

Charity registration number SC031600 (Scotland)

Company registration number SC218026 (Scotland)

CRUSE SCOTLAND
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

CRUSE SCOTLAND

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Christine McIntock (Chair) Michael Brown Donald Fleming Matthew Haggis Donna Hastings Stephanie Kerr Mike McGlinchey Fiona Thomson John Fyfe Chris Dowdall Hazel Brown George Bellamy	(Appointed 19 May 2023) (Appointed 19 May 2023) (Appointed 19 May 2023) (Appointed 19 May 2023) (Appointed 20 June 2023)
Secretary	Fiona Arnott-Barron	
Senior Management Team	Fiona Arnott-Barron Nicola Reed Pamela Harrower	Chief Executive Officer Director of Client Services Director of Finance (Appointed April 2023)
Charity number (Scotland)	SC031600	
Company number	SC218026	
Principal address	29 Barossa Place Perth PH1 5EP	
Registered office	14 Links Place Suite 4/2, Great Michael House Edinburgh EH6 7EZ	
Auditor	Findlays Audit Limited 11 Dudhope Terrace Dundee DD3 6TS	
Bankers	Bank of Scotland 327 Brook Street Broughty Ferry Dundee DD5 2DS	TSB 29 Meadows Dundee DD1 1DD

CRUSE SCOTLAND

CONTENTS

	Page
Trustees' report	1 - 17
Statement of trustees' responsibilities	18
Independent auditor's report	19 - 22
Statement of financial activities	23 - 24
Balance sheet	25
Statement of cash flows	26
Notes to the financial statements	27 - 40

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2024

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 2024.

Cruse Scotland is the only bereavement charity in Scotland that is open to all.

Our beneficiaries are diverse:

- support is available to clients of all ages, including children, young people and adults
- we are available regardless of the cause of death. The most common causes of death for which clients seek our support, but not exclusively, are terminal illness, suicide, heart attack, drug and alcohol dependency, sudden or violent death, hospital acquired infection and dementia
- accessible regardless of the relationship to the person who died – any family member, a friend, a colleague, even strangers whose death has had an impact
- no time limit to reach in for support, this is available from the day a death occurs until any number of years after

We recognise that grief is unique to each person, because of this, we strive to provide a range of services which are tailored to individual needs and preferences. The support provided 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. The offers of support are varied, and include:

- a telephone helpline - available each day of the year
- immediate web-based support with a bereavement counsellor
- individual counselling and listening sessions available in person, by phone, or online
- group support
- children and young people's service
- support for those with additional support needs
- support for those whose first language is not English, including people with refugee or asylum status, often with the use of translation professionals
- onsite support for workplaces, sports clubs, community groups in the aftermath of suicide

One of the most remarkable things about Cruse Scotland is that the support we offer is delivered by a volunteer workforce who are trained to professional standards and whose commitment and dedication is nothing short of incredible. Our volunteers are located throughout 30 of the 32 local authority areas of Scotland, which ensures we continue to be embedded in local communities. We believe this is a strong service model for our clients, who benefit from the professional structures and governance of a national organisation but are flexible to meet the needs of individuals and local communities. Cruse Scotland is the only bereavement charity in Scotland that offers this extensive range of support to the people of Scotland.

In addition to providing support and guidance to bereaved people, we strive to build the confidence of professionals and the wider public, to be able to talk more openly about grief and loss. One way we achieve this is through the provision of training to a wide range of public, private and third sector organisations, which supports people to recognise and understand the impact of bereavement and loss in themselves and others. Similarly to client support, we are flexible in our approach to this and can offer this to individuals, to workplace groups and either in person or online.

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)".

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

OBJECTIVES & 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. Our Vision is a compassionate Scotland in which the impact of bereavement and grief is properly understood and supported. During 2022 a new 5-year strategy was launched, which was developed incorporating the views of key stakeholders: clients, volunteers, staff, and funders.

Our Strategic Goals under our 5-year Strategy 2022-2027 are:

- Bereavement Support: To deliver more effective services to more bereaved people.
- Positive Bereavement Health: To promote bereavement support in communities through education & training.
- Diversity, Equalities & Inclusion: To better understand and address inequalities & diversity issues affecting Cruse Scotland and our clients.
- Influencing: To ensure the experiences of bereaved people influence policy & practice in Scotland.
- Sustainability: To enable sustainability by diversifying our income stream & resource model; to assess and reduce the environmental impact of the organisation.

Our Values are:

- Compassionate: We are respectful, warm, kind and here when people need us most. We offer people the time and space to talk when they are ready.
- Professional: We are experienced, committed and operate to the highest standard throughout the organisation. Our services are based on best practice, research, and feedback.
- Inclusive: We value and develop our diverse team and strive to understand and respond to the needs of all communities across Scotland to make sure no one goes through grief alone.
- Collaborative: By working as a team and collaborating with others, we can help build a more empathetic, bereavement-friendly society in Scotland.
- Dedicated: Our passion, knowledge and dedication help people live with their grief, one day at a time.

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

ACHIEVEMENTS & PERFORMANCE

Cruse Scotland benefited from a year of stability and fresh growth across 2023-24. We embarked on Year 2 of our 5 year strategy in a strong position, building on a number of positive staff appointments in the previous year and welcoming new and vibrant trustees into the organisation.

What has been challenging is the impact of reduced volunteer numbers across the year. Whilst this is an issue being felt across the whole sector, it has resulted in some Cruse Scotland services being affected by higher waiting times than hoped. Understandably this has been, and remains, a key area of focus to mitigate further impact. Despite this challenge, significant improvements have been made across some services with the introduction of a new volunteer role and our existing volunteers and staff teams who continue to go above and beyond to utilise all available resource to best effect.

Our financial systems and reporting were strengthened during 2023-24 by our Finance Director who took up post in April 2023 this has been a positive step forward resulting in enhanced understanding of the financial detail within the charity and these changes have meant that our processes now align more readily with statutory audit reporting. Another aspect of governance which improved over the year was our developments across Health and Safety, resulting in significant enhancements being identified and implemented. Trustees continue to be updated each quarter on progress and on 1 March 2024 they received training on trustee responsibilities from our Health and Safety consultants. In early 2024, we secured new premises in Glasgow, and look forward to a formal opening and welcoming our clients, volunteer and staff to the premises once renovation works are completed.

During 2023 our staff team were invited to complete an independent staff survey and the results were very positive, staff were also open about areas for improvement which has allowed us to consider and implement suggestions where possible. We have been fortunate that when so many organisations have struggled with staff recruitment since the pandemic that we have been able to fill each vacancy with excellent candidates. In November 2023 we achieved Living Wage employer accreditation but also undertook an independent staff salary benchmarking exercise resulting in all staff are now in receipt of a mid-market wage for their role.

It is a pleasure to report that further progress has achieved once again this year, across all areas of our strategic goals

Strategic Goal 1: Bereavement support: to deliver more effective services to more bereaved people

In 2023/24 it may seem surprising to report that the Covid-19 pandemic continues to have an impact on our service delivery, but despite a much lower number of covid related deaths across the year, and the pandemic feeling far from our headlines, we have continued to feel the heavy impact of what the past 4 years held within our current service delivery, further compounded in many ways by global unrest and the cost of living crisis.

Since the pandemic our clients have continued to show higher levels of complexity; offering a hybrid service has brought about an increased workload to the staff team from what was a predominately in person service pre pandemic; hybrid working has brought both opportunities and complexities in equal and contrasting measure for clients, volunteers and staff alike; and as a volunteer led service we also feel the impact of a very changed world of volunteering in Scotland.

We continue to respond and adapt to these changes, challenges and opportunities in many different ways to meet continuing strong demand for our client services.

The increased client complexity observed post pandemic continues to be evidenced by a range of factors, including: heightened risk scorings at intake assessment; increased expressions of suicidal intent across most services (including helpline, assessment, and counselling sessions); increase in the average number of sessions per client across each service increasing waiting times; requests for extended volunteer supervision; and increased requests for time out periods from the volunteer workforce.

Despite the challenges we have continued to build on changes implemented in previous years and have seen positive impact on the following areas of service delivery during 2023-24:

- **Early Support Service** – new volunteer pathways introduced and embedded which saw waiting lists reduced to a minimal level for this service
- **Helpline** – continued improvement in responding to more live calls by increasing the number of volunteers within the team.
- **GriefChat** – improved client access through positioning on website and stronger internal and external promotion.

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

- **Group support** – successful development and pilot of a therapeutic group support programme. Groups were piloted in Glasgow, Edinburgh, Aberdeen and Dundee – we delivered a total of six support groups across the year. Each group ran for 10 sessions offering support for up to 12 people.
- **Children & Young People's Service** – despite significant challenges impacting this work we have been delighted to see an increase in volunteer numbers enabling improvements to the service delivery that we can offer.

Key Statistics from all Client Services across 2023-24

Helpline, Grief Chat and Email Services

During 2023/24 there were:

- 9,324 calls received into our **Helpline**. This was comparable to 2022/23 levels but with a continued increase in rate of live calls to 49% across the year. At points in the year we achieved 62%. Any caller who does not receive a live response to their call can leave a message and receive a return call. We have continued to respond to all calls within less than 24 hours and generally within 2-3 hours.
- 3,170 support conversations took place through **GriefChat** – an instantly accessible web-based support which connects clients to a trained counsellor in real time. This was an increase of 54% on the previous year and brought 638 new referrals into different support pathways.
- 1,141 **email** requests for support – a 15% increase on previous years.
- 4,794 new clients receiving support via Helpline, GriefChat and email and a further 1,402 children received indirect support via parents and carers.

All clients received 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. During the year, following feedback from clients we improved these information packs for use during 2024/25.

Early Support Service

This is for adult clients who have been bereaved for six months or less. With the demand for Early Support continuing to increase year on year we have been looking at different ways to support this work and respond to spikes in demand. Alongside the groups that we introduced in 2022/23, during 2023/24 we focussed on increasing the capacity of our team of volunteers to be able to offer more one-to-one support.

With very complementary skills we offered training to deliver this specialised Early Support to existing volunteers within our Helpline team. This was very well received and not only increased our capacity for this work but also offered volunteers increased development opportunities which enriched and broadened their existing skillset and enhanced their volunteering experience with us.

Across 2023-24 the number of clients supported by our Early Support Service increased by 29% to 620 clients and the number of early support sessions delivered increased by 33% to 1,183 sessions.

Counselling and Listening Support Service

This is offered to adults who have bereaved six months or more. Cruse Scotland has no maximum time limit when clients can seek support after a bereavement and in some cases, it can be decades after.

During 2023/24 1,291 new clients attended appointments to assess their bereavement support needs. Whilst this is an increase on previous years the lower number of volunteers that we currently have, combined with the impact of increasing client complexity we have experienced a growth in our waiting lists and a dip in the number of clients that we have been able to support. During the year 773 clients attended for individual counselling or listening support sessions – and a total of 4,388 sessions were delivered to these clients, on average 6.0 sessions delivered to each.

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Children & Young People's Service (CYP)

Following a very challenged few years within our CYP service, 2023/24 saw us prioritise the return of face-to-face support for CYP clients and we invested heavily in the training of new volunteers to support this work. Towards the end of the financial year, we were pleased to see the impact of this investment beginning to show a growth in the number of Children and Young People that we have been able to support.

In what continues to be a very challenging area of service delivery, we were delighted to have been able to deliver 503 sessions to 58 new C&YP clients. An increase of 30% and 9% respectively on the previous year.

Group support

Group support for adults bereaved 6 months and beyond: Building on the success of our Early Support Groups in 2022/23, we looked to develop and pilot a therapeutic group support programme for clients who had been bereaved more than six months. Funding from different Community Mental Health and Wellbeing funds, enabled us to commission the development of a group support programme and then pilot the delivery of this with six groups in Glasgow, Edinburgh, Aberdeen and Dundee. Each group ran for 10 sessions offering support for up to 12 people.

"So incredibly grateful it. I felt so lost even in how to process my grief before I started these sessions. They have helped me so much." Group member

"I am struggling to find the words to express how it has felt to be part of this group and the whole project it has been a true learning experience. It has been a rollercoaster of emotions: sad, difficult, heartwarming, happy, gut wrenching, fulfilling, transformational. Bit like grief itself! I t has been an honour to be alongside the Cruse Scotland groups in their grief." - Maureen McClelland, Programme Lead and Group Facilitator

Dalkeith: we have a drop-in group which runs each month and across the year has supported 72 individuals which has included new and existing attendees.

Step-by-Step (Fife): This project offered social support groups across Fife. From a pilot project started in 2018, this became a project that saw groups established in Kirkcaldy, Methil, Glenrothes, Dunfermline and Cupar as well as walking groups which met in different areas of Fife.

Groups generally met in community hubs and church halls as well as out and about in parks, cafes and museums where possible. The focus was to enable bereaved people to meet and form friendships with others who share the lived experience that bereavement brings; form social connections; and get involved in new activities. After a successful 6 years of facilitated Step by Step Groups across Fife, the time had come to bring the groups to a safe ending. Between January 2024 – June 2024, we provided a phased withdrawal of each group, supporting them to move to a model of self-sustaining. In June 2024 a finale event was held and group members shared that they had all been continuing to meet regularly in their own peer support groups within their communities. We look forward to hearing of them flourishing in the coming months and years.

Support to Workplaces affected by Suicide: Our specialist support package available to employers and community groups affected by suicide has continued throughout 2023-24. A total of 26 workplaces, learning institutions, and sports clubs have benefitted from a range of supports available which has included on site facilitated group sessions, additional individual or group follow up where required, and support and guidance to management team members. As a result, 188 individuals have benefitted across 2023-24. This initiative funded by the Scottish Government has enabled us to respond quickly and without cost to workplaces. Research has proven that sadly those affected by suicide, particularly those exposed through their work, are at greater risk of suicide themselves. This support initiative has therefore allowed Cruse Scotland to actively respond to suicide prevention for those identified as within a high-risk category.

Strategic Goal 2: Positive bereavement health: to promote bereavement support in communities through education & training.

A key aim of the charity is to build confidence in talking about death, dying and bereavement. One way we do this is to provide training to a range of organisations which include public, private and voluntary sector. Across 2023-24 we continued to receive excellent feedback on the quality and tailored approach provided to organisations.

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

"I found the training session very helpful and have taken a lot from it, which has boosted my understanding of the people I support in the criminal justice service. The trainer was fantastic, very engaging, and had such a calm and supportive delivery style. He was very knowledgeable, and created a safe space to discuss an emotive subject." - Social Worker, Criminal Justice Team, Fife Council.

To ensure we reach all people that wish to receive this training we recognised that our offer of workplace group bookings did not fit for all and therefore in March 2024 set out a plan to extend our training to reach individuals who wished to access this. In addition, the range of bereavement and loss topics was also extended and reflective of our commitment across Equalities, Diversity and Inclusion. The results are that people can now opt for online single place bookings, group bookings either in person or online and topics extended to include Supporting Clients with Learning Disabilities, Cultures and Customs across Death and Dying, Understanding and impacts of under 5's, primary school children, teenagers and young people and Disenfranchised Grief.

We are acutely aware that those supporting others in their grief are at greater risk of their own mental health being impacted, in light of this the range of training topics also include Self Care when Dealing with Death and Dying, and recognising Vicarious Trauma in yourself and others.

During 2023, we provided large scale training to the Covid19 inquiry staff team to equip them for their interviews with bereaved people who were to provide evidence for the inquiry. Cruse Scotland was also invited to be present at each location during the hearings to provide listening support for relatives and professionals who were involved.

Marketing and communications

Our communications, both internally and externally, continue to develop and improve to help us reach more people in need of bereavement support as well as build resource to help us do that.

We strike a balance in our communications across three main priorities: clients, volunteering and income generation. Client communications feature self-help materials, blogs, and raising awareness of other relevant support services. Volunteering focusses on recruitment appeals to meet our ever-increasing client demands, and recognising and celebrating the work of our various volunteer teams. Income Generation features information of fundraising opportunities and success, means to give and, the promotion of training services all of which enable our client services to remain free and accessible to all who need us.

Highlights across communications and marketing across 2023-24 have included:

- Our Director of Client Services contributed to articles on Delayed Grief for UK wide magazines; Bella and Take a Break
- Contributing broadcast opportunities including a PHD student's podcast, local radio interviews including SHMU Radio.
- Another successful Christmas Appeal with a focus on Children & Young People Support, that raised funds, increased knowledge and awareness of bereavement experiences in young people, provided support to families, increased interest in this volunteer role
- Targeted Ads helps us attract wider demographics to contribute to our research into family bereavement support
- Great response and engagement to our World Suicide Prevention Day coverage
- Launch of our Community Lottery and regularly becoming the top selling organisation across North Lanarkshire
- Highest engagement to date with our annual Volunteers Week celebrations

Training Course deliveries for new volunteers

We have continued to deliver a range of training courses across the organisation. We welcomed 58 new volunteers into the organisation and provided them with additional in-house training to equip them for their roles, over 2023-2024, this included:

- 17 new volunteers completed Helpline training
- 13 volunteers completed a bereaved Children & Young People specialist training course
- 5 volunteers completed initial assessment training to assess risk factors and needs of new clients
- 8 volunteers completed 'fast-track' training for students undertaking a diploma in counselling placement
- 7 volunteers completed specialist Early Support Service training to support adults in early weeks and months.

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

- 8 qualified counsellors refresh training in bereavement and loss

Continuing Professional Development of volunteer workforce

To ensure our existing volunteers have lots of opportunity for ongoing development and to keep their skillset current and of a high standard, we offer a varied and inclusive range of CPD opportunities for volunteers in all client service roles. As well as the learning itself, it also provides a key opportunity for volunteers and staff to meet and share experiences and ideas. Across the reporting year the topics have included:

- Bereavement following Substance Misuse
- Safeguarding
- Family Dynamics & The Impact on Children and Young People's Grief
- Client Disinhibition when providing support or counselling by telephone
- How to be a Trans ally
- Baby Loss
- Vicarious Trauma
- Journaling for self care
- Working with clients experiencing suicidal thoughts and emotional distress
- The role of NHS24
- Acceptance and Commitment Therapy for bereaved clients

Further CPD opportunities are promoted from external sources from Mindspring, NES, Third Sector Interfaces and other agencies.

Volunteer Conference 2023:

Our Volunteer Conference held on 16 September 2023 offered further continuing professional development for our volunteers, and engagement with professionals from other agencies. Our Keynote Speaker was Richard McCann, author of *Just A Boy and Just a Man* – who shared his devastating story of the death of his mother, who was murdered when he was age 6, and was the first victim of serial killer, Peter Sutcliffe. He shared his childhood journey and early adult life which was filled with trauma and adversity, but despite so, largely down to key individuals who reached out at different points in his life, gave him hope. The takeaway message for our volunteers, who regularly find themselves supporting clients in incredibly difficult circumstances, is how they will undoubtedly be the key individual in our clients lives and have helped to provide support at a point when everything else has seemed so dire. It was a helpful reminder to the volunteers about the impact of their support, even if not always evident at the time. The event was held in Radisson Blu, in Perth and attended by 100 people with some delegates joining online. We were joined by colleagues from Scottish Government, NHS, Scotmid Funerals, Marie Curie, Lewis' Leap, University of Edinburgh, SAMH and Scottish Prison Service.

At our conference, one volunteer from each service area was nominated to receive the Lynda Keay Memorial Award to recognise Exceptional Volunteer Effort. As ever, it was an incredibly difficult decision with so many worthy candidates across our Scotland. The result was to award two joint finalists in 2023 to receive the award: Rose Guthrie a volunteer from East Lothian who alongside providing longstanding counselling support to many clients across 18 years' service, also runs a monthly Cruse Scotland bereavement drop-in group in her locality. Our other worthy awardee was Graham Stevenson, again a longstanding volunteer of 14 years in Aberdeenshire, who as well as being a great support to clients and fellow volunteers, her contributions have extended to providing support and guidance to clients with learning disabilities and people from the travelling community.

Strategic Goal 3: Diversity & Equalities: to better understand and address inequalities and diversity issues affecting Cruse Scotland and our clients.

Despite our EDI strategy not formalised to date, there has continued to be a range of advancements across many aspects across the year. This has included:

- Providing client support to those whose first language is not English
- Providing support directly to those with refugee and asylum status
- CEO undertaking Stonewall's Inclusive Leadership Programme
- Helpline Manager undertaking Trans Allies training and then delivering trans ally training to volunteer and staff teams
- External training in EDI organised for staff team

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

- Review of client materials to ensure they are easy read format and dyslexia friendly
- Expanding our external training topics to be more inclusive
- 8 qualified counsellors refresh training in bereavement and loss

Our EDI strategy and action plan will be launched later in 2024.

Strategic Goal 4: Influencing: to ensure the experiences of bereaved people influence policy & practice in Scotland

Great strides have continued to be made across influencing and partnerships again in 2023-24, with new and existing developments at national and local levels.

- **Cross Party Groups – Scottish Parliament** We now have representation at six parliamentary CPGs enabling Cruse Scotland to have a voice at each. We regularly attend the CPGs who focus on: Funerals and Bereavement; Cancer; Heart and Circulatory Diseases; Mental Health; Palliative Care; and Volunteering. Our CEO presented at the CPG for Funerals and Bereavement in on 4 October 2023, highlighting the pressures on bereavement services which had not eased post-pandemic. In 2024 we joined the CPG on Health Inequalities.
- **Creating Hope, Scottish Government 10 year strategy for Suicide Prevention** We are a key organisation in Scottish Government's action plan to prevent suicide in Scotland. Research has proven that people who have experienced the death of someone close, and particularly by suicide, are at greater risk of suicide themselves and therefore the support we provide to the bereaved is a significant preventative measure in the strategy. As well as the large number of clients we deliver support to, we are funded by Scottish Government to provide facilitated support to workplaces and community groups who have been affected by suicide. Over 2023-24 this support has been delivered across Scotland onsite to Police Scotland teams, rugby clubs, university staff teams and students, HSCP teams, primary and secondary schools.

"From the first email interaction I have been overwhelmed with the support Cruse Scotland have provided to Police Scotland. The caring attitude of Nicola, her professionalism and understanding of the situation and some of the complexities that came with it was a fantastic support to myself during what was a very difficult time.

I cannot thank the Cruse Scotland team enough for travelling at a weekend and providing the care that they did to my team. I cannot praise highly enough the Cruse Scotland experience that we have been lucky enough to access. My staff found the acknowledgement of their feelings and the information and support provided was of huge benefit and they have all said how beneficial the session was. The impact to the organisation is huge. It has made a significant difference in maintaining the mental and physical wellbeing of my officers.

Allowing them to process their grief to return to work feeling able to cope with the challenges of front-line policing, allowing them to bond as a team and ultimately reducing and minimising absence and having a strong team who are working at their best" Chief Inspector, Police Scotland

To support the wider Creating Hope strategy, Cruse Scotland has been involved in the delivery of Scottish Government national events such as the Creating Hope Conference in Glasgow in March 2024, by hosting workshops and discussion tables. One of the discussion tables featured a specialist piece of work we had collaborated with Fife HSCP on, to provide a specialist response to Fire Scotland. We recognise that a collaborative approach from Scottish Government, health and social care and third sector is instrumental to the success of preventing suicide and we are proud to be able to contribute to this.

- **Bereavement Charter for Scotland** As a partner in the development of Scotland's Bereavement Charter, we continue to be involved in its promotion and have incorporated it into our external training to highlight it to workplaces. Our Director of Client Services is a member of the working group focussing on improving bereavement standards in workplaces. During 2023-24 our organisation completed the requirements to hold charter status for Cruse Scotland.

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Research

- **Acceptance and Commitment Therapy for Bereavement** During 2022 we were invited to participate in research commissioned by University of Edinburgh and Marie Curie to research the effectiveness of ACT for bereaved people which we were delighted to accept. Over 2023-24, we have been engaged in the research trial in a number of ways:
 - Former clients of Cruse Scotland have joined the lived experience panel which provided the research team with client perspectives in the shaping and development of the pilot
 - A team of 10 Cruse Scotland volunteers were trained by the University clinical staff in the delivery of the ACT support model
 - The volunteer team put this learning into practice and delivered the ACT model to Cruse Scotland clients who had consented to be part of the research study
 - Volunteers attended regular sessions with the university team to feedback their experience and observations from the counsellors viewpoint, this has also included how the 'My Grief My Way' materials have complemented the delivery model and how the materials and model has worked in practice.
- **Journeys of Grief** Cruse Scotland had set aside £30k of its reserves in designated funds to collaborate with a partner to undertake research to explore the effectiveness of its work. Although our work is currently underpinned by research it is now 15 years since the outcomes were established. In light of the change in patterns we are observing from clients in recent times, it is prudent to question whether our current service models still continue to meet client need as best they can. We pride ourselves on evidence-based research to support the supports we deliver. During 2023, we have met with University of Edinburgh colleagues to explore a collaborative research project. Following a series of discussions, we plan to take forward a research proposal 'Journeys of Grief' which we would hope to launch later in 2024.
- **Lewis Leap Families Support Service** in 2022 we embarked on a scoping exercise as the preliminary stage of a bereaved families support service in conjunction with Lewis Leap. Currently, Cruse Scotland's support offer is either to individual children or adults, or to adults within a group setting, but no service to work with families as a unit. Given there is no other bereavement service able to offer this consistently across Scotland, we identified a significant gap. In early 2023 we have progressed this to the research phase of interviewing bereaved individuals to help us to shape what this support would look like. The findings of the report commissioned by Scottish Government, Growing up Grieving which was completed in 2022 and supports this direction of travel. Cruse Scotland was a contributor to this research. Over 2023-24 we completed the research phase of the service which involved a range of interviews with those bereaved as a child or young person to explore what service they would have found valuable, when it would have been useful, by which mode. Building on these findings we are now about to embark on phase 2 and to design and create the service structure whilst securing funding for it, with a view to launching this in 2025.

Evaluation and Feedback

Adult Evaluation: As an organisation Cruse Scotland is committed to the continuous improvement of our practice. We continue to use the Warwick Edinburgh Mental Well Being Scale (WEMWBS) evaluation tool for our service to adult clients demonstrates Cruse Scotland intervention has a significant impact on client wellbeing for 83% of clients. Whilst this is a very positive result, we realise that it is to be expected that improvement will not be seen in all clients. It is also recognised, that the benefit for some clients is not always immediate and it may take a period of reflection after the work stops to enable them to see improvement. The focus of our counselling and support is on helping individuals to understand their grief and learn to cope with and adjust to the consequences of their loss.

Children and Young People Evaluation: With improved CYP client numbers we have fully embedded the use of the CBSQ evaluation tool (developed by Childhood Bereavement Network) which we implemented during 2022/23. Although numbers are still too small for meaningful statistical evaluation, we continue to see children, young people and their caregivers offer positive feedback on the benefits of the support that they have received.

Parent / caregiver comments:

"Confidence has grown and they are attending school more often"

"X is less angry and able to manage her emotions better"

"Better able to manage his 'ball of anger'"

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Child / Young person comments:

"I feel more safe coming here"

"I feel better about speaking to people about my mum"

"I feel the world has changed since I came here, it's much better"

"A lot happier. I feel more confident. I am happy to help others to share experiences and support."

Client Feedback: In addition to the use of quantitative evaluation tools, we encourage feedback from our clients about their experience with Cruse Scotland. We do this by sending a feedback survey to clients a few weeks after they have completed support, this is an opportunity to share what they felt worked well and what didn't. Clients can share how they experienced the volunteers they worked with and, and it provides us with an opportunity to explore whether they would be keen to get involved further with the organisation, by sharing their story; participating in research; and/or joining a client feedback forum. We also share the feedback with the volunteers and their supervisors to support volunteer development and of course to allow them to hear the impact of their engagement. The feedback is reviewed regularly and helps us to address where improvements are needed and to hear what is working well. The findings have been incredibly insightful and the response rate from clients has been high and engagement positive.

"I can honestly say Graham, my counsellor, literally saved my life. When I first contacted Cruse Scotland, I just felt there was no point in anything and there never would be. Graham let me know I wasn't going crazy and suggested a few things which helped me when I get panicky and reassured me all was natural, and it was ok to take small steps. I am eternally grateful to Cruse Scotland and to Graham for helping me cope a wee bit better. He just listens and it was also good to know it was alright to feel this way just now. Always grateful, I wouldn't be here without Cruse Scotland" Cruse Scotland client

"I truly feel that the Early Support Group was a lifeline to me. My fear and anxiety about how I would cope was very high at the beginning. I realise that the feeling of 'going mad' with grief is real and normal...and that there's something and someone to help when I need it" Cruse Scotland client.

Strategic Goal 5: Sustainability: to enable sustainability by diversifying our income stream & resource model; to assess and reduce the environmental impact of the organisation.

Environmental Sustainability

2023 was a significant turning point for the charity in terms of our commitment to climate change and the environment. The full staff team undertook carbon literacy accreditation training and now proudly sport their kitemark for achieving individual accreditation status. Building on their learning, the staff team then helped shape the Environmental Policy and Environmental Sustainability Action Plan which was presented to, and adopted by, the Board on 24 November 2023. The plan highlighted key areas of change to address for trustees, staff, volunteers, and staff. During 2023-24 initial steps have been taken to deliver changes within the action plan which saw key events such as our strategy day and volunteer conference being solely vegan and locally sourced food; changes made by staff to make improved use of public transport; and eradicating use of single use products in Cruse Scotland premises. A small working group comprising trustees, staff and volunteers known as 'Climate Cruse-aders' will be formed to drive forward further changes and ensure this is embedded in all future developments for the charity.

Financial Sustainability

Funding has been tight in the sector and across Scotland for all at present, largely due to our post Brexit and post pandemic era. The overall cost of living is much higher than before and local public sector funding has either ceased, reduced or at best remained at the same level despite rising costs. It has undoubtedly brought significant pressure to Cruse Scotland but despite this challenging climate our targets were achieved for statutory and grant making awards and we have been able to further progress the diversification of our fundraising.

The diversification of our income in 2023-24 has spanned several areas:

- **Challenge Events** Income and participation numbers in challenge events has steadily improved

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

- **Gift in Wills** programme was launched in 2023, this offers anyone in Scotland the opportunity to receive professional support to draft their will, at no cost to them. This has been realised through a partnership with Jones Whyte Solicitors who will support estate planning alongside a complimentary solicitor drafted will. We anticipate that some people taking up this offer may leave a percentage or named amount in their estate to Cruse Scotland but there is no expectation or pressure to do so.
- **Sale of Services (Training)** In March 2024 a plan to expand and embed a large scale training delivery arm was agreed and launched with positive results in the early roll out
- **Campaigns** As we build our supporter base, we will build our campaigns further. Our 2023 christmas campaign achieved its target and we aim to double this target for 2024
- **Corporate Partnerships** We were chosen as 'Charity of the Year 2024' by BlackRock Investments (Edinburgh) who have committed to deliver a series of fundraising initiatives for Cruse Scotland across the year, although funds raised will not be received until 2024-25 it is encouraging to know this is ahead for next financial year.

We are incredibly grateful to our two fundraising team members, Susan McNaught and Scott Maxwell for their outstanding efforts in a tough climate who have secured funds to ensure our much needed services can continue.

We also recognise the continued support from Scottish Government who have continued to contribute generously towards Cruse Scotland's core costs and helpline service.

FINANCIAL REVIEW

During the year ended 31 March 2024, Cruse Scotland recorded income of £713,068 (2023 - £722,096). Net incoming resources amounted to a deficit of £146,378 (2023 - deficit of £27,500). Net assets at 31 March 2024 were £635,041 (2023 - £781,419).

Policy on Reserves

Cruse Scotland's reserves policy requires that readily realisable reserves be maintained at the level of nine months of expected future expenditure. This ensures that the charity's core activities can continue during a period of unforeseen difficulty.

The balance held as unrestricted funds at 31st March 2024 was £568,850 (2023 - £708,453) of which £477,776 (2023 - £585,638) is regarded as free reserves, after allowing for funds retained in tangible fixed assets and £60,000 (2023 - £120,000) were designated for specific purposes. The Trustees consider this level of free reserves to be sufficient to comply with the Reserves Policy. The Trustees consider the reserve requirements of the restricted funds separately. Restricted funds retained at 31st March 2024 amounted to £66,191 (2023 - £72,966) against an annual spend of £402,944 (2023 - £272,780).

The Reserves Policy is reviewed annually; the next review is scheduled for March 2025.

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.

Cruse Scotland is grateful to all the individuals and organisations that have donated money and committed funding to help us deliver our services to people who are bereaved.

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) *FOR THE YEAR ENDED 31 MARCH 2024*

Significant supporters during the year were:

Aberdeen City Council
Aberdeenshire Council
Alexander Moncur Charitable Trust
Conundrum Trust
Dumfries & Galloway HSCP
Dundee CMHWP Fund
East Dunbartonshire Council Community Grant
East Lothian CMHWP Fund
Edinburgh CMHWP Fund
Edinburgh Integrated Joint Board
Fife CMHWP Fund
Fife HSCP
Glasgow CMHWP Fund
Glasgow Communities Fund
Hugh Fraser Foundation
Midlothian HSCP
Moray CMHWP Fund
National Lottery Community Fund Awards for All
Netherdale Trust
NHS Grampian Charity
NHS Greater Glasgow & Clyde
NHS Lothian
NHS Tayside
NHS Forth Valley
North Ayrshire CMHWP Fund
North Lanarkshire CMHWP Fund
North Lanarkshire GAP Funding
Orkney Islands Council
Paths for All Walking for Health Fund
Perth & Kinross Council
Perth & Kinross Whole Family Wellbeing Fund
Queensberry House Trust
Scotmid Funerals
Scottish Government Distress Intervention and Suicide Prevention Team
Scottish Government CYPFEI & ALEC Fund
South Lanarkshire CMHWP Fund
Stafford Trust
The Gannochy Trust
Truemark Charitable Trust

We are also very grateful for all supporters not listed above, including funders who wish to remain anonymous.

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 SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Risk management

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

In the Board's view, the economy poses the most significant risk to the organisation and its ability to generate funds. Therefore, the Board have invested in fundraising, marketing, and managing reserves prudently. The company also has robust financial management processes to identify financial concerns quickly.

As a bereavement charity we are still facing risks related to Covid-19. Firstly, the company is concerned about the impact the pandemic has on the wellbeing of staff and volunteers. The company ensure staff and volunteers receive support and there is good communication internally.

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 to 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, we have increased fundraising capacity and diversified activity to mitigate against 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 volunteers in roles with client contact 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 SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 31 MARCH 2024**

PLANS FOR FUTURE PERIODS

As the organisation moves into the financial year 2024-25, and the third year of its 5-year strategy, we have a range of goals we wish to achieve. The most pressing is to increase the number of volunteer numbers across all client services which will allow us to meet existing demand; to reach more clients and; reduce waiting times for all. To support this we will undertake a value proposition based market research initiative to improve our understanding of volunteer recruitment and retention within our organisation to ensure we are taking decisions from a fully informed basis.

We will build on all areas of our fundraising strategy to solidify and strengthen financial resources to support the expanding client need. We will grow and develop our range of training options for external clients to share our knowledge and guidance to as many agencies as possible, to ensure that grief and loss is widely respected and understood across Scotland. We plan to create a policy officer role for the charity to ensure that the voice and challenges of bereaved people is represented.

We will launch a strategic plan for Equalities, Diversity, and Inclusion to ensure that this is embedded across all aspects of the organisation. Following an initial EDI audit we will create an EDI strategy and include systems for regular monitor and review. The aim of our EDI strategy is that it will not only to meet the existing needs of the organisation but will actively encourage people from all under-represented groups to feel welcomed and to reassure all clients that support is available to fit their individual needs. We will build on the initial success of the implementation of our Environmental Policy and action plan and keep pushing ahead to implement ongoing change to reduce our carbon footprint to the best of our ability.

We will progress with our 3 key research projects 'Lewis Leap Family Bereavement Service; My Grief, My Way with Edinburgh University and Marie Curie and; Journeys of Grief with Edinburgh University. We will continue with existing partnerships and look to establish new relationships to ensure resources are utilised to best effect and in each of the 32 localities we serve. Whilst we continue to grow and develop as an organisation, our key goal remains to provide a supportive and professional service for the bereaved people of Scotland. This always has been, and always will be, the reason we exist.

STRUCTURE, GOVERNANCE & MANAGEMENT

Cruse 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 registered on the Scottish Charity Register, number SC031600.

Staff and volunteers

The total number of staff members at the time of writing (July 2024) are 22, this comprises 7 full time and 15 part time members, equating to a total of 15.5 FTE. During 2023-24, Cruse Scotland employed a total of 24 paid staff members. Two of these posts were time limited project roles whose posts have since completed. Our Director of Finance, Pamela Harrower was a staff member across this financial year but stepped down from her paid role in April 2024 as has since been elected to the board as a Trustee.

Approximately 180 volunteers contributed 20,056 volunteer hours. Volunteers provide our helpline, listening and counselling support, as well as specialised services to children and young people and those with additional needs. Without them our organisation would not exist.

The CEO and Trustees are incredibly grateful to the staff and volunteers for their time, dedication and ongoing commitment this last year. Despite depleted volunteer numbers it is testament to the teams that the high calibre services are provided so readily, have continued to the level they have. We are indebted to them for all they do.

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

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)	(Resigned 1 March 2024)
Donald Fleming	
Matthew Haggis	
Donna Hastings	
Stephanie Kerr	
Mike McGlinchey	
Louise Noble (Co-Vice Chair)	(Resigned 1 September 2023)
Fiona Thomson	(Appointed 19 May 2023)
John Fyfe	(Appointed 19 May 2023)
Chris Dowdall	(Appointed 19 May 2023)
Hazel Brown	(Appointed 19 May 2023)
George Bellamy	(Appointed 20 June 2023)

The Board is made up of high calibre individuals with diverse skills, knowledge, and networks. Board Members bring the following skills and knowledge to the Cruse Scotland Board: therapeutic practice, academic research, bereavement support for children and young people, NHS primary care, former client, finance, fundraising, charity governance, legal, information technology and marketing and communications.

The Chief Executive fulfils the role of Company Secretary. They are also responsible for the effective overall management of the organisation as set out in the Schedule of Delegated Authorities and Financial Regulations.

In early 2023, we recruited 5 new additional members to the board who were formally adopted to the Board in May 2023. We actively sought to recruit individuals from under-represented groups.

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 six years. This period may be extended by a resolution of the Directors if it is considered in the best interests of the company to do so.

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.

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 Scotland from Cruse Bereavement Care;
- The Cruse Scotland Memorandum and Articles of Association;
- Code of Conduct for Board Members;

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

- Mission, Vision & Values statement
- 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 our strategy and strategy implementation plan;
- Suite of Governance Documents including Finance Regulations and Schedule of Delegated Authorities ; and
- Cruse Scotland key policy documents

Board meetings and committees

Board Meetings are held a minimum of four times per year. Senior staff attend all meetings. A strategy day for board and the staff management team is also held once a year. This was held on 13 June 2023.

There are four Board committees that have responsibility for key areas of activity with responsibilities set out in the Schedule of Delegated Authorities. Each of the committees also meet quarterly. The committee membership comprises board members, members of the staff team and volunteers. 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).

Pay, remuneration and support 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.

At the AGM on 6 September 2023, the Cruse Scotland board of directors committed to commission an independent benchmarking exercise for all staff members. In January 2024 all staff role descriptors were updated and in March 2024 the results of the benchmarking exercise were shared. The results demonstrated that whilst some staff salaries were performing as hoped, others were performing at the lower end of the market rate and others were below the low market rate. The Board agreed that at 1 April 2024, their goal was for each staff member to receive the mid market salary rate for their role to ensure equity across the team. This was included and agreed within the budget for 2024-25 and has been implemented from 1 April 2024. The plan in 2024 is to develop a salary structure for each role which will begin at mid market rate to high market rate

The Executive Committee also receive quarterly updates on staff training, development and support and at each board meeting, all trustees receive information on staff turnover, sick leave and other absence through quarterly Health and Safety reports. In June 2023 an independent staff survey was undertaken with very positive and constructive feedback this has allowed us to further implement suggestions from the team members.

"I haven't been here long, but I can confidently say Cruse Scotland is one of the best organisations I have worked for, from work and flexibility and the overall organisation support from all staff and management" - staff team member.

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Effective Governance

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.

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 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.

Auditor

In accordance with the company's articles, a resolution proposing that Findlays Audit Limited be reappointed as auditor of the company will be put at a General Meeting.

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.



Christine McLintock (Chair)
Trustee

6 September 2024

CRUSE SCOTLAND

STATEMENT OF TRUSTEES' RESPONSIBILITIES **FOR THE YEAR ENDED 31 MARCH 2024**

The trustees, who are also the directors of Cruse Scotland 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 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.

CRUSE SCOTLAND

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF CRUSE SCOTLAND

Opinion

We have audited the financial statements of Cruse Scotland (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities, the balance sheet, the 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 Financial Reporting Standard 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 2024 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, 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 SCOTLAND

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF CRUSE SCOTLAND

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 for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, 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, as outlined above, to detect material mis-statements in respect of irregularities, including fraud and non-compliance with laws and regulations as detailed below.

The audit team has appropriate skills and expertise required and through discussions with management and Trustees, knowledge of the sector to ensure any non-compliance is recognised and all necessary disclosures are made. The controls in place help the Charity mitigate the risk of fraud and also aids them in highlighting any instances of fraud that might have occurred.

CRUSE SCOTLAND

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF CRUSE SCOTLAND

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below:

- Making enquiries of management about any known or suspected instances of non compliance with laws and regulations, including GDPR, Health & Safety, Money Laundering regulations, employment law and fraud
- Review of correspondence with regulators including OSCR, Companies House and legal advisors
- Review of legal fees expenditure and Board minutes
- Enquiring of management as to any ongoing or potential litigation claims
- Challenging assumptions and judgements made by management in their significant accounting estimates including fixed asset depreciation, fixed asset impairment and allocation of overheads
- Auditing the risk of management override controls, including through testing of journal entries and other adjustments for appropriateness
- Reviewing minutes of meetings of those charged with governance including the Board

Because of the field in which the charity operates in, we identified the following areas as those most likely to have a material impact on the financial statements:

Direct impact on financial statements:

- Companies Act 2006
- FRS 102
- SORP 2019

Indirect impact on financial statements:

- Employments laws
- Terms & conditions stipulated in grant funding
- GDPR

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: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

CRUSE SCOTLAND

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF CRUSE SCOTLAND

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 Campbell, BA, C.A. (Senior Statutory Auditor)
for and on behalf of Findlays Audit Limited

Chartered Accountants
Statutory Auditor
11 Dudhope Terrace
Dundee
DD3 6TS
6 September 2024

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

CRUSE SCOTLAND

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

Current financial year		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
	Notes				
Income from:					
Donations and legacies	3	311,071	318,450	629,521	640,381
Other trading activities	4	78,272	837	79,109	80,396
Investments	5	4,438	-	4,438	1,319
Total income		393,781	319,287	713,068	722,096
Expenditure on:					
Raising funds	6	11,786	-	11,786	10,773
Charitable activities	7	444,716	402,944	847,660	738,823
Total expenditure		456,502	402,944	859,446	749,596
Net expenditure		(62,721)	(83,657)	(146,378)	(27,500)
Transfers between funds		(76,882)	76,882	-	-
Net movement in funds	9	(139,603)	(6,775)	(146,378)	(27,500)
Reconciliation of funds:					
Fund balances at 1 April 2023		708,453	72,966	781,419	808,919
Fund balances at 31 March 2024		568,850	66,191	635,041	781,419

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 27 to 40 form part of these financial statements.

CRUSE SCOTLAND

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

FOR THE YEAR ENDED 31 MARCH 2024

Prior financial year		Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes			
Income from:				
Donations and legacies	3	402,081	238,300	640,381
Other trading activities	4	80,396	-	80,396
Investments	5	1,319	-	1,319
Total income		483,796	238,300	722,096
Expenditure on:				
Raising funds	6	10,773	-	10,773
Charitable activities	7	466,043	272,780	738,823
Total expenditure		476,816	272,780	749,596
Net income/(expenditure)		6,980	(34,480)	(27,500)
Transfers between funds		(62,044)	62,044	-
Net movement in funds	9	(55,064)	27,564	(27,500)
Reconciliation of funds:				
Fund balances at 1 April 2022		763,517	45,402	808,919
Fund balances at 31 March 2023		708,453	72,966	781,419

CRUSE SCOTLAND

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	13		31,074		2,815
Current assets					
Debtors	14	87,731		49,125	
Cash at bank and in hand		656,250		813,676	
		743,981		862,801	
Creditors: amounts falling due within one year	15	(140,014)		(84,197)	
Net current assets			603,967		778,604
Total assets less current liabilities			635,041		781,419
Income funds					
Restricted funds	19		66,191		72,966
<u>Unrestricted funds</u>					
Designated funds	18	60,000		120,000	
General unrestricted funds		508,850		588,453	
			568,850		708,453
			635,041		781,419

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 6 September 2024

Christine McLintock (Chair)
Trustee

Company Registration No. SC218026

CRUSE SCOTLAND

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Cash flows from operating activities					
Cash absorbed by operations	23		(125,836)		(46,118)
Investing activities					
Purchase of tangible fixed assets		(36,028)		(1,000)	
Investment income received		4,438		1,319	
Net cash (used in)/generated from investing activities			(31,590)		319
Net cash used in financing activities			-		-
Net decrease in cash and cash equivalents			(157,426)		(45,799)
Cash and cash equivalents at beginning of year			813,676		859,475
Cash and cash equivalents at end of year			656,250		813,676

The notes on pages 27 to 40 form part of these financial statements.

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

Cruse Scotland 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 constitution, 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. 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.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors 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 SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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:

Leasehold buildings	5 years straight line
Furniture and equipment	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 the statement of financial activities.

1.7 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).

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

1.8 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.

1.9 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.

1.10 Employee benefits

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

1.11 Retirement benefits

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

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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.

Critical judgements

Depreciation

Tangible fixed assets are depreciated over a period to reflect their estimated useful lives. The applicability of the assumed lives is reviewed annually, taking into account factors such as physical condition, maintenance and obsolescence.

Fixed assets are also assessed as to whether there are indicators of impairment. This assessment involves consideration of the economic viability of the purpose for which the asset is used.

Allocation of wages

Wages are allocated across projects both on a direct basis and a percentage basis. Where salaries are funded, the allocation of wages is direct. For employees involved in several projects, the CEO allocates salaries on a percentage basis.

Allocation of support costs

Support costs are not related directly to charitable activities but support the general running of the organisation. Support costs are estimated on a percentage basis as 20% of general running costs.

3 Donations and legacies

	Unrestricted funds general 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds general 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	41,467	16,150	57,617	101,178	9,000	110,178
Grants receivable	269,604	302,300	571,904	300,903	229,300	530,203
	<u>311,071</u>	<u>318,450</u>	<u>629,521</u>	<u>402,081</u>	<u>238,300</u>	<u>640,381</u>

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

3 Donations and legacies

(Continued)

Grants receivable for core activities

	Unrestricted funds general 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds general 2023 £	Restricted funds 2023 £	Total 2023 £
Local Authority Grants	57,516	152,739	210,255	88,815	88,826	177,641
Scottish Government	137,550	71,560	209,110	137,550	71,560	209,110
NHS	74,538	-	74,538	74,538	-	74,538
Gannochy Trust	-	9,000	9,000	-	7,000	7,000
National Lottery Community Fund	-	9,944	9,944	-	18,914	18,914
Conundrum Charitable Trust	-	4,500	4,500	-	-	-
Paths for All	-	5,057	5,057	-	-	-
Scotmid Funerals	-	10,000	10,000	-	8,000	8,000
Cairn Energy Plc (Capricorn)	-	5,000	5,000	-	5,000	5,000
University of Edinburgh	-	-	-	-	5,000	5,000
Alexander Moncur Trust	-	5,000	-	-	5,000	5,000
Other	-	29,500	29,500	-	25,000	25,000
	<u>269,604</u>	<u>302,300</u>	<u>571,904</u>	<u>300,903</u>	<u>229,300</u>	<u>530,203</u>

4 Income from other trading activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Fundraising events	45,753	837	46,590	56,283	-	56,283
Training income	32,519	-	32,519	24,113	-	24,113
Other trading activities	<u>78,272</u>	<u>837</u>	<u>79,109</u>	<u>80,396</u>	<u>-</u>	<u>80,396</u>

5 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	<u>4,438</u>	<u>1,319</u>

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

6 Expenditure on raising funds

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Fundraising and publicity		
Other fundraising costs	11,786	10,773

7 Charitable activities

	2024 £	2023 £
Staff costs	531,851	462,533
Depreciation and impairment	7,769	1,539
Information technology	17,227	16,089
Marketing	1,750	6,655
Office costs	29,214	35,392
Premises expenses	53,158	42,665
Professional fees	28,916	31,127
Ancillary staff costs	19,505	20,803
Volunteer management, supervision and training	72,252	69,950
Project costs	40,943	12,001
	<u>802,585</u>	<u>698,754</u>
Share of support costs (see note 8)	20,593	18,938
Share of governance costs (see note 8)	24,482	21,131
	<u>847,660</u>	<u>738,823</u>
Analysis by fund		
Unrestricted funds - general	444,716	466,043
Restricted funds	402,944	272,780
	<u>847,660</u>	<u>738,823</u>

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

8 Support costs allocated to activities

	2024 £	2023 £
	7,304	8,272
	13,289	10,666
Governance costs	24,482	21,131
	<u>45,075</u>	<u>40,069</u>
Analysed between:		
Charitable Activities	<u>45,075</u>	<u>40,069</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.

9 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	10,940	8,500
Depreciation of owned tangible fixed assets	<u>7,769</u>	<u>1,539</u>

10 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year (2023 - £NIL).

No trustees were reimbursed for any expenses incurred throughout the year (2023 - £NIL).

11 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Bereavement, counselling & support	21	19
Governance	<u>1</u>	<u>1</u>
Total	<u>22</u>	<u>20</u>

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

11 Employees

(Continued)

Employment costs	2024 £	2023 £
Wages and salaries	482,651	420,422
Social security costs	34,198	30,707
Other pension costs	26,822	23,874
	<u>543,671</u>	<u>475,003</u>

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

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

13 Tangible fixed assets

	Leasehold buildings £	Furniture and equipment £	Total £
Cost			
At 1 April 2023	16,686	37,801	54,487
Additions	36,028	-	36,028
At 31 March 2024	<u>52,714</u>	<u>37,801</u>	<u>90,515</u>
Depreciation and impairment			
At 1 April 2023	16,686	34,986	51,672
Depreciation charged in the year	7,206	563	7,769
At 31 March 2024	<u>23,892</u>	<u>35,549</u>	<u>59,441</u>
Carrying amount			
At 31 March 2024	<u>28,822</u>	<u>2,252</u>	<u>31,074</u>
At 31 March 2023	<u>-</u>	<u>2,815</u>	<u>2,815</u>

14 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Trade debtors	41,432	-
Other debtors	39,285	45,220
Prepayments and accrued income	7,014	3,905
	<u>87,731</u>	<u>49,125</u>

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

15 Creditors: amounts falling due within one year

	Notes	2024 £	2023 £
Other taxation and social security		9,310	9,136
Deferred income	16	48,032	31,370
Trade creditors		45,956	14,901
Other creditors		3,432	3,016
Accruals and deferred income		33,284	25,774
		<u>140,014</u>	<u>84,197</u>

16 Deferred income

	2024 £	2023 £
Other deferred income	<u>48,032</u>	<u>31,370</u>

Deferred income is included in the financial statements as follows:

	2024 £	2023 £
Deferred income is included within:		
Current liabilities	<u>48,032</u>	<u>31,370</u>
Movements in the year:		
Deferred income at 1 April 2023	31,370	10,654
Released from previous periods	(31,370)	(10,654)
Resources deferred in the year	<u>48,032</u>	<u>31,370</u>
Deferred income at 31 March 2024	<u>48,032</u>	<u>31,370</u>

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

17 Retirement benefit schemes

	2024 £	2023 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	<u>26,822</u>	<u>23,874</u>

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.

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

18 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Development Fund	120,000	-	-	(60,000)	60,000
General funds	588,453	393,781	(456,502)	(16,882)	508,850
	<u>708,453</u>	<u>393,781</u>	<u>(456,502)</u>	<u>(76,882)</u>	<u>568,850</u>
Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2023 £
Development Fund	120,000	-	-	-	120,000
General funds	643,517	483,796	(476,816)	(62,044)	588,453
	<u>763,517</u>	<u>483,796</u>	<u>(476,816)</u>	<u>(62,044)</u>	<u>708,453</u>

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

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

19 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	Balance at 1 April 2022 £	Movement in funds			Transfers £	Balance at 1 April 2023 £	Movement in funds			Transfers £	Balance at 31 March 2024 £
		Incoming resources £	Resources expended £				Incoming resources £	Resources expended £			
Webchat Project	2,470	-	(2,470)		-	-	-	-		-	-
Supervision Project	4,653	-	(4,653)		-	-	-	-		-	-
Salary Support	-	15,000	(15,000)		-	-	15,000	(15,000)		-	-
Step by Step	7,819	19,914	(29,377)		1,644	-	19,979	(30,398)		10,419	-
Community Support Funding	-	43,000	(43,000)		-	-	146,649	(146,649)		-	-
Suicide Support	-	35,812	(11,938)		-	23,874	359	(14,914)		-	9,319
Bereavement in Workplace	-	33,560	(17,000)		-	16,560	33,560	(17,000)		-	33,120
Virtual Services	-	38,000	(98,400)		60,400	-	38,000	(100,884)		62,884	-
Scot Gov Communities Mental Health/ Wellbeing Fund	30,460	53,014	(50,942)		-	32,532	65,740	(78,099)		3,579	23,752
	45,402	238,300	(272,780)		62,044	72,966	319,287	(402,944)		76,882	66,191

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

19 Restricted funds

(Continued)

Purpose of Funds

Salary Support:

For Fundraising Manager role

Step by Step:

Social group for bereaved people in Fife to allow them to meet new people and widen their social connections

Virtual Funding:

Funding to support helpline and virtual services

Suicide Support:

To provide support to people experiencing grief following a death

Bereavement in Workplace:

To provide bereavement support in workplaces affected by the suicide of a colleague

Community Support:

Working on an area basis with local community based teams to provide a number of bereavement service

Scot Gov Communities Mental Health/Wellbeing:

Funding to provide mental health support services to specific regions

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

20 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	31,074	-	31,074
Current assets/(liabilities)	537,776	66,191	603,967
	<u>568,850</u>	<u>66,191</u>	<u>635,041</u>
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
At 31 March 2023:			
Tangible assets	2,815	-	2,815
Current assets/(liabilities)	705,638	72,966	778,604
	<u>708,453</u>	<u>72,966</u>	<u>781,419</u>

21 Operating lease commitments

Lessee

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:

	2024 £	2023 £
Within one year	33,149	19,931
Between two and five years	99,782	62,513
	<u>132,931</u>	<u>82,444</u>

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

22 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2024 £	2023 £
Aggregate compensation	77,732	76,979

23 Cash generated from operations

	2024 £	2023 £
Deficit for the year	(146,378)	(27,500)
Adjustments for:		
Investment income recognised in statement of financial activities	(4,438)	(1,319)
Depreciation and impairment of tangible fixed assets	7,769	1,539
Movements in working capital:		
(Increase) in debtors	(38,606)	(41,645)
Increase in creditors	39,155	2,091
Increase in deferred income	16,662	20,716
Cash absorbed by operations	(125,836)	(46,118)

24 Analysis of changes in net funds

The charity had no material debt during the year.