Rutter

Vice Chair

Letizia Perna-Forrest

Honorary Treasurer

Michael Whitehouse OBE

Nilufar Anwar
Paul Butler
Helen Causley
Dr Tina Challacombe
Jane A Cryer
Sir Tony Hawkhead
Poppy Mardall
Colin Robertson

Company Secretary

James McCormack

Senior management team

Steven Wibberley

Chief Executive

Andy Langford

Chief Operating Officer

James McCormack

Director of Finance and Corporate Services

Janette Bourne

Director, Cruse Cymru

Paul Finnegan

Director, Cruse Northern Ireland

Charlene Vallory

Head of Fundraising and Income Generation

Fiona Brydon

Head of Communications and Digital

Auditors

Kingston Smith LLP
Devonshire House
60 Goswell Road
London EC1M 7AD

Solicitors

Russell-Cooke LLP
2 Putney Hill
London SW15 6AB

Bankers

Barclays Bank Plc
2nd Floor
355 Station Road
Middlesex HA1 2AN

Company Number

00638709

Registered office

Unit 0.1, One Victoria Villas,
Richmond, Surrey
TW9 2GW

Registered Charity

Number
208078

For full company information for 2018-19 please see the statutory accounts.



Somewhere to turn when someone dies

Financial statements

for the year ended
31 March 2019

Company Number 00638709

Charity Number 208078

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Company Information

Directors, Trustees & Members Of The Board

N Anwar ◆
P Butler ◆
H Causley ●
C Challacombe ●■
J A Cryer
A Hawkhead – appointed 02/09/2019
P Mardall
L Perna – Vice Chair ●
C Robertson ◆■
P Rutter – Chair ■●
M Whitehouse OBE – Honorary Treasurer ◆

◆ = Audit & Finance Committee member
■ = Council member
● = Appointments & Remunerations Committee member

Company Secretary
J McCormack

Senior Management Team
S Wibberley – Chief Executive
A Langford – Chief Operating Officer
J McCormack –
Director of Finance & Corporate Services
J Bourne – Director, Cruse Cymru
P Finnegan –
Director, Cruse Northern Ireland
C Vallory – Head of Fundraising –
appointed 05/03/2019
F Brydon – Head of Communications & Digital
– appointed 03/06/2019

Auditors
Moore Kingston Smith LLP
Devonshire House
60 Goswell Road
London
EC1M 7AD

Solicitors
Russell-Cooke LLP
2 Putney Hill
London
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Bankers
Barclays Bank Plc
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Company Number
00638709

Registered Office
Unit 0.1, One Victoria Villas,
Richmond, Surrey TW9 2GW

Registered Charity Number
208078

Report of Trustees and Directors and the financial statements for the year ended 31 March 2019 for Cruse Bereavement Care

Cruse Bereavement Care was incorporated on 5 October 1959 and registered with the Charity Commission (Registration Number 208078) during 1962 and is governed by Articles of Association adopted 3 December 2016.

OBJECTIVES AND ACTIVITIES

Cruse's Vision

Our vision is that *all bereaved people have somewhere to turn when someone dies*.

Our mission is to offer support, advice and information to children, young people and adults when someone dies and to enhance society's care of bereaved people. In pursuit of its mission the charity:

- provides support to people who have suffered bereavement, through a nationwide network of trained bereavement volunteers, the Cruse websites and through a national helpline, and
- works to raise awareness of the needs of bereaved people and to promote their interests.

In planning the activities that Cruse undertakes to achieve its aims, 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 their age, gender, disability, ethnicity or the circumstances in which they have suffered bereavement.

To help bereaved people Cruse provides:

Locally

1. one-to-one support
2. bereavement support groups
3. bereavement counselling
4. telephone support services
5. e-mail support services
6. specialised children's services

Nationally

7. the Hope Again website for children and young people
8. information and literature via the internet and in paper formats
9. helpline and email support

To raise awareness of the needs of bereaved people Cruse:

1. edits and produces, in association with Routledge, Bereavement Care, an international journal for those who work with bereaved people
2. works with other voluntary organisations and with Government Departments to improve legislation and practice in areas which impact the wellbeing of bereaved people
3. provides external training in bereavement support to a wide variety of organisations/ individuals, for example to assist them in their contact with bereaved staff or customers

Cruse's values

Cruse's activities are underpinned by its Values. Cruse aims to be:

- **Responsive** – we respond promptly and personally to individuals' experience of grief and recognise there is no 'normal' or 'right way' to grieve.

- **Compassionate** – we empathise with our clients' feelings, care about their grief and work with them to alleviate their distress.
- **Respectful** – we treat our staff and volunteers with respect, appreciate their contributions and value their diversity.
- **Supportive** – we listen to bereaved people, learn from their experience and work to promote their needs.
- **Innovative** – we take pride in our professionalism and aim to develop, promote and lead the best practice of bereavement care.

Cruse's strategic priorities

In 2012 we completed an exercise to determine our strategic priorities for the period 2013-2018. This review canvassed the views of over 1,000 volunteers and staff and forms the basis of our strategic priorities and our operational plans. In 2017 the Trustees made a decision to retain the existing strategic priorities for 2018-19 while consulting on a key change programme which has informed our 'Bereaved People First' strategy for 2019-24.

Our strategic priorities for the year were:

- **Our clients:**
 - We will reach even more bereaved people.
 - We will support bereaved people in helping themselves.
- **Our people:**
 - We will strengthen our Cruse community.
 - We will develop the skills of our volunteers and staff and enhance the support available to them.
- **Our charity:**
 - We will improve the way bereaved people are treated.
 - We will develop our role as advocates for bereaved people.

STRATEGIC REVIEW

Resourcing Cruse's strategy

In support of our six strategic priorities Cruse will strive to put in place:

- Effective people
- A secure financial base
- Strong networks
- Smart technology

Achievements and performance in 2018-19

The highlights of our performance during the year 2018-19 are summarised below against the strategic priorities for 2013 to 2019 and the resources which are key to their achievement.

Our clients

Aims: To reach even more bereaved people and to support bereaved people in helping themselves.

- We gave support on a one-to-one, face-to-face basis to 35,666 individuals. This is an increase of 10% over the previous year.
- We gave telephone support to 12,874 people through our Area network and national helpline. This is an increase of 23% over the previous year.
- Our national helpline gave email support to 1,318 people which is a decrease of 68% on 2017-18. We stopped publicising email support due to increased demand for telephone support.
- We gave group support to 4,438 people which is an increase of 1% over the previous year.
- The number of children and young people who received support in groups or one-to-one was 5,610 compared with 5,625 in 2017-18. Use of the Hope Again website dedicated to younger users increased by 44% to 50,000 unique users.
- Whilst we do not have accurate data our sense is that access by BME groups

continues to be low. In some areas with a high BME population community services are provided by other organisations and we do not have a local presence. We also do not have accurate data where our services are accessed by digital means. This is to some extent reflective of the wider sector and the fact that some groups have developed their own support services.

- We responded to 54,283 requests for information and advice which is a reduction of 10% which, not surprisingly, will be due to the continued increased use of our website with 668,601 unique users (2017-18: 597,626) viewing 3.03 million (2017-18: 2.70 million) pages. The Cruse website was accessed worldwide by people in 210 countries.
- 50% of Cruse's clients came to us on the advice of medical professionals.

In total in 2018-19 we gave direct support to 54,783 people in addition to those receiving information and web services. This is significantly more than the 38,065 when the current strategy was launched in 2013. Over the same period the number of people using our website has increased from approximately 300,000 to 668,000.

In terms of impact, Cruse support helps to reduce the negative effects of bereavement on people. These are predominantly a decrease in mental, emotional and physical well-being, which can often lead to significant health issues. Cruse's support enables people to manage and understand their grief and continue living their lives. This in turn decreases the demands on primary health care services and social care providers, particularly for older and vulnerable clients, and those with higher care needs. Cruse's support also helps reduce social isolation, by helping people to engage with their social circles and the wider community.

The training Cruse provides also has a positive impact upon organisations and their employees and customers. In 2018-19, Cruse provided bereavement training to 118

(2017-18: 85) separate organisations, and has facilitated bereavement support courses to hundreds of professionals, who have in turn gone on to support bereaved people in their workplaces eg in care homes, banks etc. This activity raises the awareness of bereavement and how to deal with this in a variety of settings, and the direct support to bereaved people provided by those organisations.

To better measure our impact Cruse is appointing a Clinical Director and two Clinical Advisors with a research background. We are also planning to implement a standard evaluation tool for use with those we support.

Our people

Aims: To strengthen our Cruse community and to develop the skills of our staff and volunteers.

- 4,846 (2017-18: 4,924) volunteers and 167 (2017-18: 162) staff worked for Cruse during the year.
- Our volunteers gave over 528,000 (2017-18: 540,375) hours of work to Cruse mainly as Bereavement Volunteers delivering support to our clients. Amongst other things volunteers also manage and administer the Cruse areas and regions, provide supervision to the Bereavement Volunteers and develop and deliver training material.
- The number of volunteers trained was 1,046 (2017-18: 1,039).
- Current training projects include:
 - Piloting new supervision training
 - Review of continuing professional development courses in response to legislative changes eg around safeguarding, data protection, mental capacity amongst others
 - Major incident response review and updating training, following recent experience of MI response
 - Developing a toolkit for peer support
 - Developing a training course and skills in

working with people with dementia and those who support them

- Developing a training elective for bereavement support in prisons
- Review of foundation training course for bereavement volunteers.

Our charity

Aims: To improve the way bereaved people are treated and to develop our role as advocates for bereaved people.

Extensive work has gone into addressing these aims - helping communities to support individuals when someone dies; developing the skills of those who work with bereaved people; influencing the development of public policy and championing the voice of bereaved people to ensure their needs are met. The development and expansion of our training programme and supporting resources, including the establishment of masterclasses, and wider promotion laid a foundation which has resulted in significant growth in the current financial year.

Bereavement Care – the international journal published by Cruse in conjunction with Routledge is accessed across the world, mainly through digital downloads.

The focus of our work in terms of advocating for bereaved people has been through responding to key consultations, engaging in relevant alliances, forums and working groups and contributing to campaigns that support the needs of bereaved people. The majority of this work is undertaken in partnership with other charities and organisations. As the largest provider of bereavement support in England, Wales and Northern Ireland, Cruse provides expertise, experience and the ability to represent the views of a broad spectrum of bereaved people.

Cruse's activity includes the Chief Executive being a member of the Burial and Cremation Advisory Group (Ministry of Justice), the National Cremation Working Group and on the steering group of the National

Bereavement Alliance as well as the policy working group of the Funeral Poverty Alliance, whose campaign on Fair Funerals closed in 2018, having achieved some success with funeral directors signing up to the fair funerals pledge and in tackling and highlighting the issue of funeral poverty.

Cruse is represented on a range of national bodies including the Council of British Funeral Services and the Childhood Bereavement Network. Cruse attends the All Party Parliamentary Groups on Funerals and Bereavement (Westminster and Wales), Hospice and Palliative Care and Suicide and Self-Harm Prevention. Cruse Cymru is also a member of the Byw Nawr/Live Now Group for Wales (Dying Matters Agenda).

In these and in meetings with Ministers Cruse has attempted to influence particularly the following key areas:

Improving support for bereaved children and young people

Cruse is a member of the Task Force set up to address this. The recommendations of the Task Force are to:

- Include dependent children on information given when registering a death
- Train all teachers and carers of children on how to manage and support bereaved children following a death
- Include bereavement and grief on the national curriculum
- Introduce a cross-government bereavement strategy
- Every organisation should have a bereavement policy and procedure
- The government should open a new consultation into how it can best support bereaved families financially

Cruse has also promoted peer support for bereaved children and young people through the Hope Again website, enabling them to receive support when and how they need it. This has been part of the 'Delivering Together'

work in Northern Ireland for developing Integrated Care Partnerships, promoting a better outcome for the service user, carer, and their family and includes maximising the use of technology in services.

Statutory bereavement leave

Cruse continued to support the campaign for statutory bereavement leave to be provided to parents following the death of a child which has resulted in the Parental Bereavement (Leave and Pay) Act being agreed in 2018. Parental bereavement leave is due to be introduced in April 2020. Lucy Herd, who initiated the campaign, spoke at Cruse's AGM. Cruse responded to a consultation on implementation and timeframe involved. Cruse's Chief Executive attended a Round Table on the Parental Bereavement (Leave and Pay) Act 2018 and engaged in media coverage including a BBC news interview.

Although Cruse welcomes this, we strongly believe that bereavement leave should be for all, not just following the death of a child and will continue to press for this.

Child burial fee

As noted last year, Cruse had supported the successful campaign led by Carolyn Harris MP to abolish the fees for child cremations and burials in England and Wales. Following the Welsh Government's agreement in 2017 to scrap child funeral fees, the Children's Funeral Fund was established in England in June 2019. The situation in Northern Ireland is different, but some individual councils have voted in favour of waiving part of the burial fee for grieving parents whose child has died.

Bereavement Support Payments

The substantial reduction in bereavement support payments introduced in 2017 means the majority of bereaved parents will be far worse off financially, receiving support for a shorter period of time. Cruse participated in media coverage at the first anniversary of the implementation of this change. Further media

interest is anticipated when payments cease for the first group of parents affected by this new payment, 18 months after the death of their spouse/civil partner. The issue is still unresolved for parents who are not married/in a civil partnership.

Pre-paid Funeral Plans

Cruse responded to the HM Treasury Open Consultation on Pre-Paid Funeral Plans in March 2018, seeking protection both for those purchasing the plans and for those utilising them to fund funerals.

Funeral poverty

Cruse is a member of the Funeral Poverty Alliance which launched a 'Bury the Debt' campaign which also calls for an increase in social fund funeral payments to cover basic funeral costs and stop grieving families getting into debt. Cruse has continued to call for increased transparency of all funeral options and of full funeral prices. This work is ongoing and has included TV and media interviews raising concerns about the increasing cost of funerals.

Death certification/Medical Examiners

Cruse has campaigned on this issue over a number of years to ensure that reforms are positive for bereaved people. The medical examiner scheme in England and Wales, implemented in April 2019, introduces a medical examiner who will scrutinise all deaths not referred to the coroner for investigation. A key area of concern was that the additional costs of implementing the scheme should not be borne by bereaved people and Cruse was pleased to note that initial roll out of the non-statutory scheme will be funded through the NHS. Future reviews of the scheme and its impact on bereaved people will be monitored.

The Director of Cruse in Northern Ireland Chairs a cross-government committee which includes Health Trusts, Councils, GPs, the National Association of Funeral Directors and the Regulation and Quality Improvement

Authority, responsible for implementing an independent medical examiner for deaths in Northern Ireland. The committee has a focus on ensuring bereaved people have a say and are impacted positively in the process.

In addition to the above:

CMA Funerals Market Study

Cruse responded to the Competition and Markets Authority study, calling for information about funerals to be clear and easily accessible, citing the importance of enabling bereaved people to make informed choices for funeral arrangements that respect the wishes of the person who has died and fit within budget requirements.

Cruse also highlighted the importance of ensuring information was widely available about all options available, such as direct cremation/burial without a funeral service, donation of the body for medical research or arranging a funeral without using a funeral director.

Draft Cremation Code of Practice

Cruse responded to the draft code of practice, seeking greater clarity on some issues for bereaved people and making recommendations to support bereaved people and those delivering a service to them.

In Northern Ireland, Cruse has contributed to consultations and delivered training and support in regard to 'Protect Life' the strategy for suicide prevention in the north through our support for people bereaved through suicide.

Cruse is linked to Compassionate Communities in Northern Ireland which focuses on end of life and hospice care in NI and is represented on the steering group for the Northern Area which is spearheading this strategy.

Other

Cruse participated in a Round Table about the need to support bereaved people at inquests.

Cruse has continued to respond to international enquiries about delivering our model of bereavement support and hosted visitors from South Korea and Singapore.

Resourcing our strategy

Aim: A secure financial base

- Cruse's income for the year rose by over £117k to £5.303 million, an increase of 2.3%.
- Statutory funding which is vulnerable to austerity measures in the public sector and competition for the limited funds available was up 12.5%, mainly due to funding for specific projects. This category is a significant source of funding for Cruse and comes from a large number of grants and service agreements from a variety of sources such as Clinical Commissioning Groups (CCGs), Health & Wellbeing Boards, Local Authorities, and The Big Lottery Fund etc. This diversification reduces the short term volatility of this funding.
- The increase in statutory funding was offset by a decline of £106k in donations and legacies.
- Total reserves at the year-end are £3,894,711 (2018: £4,065,159).

Although the increase in income is welcome and demonstrates our ongoing financial resilience we expect competition for statutory funds to remain fierce going forward. To mitigate this and to grow income further to implement our Bereaved People First strategy we are investing some of our reserves in developing our fundraising capacity over the next three years.

Expenditure increased by £534k to £5.474million which reflects the cost of delivering projects and change management costs associated with the first phase of implementing our new strategy.

Aim: Effective people

Our volunteer foundation training course is fully aligned to the current strategy ensuring bereavement support can be delivered in a range of ways to suit the needs of bereaved people. As part of our Bereaved People First strategy, this training is being reviewed to ensure it continues to skill our volunteers to support the changing needs of bereaved people. The Board has agreed to increase staffing to better support our network of volunteers and deliver our strategy going forward.

Aim: Smart technology

- We have reviewed the Cruse Information System (CIS, which is the Cruse database) in light of the requirements of the Bereaved People First strategy and a decision has been taken to rebuild the system and improve functionality. This development is currently taking place for implementation in 2020.
- We are also planning an upgrade to our operating systems to Office 365 which will streamline our email systems and enhance document sharing across Cruse's multiple offices. Implementation is scheduled for completion in 2020.

Financial review

Gross income for the year was £5,303 million (2018: £5,185 million); there was a significant increase of £358k in statutory/grant income for projects which was offset by a drop in donations and legacies of £106k. In addition last year we also had a one off receipt of £159k from the sale of a property in Scotland where Cruse had a reversionary interest.

The cost of delivering our service increased to £5,474 million from £4,940 million resulting in a deficit for the year of £170,448 compared with a surplus of £245,788 the previous year. The increase in costs is a result of increased expenditure on projects and planned change management costs of £200,402.

Reserves policy

Cruse's aim is to deliver services to bereaved people in a sustainable way which is achieved by budgetary controls – put simply where there are resources available our services are expanded but if it is apparent that ongoing funding cannot be found, services are reduced or closed. However the charity also has external financial obligations which would have to be met in the event of closure, primarily to staff, landlords and formal commitments to deliver services. At 31 March 2019 we estimate these external obligations to be in the order of £1.092 million (2018: £1.096 million). Accordingly we have determined this to be the minimum target reserve level. £904,992 of the target reserve relates to commitments in Nations, Regions and Areas which would be met from designated funds of £3,344,850. The remaining £186,707 of reserve required would have to be met from free reserves i.e. unrestricted funds that are not held in fixed assets. At 31 March 2019 our free reserves are in deficit by £331,149. The deficit on free reserves can be met from designated funds which are not required to meet commitments in Areas, Nations and Regions.

In order to implement our new strategy, the Board have looked at the changes needed in staffing and other resources over the period and have made a decision to draw down from designated funds a total of £2.187m over the next 3 years. Our finance strategy and fundraising strategy, which underpin the Bereaved People First Strategy forecast that the Charity will generate significant surpluses in years 4 and 5 of the strategy, which will enable us to address the deficit on unrestricted reserves. The drawdown for 2019/20 is £830,000 and this has been shown as a transfer in note 7 to the accounts.

The Revaluation Reserve balance as at 31 March 2019 was £69,634 (2018: £69,713). The Unrestricted Fund balance as at 31 March 2019 was £186,707 (2018: £246,337). The Designated Fund balances as at 31 March 2019 was £3,344,850 (2018: £3,543,953)

The Restricted Fund balance as at 31 March 2019 was £293,520 (2018: £205,156).

No funds are held on behalf of others.

Risk review

The Trustees are responsible for monitoring and controlling the charity's risks. The Audit and Finance Sub-committee lead on this for the Board and review risk at each meeting and report to the Board twice yearly. This is achieved by each area of operation regularly considering the risks associated with their activity, identifying existing controls and any mitigating actions (such as insurance or procedures) which might reduce the risk whilst maintaining an efficient use of resources. Crucial to the evaluation is distinguishing risks which could be fundamental to the achievement of our strategic priorities. During the year, improvements were made to the risk register to ensure it fits with our strategy.

In summary the major risks and the action to mitigate them are:

Failure to deliver a quality service to bereaved people

- Planned implementation of a Gateway (single point of entry to Cruse services) and new pathway to support bereaved people to receive the information and services they need in a timely fashion.
- Increased monitoring and management support to address local waiting times where needed.
- Development of a new pathway to increase volunteer recruitment.
- Increased recruitment of volunteers on the National Helpline along with the addition of more paid staff.

IT systems and infrastructures are not fit for purpose

- Commission external review of software and infrastructure
- Rebuild the Cruse Information System
- Migration to Office 365
- New accounts software to be selected and implemented

Failure to generate income to deliver the BPF strategy

- Commission an independent review of fundraising in Cruse
- Commissioned market research on service users' views on donating to Cruse
- Developed a comprehensive fundraising strategy 2019-24
- Investment agreed to develop a fundraising team

Failure to deliver the revised operating structure within Cruse to deliver the BPF strategy

- Phased implementation of key changes eg the move from Areas/Regions to Hubs as the operating unit in Cruse
- Clear and agreed implementation plans following consultation with the network
- Change Manager post agreed to oversee implementation
- Re-structured staff team

Equality and Diversity

It is the aim of Cruse Bereavement Care 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. Cruse therefore aims to operate in a way that promotes equality of opportunity and freedom from discrimination

on grounds of age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex or sexual orientation. We also aim to embed equality and diversity values into our everyday practice, policies and procedures.

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 did not undertake any telephone or doorstep fundraising in the year. We do not buy or sell mailing lists.

We received 13 complaints in response to our Christmas appeal 2018 mainly around the timing of the appeal, the length of time the complainant had to wait for a service from Cruse or level of support received. All complaints were resolved in accordance with our complaints procedure.

Going Concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. Please see note 1(m) in Accounting Policies.

Future Plans

Cruse has consulted widely amongst stakeholders to inform development of a new five year strategy for 2019-24. Over the next five years we will:

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

- Move to a common pathway across Cruse to ensure equality of access. A single support and assessment process – the Gateway – will be at the centre of this

- Where appropriate for clients, implement a local welcome session to provide initial support and triage people to the right service
- Offer a range of high quality services to bereaved people depending on their need and choices. Options include 1:1, group, peer, digital, email and telephone support
- Continue the roll out of Children and Young People's 1:1 support across the whole network
- Test, develop and roll out peer support across the whole network
- Develop digital self-care tools and build on the success of 'Hope Again' our CYP website
- Develop innovative ways of supporting bereaved people through a planned, structured and evaluated process whilst maintaining empathy and compassion for all those seeking support

Build one Cruse

- Ensure a consistent approach to delivery, operations, communications and governance across the network. Where local differences are necessary these are clearly managed and agreed
- Move to a new network model based around a small number of Hubs as the unit of management and budget, whilst keeping client services and delivery at a local delivery point.
- Building on our regional / national infrastructure we will move to ten Hubs in England and one in each of Wales and Northern Ireland
- Across the network we will work to a common set of processes and quality standards
- We will move to a single operating budget for Cruse
- All Cruse staff will be managed by paid staff to ensure consistency and accountability

Increase our profile, reach and influence

- Review our brand to increase recognition and influence of Cruse. This will strike the right balance of valuing our history with looking to the future
- Redevelop and relaunch our website with a focus on better information for bereaved people (linking to the Gateway), a clear volunteer recruitment process and easier ways for people to donate and become fundraisers
- Continue to advocate for bereaved people. This will include influencing through public policy and media work. We will continue working to improve the way bereaved people are treated as employees and customers
- Be recognised as the leading voice in bereavement support. Maximising the reach and impact of the Bereavement Care Journal will support this
- Collaborating with partners, we will 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

Develop our people

- Invest in a national recruitment programme for volunteers and develop a pathway that meets local needs and makes it simpler and easier for volunteers to join Cruse
- Work to increase the diversity of our volunteers and staff
- Develop, promote and support a wider range of volunteering roles and approaches and develop new ways to support, value and retain volunteers
- Produce a learning and development strategy for all volunteers and staff and continue to develop our training and develop e-learning opportunities where appropriate
- To support our staff and to ensure optimum recruitment and retention, we will review terms and conditions for all staff

Build a high performing Cruse with increased funding

- Develop, implement and monitor a fundraising strategy to grow our voluntary income
- 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
- To support the implementation of the new strategy and the Cruse network, we will 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
- Invest in digital tools, skills and equipment, to ensure CIS is fit for purpose and to enhance productivity and effectiveness

STRUCTURE GOVERNANCE AND MANAGEMENT

Cruse's organisation

Cruse provides bereavement care through a network of 4,846 volunteers working within its local Areas in the eleven regions and nations that comprise England, Wales and Northern Ireland and through a National Helpline.

Cruse's 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 opportunities are given to attend training in charity governance. The Board decides Cruse's strategic priorities and monitors its performance. It has two sub-committees – Audit & Finance and Appointments & Remuneration. The Board also delegates, as permitted by the Articles of Association, some of its functions to National,

Regional and Area committees so that they may oversee Cruse's work within the local network.

Cruse also has a Council which consists of members elected by the volunteers to cover service delivery function, users and geography. Meetings of Council also include members from the Board of Trustees and senior executives of Cruse. It has oversight of the Board, recommends strategic direction and gives guidance on frontline operational issues involving volunteers and users of Cruse's services and can appoint two of its members to sit on the Board of Trustees.

In addition there are two permanent Working Groups. These liaise extensively with Cruse Council to obtain strategic and operational input from volunteers and users. Once their proposals are approved by the Board of Trustees they come into operation throughout Cruse.

- Training Working Group

This group leads the work on the development and delivery of training programmes to the volunteers.

- Policy Working Group

The work of this group is mainly related to the requirements for the delivery of bereavement services by our volunteers.

The average level of attendance by Trustees at Trustee meetings is 90% (2018: 90%). A full list of current Trustees, Council members, Board Sub-committees members and Working Group members can be found on the charity's website.

As reported last year, as part of Cruse continual review of governance, the Trustees conducted a review against the new Code of Governance requirements. This review identified some minor improvements which are being implemented eg the Audit and Finance Committee meeting the Auditors without staff being present; improve reporting back to stakeholders by the Board, to improve openness and accountability.

Cruse's management

Cruse is managed by the Chief Executive and a Directorate Management Team, supported by a small Central Office team based primarily in Richmond, Surrey. Operations within the network of local offices are managed by volunteer Area Management Committees, who employ paid staff in some cases, with support and guidance from the Central Office team.

The Trustees of Cruse are unpaid. The Appointments & Remuneration Committee recommend to the Board of Trustees the appropriate remuneration of the Chief Executive and Executive Team after comparison with the salaries of comparable roles in the voluntary sector and consideration of the skills, expertise and performance of the individuals concerned

Statement of the Trustee's responsibilities

The Trustees (who are also Directors of Cruse Bereavement Care 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 were appointed as auditors during the year 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 6 November 2019

By Order of the Board

Pamela Rutter – Chair

Michael Whitehouse - Honorary Treasurer

James McCormack - Company Secretary

Cruse Bereavement Care, Unit 0.1,
One Victoria Villas, Richmond, Surrey
TW9 2GW.

Independent auditor's report to the members of cruse bereavement care

Opinion

We have audited the financial statements of Cruse Bereavement Care ('the company') for the year ended 31 March 2019 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of 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 2019 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

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

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. 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.

In connection with our audit of the financial statements, 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 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 or a material misstatement of the other information. 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 9, 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.

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

Devonshire House
60 Goswell Road
London
EC1M 7AD

16 December 2019.

Statement of financial activities

for the year ended 31 March 2019

	Notes	Unrestricted funds (£)	Restricted funds (£)	Total Funds 2019 (£)	Total Funds 2018 (£)
Income					
Donations and legacies	8a	1,358,679	-	1,358,679	1,465,131
Charitable activities	8b	2,065,340	1,154,539	3,219,879	2,861,508
Other trading activities	8c	686,565	-	686,565	641,383
Investment income		7,975	37	8,012	10,098
Other		30,427	-	30,427	207,604
Total income		4,148,986	1,154,576	5,303,562	5,185,724
Expenditure					
Raising Funds		395,873	-	395,873	305,298
Charitable Activities	9a	4,011,888	1,066,249	5,078,137	4,634,638
Total expenditure		4,407,761	1,066,249	5,474,010	4,939,936
Net (expenditure)/income		(258,775)	88,327	(170,448)	245,788
Transfers between funds		-	-	-	-
Net movement in funds		(258,775)	88,327	(170,448)	245,788
Reconciliation of funds:					
Total funds brought forward		3,842,003	205,156	4,065,159	3,819,371
Total funds carried forward		£3,583,228	£293,483	£3,894,711	£4,065,159

A comparative statement of financial activity for the year ended 31 March 2018 can be found at note 17.

The notes on pages 35 to 45 form part of these financial statements.

Balance sheet

As at 31 March 2019

	Notes	£	2019 £	£	2018 £
Fixed assets					
Tangible assets	3		845,437		855,045
Current assets					
Stock - Publications and other items for resale		5,064		5,011	
Debtors	4	571,496		344,424	
Cash at bank and in hand		2,900,963		3,233,359	
			3,477,523		3,582,794
Creditors					
Amounts falling due within one year	5	(428,249)		(372,680)	
		(428,249)		(372,680)	
Net current assets			3,049,274		3,210,114
Net assets			£3,894,711		£4,065,159
Reserves					
Unrestricted Funds	7		186,707		246,337
Revaluation Reserve	7		69,634		69,713
Designated Funds	7		3,344,850		3,543,953
Restricted Funds	7		293,520		205,156
Total funds	7		£3,894,711		£4,065,159

Approved by the Board on 6 November 2019 and signed on its behalf by:

CHAIR: Pamela Rutter
TREASURER: Michael Whitehouse
 Company Registration Number: 00638709

The notes on pages 35 to 45 form part of these financial statements.

Cashflow statement

for the year ended 31 March 2019

	Notes	£	2019 £	£	2018 £
Net cash (outflow)/inflow from operating activities	11		(323,639)		393,494
Returns from investment and servicing of finance					
Interest received		8,012		10,098	
Net cash inflow from returns on investments and servicing of finance			8,012		10,098
Investing activities					
Purchase of tangible fixed assets	3	(16,769)		(9,226)	
Net cash outflow from investing activities			(16,769)		(9,226)
Net cash (outflow)/inflow	12a		(332,396)		394,366
Financing			-		-
(Decrease)/ increase in cash	12b		£(332,396)		£394,366

Notes to the financial statements - year ended 31 March 2019

1. ACCOUNTING POLICIES

Cruse Bereavement Care, a public benefit entity, is incorporated in England and Wales as a company limited by guarantee not having a share capital. The Trustees listed on page 1 are also members of the company. Each member has undertaken to contribute to the assets in the event of winding up a sum not exceeding £1. The charity is a registered charity. The registered office is given on page 21.

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

(a) Basis of accounting

The financial statements are prepared under the historical cost convention, in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities (SORP 2015)" 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; and the Companies Act 2006.

(b) Fixed assets and depreciation

Tangible fixed assets are capitalised at cost and depreciation is provided to write off the cost in equal annual instalments at the following rates:

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

(c) Stock

Stock is valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

(d) Pensions

The pension plan for employees is a defined contribution scheme. Consequently, the annual instalments charged to the income and expenditure account are fixed under the terms of the scheme and there is no potential liability other than for the payment of those instalments.

(e) Operating leases

Rentals payable under operating leases are charged to the income and expenditure account spread over the period of the lease.

(f) Fund accounting

- (i) The charity's general funds consist of funds which the charity may use for its purposes at its discretion.
- (ii) Branch/Area/Region/Nation funds are treated as designated funds for usage within their local area and will be spent on providing services to bereaved people within the next financial year.
- (iii) The charity's restricted funds are those where the donor has imposed restrictions on the use of the funds which are legally binding.

(f) Fund accounting

- (i) The charity's general funds consist of funds which the charity may use for its purposes at its discretion.
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(g) Voluntary 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.

- (i) All voluntary income is included in income when receipt is considered as probable, except where the donor requires the sum to be invested to provide income for the charity's purposes, in which case it is treated as an endowment.
- (ii) Donations under gift aid together with the associated income tax recovery are recognised as income when the donation is received.
- (iii) Legacies receivable are credited to income when receivable in accordance with SORP 2015.
- (iv) Grant income and income receivable in respect of Service Level Agreements is credited to income immediately to the extent that the charity obtains entitlement to that income by its performance in the year under review. Grants that are not performance related are recognised on receipt or when receivable.

(h) Expenditure

Expenditure is recognised when a liability is incurred.

(i) 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.

(ii) 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.

(iii) Support costs, which include governance, incurred by Central Office and National/Regional Offices have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. staff costs by the time spent.

(i) 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.

(j) 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.

(k) Financial instruments

Financial assets and financial liabilities are recognised when the charitable company becomes a party to the contractual provisions of the instrument. All financial assets and liabilities are initially measured at transaction price (including transaction costs). The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

(l) 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.

(m) Going concern

We have set out in the Trustees report a review of financial performance and that charity's reserves position and we have a reasonable expectation that we have the resources to continue to operate for the foreseeable future. The trustees will utilise funds designated to Areas as required to enable the charity to meet its debts as they fall due. Due to the level of these funds, we believe that there are no material uncertainties that call into doubt the charity's ability to continue as a going concern. The accounts have therefore been prepared on the basis that the charity is a going concern.

2. NET EXPENDITURE

Net expenditure is stated after charging:

	2019 £	2018 £
Trustees' expenses for travel, training and subsistence (2019: 4 Trustees, 2018: 3)	5,641	602
Depreciation of owned fixed assets	26,377	31,811
Operating lease rentals	134,576	139,145
Auditor's fees – as auditors	13,630	13,235

3. TANGIBLE FIXED ASSETS

	Leasehold Property	Freehold Properties	Office Furniture	Office Equipment	Total
	£	£	£	£	£
Cost:					
At 1 April 2018	632,000	230,000	76,928	183,000	1,121,928
Additions	-	-	9,212	7,557	16,769
Disposals	-	-	(8,141)	(36,810)	(44,951)
31 March 2019	632,000	230,000	77,999	153,747	1,093,746
Depreciation:					
1 April 2018	30,336	11,040	65,668	159,839	266,883
Charge for year	7,584	2,760	3,681	12,352	26,377
Disposals	-	-	(8,141)	(36,810)	(44,951)
31 March 2019	37,920	13,800	61,208	135,381	248,309
Net book value:					
31 March 2019	£594,080	£216,200	£16,791	£18,366	£845,437
31 March 2018	£601,664	£218,960	£11,260	£23,161	£855,045

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 £604,634 (2018: £612,794) for leasehold property and £146,327 (2018: £148,382) 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 has a reversionary interest in a property held by Cruse Bereavement Care Scotland (Scottish Charity No SC031600) whereby the charity will receive 40% of the net sale proceeds or such lesser sum as may be agreed should the properties be sold.

4. DEBTORS - DUE WITHIN ONE YEAR

	2019 £	2018 £
Trade debtors	192,761	183,970
Other debtors	24,899	15,190
Prepayments	33,023	29,947
Accrued income	320,813	115,317
	£571,496	£344,424

5. CREDITORS - DUE WITHIN ONE YEAR

	2019 £	2018 £
Trade creditors	155,591	88,540
Other creditors	56,087	63,985
Other taxation and social security	64,896	85,119
Accruals	107,036	107,998
Deferred income (Note 6)	44,639	27,038
	£428,249	£372,680

6. DEFERRED INCOME

	2019 £	2018 £
Deferred income brought forward	27,038	22,207
Released in the year	(27,038)	(22,207)
New provision added	44,639	27,038
Deferred income carried forward	£44,639	£27,038

7. RECONCILIATION OF RESERVES

	As at 1 April 2018 £	Income £	Expenditure £	Transfer between funds £	As at 31 March 2019 £
Unrestricted					
General Fund	246,337	628,309	(1,288,904)	600,965	186,707
Revaluation reserve	69,713	-	-	(79)	69,634
Designated fund – Area/Nation/Region	3,543,953	3,520,640	(3,118,857)	(1,430,886)	2,514,850
Designated fund – Bereaved People First Strategy 2019 - 2024	-	-	-	830,000	830,000
Total unrestricted	3,860,003	4,148,949	(4,407,761)	-	3,601,191
Restricted					
Area/Nation/Region/Central Office	150,454	1,154,576	(1,066,249)	-	238,781
Northern Ireland Freehold Property	50,000	-	-	-	50,000
Agnes Whitaker Fund	4,702	37	-	-	4,739
Total restricted	205,156	1,154,613	(1,066,249)	-	293,520
Total funds	£4,065,159	£5,303,562	£(5,474,010)	£-	£3,894,711

	General funds £	Revaluation reserve £	Designated funds £	Restricted funds £	Total 2019 £	Total 2018 £
Tangible fixed assets	517,856	69,634	207,947	50,000	845,437	855,045
Net current assets	(331,149)	-	3,136,903	243,520	3,049,274	3,210,114
Total	£186,707	£69,634	£3,344,850	£293,520	£3,894,711	£4,065,159

The transfer of £600,965 between general funds and designated funds includes costs incurred centrally to enable the Areas to conduct their activity including the provision of support and literature. The transfer of £830,000 between designated funds is the agreed draw down of reserves to fund the year one costs associated with implementing our new strategy.

A comparative reconciliation of reserves for the year ended 31 March 2018 can be found at note 18.

8. INCOME

8a: Donations and Legacies

	2019 £	2018 £
Donations	1,213,556	1,344,308
Legacies	130,788	105,132
Subscriptions	14,335	15,691
	£1,358,679	£1,465,131

8b: Charitable activities Grants and income from service level agreements

	2019 £	2018 £
Local Authorities ¹	305,051	458,843
Local Health Boards/Trusts ¹	549,668	562,575
Clinical Commissioning Groups ¹	983,731	914,379
Wales Government	64,747	95,938
Northern Ireland DHSSPS	39,350	39,350
Ministry of Defence	108,355	53,137
Ministry of Justice	-	20,000
Big Lottery Fund	526,338	456,717
DCMS	248,213	16,950
NI Prison Service	50,394	44,568
NI Victims & Survivors Service	-	232
NI Public Health Agency	75,000	-
Other	269,032	198,819
	£3,219,879	£2,861,508

¹Grants and income from Service Levels Agreements was received by 56 Cruse Areas from Local Authorities, Local Health Boards/Trusts and Clinical Commissioning Groups in the communities they support.

8c: Other trading activity

	2019 £	2018 £
Fundraising projects	279,925	210,917
Income from training and conferences	385,478	406,145
Sale of publications and literature	21,162	24,321
	£686,565	£641,383

9. EXPENDITURE

9a: Charitable activity

	2019 £	2018 £
Bereavement support services	4,835,254	4,427,436
Policy	242,883	207,202
	£5,078,137	£4,634,638

9b: Support Costs (included above)

	2019 £	2018 £
Human resources and payroll	71,432	52,466
Governance	143,305	133,823
Information Technology	34,863	33,381
Monitoring & Evaluation	106,852	85,031
Change Management Costs	200,402	-
	£556,854	£304,701

10. EMPLOYEES

	2019 £	2018 £
Salaries and wages	2,461,107	2,235,724
National Insurance costs	169,121	154,521
Pension costs	87,062	106,373
Benefits in kind	5,062	9,865
	£2,722,352	£2,504,483

	2019 Full-time Equivalent £	2018 Full-time Equivalent £
The average number of employees during the year was:		
Central Team & Helpline	20	16
Specialist Projects staff	13	11
National/Regional staff	3	4
Branch/Area staff	60	59
	96	90

The average head count of employees (full-time and part-time) employed during the year was 167 (2018: 162).

During the year:

No employee earned in the range £60,000 - £70,000 (2018: One).

One employee earned in the range £70,000 - £80,000 (2018: None).

The Chief Executive's earnings are 3.7 times median earnings (2018: 3.2 times). The total remuneration paid to the members of the Directorate Management Team was £321,025 (2018: £310,642).

Ninety seven employees are accruing benefits under a Group Personal Pension Plan which is auto-enrolment compliant (2018: Ninety).

Contributions to the Plan in the year included £3,496 (2018: £3,218) for the employee earning over £80,000.

No director (or trustee) received any remuneration during the year (2018: None).

11. NOTE TO THE CASH FLOW STATEMENT

Reconciliation of operating (deficit)/surplus to net cash (outflow)/inflow from operating activities

	2019 £	2018 £
Operating (Deficit)/Surplus	(170,448)	245,788
Depreciation charges	26,377	31,811
(Increase) in stocks	(53)	(273)
(Increase)/Decrease in debtors	(227,072)	122,301
Increase in creditors	55,569	3,965
Interest received	(8,012)	(10,098)
NET CASH (OUTFLOW)/INFLOW FROM OPERATING ACTIVITIES	£(323,639)	£393,494

12A. RECONCILIATION OF NET CASH FLOW TO MOVEMENT IN NET FUNDS

	2019 £	2018 £
(Decrease)/Increase in cash in the period	(332,396)	394,366
Change in net funds resulting from cash flows	(332,396)	394,366
Net funds at 1 April 2018	3,233,359	2,838,993
Net funds at 31 March 2019	£2,900,963	£3,233,359

12B. ANALYSIS OF NET FUNDS

	At 1 April 2018 £	Cashflows £	At 31 March 2019 £
Cash at bank and in hand	3,233,359	(332,396)	2,900,963

13. RECONCILIATION OF MOVEMENTS ON TOTAL FUNDS

	2019 £	2018 £
Funds at 1 April 2018	4,065,159	3,819,371
(Deficit)/Surplus for the year	(170,448)	245,788
Total funds at 31 March 2019	£3,894,711	£4,065,159

14. OPERATING LEASE COMMITMENTS

Operating leases which expire	Property		Office Equipment and Motor Vehicles	
	2019 £	2018 £	2019 £	2018 £
Within one year	94,471	90,427	4,945	8,759
Within two to five years	148,283	121,771	9,236	17,406
Over five years	10,878	15,883	-	271
	£253,632	£228,081	£14,181	£26,436

15. TRADING SUBSIDIARY

In the year to 31 March 2019 Cruse Bereavement Care Services Ltd (Company Number 3957559) ceased trading and is in the process of being deregistered. In 2018 the company made a loss £529. The Trustees have not prepared group accounts because trading subsidiary had no transactions in the year.

16. FINANCIAL INSTRUMENTS

	2019 £	2018 £
Carrying amount of financial assets		
Debt instruments measured at amortised cost	538,473	314,477
Carrying amount of financial liabilities		
Measured at amortised cost	318,714	260,523

17. STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2018

	Unrestricted funds (£)	Restricted funds (£)	Total Funds 2018 (£)
Income			
Donations and legacies	1,465,131	-	1,465,131
Charitable activities	2,075,621	785,887	2,861,508
Other trading activities	641,383	-	641,383
Investment income	10,074	24	10,098
Other	207,604	-	207,604
Total income	4,399,813	785,911	5,185,724
Expenditure			
Raising Funds	305,298	-	305,298
Charitable Activities	3,840,864	793,774	4,634,638
Total expenditure	4,146,162	793,774	4,939,936
Net income	253,651	(7,863)	245,788
Transfers between funds	-	-	-
Net movement in funds	(1,713)	(28,516)	(30,229)
Reconciliation of funds:			
Total funds brought forward	3,606,352	213,019	3,819,371
Total funds carried forward	£3,842,003	£205,156	£4,065,159

18. RECONCILIATION OF RESERVES YEAR ENDED 31 MARCH 2018

	As at 1 April 2017 £	Income £	Expenditure £	Transfer between funds £	As at 31 March 2018 £
Unrestricted					
General Fund	162,206	723,284	(1,002,704)	363,551	246,337
Revaluation reserve	69,792	-	-	(79)	69,713
Designated fund – Area/Nation/Region	3,374,354	3,676,529	(3,143,458)	(363,472)	3,543,953
Total unrestricted	3,606,352	4,399,813	(4,146,162)	-	3,860,003
Restricted					
Area/Nation/Region/Central Office	158,341	785,887	(793,774)	-	150,454
Northern Ireland Freehold Property	50,000	-	-	-	50,000
Agnes Whitaker Fund	4,678	24	-	-	4,702
Total restricted	213,019	785,911	(793,774)	-	205,156
Total funds	£3,819,371	£5,185,724	£(4,939,936)	£-	£4,065,159

	General funds £	Revaluation reserve £	Designated funds £	Restricted funds £	Total 2018 £
Represented by:					
Tangible fixed assets	517,777	69,713	217,555	50,000	855,045
Net current assets	(271,440)	-	3,326,398	155,156	3,210,114
Total unrestricted	£246,337	£69,713	£3,543,953	£205,156	£4,065,159

Cruse Bereavement Care is the leading national charity for bereaved people in England, Wales and Northern Ireland. We offer support, advice and information to children, young people and adults when someone dies and work to enhance society's care of bereaved people.

Cruse offers face-to-face, telephone, email and website support. We have a Freephone National Helpline and local services throughout England, Wales and Northern Ireland and a website specifically for children and young people. Our services are provided by trained volunteers and are confidential and free. Cruse provides training and consultancy for external organisations and for those who may come into contact with bereaved people in the course of their work.

To donate to Cruse and support our vital work, please visit our website

www.cruse.org.uk

Our National Helpline number is
0808 808 1677

Our young people's website is at
www.hopeagain.org.uk

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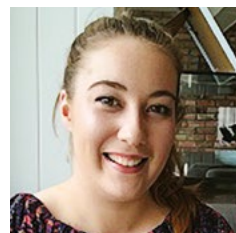
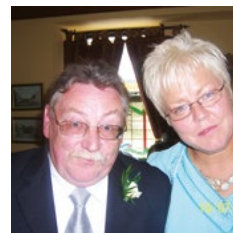
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