



Somewhere to turn when someone dies

Financial statements

for the year ended
31 March 2019

Company Number 00638709

Charity Number 208078

Index

Page 2

Company Information

Pages 3 – 10

Trustees and Directors Report

Pages 11 – 12

Independent Auditors Report

Page 13

Statement of Financial Activities

Page 14

Balance Sheet

Page 15

Cashflow Statement

Pages 16 – 26

Notes to the Financial Statements

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

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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 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 16 to 26 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 16 to 26 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 2.

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

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- (ii) Branch/Area/Region/Nation funds are treated as designated funds for usage within their local area and will be spent on the 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 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
	£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



Someewhere to turn when someone dies

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