



Somewhere to turn when someone dies

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2018

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INFORMATION

DIRECTORS, TRUSTEES & MEMBERS OF THE BOARD

N Anwar ◆ - appointed 02/12/2017

P Butler ◆ - appointed 02/12/2017

H Causley ●

C Challacombe ■ - appointed 02/11/2017

R D Clarke ◆ - resigned 02/12/2017

J A Cryer - appointed 02/12/2017

R Cuthbertson ◆ - resigned 16/07/2017

F Edwards ■ - resigned 22/03/2018

P Mardall

T M Pearson MBE ● resigned 02/12/2017

L Perna ● - appointed 02/12/2017

C Robertson ◆ ■ - appointed 27/04/2017

P Rutter ■ ●

M Whitehouse OBE ◆

◆ = Audit & Finance Committee member

■ = Council member

● = Appointments & Remunerations Committee member

COMPANY SECRETARY

J McCormack

DIRECTORATE TEAM

D Kerslake - Chief Executive - retired 29/03/2018

S Wibberley - Chief Executive - appointed 26/03/2018

A Langford - Chief Operating Officer

J McCormack - Director of Finance

J Bourne - Director, Cruse Cymru

P Finnegan - Director, Cruse Northern Ireland

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

Report of Trustees and Directors and the financial statements for the year ended 31 March 2018 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, Council 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. Our strategic priorities for the five years 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.

The Trustees made a decision during the year to retain the existing strategic priorities for 2018-19 while consulting on a key change programme called Bereaved People First, which will inform our strategy for 2019-24.

STRATEGIC REPORT

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 2017-18

The highlights of our performance during the year 2017-18 are summarised below against the strategic priorities for 2013 to 2018 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 32,509 individuals. This is an increase of 6% over the previous year.
- We gave telephone support to 10,430 people through our Area network and national helpline. This is a decrease on 2017-18 is due to a number of factors which include a change in the type of calls being received and support needed, coupled with staff changes and the need to recruit more volunteers.

- Our national helpline gave email support to 4,098 people which is a 13% increase on 2017-18.
- We gave group support to 4,381 people which reverses the recent downward trend, representing an increase of 35%.
- The number of children and young people who received support in groups or one-to-one was 5,625 compared with 5,379 in 2017-18. Use of the Hope Again website dedicated to younger users increased by 2,070 to 34,770 unique users.
- We gave support to 765 people following the London Bridge and Grenfell Tower major incidents in addition to the support provided to other agencies involved in the response.
- Identified 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 57,015 requests for information and advice which is a reduction of 18% which, not surprisingly, will be due the increased use of our website with 597,626 unique users (2017-18: 488,549) viewing 2.7 million (2017-18: 2.4 million) pages. The Cruse website was accessed worldwide by people in 203 countries.
- 50% of Cruse's clients came to us on the advice of medical professionals.

In total in 2017-18 we gave direct support to 51,418 people in addition to those receiving information and web services.

In terms of impact Cruse support works preventatively to reduce the negative effects of bereavement on people. This is predominantly a decrease in mental, emotional and physical well-being, which can often lead to significant health issues, and Cruse's support enables people to give space for their grief and see a way to continue living their lives. This in turn decreases the demands on primary health care services and social care providers (particularly within the group of people we support who are older and vulnerable, as well as those with higher care

needs). Further to this, Cruse's support also enables people to engage with their close and wider social circles, enabling longer term support. This reduces social isolation and ultimately leads to people feeling more connected with their wider community.

The training Cruse provides also has a positive impact upon organisations and their employees and customers. In 2017-18, Cruse provided bereavement training to 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 work places. 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.

Our people

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

- 4,924 (2017-18: 4,915) volunteers and 162 (2017-18: 164) staff worked for Cruse during the year.
- Our volunteers gave over 540,000 (2017-18: 584,816) 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 1,039 (2017-18: 1,252). The reduction reflects more streamlined training with the new Foundation Training Course which was fully launched in April 2018.
- 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 training in peer support.
 - Developing skills in working with people with dementia and those who support them.

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 now accessed in more than 80 countries worldwide, 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 groups of Dying Matters and the National Bereavement Alliance as well as the policy working group of the Funeral Poverty Alliance. 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 last year to address this. Among other things, the Task Force produced a report 'Making the Lives of Bereaved Families Matter - Building a next generation strategy for bereaved children and their families' and a video 'Dear MP' which can be viewed via the Cruse website <https://www.cruse.org.uk/node/1406>. They were launched at an event at the House of Commons on 14 November 2017. 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's key focus is around the call for the introduction of a cross-government national bereavement strategy.

Statutory bereavement leave

Cruse supported 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) Bill being agreed by the House of Commons and in 2018 by the House of Lords. Royal Assent is awaited before it becomes law. Although Cruse welcomes this Bill, 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

Cruse had supported the successful campaign led by Carolyn Harris MP to abolish the fees for child cremations and burials in England and Wales. This included making the case with Carolyn Harris to the then Secretary of State, David Gauke. On 31 March 2018 it was announced by Prime Minister Theresa May that a Children's Funeral Fund would be established in England, following the example set in

Wales earlier that month. 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.

Funeral poverty

Cruse made a submission to the DWP Consultation: Reforms to the Social Fund's Funeral Expenses Payments Scheme in August 2017. Among other things, Cruse called for the DWP to increase the Social Fund Funeral Payment to cover the cost of a basic funeral and to raise the cap on additional fees such as funeral director's fees, flowers or the coffin which has not changed since 2003, to help address the issue of 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.

Death certification/Medical Examiners

Cruse has campaigned on this issue over a number of years. A key issue concern for Cruse was that the additional cost of implementing the scheme, which provides an extra layer of scrutiny on death certificates - a medical examiner - should not fall on bereaved people. The government has published plans for a roll out of this scheme which will initially be funded through general taxation and not by an extra charge on bereaved people. The scheme will also focus on the medical examiner having a conversation with the bereaved family about the cause of death. Cruse welcomes the progress made and will monitor the impact on bereaved people. Additionally, the Director of Cruse in Northern Ireland has been chairing a government managed committee to look at introducing a medical examiner for deaths in Northern Ireland. The committee will have a focus on ensuring bereaved people have a say and are impacted positively in the process.

Children and Young People's mental health and wellbeing

Cruse responded to a consultation in March 2018 on Children and Young People's Mental Health Green Paper: Consultation Questions, calling for the impact of bereavement on mental health and wellbeing to be

recognised and appropriately supported. Bereavement affects huge numbers of children and young people each year, with around 1 in 29 aged 5-16 being bereaved of a parent or a sibling. Research shows that bereavement has a significant and long-lasting impact on mental health both in childhood and adulthood.

In addition to the above:

- Cruse became a signatory to the Prevention Concordat for Better Mental Health Consensus Statement and committed to continue promoting good mental health through ensuring that all bereaved people can access support when and where they need it and to raise awareness of the impact of bereavement on mental health and wellbeing, seeking to improve access to a wide range of services.
- Cruse's former Chief Executive Debbie Kerslake was invited to attend the International Work Group on Death, Dying and Bereavement, a by-invitation only group of international experts in death, dying and bereavement. In August 2018 she was formally accepted as a member of this prestigious group.

Resourcing our strategy

Aim: A secure financial base

- Cruse's income for the year rose by over £330k to £5.185 million an increase of 6.45%. This included a one off receipt of £159k from the sale of a property in Scotland where Cruse had a reversionary interest.
- Statutory funding which is vulnerable to austerity measures in the public sector and competition for the limited funds available was down by 0.3% which is significantly less than the 5% fall in the previous year. 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 (CCG's), Health & Wellbeing Boards, Local Authorities, and The Big Lottery Fund etc. This diversification reduces the short term volatility of this funding.
- There was a surplus for the year of £245,788 (2017: deficit £30,229).
- Total reserves at the year-end are £4,065,159 (2017: £3,819,371).

Although the increase in income is welcome we expect competition for funds to remain fierce going forward

due to the general squeeze on statutory sources and the concentration of public donations on high profile charities.

Expenditure increased by a nominal 0.8% to £4.940 million compared to the previous year.

Aim: Effective people

The new volunteer foundation training course is now fully aligned to the current strategy ensuring bereavement support can be delivered in a range of ways to suit the needs of bereaved people. We are currently reviewing the staffing structure necessary to support current and future needs.

Aim: Strong networks

In 2017-18 Cruse has continued to work with a number of organisations for the benefit of bereaved people including:

- Samaritans providing jointly facilitated groups for those bereaved through suicide.
- Victim Support as a sub-contractor to provide the National Homicide Service.
- Corrymeela in Northern Ireland supporting bereaved families.
- Stroke Association in Northern Ireland supporting stroke survivors and those living in sheltered accommodation to cope with bereavement.
- Macmillan Cancer Care in Northern Ireland providing support to those bereaved by cancer.
- Northern Ireland Prison Service supporting bereaved prisoners.
- Adfam in England developing support for those bereaved through drugs and alcohol.
- Extracare Charitable Trust developing bereavement support for residents in retirement villages run by Extracare.
- Alzheimer's Society in Wales supporting those bereaved through dementia and those with dementia experiencing bereavement
- The British Red Cross to deliver peer support to people affected by loneliness following bereavement
- The military services
- The emergency services.

Aim: Smart technology

- In 2013 the Cruse Information System (CIS) was implemented for use across the organisation. The system assists in the efficient handling of information to manage day to day operational processes, provides key statistics to facilitate management decisions and external reporting, improves monitoring (and thus quality) of service delivery and improves the control environment. Reliable information is a critical component in more effective management of Cruse. A number of weaknesses in the system have been identified and a review commissioned.

Financial review

Gross income for the year was £5.185 million (2017: £4.871 million); the main increase was from voluntary income up £103k in addition to 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 £4.940 million from £4.902 million resulting in a surplus for the year of £245,788 compared with a deficit of £30,229 the previous year.

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 2018 we estimate these external obligations to be in the order of £1.096 million (2017: £1.086 million). Accordingly we have determined this to be the minimum target reserve level. £881,818 of the target reserve relates to commitments in Nations, Regions and Areas which would be met from designated funds which at 31 March 2018 stood at £3,543,953. Designated funds are for usage within Nations, Regions and Areas and will be spent on the providing services to bereaved people within the next financial year. The remaining £214,141 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 2018 our free reserves are in deficit by £271,440.

In an emergency the deficit on free reserves can be met from designated funds. When income permits unrestricted reserves will be increased.

The Revaluation Reserve balance as at 31 March 2018 was £69,713 (2017: £69,792). The Unrestricted Fund balance as at 31 March 2018 was £246,337 (2017: £162,206). The Designated Fund balance as at 31 March 2018 was £3,543,953 (2017: £3,374,354) The Restricted Fund balance as at 31 March 2018 was £205,156 (2017: £213,019).

No funds are held on behalf of others.

Risk review

The Trustees are responsible for monitoring and controlling the charity's risks. 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.

Last year we highlighted that our fundamental risk factor was the imbalance between resources available to Cruse and the unmet needs of bereaved people. This remains the case. The external demand for our bereavement services is not within our control and the resultant pressure on our staff, volunteers and finances creates a systemic risk that we cannot avoid.

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

Bereaved people can't access a quality and effective service

- Cruse standards for management, service provision and training are in place and regularly updated.
- Volunteer selection procedures are in place and volunteers with access to vulnerable adults, children & young people are supervised and subject to an enhanced DBS check/NI Access check.
- Annual plans and budgets are produced based on local demographic needs.
- Guidance for managing client waiting lists is in place
- New Foundation training course with elective modules for different bereavement support needs implemented

- Consultation and co-design of services were initiated to improve support to bereaved people to inform the development of Cruse's strategic plan for 2019-2024.

Failure to achieve income generation targets

- Audit & Finance Committee monitors income against targets regularly
- Income generation is the responsibility of the Directorate Team who implement the Fundraising Strategy agreed by the Board and seek to achieve diverse income streams. Income generation is in all Directorate job descriptions
- All funding applications are costed to ensure full cost recovery
- We have commissioned an independent fundraising review to inform of our Fundraising Strategy for 2019 - 2024.

Inadequate systems to recruit, retain, support and manage staff

- Appointments & Remuneration Committee in place to agree job descriptions and person specifications for all senior appointments and consider reports from the Directorate team on other staff appointments and issues
- Staff and line manager handbooks setting out terms and conditions of employment, procedures for recruitment, training and development, supervision and appraisals and management of staff are in place
- Annual staff day in place.

Compliance by Nations, Regions and Areas

- Standing Orders and financial instructions are in place to support operations at National/Regional and Area (local service delivery points) level
- Reporting structure in place at National/Regional and Area level
- Cruse Information System developed and now in use throughout the charity.

Failure to manage information correctly (Information Governance)

- Data Protection Policy in place including clear guidance on the retention of sensitive client information
- The Cruse Information System is designed to capture all client/

volunteer and staff information securely in one place. Security of the system is regularly reviewed

- We have put in place systems to ensure our compliance with GDPR requirements and will continue to monitor compliance on an ongoing basis
- Guidance in place on compliance with Fundraising Regulations.

Failure to safeguard bereaved people

- Annual review of Safeguarding Policies and Procedures
- Incident reporting procedure in place
- National Safeguarding Lead in place
- A Trustee has oversight of safeguarding

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.

No complaints relating to fundraising were received during the year 2017/18.

Going Concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist.

STRUCTURE GOVERNANCE AND MANAGEMENT

Cruse's organisation

Cruse provides bereavement care through a network of 4,924 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.

During the year, for personal reasons the Chair Fiona Edwards resigned and the Board elected the Vice Chair Pamela Rutter to become Chair. Subsequently, Letizia Perna was elected Vice Chair.

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% (2017: 92%). A full list of current Trustees, Council members, Board Sub-committees members and Working Group members can be found on the charity's website.

Cruse has been reviewing its governance structures over the last few years and the Board will conduct a further review in 2018-19 to ensure it is meeting all the requirements of the new Code of Governance.

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 the Directorate Management 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. Debbie Kerslake retired as Chief Executive in March 2018 and was replaced by Steven Wibberley, following a competitive recruitment process.

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

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 31 October 2018.

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 2018 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 2018 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.

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Other information

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on pages 10 and 11, 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 Kingston Smith LLP, Statutory Auditor

Devonshire House
60 Goswell Road
London
EC1M 7AD

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2018

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	Notes	Unrestricted Funds (£)	Restricted Funds (£)	Total Funds 2018 (£)	Total Funds 2017 (£)
Income					
Donations and legacies	8a	1,465,131	-	1,465,131	1,362,325
Charitable activities	8b	2,075,621	785,887	2,861,508	2,874,751
Other trading activities	8c	641,383	-	641,383	585,549
Investment income		10,074	24	10,098	5,301
Other		207,604	-	207,604	43,430
Total income		4,399,813	785,911	5,185,724	4,871,356
Expenditure					
Raising Funds		305,298	-	305,298	260,858
Charitable Activities	9a	3,840,864	793,774	4,634,638	4,640,727
Total expenditure		4,146,162	793,774	4,939,936	4,901,585
Net income/(expenditure)		253,651	(7,863)	245,788	(30,229)
Transfers between funds		-	-	-	-
Net movement in funds		253,651	(7,863)	245,788	(30,229)
Reconciliation of funds:					
Total funds brought forward		3,606,352	213,019	3,819,371	3,849,600
Total funds carried forward		£3,842,003	£205,156	£4,065,159	£3,819,371

A comparative statement of financial activity for the year ended 31 March 2017 can be found at note 17.

The notes on pages 17 to 27 form part of these financial statements.

BALANCE SHEET

31 MARCH 2018

	Notes	2018 (£)	2018 (£)	2017 (£)	2017 (£)
Fixed assets					
Tangible assets	3		855,045		877,630
Current assets					
Stock - Publications and other items for resale		5,011		4,738	
Debtors	4	344,424		466,725	
Cash at bank and in hand		3,233,359		2,838,993	
		3,582,794		3,310,456	
Creditors					
Amounts falling due within one year	5	(372,680)		(368,715)	
		(372,680)		(368,715)	
Net current assets			3,210,114		2,941,741
Net assets			£4,065,159		£3,819,371
Reserves					
Unrestricted Funds	7		246,337		162,206
Revaluation Reserve	7		69,713		69,792
Designated Funds	7		3,543,953		3,374,354
Restricted Funds	7		205,156		213,019
Total funds	7		£4,065,159		£3,819,371

Approved by the Board on 31 October 2018 and signed on its behalf by:

CHAIR: **Pamela Rutter**

TREASURER: **Michael Whitehouse**

Company Registration Number: 00638709

The notes on pages 17 to 27 form part of these financial statements

CASHFLOW STATEMENT

FOR THE YEAR ENDED 31 MARCH 2018

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	Notes	2018 (£)	2018 (£)	2017 (£)	2017 (£)
Net cash (inflow) / outflow from operating activities	11		393,494		(276,441)
Returns from investment and servicing of finance					
Interest received		10,098		5,301	
Net cash inflow from returns on investments and servicing of finance			10,098		5,301
Investing activities					
Purchase of tangible fixed assets	3	(9,226)		(17,244)	
Loss on disposal of fixed assets		-		204	
Net cash (outflow) from Investing activities			(9,226)		(17,040)
Net cash (inflow) / outflow	12a		394,366		(288,180)
Financing			-		-
(Increase) / decrease in cash	12b		394,366		(288,180)

Notes to the Financial Statements - Year ended 31 March 2017

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 1.

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.

(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 includes 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

Having reviewed future trends and available resources, the trustees concluded that it is appropriate to prepare the accounts on a going concern basis.

2. NET INCOME

Net income is stated after charging:

	2018 (£)	2017 (£)
Trustees' expenses for travel, training and subsistence (2018: 3 Trustees, 2017: 10)	602	2,162
Depreciation of owned fixed assets	31,811	34,677
Operating lease rentals	139,145	146,643
Auditor's fees - as auditors	13,235	12,850
Auditor's fees - for other services provided	-	-

3. TANGIBLE FIXED ASSETS

	Leasehold Property (£)	Freehold Property (£)	Office Furniture (£)	Office Equipment (£)	Total (£)
Cost:					
At 1 April 2017	632,000	230,000	76,111	205,491	1,143,602
Additions	-	-	997	8,229	9,226
Disposals	-	-	(180)	(30,720)	(30,900)
31 March 2018	632,000	230,000	76,928	183,000	1,121,928
Depreciation:					
1 April 2017	22,752	8,280	63,697	171,243	265,972
Charge for year	7,584	2,760	997	19,316	31,811
Disposals	-	-	(180)	(30,720)	(30,900)
31 March 2018	30,336	11,040	65,668	159,839	266,883
Net book value:					
31 March 2018	£601,664	£218,960	£11,260	£23,161	£855,045
31 March 2017	£609,248	£221,720	£12,414	£34,248	£877,630

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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 £612,794 (2017: £620,954) for leasehold property and £148,382 (2017: £150,437) 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

	2018 (£)	2017 (£)
Trade debtors	183,970	116,270
Other debtors	15,190	13,678
Prepayments	29,947	71,855
Accrued income	115,317	264,922
	£344,424	£466,725

5. CREDITORS - due within one year

	2018 (£)	2017 (£)
Trade creditors	88,540	132,130
20 Other creditors	63,985	45,637
Other taxation and social security	85,119	69,092
Accruals	107,998	99,649
Deferred income	27,038	22,207
	£372,680	£368,715

6. DEFERRED INCOME

	2018 (£)	2017 (£)
Deferred income brought forward	22,207	116,738
Released in the year	(22,207)	(116,738)
New provision added	27,038	22,207
Deferred income carried forward	£27,038	£22,207

7. RECONCILIATION OF RESERVES

	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	81,999	531,440	(540,198)	-	73,241
Northern Ireland Freehold Property	50,000	-	-	-	50,000
Central Office	76,342	254,447	(253,576)	-	77,213
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

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Represented by:	General funds (£)	Revaluation reserve (£)	Designated funds (£)	Restricted funds (£)	Total 2018 (£)	Total 2017 (£)
Tangible fixed assets	517,777	69,713	217,555	50,000	855,045	877,630
Net current assets	(271,440)	-	3,326,398	155,156	3,210,114	2,941,741
Total unrestricted	£246,337	£69,713	£3,543,953	£205,156	£4,065,159	£3,819,371

The transfer 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.

A comparative reconciliation of reserves for the year ended 31 March 2017 can be found at note 18.

8. INCOME

8a. Donations and Legacies

	2018 (£)	2017 (£)
22 Donations	1,344,308	1,215,840
Legacies	105,132	132,800
Subscriptions	15,691	13,685
	£1,465,131	£1,362,325

8b. Charitable activities

Grants and income from service level agreements

	2018 (£)	2017 (£)
Local Authorities ¹	458,843	425,647
Local Health Boards/Trusts ¹	562,575	615,200
Clinical Commissioning Groups ¹	914,379	913,543
Wales Government	95,938	86,827
Northern Ireland DHSSPS	39,350	39,350
Ministry of Defence	53,137	-
Ministry of Justice	20,000	20,000
Big Lottery Fund	456,717	368,782
DCMS	16,950	-
NI Prison Service	44,568	42,388
NI Victims & Survivors Service	232	58,533
Other	198,819	304,481
	£2,861,508	£2,874,751

¹Grants and income from Service Levels Agreements was received by 58 Cruse Areas from Local Authorities, Local Health Boards/Trusts and Clinical Commissioning Groups in the communities they support.

8c. Other trading activity

	2018 (£)	2017 (£)
Fundraising projects	210,917	189,778
Income from training and conferences	406,145	369,919
Sale of publications and literature	24,321	25,852
	£641,383	£585,549

9. EXPENDITURE

9a. Charitable activity

	2018 (£)	2017 (£)
Bereavement support services	4,427,436	4,433,725
Policy	207,202	207,002
	£4,634,638	£4,640,727

9b. Support Costs (included above)

	2018 (£)	2017 (£)
Human resources and payroll	52,466	57,473
Governance	133,823	126,885
Information Technology	33,381	27,256
Monitoring & Evaluation	85,031	83,959
	£304,701	£295,573

10. EMPLOYEES

	2018 (£)	2017 (£)
Salaries and wages	2,235,724	2,230,720
National Insurance costs	154,521	154,209
Pension costs	106,373	103,910
Benefits in kind	9,865	12,512
	£2,506,483	£2,501,351

	2018 Full-time Equivalent	2017 Full-time Equivalent
The average number of employees during the year was:		
Central Team & Helpline	16	16
Specialist Projects staff	11	11
National/Regional staff	4	4
Branch/Area staff	59	62
	90	93

The average head count of employees (full-time and part-time) employed during the year was 162 (2017: 164).

During the year:

One employee earned in the range £60,000 - £70,000 (2017: Two).

One employee earned in the range £80,000 - £90,000 (2017: One).

The Chief Executive's earnings are 3.2 times median earnings (2017: 3.3 times).

The total remuneration paid to the members of the Directorate Management Team was £310,642 (2017: £348,861).

Ninety employees are accruing benefits under a Group Personal Pension Plan which is auto-enrolment compliant (2017: Seventy Seven). Contributions to the Plan in the year included £3,218 (2017: £3,187) for the employee earning over £80,000.

No director (or trustee) received any remuneration during the year (2017: None).

11. NOTE TO THE CASH FLOW STATEMENT

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

	2018 (£)	2017 (£)
24 Operating Surplus/(Deficit)	245,788	(30,229)
Depreciation charges	31,811	34,677
(Increase)/Decrease in stocks	(273)	445
Decrease/(Increase) in debtors	122,301	(120,508)
Increase/(Decrease) in creditors	3,965	(155,525)
Interest received	(10,098)	(5,301)
NET CASH INFLOW/(OUTFLOW) FROM OPERATING ACTIVITIES	£393,494	£(276,441)

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

	2018 (£)	2017 (£)
Increase in cash in the period	394,366	(288,180)
(Increase)/Decrease in the loans in the period	-	-
Change in net funds resulting from cash flows	394,366	(288,180)
Net funds at 1 April 2017	2,838,993	3,127,173
Net funds at 31 March 2018	£3,233,359	£2,838,993

12b. ANALYSIS OF NET FUNDS

	At 1 April 2017 (£)	Cashflows	At 1 April 2018 (£)
Cash at bank and in hand	2,838,993	394,366	3,233,359

13. RECONCILIATION OF MOVEMENTS ON TOTAL FUNDS

	2018 (£)	2017 (£)
Funds at 1 April 2017	3,819,371	3,849,600
(Deficit)/Surplus for the year	245,788	(30,229)
Total funds at 31 March 2018	£4,065,159	£3,819,371

14. OPERATING LEASE COMMITMENTS

At 31 March 2018 the following total commitments under non-cancellable operating leases existed:

Operating leases which expire:	Property		Office Equipment and Motor Vehicles	
	2018 (£)	2017 (£)	2018 (£)	2017 (£)
Within one year	90,427	103,274	8,759	6,828
Within two to five years	121,771	157,910	17,406	13,392
Over five years	15,883	36,794	271	813
	£228,081	£297,978	£26,436	£21,033

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15. TRADING SUBSIDIARY

In the year to 31 March 2018 Cruse Bereavement Care Services Ltd (Company Number 3957559) made a loss of £529 (2017: £516 profit). The Trustees have not prepared group accounts because the transactions of the trading subsidiary are not material.

16. FINANCIAL INSTRUMENTS

	2018 (£)	2017 (£)
Carrying amount of financial assets		
Debt instruments measured at amortised cost	314,477	394,870
Carrying amount of financial liabilities		
Measured at amortised cost	260,523	277,416

17. STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2017

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(£)	Notes	Unrestricted Funds (£)	Restricted Funds (£)	Total Funds 2017 (£)
Income				
Donations and legacies		1,362,325	-	1,362,325
Charitable activities		2,128,761	745,990	2,874,751
Other trading activities		585,549	-	585,549
Investment income		5,271	30	5,301
Other		43,430	-	43,430
Total income		4,125,336	746,020	4,871,356
Expenditure				
Raising Funds		260,858	-	260,858
Charitable Activities		3,866,191	774,536	4,640,727
Total expenditure		4,127,049	774,536	4,901,585
Net income/(expenditure)		(1,713)	(28,516)	(30,229)
Transfers between funds		-	-	-
Net movement in funds		(1,713)	(28,516)	(30,229)
Reconciliation of funds:				
Total funds brought forward		3,608,065	241,535	3,849,600
Total funds carried forward		£3,606,352	£213,019	£3,819,371

18. RECONCILIATION OF RESERVES YEAR ENDED 31 MARCH 2017

	As at 1 April 2016 (£)	Income (£)	Expenditure (£)	Transfer between funds (£)	As at 31 March 2017 (£)
Unrestricted					
General Fund	178,437	455,521	(906,051)	434,299	162,206
Revaluation reserve	69,871	-	-	(79)	69,792
Designated fund -Area/Nation/ Region	3,359,757	3,669,815	(3,220,998)	(434,220)	3,374,354
Total unrestricted	3,608,065	4,125,336	(4,127,049)	-	3,606,352
Restricted					
Area/Nation/Region	28,215	547,016	(493,232)	-	81,999
Northern Ireland Freehold Property	50,000	-	-	-	50,000
Central Office	158,672	198,974	(281,304)	-	76,342
Agnes Whitaker Fund	4,648	30	-	-	4,678
Total restricted	241,535	746,020	(744,536)	-	213,019
Total funds	£3,849,600	£4,871,356	£(4,901,585)	£-	£3,819,371

Represented by:	General funds (£)	Revaluation reserve (£)	Designated funds (£)	Restricted funds (£)	Total 2018 (£)	Total 2017 (£)
Tangible fixed assets	517,697	69,792	240,141	50,000	877,630	895,267
Net current assets	(355,491)	-	3,134,213	163,019	2,941,741	2,954,333
Total unrestricted	£162,206	£69,792	£3,374,354	£213,019	£3,819,371	£3,849,600

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 email support service is helpline@cruse.org.uk

Our National Helpline number is **0808 808 1677**

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



Somewhere to turn when someone dies

Cruse Bereavement Care
PO Box 800
Richmond
Surrey TW9 1RG

You can find Cruse online at www.cruse.org.uk

Telephone
Cruse England
020 8939 9530

Cruse Cymru
029 2088 6913

Cruse Northern Ireland
028 9079 2419



Find us on Facebook:
Cruse Bereavement Care



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www.linkedin.com/company/cruse-bereavement-care