

Charity Registration No. SC031600 (Scotland)

Company Registration No. SC218026 (Scotland)

**CRUSE BEREAVEMENT CARE SCOTLAND LIMITED**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Christine McLintock (Chair) Michael Brown Rosemary J Chisholm (Co-Vice Chair) Donald Fleming Matthew Haggis Donna Hastings Stephanie Kerr Mike McGlinchey Louise Noble (Co-Vice Chair) Rebecca Paterson
<b>Secretary</b>	K Robertson
<b>Senior Management Team</b>	K Robertson, Chief Executive Officer F Arnott-Barron, Chief Operating Officer
<b>Charity number (Scotland)</b>	SC031600
<b>Company number</b>	SC218026
<b>Principal address</b>	29 Barossa Place Perth PH1 5EP
<b>Registered office</b>	14 Links Place Suite 4/2, Great Michael House Edinburgh EH6 7EZ
<b>Auditor</b>	Findlays 11 Dudhope Terrace Dundee DD3 6TS
<b>Bankers</b>	Bank of Scotland 327 Brook Street Broughty Ferry Dundee DD5 2DS  TSB 101 Strathmartine Road Dundee DD3 7SG

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# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

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# **CRUSE BEREAVEMENT CARE SCOTLAND LIMITED**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)**

### ***FOR THE YEAR ENDED 31 MARCH 2021***

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The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2021.

Cruse Bereavement Care Scotland (Cruse Scotland) is Scotland's bereavement charity; Cruse Scotland supports people of all ages, both children and adults, regardless of the nature of the death. Whether through illness, accident, sudden or violent death, suicide, the loss of a child, partner or friend, our specially trained volunteers are there to provide support. Although a national charity, our Area structure ensures that Cruse Scotland is embedded in local communities enabling us to respond to the particular needs of those communities. Cruse Scotland is the only bereavement charity in Scotland that can offer this range of support.

The support we provide gives people the opportunity to understand and work through the range of feelings that can sometimes overwhelm and helps them to adjust to a new normality. We provide support at anytime, from the point of bereavement to decades after the loss occurs.

Grief is unique to each person and so Cruse Scotland provides a range of services tailored to the needs of the individual. Sometimes all that bereaved people need is reassurance and information, whilst others may require counselling. Our services are

- Reassurance, information and self-directed support materials
- Helpline and webchat support
- Bereavement groups – social and therapeutic
- Specialist Early Bereavement Support
- Listening and Counselling services for adults
- Specialist bereavement support for children and young people

In cases where Cruse Scotland feels that the individual might benefit from a different or additional type of specialist support, we will refer them to the appropriate organisation.

People may access our services in whatever way is best for them, be this face-to-face, by phone, local support, drop-in groups or email. During the Covid-19 pandemic we have delivered support remotely via telephone or video counselling and re-introduced webchat support.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and "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) (effective 1 January 2019)".

#### **Objectives and activities**

The company's objectives and principal activities are the relief of any persons who are in conditions of poverty or sickness arising directly from bereavement, and the prevention of any sickness which may arise from bereavement.

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

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In November 2017 Cruse Scotland launched an ambitious new five-year strategy called "Building Resilience". In developing this strategy Cruse Scotland took account of client feedback and consulted with volunteers, staff and funders. We took account of the external environment in which we, and our funders, operate and considered relevant statistical and demographic forecasts and developments in therapeutic best practice.

Our **Vision** is a compassionate Scotland in which the impact of bereavement, grief and loneliness is properly understood and supported.

Our **Purpose** is building resilience and improving health and wellbeing in grief.

Our **Mission** is to be the first choice for bereavement support across Scotland, open and accessible to all.

Our **Strategic Goals** are:

- **Our clients and communities:** to build resilience and improve the health and wellbeing of bereaved and grieving people in Scotland
- **Our people:** to build capacity to meet client demand and support and value out staff and volunteers
- **Our charity:** to build resilience and improve efficiency in our charity
- **Our society:** to influence the creation of a compassionate Scotland in which the impact of bereavement, grief and loneliness is properly understood and supported and
- **Our partners:** to enter into strategic partnerships to optimise the support available to bereaved people, increase the impact of available funding and avoid duplication of work.

Our **Strategic Anchors** (through which decisions are viewed) are:

- excellence in service,
- accessibility,
- financial sustainability,
- effective engagement and
- benefitting clients and communities.

### Our Values

The needs and wellbeing of bereaved people are at the centre of all that we do in Cruse Scotland. Our structure, processes and approach reflect our values of:

- Compassion
- Integrity
- Equality and Diversity
- Partnership
- Community involvement and inclusion

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

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### Achievements and performance

#### *Our clients and communities: services to bereaved clients*

Throughout 2020/21, Cruse Scotland adapted its services due to social restrictions related to Covid-19 pandemic and in response the needs of people bereaved during the pandemic.

All staff and volunteers were home based and through utilising technology there was minimal disruption to the charity's services.

Cruse Scotland provided training for all volunteers that delivered support by telephone or by video. The charity also developed and launched an online training module "Responding to COVID-19". The module for staff and volunteers was designed to help raise awareness of factors that will affect bereaved people during the pandemic.

The charity responded to an anticipated increase in demand and changing needs of its clients, which included:

- Introducing a freephone number and extending hours of Helpline service to include weekends.
- Introducing a webchat service.
- Increasing Helpline capacity.
- Increasing capacity to train and manage volunteers to deliver bereavement support.
- Review of Supervision policy and recruitment of Practice Supervisors team.

We encountered challenges working with children and young people. Referrals to our specialist support service dropped significantly and it proved more difficult to engage with children remotely.

#### *National Bereavement Helpline*

During 2020/21 self-referrals to Cruse Scotland reduced by around 22%, which can be attributed to disruption to our normal referral sources. There were 6,784 calls to the Helpline, 3,117 adults received support directly and 1034 children received indirect support via parents and carers. An additional 335 calls were from third parties or people calling on more than one occasion. 45% of all calls were connected to a Helpline operator directly, 35% of callers left a message and received a return call within two hours and 20% of calls were abandoned.

The complexity and length of support calls increased throughout the year, many callers spoke about their anxiety, isolation and loneliness related to the pandemic and social restrictions.

In July 2020, Cruse Scotland launched a webchat service that connected clients to trained counsellors. 1026 support conversations took place and 343 people requested additional information packs and additional support. In total 3,460 information packs containing self-help material and guidance on how to access further support were sent out to people who were bereaved. The self-help material is a crucial aspect of the charity's service that helps people recognise and understand their grief and their own individual response to this difficult and emotional stage in their life.

# **CRUSE BEREAVEMENT CARE SCOTLAND LIMITED**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 31 MARCH 2021**

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### ***One-to-one support***

Throughout the year all support sessions were delivered remotely. Initially all sessions were via phone routed through the charity's secure virtual phone server and from August, clients could receive attend sessions via video calls on the *AttendAnywhere* platform provided by NHS Scotland.

906 new clients attended initial assessments to assess their bereavement support needs. Our evidence-based assessment process - IBACS (Indicator of Bereavement Adaption Cruse Scotland) identified 829 clients would benefit from specialist bereavement counselling. We also identified 32 clients at risk of self-harm or suicide.

993 adults attended 5,854 listening/counselling sessions and 448 adults attended 729 Early Support sessions that helped people understand the grieving process and support options. In total adult sessions increased by 5% on the previous year and through operating a national allocation system, waiting times reduced dramatically throughout the year.

Engaging remotely with children and young people proved more challenging. 72 children and young people attended 444 specialist support sessions, which is a decrease of around 50%.

### ***Group Support***

Our social support groups, Step by Step, are based in Fife. 60 members from five groups continued to meet throughout the year. The frequency of meetings increased from fortnightly to weekly and meetings took place utilising landline conferencing tools, which proved to be the most inclusive approach. Particularly vulnerable members were offered one-to-one befriending support from our team of 11 volunteers.

Many members described the Step by Step as a 'lifeline' during the height of the pandemic.

Drop-in support groups that ran in Dalkeith and Glasgow were suspended due to Covid-19. We plan to re-establish these with a focus on Early Support.

In February 2021, we entered a partnership with SAMH (Scottish association for mental health) to pilot support groups for people bereaved by suicide in the Glasgow areas. These co-facilitated groups were launched in April 2021, we will monitor uptake and impact of groups in due course.

### ***Demand for Bereavement support***

65,503 people died in Scotland in 2020/21, which is an 11% increase on the previous year.

Research suggests there were approximately 52,400 people in need of bereavement support in Scotland in 20/21. The data shows that our staff and volunteers working together reached approximately 10% of this population. This shows a significant reach and impact for an organisation with a small staff infrastructure that is dependent almost entirely on highly skilled volunteers for service delivery.

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

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### ***Our people: staff and volunteers***

Cruse Scotland's service employs 16 paid staff (9 full-time and 7 part-time). During the year, we increased our volunteer management and helpline capacity through the appointment of a new Volunteer Co-ordinator and two part-time Helpline Co-ordinators.

Approximately 250 volunteers contributed 19,650 volunteer hours. Volunteers provide bereavement support and counselling to Cruse Scotland's clients, as well as undertaking administrative and support roles that ensure the charity operates effectively.

The Board are indebted to the staff and volunteers for their hard work and commitment during this challenging year.

### ***Our people: volunteer training and support***

Throughout the pandemic we continued to deliver training to new volunteers and development opportunities for existing volunteers. The training team adapted content for training courses into a format that could be delivered remotely.

The staff team quickly adapted to offering volunteers support remotely. A wide variety of approaches were adopted through the organisation including one-to-one calls, drop-ins and group support. We created an eLearning tool to help raise awareness of issues that will affect bereaved people during the pandemic

- 32 volunteers completed Helpline training that was run on three occasions;
- 23 volunteers completed a 'Fast-Track course' for placements students undertaking counselling qualifications.
- 20 volunteers undertook initial training for responding to major incidents.
- 8 volunteers completed specialist Children & Young People course.
- 5 volunteers and 3 external clients completed the Practice Supervision course.
- 120 volunteers attended our first online volunteer conference. The keynote speaker delivered a session on remote counselling.
- 75 volunteers now offer phone or video counselling, all volunteers received one-to-one support and guidance on working remotely
- All new and existing volunteers accessed to eLearning opportunities hosted on Learnpro

The Supervision policy was reviewed and a team of 20 practice supervisors were appointed. This development will help safeguard clients, volunteers and the organisation.

### ***Our charity: demonstrating organisational effectiveness through evaluation***

As an organisation Cruse Scotland is committed to the continuous improvement of our practice. Following a successful pilot of the Warwick Edinburgh Mental Wellbeing Scale evaluation tool this was implemented across the organisation in 2016. This evaluates the adult face-to-face counselling work: results in 2020/21 demonstrate that Cruse Scotland intervention has a significant impact on client wellbeing for 89% of clients. In addition, Cruse Scotland also asks three specific feedback questions, of clients that responded 87% of clients were able to return to work, 76% felt less isolated and; 77% visited their GP less often.

Internal evaluation for the Helpline indicated that the service achieved its aim of supporting people to cope with their grief. During the year we introduced a new validated evaluation system for childhood bereavement developed by the Childhood Bereavement Network.



# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

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### ***Our charity: financial sustainability***

Cruse Scotland continued to implement its fundraising strategy. Resources are mainly dedicated for grant applications to trusts, foundations and statutory resources. The surplus generated in 2020/21 will be partly re-invested in the organisation to ensure that the charity sustains its recent developments and service model in 21/22 and will be partly invested in the charity to ensure it is sustainable in the longer-term.

Whilst 2020/21 has proven to be a very successful year financially, most of our funding continues to be short-term grants and our challenge is to secure multi-year funding and diversify income streams.

Cruse Scotland offers support to clients that have been in contact with the NHS. 53% of all clients were directed to Cruse Scotland from GPs and other NHS services and at least 40% of all deceased died in hospital. These statistics are lower than typical years due to disruption caused by pandemic.

The Scottish Government has continued to contribute generously to support Cruse Scotland's core costs and national helpline service.

Funding from local statutory sources for community-based bereavement support varies across the country. Whilst services are delivered to clients in every local authority in Scotland, the charity only receive funding from one Integrated Joint Boards, five NHS Boards and six Local authorities. Cruse Scotland will continue to engage with commissioning teams to secure funding at a local level with a particular focus on areas where demand is highest.

We have rewritten our external client communications to ensure clients are aware of the various voluntary options for clients to support the charity.

We have introduced a Communications and Marketing strategy that raises awareness of the charity to volunteers, clients, supports and stakeholders.

### ***Our charity: ensuring effective governance and structure***

Board skills continue to be reviewed regularly to ensure that the Board has the skills and consequently experience needed to ensure that the charity is fit for purpose in the 21st century.

Governance instruments are regularly reviewed to ensure they remain appropriate and the Scheme of Delegated Authorities, Financial Regulation and the Risk Register have all been subject to a full review in the last year. The policies and processes in our Staff Handbook and Volunteers Handbook are regularly reviewed to ensure best practice, regulatory and legal compliance and to safeguard our clients, staff and volunteers.

A GDPR compliance plan ensures that the organisation meets the requirements of the General Data Protection Regulation, and this is also reviewed annually.

### ***Our partners and society: partnership and collaborative working***

Cruse Scotland is committed to partnership and collaborative working. In addition to strong ongoing partnerships with Cruse Bereavement Care England, Wales and Northern Ireland, the organisation is also involved with several other organisations including Marie Curie, Scottish Partnership for Palliative Care, Good Life-Good Death-Good Grief, Samaritans, Scottish Association for Mental Health, SANDS, Child Bereavement UK, and the Child Bereavement Network. We have also partnered with Highland Hospice and NHS Highland Chaplaincy establish Grief matters Highland, which is now opened up to other organisations in the Highlands

### ***Our partners and society: external training***

There has been an increased demand for training from external organisations particularly from the Health & Social care sector seeking to equip their teams with a better understanding of grief & bereavement, and skills to hold compassionate conversations after death. We delivered sixty sessions to external organisations and approximately 720 people attended these.

Additionally, 2,615 NHS staff completed one or more Cruse Scotland eLearning modules & we gave access to around 50 staff from other organisations.

# **CRUSE BEREAVEMENT CARE SCOTLAND LIMITED**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 31 MARCH 2021**

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### **Financial review**

Gross income for the year was £1,126,972 (2019/20: £636,979) up on the previous year's income mainly due to additional grant income, community funding and income generated via training. The cost of our service increased from £584,478 to £589,883 which is not considered to be a significant increase. There have been some savings made on expenditure as a result of delivering services remotely.

### **Policy on reserves**

The Board's policy is to retain unrestricted reserves that as a minimum would allow us to meet our external financial commitments in the event of closure. In addition, Cruse Scotland retains reserves to ensure the company has sufficient funds to continue to provide services for people who are bereaved in Scotland.

Restricted funds are held for a specific purpose determined externally by third party funders and cannot be used for alternative purposes. Designated and Unrestricted funds are earmarked by the Board to cover future commitments.

On 31 March 2021, Cruse Scotland held unrestricted funds of £606,163 and restricted funds of £155,755. These levels of reserves are atypical, and it is the Board's intention to ensure that they are used to support the organisation and its beneficiaries during and after the Covid-19 pandemic. As a bereavement charity, we expect demand for our services to increase in 2021 and 2022.

Cruse Scotland typically operates in a financially constrained environment, and most of our income is a single year agreement or raised during the financial year. Accordingly, our requirements from unrestricted and designated reserves are to:

- reduce financial risks that are inherent with short-term funding agreements and to comply with 'going-concern' requirements of the SORP.
- provide sufficient liquid resources to meet working capital needs and to comply with 'going-concern' requirements of the SORP.
- hold resources to fund developments to our services that were introduced in response to Covid-19 pandemic.
- and retain a reserve to provide some development capacity.

The Board have decided to retain £500,000 of Unrestricted funds at 1 April 2021. This is made up of six months' running costs (based on budget for 2021-22) and £120,000 of designated reserves to sustain improvements and for future developments.

The Reserves Policy is reviewed annually; the next review is scheduled for March 2022.

### **Principal funding sources**

Income continues to be derived from a broad range of sources including at local level, health service and local authority funding, trusts, private donations and fundraising and at national level from the Scottish Government.

A key strategic focus is to continue to develop our financial strategy and to diversify income generation. The aim is to increase funding to enable Cruse Scotland to stabilise and expand services to support more bereaved people, including those with specialised support needs. An Income Generation Strategy has been implemented and is kept under constant review.

### **Investment policy and objectives**

Most of the charity's funds are deployed on running costs in the short term so there are no funds for long term investment.

# **CRUSE BEREAVEMENT CARE SCOTLAND LIMITED**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 31 MARCH 2021**

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### ***Risk Management***

Cruse Scotland has a risk register in place that is reviewed regularly by the Board Committees and as a minimum, annually by the full Board.

In the Board's view, the most significant risks faced by the charity are related to Covid-19. Firstly, the impact the pandemic has on the wellbeing of staff and volunteers. Plans were put in place to increase support and communication with staff and volunteers.

Secondly, increasing and changing demand for our services due to historic levels of death in Scotland and social isolation. This risk is clearly outwith the charity's control, however our mitigation plan included increasing capacity, prioritising groups, making better and more efficient use of technology and communicating capacity with key stakeholders.

Like most charities, Cruse Scotland faces several risks including reputational damage, failure to maintain service standards and inadequate funding. Much has been done over the last year to manage these. Our financial position has improved in the short-term, plans are in hand to increasing fundraising capacity to help us secure longer-term funding, increase and reduce reliance on grants.

### ***Safeguarding and Notifiable Events***

Cruse Scotland has policies and processes in place to safeguard our staff, our volunteers and our clients from harm and to ensure that any complaints received or issues arising are timeously and properly investigated and dealt with. All client-facing volunteers are registered with the PVG scheme. Volunteers working with clients have a minimum qualification of a COSCA certificate in counselling together with specialist training in bereavement and loss. Safeguarding and notifiable events are a standing agenda on the Board agenda.

### **Financial instruments**

#### ***Objectives and policies***

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk.

#### ***Cash flow risk***

The charity has retained sufficient cash resources to meet its immediate requirements.

#### ***Credit risk***

The charity's principal financial assets are bank balances and other receivables. The charity has no significant concentration of credit risk.

The credit risk on liquid funds is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.

#### ***Liquidity risk***

To maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the Charity's liquid funds are kept in a combination of bank accounts to enable it to service its everyday financial needs.

### **Going concern**

The Trustees assess that, for a period of one year from the date of approval of the financial statements, there is no going concern threat to the charity.

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

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### Plans for future periods

#### *Aims and key objectives for future periods*

At an operational level the charity is keen to embed progress made in 2020/21 including improved access to immediate support through its website, helpline and webchat services. It is envisaged that some face-to-face support will be recommence in Autumn 2021, in-person work with children and young people will be a priority.

We will continue to make use of digital resources and ensure resources are available to help improve the skills and wellbeing of the volunteer workforce through continued investment in volunteer training, development, and support.

The charity is in the process of reviewing its brand and will launch a new website and self-help literature in 2021. We are also investing in fundraising capacity and knowledge and will recruit two fundraising professionals.

The charity is in the process of developing a new strategy. It is envisaged that this will focus on sustainability, ensuring our bereavement support is available to all with a focus on equalities and making best use of technology to serve communities throughout Scotland.

### Structure, governance and management

Cruse Bereavement Care Scotland Limited is a charitable company limited by guarantee, incorporated and registered as a charity on 11th April 2001. The Memorandum of Association establishes the objects and powers of the charitable company and Cruse Scotland is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Cruse Scotland is registered in Scotland with company number SC218026 and also registered on the Scottish Charity Register, number SC031600.

#### *Board of Directors*

Cruse Scotland is governed by a Board of Directors which is responsible for the strategic direction and policy of the charity. Members of the Board, who are directors for the purpose of company law and trustees for the purpose of charity law. The current Directors are:

Christine McLintock (Chair)

Michael Brown

Rosemary J Chisholm (Co-Vice Chair)

Donald Fleming

Matthew Haggis

Donna Hastings

Stephanie Kerr

Mike McGlinchey

Louise Noble (Co-Vice Chair)

Rebecca Paterson

Dr Prakash Shankar

(Resigned 20 November 2020)

Rebecca Wallace

(Resigned 20 November 2020)

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

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The Board is made up of high calibre individuals with diverse skills, knowledge and networks in line with the Cruse Scotland Board succession plan mentioned below. Members bring the following skills and knowledge to the Cruse Scotland Board: information technology, therapeutic practice, academic research, finance, bereavement support for children and young people, palliative care, public health approaches to death, dying and bereavement, legal, leadership, governance and third sector funding.

The Chief Executive fulfils the role of Company Secretary. The CEO is also responsible for the effective overall management of the organisation as set out in the Schedule of Delegated Authorities.

### ***Recruitment and appointment of trustees***

Directors are appointed in accordance with the requirements of the Memorandum and Articles of Association. Members of the Board are elected to serve for a period of three years after which they may be re-elected at an Annual General Meeting for a further term of three years.

Board Members' skills audits are reviewed regularly, to identify gaps and mitigate future loss of skills due to retirements. This has informed a succession plan to enable individuals who can offer such skills to be identified and approached to stand for membership of Cruse Scotland and subsequent election to the Board.

When a vacancy arises, the role is advertised in the press or professional publications. Individuals with the appropriate skills may also be approached and invited to consider making an application. Once an application is received, an initial meeting with the Chair and CEO is held after which the application is considered by the Executive Sub-committee. Comprehensive details of the applicant/s recommended are circulated to the full Board for comments. Once the majority of the Board have given their approval, the person is admitted to membership of Cruse Scotland and to the Cruse Scotland Board.

Cruse Scotland Board members act in a voluntary capacity and are not entitled to remuneration apart from actual out of pocket expenses incurred by the role.

### ***Board meetings and committees***

Board Meetings are held a minimum of four times per year. Senior staff attend all meetings. A Board and Staff Strategy Day is also held once a year

There are four Board committees that have responsibility for key areas of activity with responsibilities set out in the Schedule of Delegated Authorities. These are:

- Executive Committee (responsible for the strategic overview of the direction and performance of Cruse Scotland, effective management of risk, human resources and voluntary services and compliance with employment and other laws and best practice);
- Practice Governance and Training Committee (responsible for the strategic direction of practice, governance and training, the delivery of consistent and high standards of bereavement support and training for volunteers and ensuring the views of clients are taken into account in the development of services);
- Finance and Audit Committee (responsible for robust financial governance and accountability, compliance with financial laws, regulations and best practice, appropriate controls over assets and income and a robust annual independent audit); and
- Fundraising and Communications Committee - (responsible for recommending communication and fundraising strategies for approval of the Board, overseeing and monitoring communication & fundraising strategies, practices and activities, monitoring income generation against budgets, identifying potential income sources and reviewing awareness raising and communication activities).

# **CRUSE BEREAVEMENT CARE SCOTLAND LIMITED**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 31 MARCH 2021**

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### ***Induction and training of trustees***

Once recruited, Directors receive an introduction to Cruse Scotland. This includes:

An induction pack for new Board members comprising:

- The suite of documents which enabled the separation of Cruse Bereavement Care Scotland from Cruse Bereavement Care;
- The Cruse Scotland Memorandum and Articles of Association;
- Code of Conduct for Board Members;
- The current financial position and resource levels as set out in the latest published accounts;
- Information concerning future plans objectives and targets as set out in the Cruse Bereavement Care Scotland five-year strategy and strategy implementation plan;
- Suite of Governance Documents including Finance Regulations and Schedule of Delegated Authorities; and
- Cruse Scotland key policy documents.

All Cruse Scotland Board members are supplied with a copy of the Office of the Scottish Charity Regulator (OSCR) Guidance and Good Practice for Charity Trustees. We work continuously to ensure the wider requirements placed on Charity Trustees by the Charities and Trustee Investment (Scotland) Act 2005 are met. Board members also attend the induction day for Cruse Scotland volunteers.

### ***Pay and Remuneration of Key Personnel***

Cruse Scotland's Executive Committee is responsible for monitoring and reviewing the competitiveness of its remuneration package to all staff in the charity.

On an annual basis, the Executive Committee undertakes a review of salary levels for all personnel and sets out recommendations for pay awards for the forthcoming year, which are then considered by the full Board.

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

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### Statement of trustees' responsibilities

The trustees, who are also the directors of Cruse Bereavement Care Scotland Limited for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### Auditor

### Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report was approved by the Board of Trustees.



C A McLintock (Sep 15, 2021 09:25 GMT+1)

### Christine McLintock (Chair)

Trustee

Dated: 27 August 2021

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## INDEPENDENT AUDITOR'S REPORT

### TO THE TRUSTEES OF CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

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#### Opinion

We have audited the financial statements of Cruse Bereavement Care Scotland Limited (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the 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 2021 and of its incoming resources and application of resources, 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, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

#### 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 charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity'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 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.



# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## INDEPENDENT AUDITOR'S REPORT (CONTINUED)

### TO THE TRUSTEES OF CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

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

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

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' 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 charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- adequate and proper 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' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

#### **Responsibilities of trustees**

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose 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 charity'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**

We have been appointed as auditor under Chapter 3 of Part 16 of the Companies Act 2006 and section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with the Acts and relevant regulations made or having effect thereunder.

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, is detailed below.

# **CRUSE BEREAVEMENT CARE SCOTLAND LIMITED**

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

### **TO THE TRUSTEES OF CRUSE BEREAVEMENT CARE SCOTLAND LIMITED**

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Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognize non-compliance with applicable laws and regulations;
- We identified the laws and regulations applicable to the charity through discussions with trustees and management and through our own specialist knowledge of the charitable sector
- We focused on specific laws and regulations which we considered may have a direct material effect on the financial statements, including Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK FRS 102, The Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) regulations 2006 (as Amended) and The Companies Act 2006
- We assessed the extent of compliance with the laws and regulation identified above through making enquiries and inspecting legal correspondence; and
- Identified laws and regulations were communicated to the audit team regularly and the team remained alert to instances of non-compliance throughout the audit

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud may occur, by:

- Making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- Considering internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- Performed analytical procedures to identify and unusual or unexpected relationships;
- Tested journal entries to identify unusual transactions;
- Investigated the rationale behind significant or unusual transactions

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- Agreeing financial statements disclosures to underlying supporting documentation
- Reading the minutes of meetings of those charged with governance
- Enquiring of management as to actual and potential litigation and claims
- Reviewing correspondence with Charities regulator OSCR and charity's legal advisor

# **CRUSE BEREAVEMENT CARE SCOTLAND LIMITED**

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

### **TO THE TRUSTEES OF CRUSE BEREAVEMENT CARE SCOTLAND LIMITED**

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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.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment 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 purpose of expressing an opinion of 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 Auditors' 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 Auditors' 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.

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## INDEPENDENT AUDITOR'S REPORT (CONTINUED)

### TO THE TRUSTEES OF CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

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#### 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 and to the charity's trustees, as a body, in accordance with regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditors' 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, the charitable company's members as a body, and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

*lesley campbell*

**Lesley E Campbell, C.A. (Senior Statutory Auditor)**  
**for and on behalf of Findlays**

**Chartered Accountants**

**Statutory Auditor**

27 August 2021

Findlays is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under of section 1212 of the Companies Act 2006.

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 31 MARCH 2021**

### Current financial year

		Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
	Notes				
<b><u>Income and endowments from:</u></b>					
Donations and legacies	3	560,356	495,558	1,055,914	609,688
Other trading activities	4	68,995	-	68,995	21,131
Investments	5	1,499	-	1,499	1
Other income	6	564	-	564	6,159
<b>Total income</b>		<b>631,414</b>	<b>495,558</b>	<b>1,126,972</b>	<b>636,979</b>
<b><u>Expenditure on:</u></b>					
Raising funds	7	21,996	-	21,996	21,696
Charitable activities	8	208,508	359,379	567,887	562,782
<b>Total resources expended</b>		<b>230,504</b>	<b>359,379</b>	<b>589,883</b>	<b>584,478</b>
<b>Net income for the year/ Net movement in funds</b>		<b>400,910</b>	<b>136,179</b>	<b>537,089</b>	<b>52,501</b>
Fund balances at 1 April 2020		205,253	19,576	224,829	172,328
<b>Fund balances at 31 March 2021</b>		<b>606,163</b>	<b>155,755</b>	<b>761,918</b>	<b>224,829</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

### Prior financial year

		Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
	Notes			
<b><u>Income and endowments from:</u></b>				
Donations and legacies	3	538,314	71,374	609,688
Other trading activities	4	21,131	-	21,131
Investments	5	1	-	1
Other income	6	6,159	-	6,159
<b>Total income</b>		<b>565,605</b>	<b>71,374</b>	<b>636,979</b>
<b><u>Expenditure on:</u></b>				
Raising funds	7	21,696	-	21,696
Charitable activities	8	493,055	69,727	562,782
<b>Total resources expended</b>		<b>514,751</b>	<b>69,727</b>	<b>584,478</b>
Gross transfers between funds		(2,340)	2,340	-
<b>Net income for the year/ Net movement in funds</b>		<b>48,514</b>	<b>3,987</b>	<b>52,501</b>
Fund balances at 1 April 2019		156,739	15,589	172,328
<b>Fund balances at 31 March 2020</b>		<b>205,253</b>	<b>19,576</b>	<b>224,829</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
<b>Fixed assets</b>					
Tangible assets	12		7,321		41,946
Investment properties	13		30,000		-
			<u>37,321</u>		<u>41,946</u>
<b>Current assets</b>					
Debtors	14	53,064		18,840	
Cash at bank and in hand		723,064		185,293	
		<u>776,128</u>		<u>204,133</u>	
<b>Creditors: amounts falling due within one year</b>	15	(51,531)		(21,250)	
Net current assets			<u>724,597</u>		<u>182,883</u>
<b>Total assets less current liabilities</b>			<u>761,918</u>		<u>224,829</u>
<b>Income funds</b>					
Restricted funds	18		155,755		19,576
<u>Unrestricted funds</u>					
Designated funds	19	120,000		-	
General unrestricted funds		<u>486,163</u>		<u>205,253</u>	
			<u>606,163</u>		<u>205,253</u>
			<u>761,918</u>		<u>224,829</u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 27 August 2021

*C A McLintock*

C A McLintock (Sep 15, 2021 09:25 GMT+1)

Christine McLintock (Chair)

**Trustee**

**Company Registration No. SC218026**

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
<b>Cash flows from operating activities</b>					
Cash generated from operations	23		536,272		47,031
<b>Investing activities</b>					
Purchase of tangible fixed assets		-		(1,631)	
Proceeds on disposal of tangible fixed assets		-		609	
Investment income received		1,499		1	
<b>Net cash generated from/(used in) investing activities</b>			1,499		(1,021)
<b>Net cash used in financing activities</b>			-		-
<b>Net increase in cash and cash equivalents</b>			537,771		46,010
Cash and cash equivalents at beginning of year			185,293		139,283
<b>Cash and cash equivalents at end of year</b>			723,064		185,293



# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2021

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#### 1 Accounting policies

##### Charity information

Cruse Bereavement Care Scotland Limited is a private company limited by guarantee incorporated in Scotland. The registered office is 14 Links Place, Suite 4/2, Great Michael House, Edinburgh, EH6 7EZ. The principal place of business is 29 Barossa Place, Perth, PH1 5EP.

##### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and "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) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

##### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

##### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

##### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grants including government grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet.

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

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### 1 Accounting policies

(Continued)

Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Other trading activities relate to various fundraising events held throughout the year and is recognised when received.

Investment income is recognised on a receivable basis.

#### 1.5 Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

There are costs incurred in attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

#### 1.6 Tangible fixed assets

Individual fixed assets costing £1,000 or more are initially recorded at cost less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Tangible fixed assets are stated at cost less depreciation (with the exception of land & buildings). Tangible fixed assets are depreciated over their estimated useful lives and are calculated on the cost less the estimated residual value of the assets.

Land & buildings are recorded at their market value and are therefore not depreciated.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold property	Nil, maintained at market value
Leasehold land and buildings	5 years over the life of the lease
Furniture and equipment	10% - 20% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

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### 1 Accounting policies

(Continued)

#### 1.7 Investment properties

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

#### 1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

#### 1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

##### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

##### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

##### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

### 1 Accounting policies

(Continued)

#### 1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

#### 1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount 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 where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

### 3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021 £	2021 £	2021 £	2020 £	2020 £	2020 £
Donations and gifts	278,867	-	278,867	43,284	-	43,284
Legacies receivable	81,000	-	81,000	-	-	-
Grants receivable	200,489	495,558	696,047	495,030	71,374	566,404
	<u>560,356</u>	<u>495,558</u>	<u>1,055,914</u>	<u>538,314</u>	<u>71,374</u>	<u>609,688</u>

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

### 3 Donations and legacies

(Continued)

#### Grants receivable for core activities

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
Local Authority Grants	0	34000	34000	89897	0	89897
Scottish Government	131000	128245	259245	98364	71374	169738
NHS	0	15000	15000	79371	0	79371
National Emergency Trust	0	171257	171257	0	0	0
Step by Step	-	51,073	51,073	-	-	-
CRH Trust	-	20,000	20,000	-	-	-
BOS Foundation	-	23,224	23,224	-	-	-
Corra Foundation	-	27,044	27,044	-	-	-
Other	69,489	25,715	95,204	227,398	-	227,398
	<u>200,489</u>	<u>495,558</u>	<u>696,047</u>	<u>495,030</u>	<u>71,374</u>	<u>566,404</u>

### 4 Other trading activities

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Fundraising events	40,781	21,131
Training income	28,214	-
Other trading activities	<u>68,995</u>	<u>21,131</u>

### 5 Investments

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Rental income	1,499	-
Interest receivable	-	1
	<u>1,499</u>	<u>1</u>

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

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### 6 Other income

	<b>Unrestricted funds</b>	Unrestricted funds
	<b>2021</b>	2020
	<b>£</b>	£
Other income	564	6,159
	<u>564</u>	<u>6,159</u>

### 7 Raising funds

	<b>Unrestricted funds</b>	Unrestricted funds
	<b>2021</b>	2020
	<b>£</b>	£
<u>Fundraising and publicity</u>		
Other fundraising costs	21,996	21,696
	<u>21,996</u>	<u>21,696</u>
	<u>21,996</u>	<u>21,696</u>

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

### 8 Charitable activities

	Bereavement care and counselling 2021 £	Bereavement care and counselling 2020 £
Staff costs	326,869	292,003
Depreciation and impairment	4,625	3,224
Information technology	14,550	14,059
Marketing	4,354	6,192
Office costs	47,716	28,768
Premises expenses	61,437	79,644
Professional fees	24,391	7,334
Ancillary staff costs	6,652	19,868
Volunteer management, supervision and training	35,195	69,592
	<u>525,789</u>	<u>520,684</u>
Share of support costs (see note 9)	24,975	24,947
Share of governance costs (see note 9)	17,123	17,151
	<u>567,887</u>	<u>562,782</u>
<b>Analysis by fund</b>		
Unrestricted funds	208,508	493,055
Restricted funds	359,379	69,727
	<u>567,887</u>	<u>562,782</u>

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

### 9 Support costs

	Support costs £	Governance costs £	2021 £	Support costs £	Governance costs £	2020 £
Staff costs	-	12,589	12,589	-	12,589	12,589
Admin costs	10,965	-	10,965	10,575	-	10,575
Premises costs	14,010	-	14,010	14,372	-	14,372
Audit fees	-	4,500	4,500	-	2,000	2,000
Accountancy	-	-	-	-	704	704
Legal and professional	-	-	-	-	1,858	1,858
Governance costs	-	34	34	-	-	-
	<u>24,975</u>	<u>17,123</u>	<u>42,098</u>	<u>24,947</u>	<u>17,151</u>	<u>42,098</u>
Analysed between						
Charitable activities	<u>24,975</u>	<u>17,123</u>	<u>42,098</u>	<u>24,947</u>	<u>17,151</u>	<u>42,098</u>

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Governance costs includes payments to the auditors of £4,500 (2020 - £2,000) for audit fees.

### 10 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

No trustees were reimbursed for travelling expenses incurred during the year (2020: one trustee £35).

### 11 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Bereavement, counselling & support	13	12
Governance	1	1
Total	<u>14</u>	<u>13</u>



# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

### 11 Employees

(Continued)

Employment costs	2021 £	2020 £
Wages and salaries	297,578	267,647
Social security costs	24,668	21,644
Other pension costs	17,212	15,301
	<u>339,458</u>	<u>304,592</u>

The total employee benefits of the key management personnel of the charity were £88,822 (2020 - £93,630).

The chief executive officers that served during the year received benefits totaling £50,019 (2020 - £52,719).

There were no employees whose annual remuneration was £60,000 or more.

### 12 Tangible fixed assets

	Freehold property £	Leasehold land and buildings £	Furniture and equipment £	Total £
<b>Cost</b>				
At 1 April 2020	78,368	16,686	36,801	131,855
Transfer to investment property	(78,368)	-	-	(78,368)
At 31 March 2021	<u>-</u>	<u>16,686</u>	<u>36,801</u>	<u>53,487</u>
<b>Depreciation and impairment</b>				
At 1 April 2020	48,368	8,676	32,865	89,909
Depreciation charged in the year	-	3,838	787	4,625
Transfer to investment property	(48,368)	-	-	(48,368)
At 31 March 2021	<u>-</u>	<u>12,514</u>	<u>33,652</u>	<u>46,166</u>
<b>Carrying amount</b>				
At 31 March 2021	<u>-</u>	<u>4,172</u>	<u>3,149</u>	<u>7,321</u>
At 31 March 2020	<u>30,000</u>	<u>8,010</u>	<u>3,936</u>	<u>41,946</u>

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

### 13 Investment property

	2021 £
<b>Fair value</b>	
At 1 April 2020	-
Transfers from owner-occupied property	30,000
	<u>30,000</u>
At 31 March 2021	<u>30,000</u>

The fair value of the investment property has been arrived at on the basis of a valuation carried out at Re/Max Property based on market value, size, condition and location, during the year to 31 March 2021. In the opinion of the Trustees, this valuation is appropriate to be used at 31 March 2021.

The original cost of the revalued land and buildings was £50,000 which had been subject to accumulated depreciation of £16,000.

### 14 Debtors

	2021 £	2020 £
<b>Amounts falling due within one year:</b>		
Other debtors	50,263	15,169
Prepayments and accrued income	2,801	3,671
	<u>53,064</u>	<u>18,840</u>

### 15 Creditors: amounts falling due within one year

	Notes	2021 £	2020 £
Other taxation and social security		6,439	5,426
Deferred income	16	27,667	-
Trade creditors		8,782	6,299
Accruals and deferred income		8,643	9,525
		<u>51,531</u>	<u>21,250</u>

### 16 Deferred income

	2021 £	2020 £
Other deferred income	27,667	-
	<u>27,667</u>	<u>-</u>

Income has been deferred as it has been received in advance of conditions being met.

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) *FOR THE YEAR ENDED 31 MARCH 2021*

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### 17 Retirement benefit schemes

#### **Defined contribution schemes**

The charity operates a defined contributions pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

The charge to profit or loss in respect of defined contribution schemes was £17,212 (2020 - £15,301).

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

#### 18 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2019 £	Movement in funds		Transfers £	Balance at 1 April 2020 £	Movement in funds		
		Incoming resources £	Resources expended £			Incoming resources £	Resources expended 31 March 2021 £	Balance at 31 March 2021 £
Webchat Project	1,032	-	(1,032)	-	3,007	-	-	3,007
Supervision Project	-	26,250	(28,590)	2,340	4,653	-	-	4,653
Salary Support	5,557	-	(2,550)	-	11,916	43,224	(31,916)	23,224
Step by Step	9,000	-	(4,347)	-	-	51,073	(31,712)	19,361
Glasgow Based Community Support	-	6,000	(6,000)	-	-	3,000	(3,000)	-
Edinburgh Based Community Support	-	39,124	(27,208)	-	-	34,000	(34,000)	-
Tayside Based Community Support	-	-	-	-	-	15,000	(15,000)	-
Capital Funding	-	-	-	-	-	4,000	(3,858)	142
Helpline Funding	-	-	-	-	-	79,948	(79,948)	-
National Emergencies Trust Funding	-	-	-	-	-	171,257	(65,889)	105,368
Virtual Services	-	-	-	-	-	87,289	(87,289)	-
Benefits Take Up Project	-	-	-	-	-	6,767	(6,767)	-
	15,589	71,374	(69,727)	2,340	19,576	495,558	(359,379)	155,755

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

18 Restricted funds	(Continued)
Webchat Project	To provide instantly accessible support via website.
Supervision Project	A project to support and train volunteer supervisors.
Salary Support	For West Area Manager and Volunteer/Training Manager roles.
Step by Step	A social group for people in Fife who have lost loved ones. To allow bereaved people to meet new people and widen their social connections.
Community Support	Working on an area basis with local community based teams to provide a number of bereavement services.
Capital Funding	Funding to provide office equipment.
Helpline Funding	Funding to deliver and manage Helpline, Webchat and other remote services costs.
National Emergencies Trust Funding	Covid Response to allow for increasing capacity of Helpline and 1-1 bereavement services.
Virtual Services	Emergency Covid-19 funding to deliver essential bereavement support services during pandemic.
Benefits Take Up Project	Scottish Government funding to provide funeral payments advice service.

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

### 19 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	<b>Movement in funds</b>		<b>Transfers</b>	<b>Balance at</b>
	<b>Incoming resources</b>	<b>Balance at 1 April 2020</b>		<b>31 March 2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Development Fund	-	-	120,000	120,000
	-	-	120,000	120,000

Development Fund - To sustain developments made during Covid-19 pandemic that will improve reach and accessibility of bereavement services.

### 20 Analysis of net assets between funds

	<b>Unrestricted funds 2021 £</b>	<b>Restricted funds 2021 £</b>	<b>Total 2021 £</b>	<b>Unrestricted funds 2020 £</b>	<b>Restricted funds 2020 £</b>	<b>Total 2020 £</b>
Fund balances at 31 March 2021 are represented by:						
Tangible assets	7,321	-	7,321	41,946	-	41,946
Investment properties	30,000	-	30,000	-	-	-
Current assets/ (liabilities)	568,842	155,755	724,597	163,307	19,576	182,883
	606,163	155,755	761,918	205,253	19,576	224,829

### 21 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	<b>2021 £</b>	<b>2020 £</b>
Between two and five years	17,834	30,018

### 22 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).

# CRUSE BEREAVEMENT CARE SCOTLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

23	Cash generated from operations	2021 £	2020 £
	Surplus for the year	537,089	52,501
	Adjustments for:		
	Investment income recognised in statement of financial activities	(1,499)	(1)
	Depreciation and impairment of tangible fixed assets	4,625	3,224
	Movements in working capital:		
	(Increase) in debtors	(34,224)	(9,002)
	Increase in creditors	2,614	309
	Increase in deferred income	27,667	-
	<b>Cash generated from operations</b>	<b>536,272</b>	<b>47,031</b>
24	<b>Analysis of changes in net funds</b>		
	The charity had no debt during the year.		









# C0181\_Accounts year ended 310321\_060921

Final Audit Report

2021-09-15

Created:	2021-09-08
By:	Findlays CA (enquiries@findlay-ca.co.uk)
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## "C0181\_Accounts year ended 310321\_060921" History

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