

Annual Report and Accounts 2024/25



Contents

Welcome	3
Our year at a glance	4
Trustees Report	
Strategic Review	5
Governance	13
Financials	
Independent Auditor's Report	19
Financial statements	23
Thank you	41
Personal Stories	42

“ I think what Cruse does as a charity is wonderful. You have changed my life and my relationship with grief. ”

“ The kindness and support I received has really helped to ‘lift the fog’. To be able to trust a stranger and talk openly, laugh and cry as I re-lived memories has made a huge difference to how I feel. ”

“ ...after the loss of my husband when I felt very low the support was excellent, and in all honesty I don’t know how I would have managed without it. ”

“ The group session was so helpful and the volunteers were the best support. ”

“ I’d been paralysed by grief for eight years. My volunteer helped me do something that I’ve wanted to do for a very long time, but I felt incapable of doing – sort through all the photographs of my late teenage son. He took his own life. I was reminded that there were happy memories of his life too.

I’ll be forever grateful for the support, encouragement, guidance, inspiration and patience. I feel like I can live again. ”

“ My 11-year-old son had 6 sessions... he did not tell me what he talked about in his sessions but it was clear that he was able to find an outlet for his thoughts and feelings about losing someone who was his play buddy, his best friend...he seemed more grounded and less prone to having nightmares and melt downs in school and at home. He found his smile again. I cannot thank Cruse enough for this. ”

Welcome

As I look back on the last year, and all that has been achieved, the positive impact of all our volunteers, employees, donors and supporters is clear.

At Cruse we believe bereaved people should not be alone in their grief. Our strength comes from our clinical experience and expertise, our local footprint, our national delivery, and the passion and commitment of our volunteers and staff.

Last year was a challenging but successful year for Cruse. We have continued to deliver and develop vital support. Demand for our services continues to grow, and far too many bereaved people struggle to get the support they need.

Our values underpin how we work at Cruse. We always strive to be kind, inclusive, ambitious, and genuine. We have adapted to work in more effective ways and developed our Charity's approach to ensure we are here for bereaved people when they need us.

As we look ahead, we hope you will support and partner with us to be there and provide life-changing support for bereaved people through one of the most painful times in life.

Lucy Harmer
Chief Executive

As a new Chair, appointed in September 2024, I have appreciated the opportunity to meet many bereaved people, volunteers, funders and staff and see for myself the crucial role played by Cruse at times of need.

Your support made it possible for us to provide information, bereavement and grief support to so many people, who often have nowhere else to turn.

Our Charity has been supporting bereaved people for over 65 years and whilst the emotions fired by bereavement may be unchanging, the intensity and complexity of life can make it harder to cope. Cruse believes in a world where everyone grieving is supported, respected and understood and we are working to make that a reality.

We have approved a new organisational strategy and priorities for the year ahead. We continued to develop, strengthening our governance, enhancing our diversity and increasing the involvement of bereaved people in all we do.

Thank you to everyone who volunteered, supported and worked for Cruse.

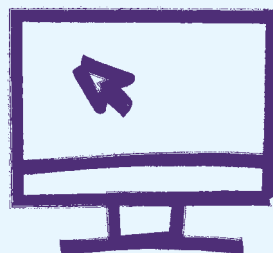
Dr Neil Churchill OBE
Chair

Our year at a glance



71,703

support activities for
bereaved people



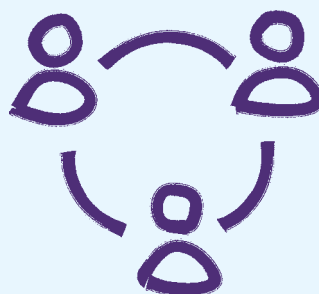
1 million

people viewed information
on our website



3,364

volunteers donated
their time



84

local branches across England,
Northern Ireland and Wales

Strategic Review

Our impact

We believe bereaved people should not be alone in their grief.

Over the last year we provided expert bereavement and grief information and support.

We provided specialist support and information online, by phone and in person for bereaved adults, and children and young people across England, Northern Ireland and Wales.

Our services included our website information, the national Cruse Helpline, group and one-to-one bereavement support sessions, delivered nationally and locally by our trained Bereavement Volunteers.

Bereavement and grief can have a wide impact on family, friends, colleagues, professionals, and communities. We delivered expert specialist training, working with companies, private and public sectors organisations, groups and individuals to improve the support and services they provide to bereaved people, including colleagues and customers.

We are here to equip and empower society to show people the respect and kindness they deserve following a bereavement.

Our wide-ranging activity and experience included sharing people's stories and experiences through our website and social media, raising awareness of the impact of grief and bereavement and the information and support available. We also worked with organisations to upskill their staff, and review bereavement policies. We campaigned for businesses to provide better support for

employees and for improved bereavement policies and laws.

We want to live in a world where everyone grieving is supported, respected, and understood. Grief can be lonely and overwhelming, but we are here to help.

Our strategy

During 2024/25 we completed our strategic review and agreed our new strategy. Over the last three years there have been substantial changes in the external environment following the pandemic and the cost-of-living crisis. The way people want to access support has changed, there has been an increased demand for more flexible volunteering opportunities, and the funding environment has been challenging across the charity sector.

Our mission continues to be focused on supporting people through one of the most painful times in life – with bereavement support, information and campaigning. A key focus of our strategy is ensuring bereaved people are at the heart of all we do. We want to ensure bereaved adults, children, young people and families:

- can recognise grief and are empowered to manage their grief and to be in control of their lives
- are connected to the people and communities that support them
- have improved mental and physical wellbeing
- can access good quality services and information when someone dies and are supported to challenge poor services.

Our Patron

Our Chief Executive Lucy Harmer met with our new Patron, Her Royal Highness The Duchess of Gloucester, at Kensington Palace, sharing information about how Cruse supports people coping with grief and bereavement.

Volunteers representing Cruse were delighted to be included in events at Westminster Abbey and Buckingham Palace.

“ Suddenly, out of the blue, the penny dropped and everything made sense. Life feels good and I have Cruse Bereavement Support to thank for that. ”

Supporting bereaved people

Cruse provides a wide range of support and information, runs a number of specialist funded projects, and delivers grief and bereavement training.

People who used our services have given us positive feedback that our support helped them:

- understand their grief is normal
- process their grief and better adjust to their loss
- improve their wellbeing / mental health

Expert bereavement and grief information

At Cruse, we want to make sure people who are grieving get the help they need in a way that works for them. Our high-quality information service on our website is available to all bereaved people, whenever they need

it, and is often the first source of support and information through Cruse. Our website was viewed by over 1 million people in 2024/25.

Information covering bereavement and grief helped to build resilience, empower people to make informed decisions, and provided tools to self-manage grief.

“ The website provided great information, helping me understand my grief and where best to find help and support. ”

People accessed a variety of online resources including personal stories, expert blogs and content covering many forms of bereavement and loss. Topics included the death of a partner, parent, or child, anticipatory grief, loss of a loved one to suicide, losing a sibling, and experiences of traumatic grief.

Cruse National Helpline

Our Helpline answered over 28,000 calls and emails in 2024/25. We continue to see high levels of demand for this service and we are unable to answer all the calls we receive. We carried out a review of our Helpline service, which is delivered by staff and volunteers, drawing on data insights and feedback received. Through the new strategy we will seek funding to continue and increase support for our telephone and email service, and pilot new pathways, to support more bereaved people when they need us.

“ The lady who answered was extremely supportive and kind, she really listened and helped me to understand that what I was feeling was normal with bereavement. ”

Cruse Bereavement Groups

Over 3,000 people were supported through Cruse Bereavement Groups in 2024/25. Our Understanding Your Bereavement sessions were delivered online and in local communities by trained Bereavement Volunteers. We continued to develop our Understanding Your Bereavement group support, and insights from funded projects evidenced the benefit of this type of support for bereaved people.

“I felt so much better in myself after completing this course, in the sense that all my needs were met in knowing the feelings I have are normal. Through going to group sessions I've made some great friends for life.”

One-to-one Bereavement Support

Our trained Bereavement Volunteers supported over 24,000 adults, young people, children and families virtually, by telephone and in person.

“My support sessions on Zoom gave me a place where I felt welcome to talk about all the aspects of loss that were troubling me. My volunteer was so lovely, creating that crucial space and reassuring me I was normal.”

“The support given to me via zoom sessions was invaluable. I feel completely different to how I was when I first started and I now feel I have the tools able to help myself.”

Our training and consultancy

We continued to lead on providing expert bereavement and grief awareness training, with training courses and consultancy services including our Manager's Guide to Grief in the Workplace, Grief First Aid and Supporting those Bereaved by Suicide. Our training and consultancy received excellent feedback from organisations and individuals committed to developing their understanding of grief and bereavement and supporting customers and employees.

“I feel empowered and far more confident in offering support to colleagues experiencing bereavement or anticipatory loss. The course provided some excellent tools for starting conversations with a bereaved colleague.”



Our profile, reach and influence

As experts in supporting bereaved people, we continued to evolve our approach, informed by latest insight and specialist Cruse funded projects. We gained insight on our service development and delivery by involving bereaved people in our work and through our new Clinical Insight Advisory Group.

Through our contacts with the press and media we shared information with the general public about how to cope when grieving. We worked with The Daily Express to publish a written feature on Christmas Eve, focusing on how to cope with grief over the festive period. We collaborated with The Financial Times to produce an article on how to cope with grief in the New Year.

Our work with local and national BBC Radio included features on how to cope with the death of a partner and how to find support and cope following a sudden and traumatic bereavement. A notable highlight was a new collaboration with Voice of Islam, including an in-depth radio feature on faith and grief.

We remained actively engaged in the bereavement sector, working with partners through the National Bereavement Alliance, as a member of the steering group. We also collaborated with other bereavement support organisations to inform the Department of Health and Social Care's work on policy developments to improve support for bereaved people. We worked with voluntary sector partners to produce a submission to Parliament highlighting the importance of supporting people bereaved through assisted dying. This included speaking at a Parliamentary event in October 2024, alongside partners from the bereavement sector in response to the proposed Terminally Ill Adults (End of Life) Bill, under consideration by Parliament at the time of writing this report.

We have also contributed to the Covid-19 inquiry; our Chief Executive, Lucy Harmer, attended a round-table on funerals, burials, and bereavement

support during the pandemic. We provided additional insights into mourning rituals, the importance of them, and how they can influence the grief process. In addition, Cruse Trustee Ann Kenrick attended the Covid-19 Day of Reflection event at Parliament.

Social media continued to be an important way for us to reach bereaved people, raise awareness of the impact of grief and bereavement, and share information on how to support people following bereavement. Social media posts covered a range of content, with opportunities for comments and links to useful information and stories on our website. We achieved over 137,000 social media engagement interactions in 2024/25.

Our People

The work of Cruse is only possible through the shared ambition and support of Cruse employees and volunteers. Our work in 2024/25 was delivered by our staff and 3,364 volunteers supporting bereaved people and communities across England, Wales and Northern Ireland.

We continued to develop our approach to volunteering. Our new central volunteering team improved our approach to volunteer recruitment, engagement and training, focusing on quality improvements, cost effectiveness and Continuous Professional Development for volunteers. Informed by our volunteer survey and Volunteer Experience Panel, we identified areas of focus as part of the new strategy. We continued to broaden the opportunities for involvement with Cruse as a volunteer, through our Volunteer Council, branch forums and a range of new volunteer roles and a variety of skills.

“The volunteer was really wonderful. Kind, insightful, helpful, good company and I felt I was being held.”

Financial review

2024/25 was a successful year for Cruse. It marked a period of stabilisation, as we successfully strengthened our financial position following a series of challenging years. Like many organisations, Cruse continues to navigate the ongoing impact of the cost-of-living crisis, which affects both income streams and expenditure.

Throughout 2024/25, we have taken decisive steps to reduce costs, prioritising operational efficiencies and financial sustainability. Building on the changes we started in 2023/24 we achieved a further 20% saving on our operational costs and an overall surplus of £78k which is a significant improvement on our previous year's deficit.

Our budget for 2024/25 was set to achieve a break-even position, aligning with our stabilisation strategy. This approach allowed time to embed prior-year changes while acknowledging the challenging fundraising climate. Looking ahead to 2025/26, our focus remains on reinforcing these solid foundations to ensure continued stability and organisational resilience.

To support the long-term success of Cruse, we developed a new strategy and comprehensive change plan, enabling Cruse to operate with greater flexibility and adaptability in an ever-evolving external landscape. This approach positions us for sustained growth and responsiveness to future challenges and opportunities.

The reported surplus of £78k (2024: deficit £1,553k) is slightly ahead of our budget and represents a reduction in expenditure of 20% from the previous year – demonstrating the effectiveness of our financial management and cost-control measures..

Gross income for the year totaled £6,428k (2024: £6,401k). Income from statutory sources, including central and devolved governments, local authorities, integrated care boards, local health boards, and other funders supporting charitable activities increased by 11% to £4,442k (2024: £4,011k). This growth helped mitigate reductions from other income streams, ensuring continued support for our services.

The ongoing cost-of-living crisis has significantly affected donation levels, leading to an 18% reduction. Donations amounted to £1,661k (2024: £2,031k), comprising contributions from trusts, foundations, groups, individuals (including gift aid), and gifts in Wills.

Income from trading activities, including training and consultancy services, saw a 5% decrease, reaching £320k compared to £338k in 2024.

Demand for our services continues to rise, and we remain committed to enhancing efficiency in service delivery to meet this growing need. Securing income from diverse sources remains essential in sustaining our ability to provide local support across England, Wales, and Northern Ireland.

Delivery costs decreased by 20% to £6,350k (2024: £7,954k), reflecting the continued success of planned efficiencies initiated in the prior year. Strengthening our cost base remains a priority, ensuring we deliver value for money to our funders while maintaining operational effectiveness.

Future Plans

Looking ahead our new strategy sets out a clear pathway to strengthen Cruse, ensuring long term financial sustainability and building our support for bereaved people.

We have agreed our focus from 2025-2028 will be:

- insight and coproduction with bereaved people
- sustainable income
- data and digital innovation
- a diverse and skilled workforce
- effective governance and operating models
- strong partnerships and collaboration.

As Trustees, we are confident that this strategic direction and the plans that underpin it will enable the Charity to grow its impact, strengthen its voice, and remain a trusted source of support for bereaved people across England, Wales and Northern Ireland.

A key element of our plans has been the agreement of a new Income Generation strategy and a commitment to diversify Cruse income.



We are investing in fundraising resource and digital, increasing engagement with volunteers across our branches, exploring new partnerships, and developing services that can attract both philanthropic and commissioned funding.

Alongside this we are prioritising investment in core infrastructure and digital innovation to improve efficiency and reduce operational costs.

Since the end of the financial year, the Charity has completed the sale of its registered office in Richmond. This decision was made in line with our strategic focus on financial sustainability and operational efficiency.



Our funding

The funding and donations we receive are essential for us to provide vital support and information for bereaved people. We would like to thank all our funders and donors for their commitment and support including:

- The Alice Ellen Cooper-Dean Charitable Foundation
- Barleylands – Ashes into Glass
- The Beeching Trust
- Centurion Management Limited
- CIS TTPlus Project
- City Bridge Foundation
- Collins Aerospace
- The Colyer-Fergusson Charitable Trust
- Co-operative Group Limited
- De Lage Landen Leading Limited
- Dignity Funerals Limited
- Forward Carers
- Gloucestershire Community Foundation
- Greenham Trust Ltd
- Hodge Foundation
- John James Bristol Foundation
- Kirklees Council
- Lichfield District Council
- Mansfield District Council – Mansfield Community Grant Fund
- National Lottery Community Fund (National Lottery Community Fund England)
- National Lottery Community Fund – Reaching Communities/Partnerships – Men in Grief
- National Lottery Community Fund – Empowering Young People 3 – Somewhere for Us, Northern Ireland
- National Lottery Community Fund – RC England Wide – Choice & Access for Bereaved People
- Oxford City Council Community Impact Fund – Round 3 Small/Medium Grant 2024/25
- Pantheon Ventures
- Penelope Martin Charitable Trust
- The Pury Cust Trust
- Rothesay Life Plc
- Sandwell Metropolitan Borough Council
- SGN
- Sheffield Church Burgesses Trust
- Siemens Mobility UK
- The Simon Gibson Charitable Trust
- The Sir James Reckitt Charity
- Spelthorne Borough Council
- Sutton Community Fund, provided by London Borough of Sutton
- Wales Council for Voluntary Action (WCVA)
- Walney Extension Community Fund



Reserves policy

The Board of Trustees conducts an annual review of our reserves policy to ensure that we maintain sufficient funds to support the Charity's financial stability and ongoing development.

As part of this policy, the Trustees aim to hold unrestricted reserves equivalent to three to six months' expenditure, which equates to £972k – £1,944k of unrestricted expenditure, providing a financial safeguard to sustain operations and respond to future challenges.

The Charity's reserves policy is currently under review as part of our broader financial strategy.

At 31 March 2025, the Charity had unrestricted reserves of £486k (2024: £873k) which represents approximately 1.5 months' (2024: 2.4 months') prior year unrestricted expenditure. This change in reserves cover for the year ending March 2025 is mainly due to the re-classification of some income and expenditure from restricted to unrestricted.



In addition, the Charity holds £882k (2024: £416k) of restricted reserves which are itemised in Note 18.

The Board of Trustees affirms that there are no material uncertainties that would cast doubt on the Charity's ability to continue as a going concern.

In reaching this conclusion, the Trustees have reviewed three year financial plans, including cash flow forecasts, high-level business plans and the external environment.

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



Governance

Legal structure

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

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

Charitable objects

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

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

Cruse does this through our expert bereavement information and websites, the national Cruse Helpline, group and one-to-one bereavement services delivered by our nationwide network of trained Bereavement Volunteers, and through online and social media channels.

Cruse raises awareness of the needs of bereaved people by working with other

voluntary organisations and with Government departments to improve bereavement legislation and practice. We also provide external training in bereavement support to a wide variety of organisations and individuals.

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

Our governance

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

New Trustees can be appointed by resolution of the Board. However, they must be elected to the Board at the next Annual General Meeting for a term not exceeding three years after which they must be re-elected. No Trustee is eligible for election to the Board on more than two occasions. The Articles of Association provide for a minimum of 8 and up to a maximum of 25 Trustees.

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

- **Audit and Finance Committee.**
Oversees finance, digital, audit, and risk, including review of budgeting, financial and management reporting, systems and controls, annual audit and risk management.
- **People and Culture Committee.**
Oversees the appropriateness and effectiveness of the people plans that support Cruse's strategic purpose. The Committee also ensures that the remuneration, culture and people policies and practices are designed to support Cruse's strategy and promote long-term sustainable success.
- **Operations Committee.** Oversees the reach, performance and quality of services and other activities provided by Cruse to deliver outcomes for bereaved people. This includes oversight of influencing and campaigning activities and the implementation of policies and procedures to safeguard volunteers and employees and maintain safe delivery of services.

Cruse also has a Volunteer Council which is an advisory body of volunteers. It consists of members from Wales, Northern Ireland, Regions across England and National Services. Meetings of Council also include members from the Board of Trustees and are attended by senior executives of Cruse. The Board of Trustees is the legal decision-making body, and its work is informed by the views of Council. Three Council members sit on the Board of Trustees.

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

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

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

- Sir Anthony Hawkhead (Chair) – *resigned 30 September 2024*
- Dr Neil Churchill (Chair) – *appointed 30 September 2024*
- Maureen Bradley (Vice Chair, Council member)
- Juliet Armstrong
- Liz Crussell (Council member)
- Mabinty Esho
- Angela Gannon (Council member) – *resigned 31 December 2024*
- Gerard Jacques
- Ann Kenrick – *appointed 4 November 2024*
- Kate Mozzicarelli
- Vijay Patel
- Mary Walsh
- Lei Wei (Honorary Treasurer)

The Board met six times during the year. All Trustees give their time freely, and no Trustee remuneration was paid in the year. The Trustees claimed £960 of expenses (2024: 2,129) in connection with Cruse's business.

Karen Wilson served as Company Secretary from 14 December 2023.

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

The Chief Executive and their colleagues on the Senior Leadership Team comprise the key management personnel in charge of directing and controlling Cruse on a day-to-day basis. The Senior Leadership Team during 2024/25 comprised:

- Lucy Harmer – Chief Executive
- Andy Langford – Clinical Director
- Alison Shotter – Director of Income Generation & Marketing (appointed 3 April 2024)
- Karen Wilson – Director of Finance & Corporate Services
- Tracey Gibson – Director of Services (appointed 19 August 2024)

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

Fundraising

Cruse is registered with the Fundraising Regulator and is compliant with the standards set out by the Regulator in its Code of Fundraising Practice. Fundraising activities are organised by staff and volunteers of the Charity. We do not engage third party professional fundraisers to raise funds on our behalf. We work with Sterling Lotteries to raise funds through a lottery using the Unity lottery. 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 or buy or sell mailing lists. There was one complaint related to fundraising during the year to 31 March 2025 (2024: one).

Equity, diversity and inclusion

It is the aim of Cruse Bereavement Support to recognise and encourage the valuable and enriching contribution that people from all backgrounds and experiences bring to the organisation. We believe that all individuals working or volunteering for Cruse or coming to Cruse for a service should be treated without prejudice or discrimination. We recognise that currently our volunteer and staff groups could better reflect the communities that we serve and we are addressing this as a priority.

Cruse EDI policy and strategy includes the following priorities:

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

“I had help when I needed it most. I lost my mother and I didn't know how to overcome the grief.

I don't speak English and someone who spoke my language was arranged and made me feel welcome.”

Risk management

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

The key risk review and reporting mechanisms are:

- **Risk register:** this is the primary mechanism for considering long-term risks. It identifies all known long-term risks, ranks them according to likelihood and impact and assigns them for management to an individual member of the Senior Leadership Team. It is reviewed regularly by the Senior Leadership Team, quarterly by the Audit and Finance Committee and also by the Board.
- **Key Performance Indicators (KPIs):** strategic objectives are identified annually, and appropriate KPIs agreed with the Board. These are the tools by which Cruse measures its performance against risks. They are reviewed quarterly by the Senior Leadership Team and then reported to the Board.
- **Management accounts and budgets:** these identify and measure financial performance against financial objectives and the risks of not achieving them. Management accounts are prepared monthly and reviewed by both the Audit and Finance Committee and Board every quarter. Reforecasts are prepared when needed to provide clarity on significant variations against budget or plans. Budgets are produced annually, reviewed by the Audit and Finance Committee, and approved by the Board.

Trustees have identified five areas of specific risk during 2024/25 as summarised below.

- **Financial sustainability:** we regularly review our fundraising activity and set income targets aligned with this. We are aiming to increase and diversify our income alongside reducing our operating costs. Financial sustainability is overseen by our Audit and Finance Committee which regularly reports to the Board.
- **Our People:** everything we do is dependent on our volunteers and employees and is for the benefit of bereaved people. We monitor staff turnover and sickness, invest in training, use volunteer and employee engagement surveys, and benchmark salaries to help retain and develop our people. We have EDI, Dignity at Work and Whistleblowing policies and procedures in place, and effectively manage our volunteers and employees, to make sure we operate safely. Oversight is provided by our People and Culture Committee which regularly reports to the Board.
- **Our services:** our work is informed by bereaved people, clinical best practice and external research. We regularly review the quality, reach and impact of our services to inform demand management planning and ensure we meet contractual commitments. We have safeguarding policies and procedures in place. Oversight is provided by our Operations Committee which regularly reports to the Board.
- **Our infrastructure:** we invest in the infrastructure required to effectively deliver our services and regularly report to the Board on progress aligned with business plans and objectives. Oversight of our IT and digital development is overseen by our Audit and Finance Committee.
- **Governance:** our Governance is informed by the Charity Governance Code and we regularly review the skills and experience of our Board. We have procedures in place to ensure we comply with legal regulations relating to governance.

Legal and administrative details

Company Number

00638709

Charity Number

208078

Registered Office

Cruse Bereavement Support, 5 Kew Road,
Richmond TW9 2PR

Patron

HRH The Duchess of Gloucester

Chair

Dr Neil Churchill

Vice Chair

Maureen Bradley

Honorary Treasurer

Lei Wei

Company Secretary

Karen Wilson

Trustees

A full list of Trustees is on page 14

Senior Leadership Team

- **Chief Executive**
Lucy Harmer
- **Director of Finance & Corporate Services**
Karen Wilson
- **Director of Services**
Tracey Gibson
- **Clinical Director**
Andy Langford
- **Director of Income Generation & Marketing**
Alison Shotter

Auditor

Sayer Vincent LLP, 110 Golden Lane, London,
EC1Y 0TG

Bank

Barclays Bank UK, Leicester, LE87 2BB

Solicitors

Russell-Cooke LLP, 8 Bedford Row, London,
WC1R 4BX

Statement of Trustees' responsibilities

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

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

- select suitable accounting policies and apply them consistently
- observe the methods and principles of the Charities SORP
- make judgements and estimates that are reasonable and prudent
- follow UK Accounting Standards and statements of recommended practice, subject to any material departures disclosed and explained in the financial statements
- 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report has been prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

The Trustees and Directors report was approved by the Board on 14 August 2025.

By Order of the Board

Dr Neil Churchill OBE
Chair

Lei Wei
Honorary Treasurer

Independent auditor's report to the Members of Cruse Bereavement Support

Opinion

We have audited the financial statements of Cruse Bereavement Support (the 'charitable company') for the year ended 31 March 2025 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 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
- Have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other Information

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable 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 in relation to which 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 directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' annual report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, 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 the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
- The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

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 charitable 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 anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Joanna Pittman (Senior statutory auditor)

Date: 06 October 2025

for and on behalf of Sayer Vincent LLP, Statutory Auditor

110 Golden Lane, LONDON, EC1Y 0TG

Statement of financial activities (incorporating an income and expenditure account)**For the year ended 31 March 2025**

	Note	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Income from:							
Donations and legacies	2	1,283,317	377,795	1,661,113	1,177,095	853,509	2,030,604
Charitable activities	3	1,892,892	2,549,356	4,442,248	774,404	3,236,911	4,011,315
Other trading activities	4	319,666	-	319,666	337,795	-	337,795
Investments	5	5,680	-	5,680	9,776	-	9,776
Other		-	-	-	11,735	-	11,735
Total income		3,501,555	2,927,151	6,428,706	2,310,805	4,090,420	6,401,225
Expenditure on:							
Raising funds	7	1,172,787	-	1,172,787	1,367,903	-	1,367,903
Charitable activities:	6a						
Bereavement support		2,441,855	2,461,769	4,903,624	1,894,998	4,317,610	6,212,608
Policy		148,694		148,694	178,090		178,090
Other trading activities		125,308		125,308	195,607		195,607
Total expenditure		3,888,644	2,461,769	6,350,413	3,636,598	4,317,610	7,954,208
g)							
Net income/ (expenditure) and net movement in funds		(387,088)	465,382	78,294	(1,325,793)	(227,190)	(1,552,983)
Reconciliation of funds:							
Total funds brought forward		873,124	416,367	1,289,491	2,198,917	643,557	2,842,474
Total funds carried forward		486,035	881,749	1,367,784	873,124	416,367	1,289,491

The prior year income and expenditure has been restated to take account of contracts that had been classified previously as grants. The restatement has no impact on the split of restricted and unrestricted reserves.

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 18a to the financial statements.

Balance sheet

Company no. [00638709]

As at 31 March 2025

	Note	£	2025 £	£	2024 £
Fixed assets:					
Tangible assets	13		892,741		989,371
Intangible assets	12		168,928		228,093
			<u>1,061,669</u>		<u>1,217,464</u>
Current assets:					
Debtors	14	724,673		530,880	
Short term deposits		-		-	
Cash at bank and in hand		480,045		435,268	
			<u>1,204,717</u>	<u>966,148</u>	
Liabilities:					
Creditors: amounts falling due within one year	15	(898,602)		(894,121)	
Net current assets			<u>306,115</u>		<u>72,027</u>
Total net assets			<u>1,367,784</u>		<u>1,289,491</u>
The funds of the charity:	18a				
Restricted income funds			881,749		416,367
Unrestricted income funds:					
General funds		486,035		873,124	
Total unrestricted funds			<u>486,035</u>		<u>873,124</u>
Total charity funds			<u>1,367,784</u>		<u>1,289,491</u>

Approved by the trustees on 14 August 2025 and signed on their behalf by

Dr Neil Churchill, OBE
Chair

Lei Wei
Honorary Treasurer

Statement of cash flows

For the year ended 31 March 2025

	2025 £	£	2024 £	£
Cash flows from operating activities				
Net income / (expenditure) for the reporting period (as per the statement of financial activities)	78,294		(1,552,983)	
Depreciation charges	146,956		62,754	
Amortization charges	114,479		62,559	
(Gains)/losses on investments	-		-	
Dividends, interest and rent from investments	(5,680)		(9,776)	
(Profit)/loss on the disposal of fixed assets	-		-	
(Increase)/decrease in stocks	-		-	
(Increase)/decrease in debtors	(193,793)		327,417	
Increase/(decrease) in creditors	4,481		71,761	
Net cash provided by / (used in) operating activities	144,738		(1,038,268)	
Cash flows from investing activities:				
Dividends, interest and rents from investments	5,680		9,776	
Proceeds from the sale of fixed assets	-		-	
Purchase of fixed assets	(105,640)		(8,601)	
Proceeds from sale of investments	-		-	
Purchase of investments	-		-	
Net cash provided by / (used in) investing	(99,960)		1,175	
Change in cash and cash equivalents in the year	44,777		(1,037,093)	
Cash and cash equivalents at the beginning of the	435,268		1,472,361	
Cash and cash equivalents at the end of the year	480,045		435,268	
Analysis of cash and cash equivalents and of net debt				
	At 1 April 2024 £	Cash flows £	Other non- cash changes £	At 31 March 2025 £
Cash at bank and in hand	435,268	44,777	-	480,045
Overdraft facility repayable on demand	-	-	-	-
Total cash and cash equivalents	435,268	44,777	-	480,045
Total	435,268	44,777	-	480,045

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies**a) Statutory information**

Cruse Bereavement Support is a charitable company limited by guarantee and is incorporated in the United Kingdom.

The registered office address is 5 Kew Road, Richmond, TW9 2PR

b) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) – (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

c) Public benefit entity

The charity meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

In reaching this conclusion, the Trustees have reviewed three year financial plans, including cash flow forecasts, high-level business plans and the external environment.

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

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies (continued)

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

f) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

g) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

h) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies (continued)

i) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charity in attracting voluntary income and costs incurred in trading activities, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivery of bereavement support, training and education and policy work undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

j) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Where such information about the aims, objectives and projects of the charity is also provided to potential donors, activity costs are apportioned between fundraising and charitable activities on the basis of area of literature occupied by each activity.

- | | |
|----------------------------|-----|
| ● Bereavement Support | 74% |
| ● Raising funds | 20% |
| ● Policy | 3% |
| ● Other trading activities | 2% |
| ● Governance costs | 1% |

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

k) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

l) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Where fixed assets have been revalued, any excess between the revalued amount and the historic cost of the asset will be shown as a revaluation reserve in the balance sheet.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

- | | |
|-----------------------------------|----------|
| ● Leasehold & Freehold Properties | 50 years |
| ● Office Furniture | 10 years |
| ● Office Equipment | 4 years |

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies (continued)

m) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

n) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

o) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

p) Financial instruments

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.

q) Pensions

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

Notes to the financial statements

For the year ended 31 March 2025

2 Income from donations and legacies

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Gifts	971,481	264,245	1,235,726	894,910	810,625	1,705,535
Legacies	311,836	113,550	425,386	282,185	42,884	325,069
	1,283,317	377,795	1,661,113	1,177,095	853,509	2,030,604

3 Income from charitable activities

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Local authorities	330,340	106,157	436,497	224,263	281,060	505,323
Clinical commissioning groups and Local health boards	1,235,928	394,065	1,629,993	382,866	1,342,313	1,725,179
Government grants and statutory funding	9,878	1,799,134	1,809,012	–	1,313,538	1,313,538
Other	316,746	250,000	566,746	167,275	300,000	467,275
Total income from charitable activities	1,892,892	2,549,356	4,442,248	774,404	3,236,911	4,011,315

4 Income from other trading activities

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Fundraising projects	17,610	–	17,610	11,470	–	11,470
Income from training and conferences	296,442	–	296,442	324,458	–	324,458
Sale of publications and literature	5,614	–	5,614	1,867	–	1,867
	319,666	–	319,666	337,795	–	337,795

5 Income from investments

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Bank interest	5,680	–	5,680	9,776	–	9,776
	5,680	–	5,680	9,776	–	9,776

Notes to the financial statements

For the year ended 31 March 2025

6a Analysis of expenditure (current year) [the charitable activities should correspond to those itemised for income purposes]

	Charitable activities							
	Raising funds £	Bereavement Support £	Policy £	Other trading activities £	Governance costs £	Support costs £	2025 Total £	2024 Total £
Staff costs (Note 8)	917,989	3,313,538	122,045	83,943	68,051	-	4,505,566	5,466,943
Training & volunteering costs	-	239,940	-	23,563	-	-	263,502	762,862
Other staff and volunteering costs	13,304	114,259	1,757	1,207	981	87,297	218,806	280,814
Premises Costs	-	402,662	-	-	-	13,947	416,609	616,347
Legal & professional	-	9,142	-	-	-	118,904	128,046	63,084
Auditor remuneration	-	-	-	-	19,650	-	19,650	47,723
Depreciation	-	155,276	-	-	-	106,160	261,435	125,312
Office support costs	14,282	31,451	-	-	-	389,398	435,131	489,046
Fundraising and communications	61,258	22,372	-	-	-	18,038	101,668	102,077
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	1,006,834	4,288,638	123,801	108,713	88,682	733,745	6,350,413	7,954,208
Support costs	146,749	542,971	22,012	14,675	7,337	(733,745)	-	-
Governance costs	19,204	72,015	2,881	1,920	(96,020)	-	-	-
Total expenditure 2025	1,172,787	4,903,624	148,694	125,308	-	-	6,350,413	
Total expenditure 2024	1,367,903	6,212,608	178,090	195,607	-	-		7,954,208

Notes to the financial statements

For the year ended 31 March 2025

6b Analysis of expenditure (prior year)

	Charitable activities			Other trading activities	Governance costs	Support costs	2024 Total
	Raising funds £	Bereavement support services £	Policy £	£	£	£	£
Staff costs (Note 8)	1,093,452	4,123,056	112,339	70,948	67,148	-	5,466,943
Training & volunteering costs	-	381,028	42,238	109,809	-	229,787	762,862
Other staff and volunteering costs	-	115,844	-	-	-	164,970	280,814
Premises Costs	-	514,946	-	-	-	101,401	616,347
Legal & professional	-	63,084	-	-	-	-	63,084
Auditor remuneration	-	-	-	-	47,723	-	47,723
Depreciation	-	-	-	-	-	125,312	125,312
Office support costs	-	121,715	-	-	-	367,331	489,046
Fundraising and communications	45,591	28,417	-	-	-	28,069	102,077
	-	-	-	-	-	-	-
	1,139,043	5,348,089	154,577	180,757	114,871	1,016,870	7,954,208
Support costs	203,386	766,903	20,895	13,197	12,490	(1,016,870)	-
Governance costs	25,474	97,617	2,617	1,653	(127,360)	-	-
Total expenditure 2024	1,367,903	6,212,608	178,090	195,607	-	-	7,954,208

Notes to the financial statements

For the year ended 31 March 2025

7 Net income / (expenditure) for the year

This is stated after charging / (crediting):

	2025 £	2024 £
Depreciation	146,956	125,312
Impairment	114,479	-
Operating lease rentals payable:		
Property	57,300	86,770
Other	-	390
Auditor's remuneration (excluding VAT):	19,650	30,000

8 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2025 £	2024 £
Salaries and wages	4,019,509	4,846,073
Redundancy and termination costs	970	27,413
National Insurance costs	357,178	430,203
Employer's contribution to defined contribution pension schemes	127,908	163,254
	4,505,566	5,466,943

The redundancy and termination costs were settled and paid at the balance sheet date.

The following number of employees received employee benefits (excluding employer pension costs and employer's national insurance) during the year between:

	2025 No.	2024 No.
£60,001 - £70,000	-	1
£70,001 - £80,000	2	-
£80,001 - £90,000	1	-
£90,001 - £100,000	-	1
£100,001 - £110,000	-	-

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £391,339 (2024: £418,100)

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2024: £nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £960 (2024: £2,129) incurred by 4 (2024: 4) members relating to attendance at meetings of the trustees.

Notes to the financial statements

For the year ended 31 March 2025

9 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 161 (2024: 193).

Staff are split across the activities of the charity as follows (full time equivalent basis):

	2025 No.	2024 No.
Raising funds	20	16
Central services	22	22
Local bereavement supports services	70	93
Helpline	13	14
Governance	-	-
	125	145

10 Related party transactions

There are no related party transactions to disclose for this financial year (2024: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

11 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

Notes to the financial statements

For the year ended 31 March 2025

12 Intangible assets

Cost	Software £	Total £
At the start of the year	314,725	314,725
Additions in year	4,725	4,725
Disposals in year	-	-
At the end of the year	319,450	319,450
Amortization		
At the start of the year	86,632	86,632
Charge for the year	63,890	63,890
Eliminated on disposal	-	-
At the end of the year	150,522	150,522
Net book value		
At the end of the year	168,928	168,928
At the start of the year	228,093	228,093

13 Tangible fixed assets

Cost	Leasehold property £	Freehold property £	Office furniture £	Office equipment £	Total £
At the start of the year	782,000	230,000	14,550	210,929	1,237,479
Additions in year	-	-	-	100,915	100,915
Disposals in year - scrapped	-	-	(8,399)	(142,017)	(150,416)
At the end of the year	782,000	230,000	6,151	169,827	1,187,978
Depreciation					
At the start of the year	73,080	30,360	9,763	134,905	248,108
Charge for the year	37,584	2,760	1,455	41,268	83,066
Impairment	98,576	-	872	15,031	114,479
Eliminated on disposal	-	-	(8,399)	(142,017)	(150,416)
At the end of the year	209,240	33,120	3,690	49,187	295,237
Net book value					
At the end of the year	572,760	196,880	2,461	120,640	892,741
At the start of the year	708,920	199,640	4,787	76,024	989,371

Leasehold and freehold properties are included at deemed cost. The carrying amount of leasehold and freehold that would have been recognised under the historic cost model is £533,074 (2024: £533,074) for leasehold property and £157,508 (2024: £157,508) for freehold property. Impairment charges were recognised to reduce the value of the leasehold property to the value of the agreed sales price which completed post year-end. Impairment charges were also included to write off computer equipment that was replaced during the year and for office furniture that was obsolete due to office closures during the year.

All of the above assets are used for charitable purposes.

Notes to the financial statements

For the year ended 31 March 2025

14 Debtors

	2025 £	2024 £
Trade debtors	144,340	248,170
Other debtors	268	-
Prepayments	68,007	29,595
Accrued income	512,058	253,116
	724,673	530,881

15 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	206,397	147,789
Taxation and social security	113,588	105,950
Other creditors	24,850	6,255
Accruals	382,780	499,086
Deferred income (note 16)	170,986	135,041
	898,602	894,121

16 Deferred income

Deferred income comprises contract income invoiced in advance that relates to delivery of services in future

	2025 £	2024 £
Balance at the beginning of the year	135,041	274,837
Amount released to income in the year	(135,041)	(274,837)
Amount deferred in the year	170,986	135,041
Balance at the end of the year	170,986	135,041

Notes to the financial statements

For the year ended 31 March 2025**17a Analysis of net assets between funds (current year)**

	General unrestricted £	Restricted £	Total funds £
Tangible fixed assets	849,341	43,400	892,741
Intangible fixed assets	168,928	-	168,928
Net current assets	(532,234)	838,349	306,115
Net assets at 31 March 2025	486,035	881,749	1,367,784

17b Analysis of net assets between funds (prior year)

	General unrestricted £	Restricted £	Total funds £
Tangible fixed assets	945,971	43,400	989,371
Intangible fixed assets	228,093	-	228,093
Net current assets	(300,940)	372,967	72,027
Net assets at 31 March 2024	873,124	416,367	1,289,491

Notes to the financial statements

For the year ended 31 March 2025

18a Movements in funds (current year)

	At 1 April 2024 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2025 £
Restricted funds:					
Cooperative Group- Connecting Communities	240,978	250,000	(439,967)	-	51,011
National Lottery Community Fund - RC England Wide - Choice & Access for Bereaved People	-	146,935	(62,414)	-	84,521
National Lottery Community Fund (National Lottery Community Fund England)	-	905,867	(360,957)	-	544,910
National Lottery Community Fund - Reaching Communities/Partnerships - Men in Grief	-	124,227	(73,310)	-	50,917
National Lottery Community Fund - Empowering Young People 3 - Somewhere for Us, Northern Ireland	-	149,469	(149,469)	-	-
Volunteering & training	-	6,000	(6,000)	-	-
South West	-	107,599	(98,599)	-	9,000
Northern Ireland	175,389	104,487	(229,385)	-	50,491
Midlands	-	337,080	(261,080)	-	76,000
East & London	-	137,044	(122,145)	-	14,900
North	-	98,707	(98,707)	-	-
Wales	-	559,736	(559,736)	-	-
Total restricted funds	416,367	2,927,151	(2,461,768)	-	881,749
Unrestricted funds:					
General funds	873,124	3,501,555	(3,888,645)	-	486,035
Total unrestricted funds	873,124	3,501,555	(3,888,645)	-	486,035
Total funds	1,289,491	6,428,706	(6,350,413)	-	1,367,784

The narrative to explain the purpose of each fund is given at the foot of the note below.

Notes to the financial statements

For the year ended 31 March 2025

18b Movements in funds (prior year)

	At 1 April 2023 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2024 £
Restricted funds:					
Cooperative Group- Connecting Communities	184,883	250,000	(193,905)	-	240,978
National Lottery Community Fund - RC England Wide - Choice & Access for Bereaved People	-	7,987	(7,987)	-	-
Institute of Cemetery & Crematorium Management (ICCM)	-	185,000	(185,000)	-	-
National Lottery Community Fund (National Lottery Community Fund England)	-	629,273	(629,273)	-	-
Armed Forces Covenant Fund Together in Force	7,262	7,495	(14,757)	-	-
Supporting Men in Grief- Severn Trent	-	7,299	(7,299)	-	-
Home Office Ministry of Justice- Grief Inside	6,163	-	(6,163)	-	-
London & South East	14,894	491,391	(506,285)	-	-
Children & Young People	32,364	24,857	(57,221)	-	-
South West	8,794	231,609	(240,403)	-	-
Northern Ireland	187,657	508,622	(520,890)	-	175,389
Midlands	1,000	532,891	(533,891)	-	-
Norfolk	2,205	-	(2,205)	-	-
North East	-	201,511	(201,511)	-	-
Restricted to Local Branches	186,790	244,142	(430,932)	-	-
Wales	11,546	718,344	(729,890)	-	-
Training Courses	-	50,000	(50,000)	-	-
Total restricted funds	643,557	4,090,421	(4,317,612)	-	416,367
Unrestricted funds:					
Revaluation reserve	69,555	-	-	(69,555)	-
General funds	2,129,362	2,310,805	(3,636,598)	69,555	873,124
Total unrestricted funds	2,198,917	2,310,805	(3,636,598)	-	873,124
Total funds	2,842,474	6,401,226	(7,954,210)	-	1,289,491

Purposes of restricted funds

Cooperative Group- Connecting Communities - the project supports, resources and inspires communities to support community members following a bereavement.

National Lottery Community Fund - RC England Wide - Choice & Access for Bereaved People - the two-year project aims to ensure that bereaved people are able to access a range of bereavement support options no matter where they live in the country.

National Lottery Community Fund (National Lottery Community Fund England) – Awards for All funding across England supported local branches to provide bereavement services in their local area.

National Lottery Community Fund - Reaching Communities/Partnerships - Men in Grief – the two-year project reaches out to support men in Birmingham and the Black Country that have suffered grief or loss.

Notes to the financial statements

For the year ended 31 March 2025

National Lottery Community Fund - Empowering Young People 3 - Somewhere for Us, Northern Ireland – the three-year project provides support to bereaved young people to enable them to have a healthy emotional outlet and provides them with the tools they need to be stronger emotionally and become more resilient.

Volunteering & training – funding was received during the year to be used to provide training for our bereavement volunteer teams.

Regional funding – funding from statutory sources and trusts and foundations during the year was used to provide local bereavement services across the England, Wales and Northern Ireland.

19 Operating lease commitments payable as a lessee

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods

	Property		Office Equipment & Motor Vehicles	
	2025 £	2024 £	2025 £	2024 £
Less than one year	14,981	38,812	-	-
Between two to five years	-	11,785	-	-
Over five years	-	-	-	-
	14,981	50,597	-	-

20 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

21. Post balance sheet event - sale of Richmond

The sale of the registered office at Richmond included in fixed assets on the Balance Sheet at 31 March 2025 completed on 25 July 2025.

Thank you

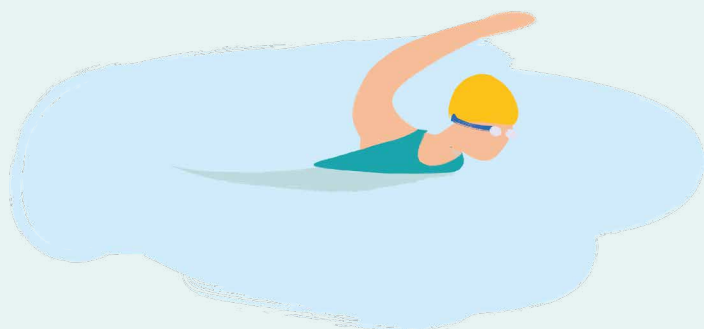
We extend our heartfelt thanks to each and every one of our incredible supporters, volunteers and funders. Your continued generosity, time, and commitment have made our work possible.

Celebrating our volunteers

Cruse's strength comes from our local footprint, our national delivery and the passion and commitment of our volunteers and staff.

To our amazing volunteer community – thank you. 3,364 individuals gave their own time to support people through one of the most painful times in life.

Thank you to our specialist trained Bereavement Volunteers who provided support through one-to-one and group sessions; our helpline volunteers who responded to calls and emails; all those who shared their experiences through Cruse's advisory panels; social media and communications volunteers; and volunteers in local communities and branches across England, Wales and Northern Ireland who fundraised for Cruse and bereaved people.



Our supporters, funders and donors

At Cruse we believe bereaved people should not be alone in their grief. Thank you to all our funders and donors for your life-changing support.

Funding, donations and legacies to Cruse are vital for our charity to continue to provide expert bereavement and grief support and information for bereaved people.

We would like to thank all our funders and partners who share our ambition and values and who provided essential support for bereaved adults, children and young people.

Thank you to all those who kindly donated to Cruse and everyone who fundraised to help others coping with grief and bereavement.

“ I will be running a marathon for Cruse. When I am finding training hard I have been thinking about how much Cruse helped me, and how the money I raise will hopefully help someone else to have the support I did. ”

Personal Stories

We are extremely grateful to all those supported by Cruse who have kindly shared their stories about grief and bereavement with us. Sharing stories can help others feel less isolated.

Thanks also to those who took part in surveys and panels. Your feedback and insight helped us develop our services and new information resources.

Stories have been shared on Cruse's website and via social media. More stories are available on our website at [cruse.org.uk](https://www.cruse.org.uk).

Jane's Story

"My husband, Seb, died of a heart attack ... he was just 46 years old. It was a complete shock.

Whilst the practical and emotional support from friends and family was appreciated, I also really needed someone who had a clearer understanding of the impact of grief to talk to so I could process and understand. A friend recommended that I speak to Cruse.

There is so much admin related to someone dying... it was on me to manage the funeral and contact countless companies. I was also supporting his daughter who had lost her Dad at 23. But at the same time, my body was just shutting down, I didn't feel the need to eat or drink water.

Being able to talk through all of that with someone who understood made me feel more 'normal' – it was like an anchor. The conversations with Cruse, really helped me start to process."

Stuart's Story

"My life was shattered when my eldest son died by suicide at the age of 32. A devastating loss that changed everything in an instant.

It was my GP who first suggested Cruse and rang the helpline for me. That was the first time I had spoken to anyone outside of my family about how I felt. It was a turning point.

When I met with the Cruse volunteer there was no pressure, no judgement – just quiet understanding and compassion. I could say exactly what was in my heart, things I was too afraid to share with my wife or my other sons, who were also drowning in their own grief. Over the course of my sessions, I slowly learned how to process my pain, how to exist in a world without my son."

Sarah's story

"My husband, Carlos, was 51 when he passed away.

At the time, I remember just thinking it doesn't happen to you, it happens to others. But it does happen. You look for answers after you lose someone, as to why them, why me. Carlos was so fit and healthy, he went to the gym every morning at 6am and was in amazing shape, but he died of a haemorrhagic stroke.

The support sessions I had through Cruse helped me to realise that sometimes there are no answers. In life there's a lot of things you just can't control.

After I finished my sessions with Cruse, I felt like I had this incredible support and I didn't pay a penny for it. I thought "what can I do?". That was when we decided to start fundraising for Cruse."

Cruse

Bereavement
Support

We help people through one of the most painful times in life – with bereavement support, information and campaigning.

You're not alone



Cruse Bereavement Support
PO Box 800, Richmond, Surrey TW9 1RG
Call: 0808 808 1677
Email: info@cruse.org.uk
www.cruse.org.uk

Registered Charity No. 208078
A Company Limited by Guarantee No. 638709
Registered Office: 5 Kew Road, Richmond TW9 2PR