

Charity registration number SC031600 (Scotland)

Company registration number SC218026

CRUSE SCOTLAND
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

CRUSE SCOTLAND

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Christine McIntock (Chair) Matthew Haggis Stephanie Kerr Mike McGlinchey Fiona Thomson John Fyfe Chris Dowdall Hazel Brown George Bellamy Elena Fry Pamela Harrower Vanessa Rhazali Munwar Hussain Karen Lafferty	(Appointed 29 November 2024) (Appointed 31 May 2024) (Appointed 29 November 2024) (Appointed 29 November 2024) (Appointed 6 June 2025)
Secretary	Fiona Arnott-Barron	
Senior Management Team	Fiona Arnott-Barron Nicola Reed	Chief Executive Officer Director of Client Services
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 Meadowside Dundee DD1 1DD

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CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) FOR THE YEAR ENDED 31 MARCH 2025

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 2025.

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

Our services are offered to people of all ages and are available regardless of the cause of death. The most common causes of death for which clients seek support include, but are not limited to, terminal illness, suicide, heart disease, drug and alcohol, dementia, sudden and violent death. Support is provided to anyone affected by a loss - regardless of their relationship to the deceased - and includes family members, friends, colleagues, or even someone who has been impacted by the death of a stranger.

Support is available at any stage in a person's bereavement journey, which may be soon after a death has occurred, or many years later. Our support helps individuals process complex emotions and adapt to their new reality.

Our services include:

- A telephone Helpline, available every day of the year
- Immediate online bereavement counselling each weekday and weekday evening
- Individual counselling and listening sessions in person, by phone, or online
- Group support
- Dedicated services for children, young people, and individuals with additional needs
- Multilingual support, including for refugees and asylum seekers, utilising professional translation services
- Onsite support for workplaces, and community groups, in the aftermath of suicide

The most incredible feature of Cruse Scotland is that these services to bereaved people are delivered by our network of professionally trained volunteers who are based in local communities all across Scotland. This approach allows us to combine the professional standards and strong governance of a national charity with the flexibility needed to address the diverse needs of individuals and communities across Scotland.

Cruse Scotland is the only charity in Scotland offering such an extensive array of bereavement services to such a wide range of individuals. Beyond client support, we also work to build public and professional awareness around grief, encouraging open conversations about loss. We provide training to public, private, and third sector organisations to help them understand the emotional impact of bereavement and to support both individuals and groups in their grief journey. Our flexible approach allows us to offer training both in person and 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)".

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 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

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TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

- **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

ACHIEVEMENTS & PERFORMANCE

Cruse Scotland has had an excellent year across 2024-25, delivering strong performance across all areas of its strategy while continuing to provide high-quality bereavement support through both established and innovative approaches.

Despite operating in one of the toughest financial environments to date, Cruse Scotland has remained resilient, actively seeking funding and partnership opportunities. The organisation has taken timely and necessary steps to reduce its reliance on statutory funding, moving towards a more self-sustaining model. We plan to continue and build on this positive transition in the years ahead.

To report that the organisation has not only survived, but thrived, through such unpredictable times bears testament to the unwavering commitment, dedication and adaptability of our staff, volunteers and trustees who have demonstrated remarkable resilience throughout.

All quotes featured throughout this document have been provided by individuals and organisations who have directly engaged with our services. This includes clients who have accessed our many support services, as well as workplaces and individuals who have participated in training or other programmes delivered by our organisation. Their feedback reflects their personal experiences and outcomes resulting from our work.

Progress across our strategy is demonstrated as follows:

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

Key Statistics from all Client Services across 2024-25

Helpline, GriefChat and Email Services:

During 2024-25, we observed changes in how clients access support from Cruse Scotland, with increasing demand for our GriefChat service. This trend resulted in a 10% increase in support conversations through GriefChat compared to the previous year.

GriefChat offers instant, web-based support, connecting clients with trained counsellors in real time. The service operates Monday to Friday, from 9 am to 9 pm and is accessed via the main page of our website. Over the year, 3,498 support conversations took place through GriefChat.

"Online chat allowed me to talk about the loss of my dad and grief as I wasn't able to talk over the phone as I was constantly crying and emotionally overwhelmed. Some grief stages and symptoms I did not understand were explained to me to help me understand"

"I found my GriefChat experience genuinely helpful. The person facilitating the chat was really supportive and made me feel like there was a lot of support available to me. It felt like they were listening to what I had to say and gave me space to discuss the things I wanted to. It was a very positive experience"

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This remains a key area of growth, which provides both immediate bereavement support and a referral pathway into other Cruse Scotland services.

Our Helpline received 8,514 calls in 2024-25. While this represents a 9% decrease compared to the previous year, the average call duration increased by 10%. This highlights a notable shift, with more clients turning to the Helpline for emotional support rather than solely as a referral route. This change demonstrates the growing role our Helpline service plays in providing a safe space for individuals wishing to talk about their grief in the moment.

During peak call periods, when immediate responses are not always achievable, callers can leave a voicemail and will receive a call back within 2-3 hours. The Helpline operates every day of the year, including weekends and public holidays, when many other services are unavailable.

"It took a lot to make the call but the person I spoke to put me at ease, was easy to talk to and understood how I was feeling"

"I received a very sympathetic, friendly and kind service today. The Cruse Scotland Helpline advisor listened to my needs and was able to take me clearly through the next steps and what to expect. I felt better being able to talk openly about my grief. Thank you"

In addition to Helpline calls and GriefChat, our Helpline team handled 949 client service email enquiries. Email contact is typically used as a referral route into other Cruse Scotland services rather than for direct emotional support.

"Thank you very much you don't know the difference your kind emails make"

Collectively, these three primary contact routes generated 4,085 new clients for Cruse Scotland. In addition, a further 1,217 children received indirect support via parents and carers. All clients were provided with information packs containing self-help materials and guidance on accessing further support.

In 2024-25, we enhanced these information packs by developing new self-help booklets, informed by feedback from former clients. These updated resources are now routinely distributed and have been translated into Polish to support accessibility. The self-help materials contribute directly to our strategic priorities of Bereavement Support, Positive Bereavement Health, and Diversity and Equalities.

Early Support Service:

Our Early Support Service is offered to adult clients who have been bereaved for six months or less. As more individuals are reaching out to us earlier in their bereavement journey, we continue to explore new ways to develop this service and respond effectively to changing demand.

In 2024-25, we delivered 947 Early Support sessions to 603 clients. While the internal expansion of the Early Support Service has proven successful, we are now exploring opportunities to extend training to new Cruse Scotland volunteers in 2025-26, further strengthening the service.

"The volunteer I spoke to was amazing, just having someone unbiased who didn't know me, listening to me was very helpful. She was able to help me understand that all the different emotions I was going through were perfectly normal and it would take time to process them all in order for me to move forward, to me, her help was invaluable."

We were also pleased to launch an in-person Early Support Group in Glasgow in February 2025. The group has been well received, and we plan to continue offering similar in-person groups in 2025-26.

"There is no doubt that being part of the group has helped me to cope better with my grief, they have been so supportive through this process."

Counselling and Listening Support Service:

This service is available to adults who have been bereaved for six months or more, with no upper time limit on when individuals can seek support. At Cruse Scotland, we understand that grief is unique to everyone - some clients reach out to us months, years, or even decades after a bereavement, and we are proud to offer support whenever they are ready.

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In 2024-25, 926 new clients attended assessment appointments to explore their bereavement support needs. In response to increased demand and longer waiting lists, we made a strategic decision to reduce the number of assessment appointments, allowing volunteers to focus on providing ongoing support. As anticipated, this led to a reduction in assessments compared to the previous year.

With more volunteer time focused on support, this allowed us to provide 960 clients with one-to-one counselling or group support. A total of 5,302 support sessions were provided through this service alone.

"The counselling sessions helped me deal with the grief and to help give me tools to further support me moving forward. I really did feel more positive after the 6 sessions and appreciated the support of my counsellor. Thank you very much."

Three bereavement groups for people bereaved for six months or more were delivered during January - March 2025. These groups were well received, and with secured funding, we plan to continue offering them in Glasgow during 2025-26.

"I attended the in-person support group, I feel that I have been given enough tools to assist with the way forward to deal with my grief."

Children & Young People's Service (CYP):

Our Children and Young People (CYP) Service remains one of the most vital and complex areas of our work. Following our successful focus on reinstating face-to-face support in the previous year, we have maintained consistent service delivery in 2024-25, providing 400 sessions to 50 CYP clients.

"It was nice to talk about things that have worried me"

Supporting young people often requires long-term, tailored interventions, which is a testament to the depth of care and trust we build with our clients. While this naturally presents challenges in managing waiting lists, it also reflects our commitment to providing meaningful, sustained support for young people navigating grief. Looking ahead to 2025-26, we are committed to building on this strong foundation by exploring new ways to further enhance and expand our CYP Service, ensuring that more young people across Scotland can access the high-quality bereavement support they need.

"The time my child has spent with her Cruse Scotland supporter has been great. She helped my child to feel happy again"

Group Support

Bereavement Support Groups: Due to dedicated funding for Glasgow and Edinburgh, we successfully delivered four locally targeted bereavement support groups at the start of 2025. These groups were refined based on valuable feedback from group members during previous pilot deliveries. The four groups included one Early Support group, who met in person each week for 6 weeks, and three groups for those bereaved six months or more, who met each week for 8 weeks, with two groups being delivered in person and one online. We are excited to expand these offerings further in 2025-26.

Dalkeith Bereavement Drop-In: Our monthly drop-in group in Dalkeith provided ongoing support to 132 attendees over the reporting year, and was supported by 4 local volunteers. This support continues to demonstrate the value of accessible, community based support.

Walk & Talk Groups: As a result of support from the National Lottery Community Fund Awards for All, during January to March 2025 we focused on the creation of three new 'Walk & Talk' groups for delivery in Dundee, Kirkcaldy, and Dunfermline. This involved recruitment of Walk Leaders and volunteers, alongside local promotion of the group support programme. The groups are scheduled to launch across April and May 2025.

Support to Workplaces Affected by Suicide: Our specialist support package for employers and community groups impacted by suicide continued to operate throughout 2024-25. Funded by the Scottish Government, Creating Hope Together, Suicide Prevention Plan this initiative enables Cruse Scotland to provide prompt, cost-free support tailored to workplaces.

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Services range from supplying information and resources to HR teams to facilitating direct group support sessions for staff and individual support where appropriate. Much of our work during the year was with statutory organisations such as Police Scotland and NHS and Health and Social Care Partnerships', as well as with commercial businesses, reinforcing our commitment to supporting communities in times of need.

"Our staff felt valued having the opportunity to speak about their managers suicide, their feedback was very positive. As their senior manager, I felt assured of the quality of the support provided by Cruse Scotland and grateful that this was able to be sourced and delivered in a way that was so supportive"

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

External Training

Cruse Scotland is committed to building public confidence in discussing death, dying, and bereavement. One of the ways we support this is through the delivery of high-quality training that will equip individuals and organisations to better understand, manage, and support the impact of bereavement and grief. As bereavement impacts every organisation, regardless of sector or size, the potential to make a positive difference is both significant and far-reaching.

The training business plan, approved by the Board in March 2024, has been successfully implemented throughout 2024-25, contributing positively to our goal of becoming a more self-sustaining organisation.

During this period, we have delivered training to a diverse range of organisations, who have provided positive feedback on both the quality and the bespoke nature of our training to their needs.

"Arranging the training with Cruse Scotland was seamless. As a result of the training sessions, our team now feels more confident in approaching bereavement conversations. They have developed a deeper appreciation for the individuality of grief, recognising that each person's experience is unique and must be respected. Our team is now better equipped to recognise subtle signs of loss, allowing clients to lead conversations and meeting them where they are emotionally."

The emphasis on self-care and compassion was particularly impactful. Many left with renewed motivation to prioritise personal wellbeing and listen more deeply, not only to clients but to themselves. We now have a deeper understanding of how attachment ties into grief and feel better equipped to engage in sensitive conversations with clients and their families. I would wholeheartedly recommend Cruse Scotland's training to those looking to equip their teams with the skills and confidence to navigate bereavement conversations with empathy and respect. It's been invaluable to us."

In addition to workplace group bookings, the training business plan introduced a new initiative offering individual places on online group sessions. This has been highly successful, with additional sessions scheduled to meet growing demand.

We also expanded the range of bereavement-related topics to reflect our ongoing commitment to Equality, Diversity, and Inclusion, with offerings including:

- Supporting Clients with Learning Disabilities
- Cultures and Customs around Death and Dying
- Understanding the Impact of Bereavement on Under-5s, Primary School Children, Teenagers, and Young People
- Disenfranchised Grief

In response to participant feedback, we plan to further broaden our training portfolio with additional topics in 2025–26.

"I felt like this training really had me reflecting on my own experience and journey with grief, and that now I feel like I can confidently use the methods explored in this training to have conversations with the young people that I support."

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FOR THE YEAR ENDED 31 MARCH 2025

"My knowledge and experience of bereavement was very limited, we discussed topics I had never considered, and I came away from the session with lots of new ideas of how to manage certain situations. I would highly recommend this training"

Connecting Communities

As part of a nationwide initiative in partnership with Co-op and Cruse Bereavement Support (covering England, Wales, and Northern Ireland) we delivered a series of community-based grief and loss awareness initiatives throughout the UK. Cruse Scotland was asked to focus on Glasgow, Edinburgh, and Aberdeen, resulting in the hosting of 12 free-to-access community learning events on grief and loss.

These events were highly attended, with demand exceeding capacity and many sessions requiring waiting lists. A total of 179 participants attended, reporting how helpful the session had been. We welcome the opportunity to deliver similar community-based sessions in the future, to reach individuals who might otherwise face barriers to accessing such valuable learning.

"I learned that everyone deals with grief in different ways and that is more important to listen than to be worried about what to say"

Marketing and Communications

We continue to strengthen our communications to reach more people in need of bereavement support while building the resources necessary to sustain and grow our services. Our communications strategy focuses on delivering high-quality content across three key priorities: client support, volunteer engagement, and income generation.

- **Client communications** include self-help resources, informative blogs, and clear signposting to our own support services, as well as to other organisations providing complementary or local assistance
- **Volunteer communications** centre on recruitment campaigns to meet growing client demand, alongside celebrating the vital contributions of our volunteers who make it possible to support individuals coping with grief
- **Income generation communications** promote fundraising opportunities, highlight successes, encourage giving, and raise awareness of our training services — all of which are essential in ensuring our client services remain free and accessible to all who need them

Notable communications highlights across communications during 2024–25 include:

- A widely shared blog by Cruse Scotland clients who became friends after meeting in our Early Support Group sessions, which was positively covered by local newspapers
- Media coverage of the opening of our Glasgow counselling rooms, featured in both print and online outlets across the city
- Broadcast interviews with our Client Services Team on local radio stations throughout Scotland
- Our Christmas Appeal, which raised awareness of grief linked to suicidal ideation, achieved high engagement across social media platforms and extensive media coverage, including a front-page feature in the *Rutherglen Reformer*

We have also maintained a strong focus on promoting our training courses, delivered both online and in person, with awareness driven primarily through our monthly newsletter, website, and social media channels. Our external monthly newsletter is carefully curated to offer a balanced mix of support information, volunteer recruitment messaging, and fundraising opportunities — ensuring there is content relevant to all audiences, regardless of age, background, or interest.

Glasgow Premises

Having relinquished our office and counselling space in Glasgow during the pandemic, we began the search for suitable yet affordable premises within the city. We were pleased to secure new premises at Dundas Court, New City Road, Glasgow. The space was a blank canvas, which required significant refurbishment throughout 2023–2024. In May 2024, we were able to move furniture into the premises, and following the summer break, we celebrated with an official opening of our fully operational offices and counselling rooms.

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New Volunteers

During 2024-25, Cruse Scotland trained a total of 90 volunteers into new roles.

The numbers below comprise new volunteers to the organisation and existing volunteers who progressed into new roles. Numbers include:

17	Helpline volunteers
20	Qualified diploma level counsellors
9	Children & Young People volunteers
33	Practice placement students undertaking a diploma in counselling
11	Early Support volunteers to support adults in the early weeks and months

Continuing Professional Development of the Volunteer Workforce

To ensure our volunteer workforce remains equipped with up-to-date skills and continues to deliver high-quality support, we offer a diverse and inclusive programme of Continuing Professional Development (CPD) opportunities for all volunteers in client-facing roles. These sessions not only support skill enhancement but also provide a valuable space for volunteers and staff to connect, share experiences, and exchange ideas.

Throughout the reporting year, CPD topics have included:

- Autism and Bereavement
- Death and Bereavement in the Muslim Community
- Safeguarding
- Suicide and Self Harm
- Impact of Traumatic Deaths on Children and Young People
- Vicarious Trauma
- Bereavement following Substance Use
- Honouring Loss: Mindfulness Techniques for Grief

Additional CPD opportunities are promoted from external sources from Mindspring, NHS Education for Scotland, Third Sector Interfaces and other agencies.

Volunteer Conference 2024

Our annual Volunteer Conference was held on Saturday 28 September 2024 and offered further CPD for our volunteers, and engagement with professionals from other agencies. Our Keynote Speaker was David Trickey, Consultant Clinical Psychologist and Co-Director of the UK Trauma Council. The theme of the event was The Tangle of Trauma & Bereavement.

The event was held in the Apex Hotel in Dundee and attended by 140 delegates, including some joining online, our largest attendance to date. We were joined by colleagues from Scottish Government, NHS Scotland, University of Edinburgh, Beatson Cancer Charity, Lewis Leap, GriefChat, Perth & Kinross Council, and Glasgow City Council.

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 is was an incredibly difficult decision with so many worthy candidates across Scotland. The award for 2024 was presented to Iain Murray, a listening volunteer and longstanding volunteer on the Cruse Scotland helpline.

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

Our progress in advancing DEI has been positive throughout the reporting year, with significant emphasis placed on staff training. The staff team day in March 2025 featured a dedicated session delivered by Diversity Scotland CEO, Tony McCaffrey, on Racial Equity and Anti-Racism, while fortnightly team meetings have included a range of DEI topics, including:

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- Introduction to Diversity, Equalities, and Inclusion
- Neurodiversity in the Workplace
- Understanding the Needs of Clients with Learning Disabilities
- Challenges Faced by the Deafblind Community
- Cultural Differences in Death and Dying
- Racial Equity and Anti-Racism

Our volunteers have also engaged with a wide range of DEI topics as part of their Continuing Professional Development (CPD), a focus that will continue into 2025/26.

In June 2025, we launched an organisation-wide DEI audit across all roles to gain deeper insight into the diversity of our volunteers, trustees, and staff. The findings will help inform where to direct resources and efforts over the coming year.

The CEO will be supported in advancing DEI across Cruse Scotland by Helpline Development Manager, Kyle McFadden-Young. Our DEI strategy and action plan will be shared with the Board and launched later in 2025.

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

This area of our strategy continues to thrive, with new and existing collaborations developed and strengthened at both national and local levels during 2024-25.

- **Cross Party Groups (CPGs)– Scottish Parliament** We have a regular presence at six parliamentary CPGs allowing Cruse Scotland to have a voice in these key areas. We are members of CPGs who focus on: Funerals and Bereavement; Cancer; Heart and Circulatory Diseases; Health Inequalities; Palliative Care; and Volunteering
- **Creating Hope, Scottish Government 10 year strategy for Suicide Prevention** Cruse Scotland is one of a team of organisations 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 2024-25 this support has been delivered across Scotland onsite to Police Scotland teams, GP surgeries, university staff teams, HSCP teams, care support staff, and sport teams

Cruse Scotland has been involved in the organisation and support of Scottish Government national events such as the Creating Hope Conference in Glasgow in May 2025, by providing an update on workplace support and providing Cruse Scotland listening support at the event. 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 the opportunity to workplaces. We are part of the team who help organise and facilitate the charter conference and 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
- **Edinburgh Chambers of Commerce** Cruse Scotland joined the Edinburgh Chamber of Commerce in Autumn 2024 and was shortlisted for an award at its prestigious annual event in February 2025 in the category of Inspiring Partnership to showcase our partnership with BlackRock.
- **Police Scotland (Policing Together) Suicide Prevention and Mental Health Reference Group** Cruse Scotland joined other public and third sector organisations to provide Police Scotland with professional insights and lived experience expertise to support the transformation towards more person-centred and inclusive approaches across Scotland

Cruse Scotland will contribute its expertise to various Police Scotland workstreams, including the newly established Police Scotland Mental Health Taskforce.

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This collaborative effort aims to positively influence crisis intervention and improve community wellbeing as part of a broader public health approach. It also seeks to promote inclusion, trust, confidence, respect, and effective partnership working

- **Scottish Prison Service** In February and March 2025, Cruse Scotland provided members of the Scottish Prison Service (SPS) Chaplaincy Team with bereavement support training designed to strengthen support for those affected by grief within the prison system. The training was delivered at different levels to reflect the varying experience and skillsets of participants.

Chaplains with a strong background in providing listening support, who also completed the Cruse Scotland bereavement training, were offered the opportunity to become grief champions within their respective prisons. These individuals are now considered an extension of the Cruse Scotland network, with access to ongoing continuing professional development (CPD), events, and regular supervision provided by Cruse Scotland.

Looking ahead, we will continue to embed this service and expand the delivery of tiered training to more chaplains across the SPS estate. A formal partnership agreement between SPS and Cruse Scotland is currently being developed to support the long-term sustainability of this initiative.

"The Cruse Scotland training has had a profound impact on my development as a prison chaplain. It enhanced my ability to truly listen - not just hear words - but to understand the pain, confusion, and hopes behind them. It has deepened my pastoral effectiveness. I developed a stronger grasp of core counselling theories and these frameworks provided me with a valuable lens to understand the behaviours and emotional states of those in our care, navigating regret and deep hurt in many cases. One of the most valuable lessons of the training for me was around the power of silence and presence. As a prison chaplain, being present without judgement, and offering space for others to express themselves, has often been more healing than words. The training taught me how to hold that space with intentional compassion. The training from Cruse Scotland has given me a more grounded, sensitive, and ethically sound approach to prison chaplaincy, allowing me to walk alongside others in suffering with greater humility and deeper understanding"

- **Scottish and National Covid-19 Public Inquiries** Cruse Scotland was invited to provide an organisational witness statement for the Covid-19 Scotland Inquiry, sharing the impact and lessons learned from the pandemic. This interview took place in early January 2025 and was conducted with the Cruse Scotland CEO and Director of Client Services. Subsequently, the Cruse Scotland CEO was called to appear at the Scottish Covid-19 Inquiry on 30 April 2025 in Edinburgh to present the experiences of Cruse Scotland and its stakeholders. The session was broadcast live, and Cruse Scotland's contributions were included in the inquiry's findings.

Cruse Scotland was invited to provide emotional support services throughout inquiry dates, offering assistance to families and professionals affected by the pandemic after providing their evidence.

In parallel with the Scottish Inquiry, Cruse Scotland also participated in the UK-wide Covid-19 Inquiry roundtable discussion on "The Impact on Society: Bereavement, Mental Health, and Wellbeing." This event took place in late April in London, led by Baroness Hallett, to ensure there was representation from all four nations of the UK.

Research

- **My Grief, My Way: Acceptance and Commitment Therapy (ACT) for Bereavement**

In 2022, Cruse Scotland was invited to participate in research commissioned by the University of Edinburgh and Marie Curie, exploring the effectiveness of ACT for individuals experiencing bereavement. Our organisation played an active role in supporting and contributing to the research trial in several ways:

- Former Cruse Scotland clients joined the Patient & Public Involvement, providing valuable insights and perspectives that informed the development and structure of the pilot
- A dedicated team of ten Cruse Scotland volunteers received specialised training from University of Edinburgh clinical staff in the delivery of the ACT support model

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FOR THE YEAR ENDED 31 MARCH 2025

- Following their training, eight volunteers implemented the ACT model with Cruse Scotland clients who had consented to participate in the research study
- Volunteers also participated in regular sessions with the university research team, offering feedback on their experiences, observations, and the practical application of the model. This included reflections on how the 'My Grief My Way' (MGMW) materials complemented the ACT approach and how both resources worked together in practice

A key part of the research was the development of the MGMW website. The website which was launched for public access in June 2025, offers bereaved people a flexible support intervention, which can be accessed in a self-directed manner, or together with a bereavement support volunteer.

Additional funding has been secured by the University to enable further website development; creation of training materials for practitioners; and dissemination routes for MGMW and we will continue to work closely with them through this next stage.

- ***Journeys of Grief***

Cruse Scotland commissioned the University of Edinburgh to conduct a research project titled 'Journeys of Grief', which aims to examine a range of client bereavement experiences to enhance our understanding of bereavement in 2025. While our work has long been informed by research, it has now been 15 years since the foundational outcomes were established. Given the changes in client bereavement patterns, during and post pandemic, it is both timely and necessary to evaluate whether our current service models continue to effectively meet client needs.

At Cruse Scotland, we take pride in grounding our services in evidence-based research. To this end, we are using the £30,000 fund allocated in our designated reserves to partner with the University to explore the effectiveness of our support services. The research will be conducted throughout 2025, with findings scheduled to be published by March 2026.

- ***Lewis Leap Sudden and Traumatic Bereavement Support Service***

Throughout 2024-25, our collaboration with Lewis Leap has continued to progress in preparation for the service launch scheduled for Autumn 2025. Building on the research scoping exercise undertaken across 2022-23 which identified a gap for families affected by sudden and traumatic losses, the service model has been adapted further to address the need for support for individuals in the early days and weeks who have been affected by sudden and traumatic deaths.

A formal agreement between the two charities was drafted in June 2025 and once finalised will solidify our shared commitment and actions to deliver in anticipation of the service launch in Autumn 2025. Once launched, this service will provide meaningful support to individuals and families suddenly confronted with a life-altering and deeply challenging new reality.

Evaluation and Feedback Adult Evaluation:

Adult Evaluation: As an organisation Cruse Scotland is committed to the continuous improvement of our practice. We continue to use the Warwick Edinburgh Mental Wellbeing Scale (WEMWBS) evaluation tool for our service to adult clients, which assesses the impact that support has had on emotional wellbeing. Over the course of 2024–25, our evaluation has demonstrated that 85% of clients experienced a meaningful improvement in their wellbeing. Prior to receiving bereavement support, only 25% of clients reported moderate or high levels of wellbeing. By the end of their support sessions, this had increased to 70%.

It is worth noting that, despite these strongly positive outcomes, we have observed a decrease in the number of clients reporting the highest levels of wellbeing. This shows strong correlation to the increasing complexity that we are seeing our clients enter our service with, and also the nationally reported on decline of Mental Health within the UK and shared pressures on service delivery.

As well as quantitative evaluation tools, we encourage feedback from our clients about their experience with Cruse Scotland, through a post support feedback survey. Here are some things they have shared:

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

"It helped me work through lots of strong feelings and help to process them and finally move forward. I didn't realise it was helping until it was over. I feel like I have more understanding of what I'm feeling and how to cope with it."

"Had initial contact via the online chat, which was very supportive, gave me someone out with my circle to talk to. I then had a telephone conversation with a volunteer from Cruse Scotland, who again was very supportive and listened to my feelings throughout the call. First class service"

"I found the discussions over the six sessions informative and supportive. It was therapeutic to discuss my concerns which made a significant contribution to my overall mental health and wellbeing."

Children and Young People Evaluation: We continue to use the Child Bereavement Services Questionnaire evaluation tool, developed by the Childhood Bereavement Network (CBN) to evaluate our work with Children and Young People. Like many other service providers across the UK, we are finding challenges in using and capturing meaningful evaluation results using this tool. The challenges are currently being researched by colleagues working with the CBN and we trust that some of the findings of this research can help improve and ease capture of evaluation and feedback of our younger clients. Some of the feedback we have received using the tool has included:

from the Parent / Caregivers of our CYP clients

"they talk to me more now and aren't as angry"

"My child is going to school more and is having less meltdowns"

"X has calmed a lot and seems more aware of their emotions and where they are coming from"

"My child appears to be more happy and has learned to openly talk about losing her brother"

from CYP clients when asked what they had noticed since receiving support

"I'm not so worried now"

"I don't start fighting or getting into trouble or pushing or hurting people at school"

"I think I am a bit better at doing things on my own again. Walking on my own is quite nice, it's quiet and calm"

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

During 2023-24, Cruse Scotland made significant progress in strengthening its commitment to reducing its carbon footprint and promoting environmental sustainability. During this period, all staff members completed professional training and achieved Carbon Literacy Accreditation. To maintain this standard, all new staff will be asked to undertake the same training across 2025-26.

Building on this learning, the staff team contributed to the development of our Environmental Policy and Environmental Sustainability Action Plan, which was presented to, and formally adopted by, the Board in November 2023. The action plan identifies key areas for change across the organisation, involving trustees, staff, and volunteers.

During 2024-25, we began implementing the action plan. Key achievements have included providing vegan and locally sourced food at meetings and events; staff adopting more sustainable travel practices, including increased use of public transport; and the elimination of single-use products across Cruse Scotland premises.

To maintain momentum and embed sustainability across all future activities, we plan to establish a working group - comprising trustees, staff, and volunteers - under the name *Climate Cruse-aders*. This group will champion ongoing efforts to deliver realistic yet meaningful environmental change throughout the charity.

Financial Sustainability

The funding environment remains challenged across the sector and throughout Scotland. Rising living costs, coupled with local public sector funding that has either ceased, decreased, or, at best, remained static, continue to present significant financial challenges. These pressures have inevitably impact Cruse Scotland; however, despite this difficult climate, we have successfully achieved our targets for statutory and grant funding. In addition, we have made further progress in diversifying our income streams to support long-term sustainability."

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

The diversification of our income in 2024-25 has spanned several areas:

- **External Training** Following the launch of the external training business plan in March 2024, income generated through training has been very encouraging, providing 10.5% of the charity's income for 2024–25. This has increased from 3.3% in 2022–23 and 4.4% in 2023–24. The expansion of our external training delivery not only supports the charity's goal of becoming more financially self-sustaining, but also aligns with our strategic goal of promoting 'positive bereavement health' by raising greater understanding of grief across our society.
- **Corporate Partnerships** We have been fortunate to have had two corporate charity partnerships over the reporting period. Jackson Boyd notified Cruse Scotland that we were their chosen charity of the year and through several fun and creative fundraising ventures, raised almost £4.5k for Cruse Scotland. In early 2024, BlackRock Investments Edinburgh shared we had been nominated by staff teams to be their 2024 Charity of the Year. BlackRock raised funds through a series fundraising initiatives across the year including matching hours which their staff volunteered and a charity ball with auction, resulting in an overall sum of £70k raised. We have been incredibly grateful to both companies for their support and encouragement across the time and are delighted to have an ongoing relationship with both.
- **Challenge Events** The diversity of events offered, participation numbers and income generated from challenge events all continue to grow and improve and will remain a focus for growth over the following year.
- **Individual Donors and Supporters** Our supporter base continues to grow with former clients wishing to give back to the charity through taking part in an event or to share their bereavement experience. The launch of a lottery through North Lanarkshire Voluntary Action has also helped attract new supporters to Cruse Scotland as well as providing regular donations. Growing our supporter base is a significant area of focus in 2025-26 with ambitious plans and targets.
- **Gift in Wills** Our free Will writing offer launched in 2024, offering anyone in Scotland the opportunity to have a professional solicitor drafted Will written at no cost to them. This is managed via a partnership with Jones Whyte Solicitors and we ask that those who take up this offer leave a donation or a percentage of their estate to Cruse Scotland, however there is no obligation to do so. Early interest has been promising with a number of bookings completed. We recognise that the time and effort invested in this initiative is unlikely to yield results in the short to medium term, but it represents an important investment in the charity's long-term future.

FINANCIAL REVIEW

During the year ended 31 March 2025, Cruse Scotland recorded income of £888,013 (2024 - £713,068). Net incoming resources amounted to a deficit of £16,167 (2024 - deficit of £146,378). Net assets at 31 March 2025 were £618,874 (2024 - £635,041).

Policy on Reserves

Cruse Scotland's reserves policy requires that readily realisable reserves be maintained at the level of six 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 2025 was £569,029 (2024 - £568,850) of which £489,108 (2024 - £477,776) is regarded as free reserves, after allowing for funds retained in tangible fixed assets and £49,711 (2024 - £60,000) 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 2025 amounted to £49,845 (2024 - £66,191) against an annual spend of £443,580 (2024 - £402,944).

The Reserves Policy is reviewed annually; the next review is scheduled for March 2026.

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 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. During the reporting period there has been a shift towards the charity generating its own income through training delivery.

A key strategic focus has been to develop our financial strategy and to diversify income generation and Cruse Scotland is making progress towards this. 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.

Significant supporters during the year were:

Scottish Government
AABIE
Alexander Moncur Trust
BlackRock
Broughton Charitable Trust
Buccleuch Charitable Foundation
City of Aberdeen Council
Cordis Charitable Trust
Cruden Foundation
Dr Guthrie's Association
East Dunbartonshire Council
Edinburgh Integrated Joint Board
Falkirk HSCP
Fife Communities Mental Health & Wellbeing Fund
Fife Council
Forteviot Trust
Gannochy Trust
George McLean Trust
Glasgow Communities Fund
Glasgow Wellbeing Fund
Grace Trust
Highland Communities Mental Health & Wellbeing Fund
Hugh Fraser Foundation
Inverclyde HSCP
Jackson Boyd LLP
James Inglis Testamentary Trust
James Weir Foundation
John Gordon Charitable Fund
JRD Schuetz Charitable Trust
JTH Charitable Trust
Kilpatrick Fraser Charitable Trust
Leith Benevolent Association
Leng Charitable Trust
Lewis Leap
Marsh Trust
ME Bell Trust
Meikle Foundation
Midlothian Communities Mental Health & Wellbeing Fund
Midlothian HSCP
Miss AM Pilkington Charitable Trust
Miss E C Hendry Trust
Mrs M A Black Charitable Trust
Murdoch Forrest Charitable Trust
Nancie Massie Charitable Trust

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

National Lottery Community Fund Awards for All
Netherdale Trust
NHS Dumfries & Galloway
NHS Lothian
NHS Tayside
NHSGGC
North Lanarkshire Council
Orkney Islands Council
Pat Newman Memorial Trust
Perth & Kinross Communities Mental Health & Wellbeing
Fund
Perth & Kinross Council
R J Larg Charitable Trust
RKT Harris Charitable Trust
Ronald Millar Foundation
Scotmid Funerals
Scottish Children's Lottery Trust
Soma's Light
Stafford Trust
Templeton Goodwill Trust
The Ponton Trust
Thomson Charitable Trust
Trades House of Glasgow Commonweal Fund
University of Edinburgh Community Fund
Ward Family Charitable Trust
WCH Trust for Children

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.

Risk management

Cruse Scotland maintains a Risk Register that is reviewed regularly. Each risk to the charity is assessed based on its potential likelihood and impact, with corresponding mitigation measures identified. The Risk Register is a standing item on the agenda at each quarterly Board meeting. The Board reviews the scoring of all risks annually, or more frequently if required. Risks relevant to the different Board committees are regularly discussed, and any factors that could affect the overall risk profile are flagged to the full Board.

The most significant risk identified by the Board of Cruse Scotland, both currently and in previous years, is financial sustainability, specifically the charity's ability to secure and generate income. This underpins the ongoing focus on strengthening performance in income generation, fundraising, marketing, and the prudent management of reserves. Cruse Scotland has robust financial management processes in place to enable early identification of financial concerns.

Other key risks to the charity include volunteer recruitment and retention, and Cruse Scotland's capacity to meet client demand. These risks are key discussion points at meetings, with mitigation plans in place to ensure we continually adapt to evolving needs and fluctuations.

Over the reporting year, cyber and information security have received additional focus with trustees receiving a targeted training session and staff receiving a briefing and training session. The highly publicised threats to organisations of cyber attacks has resulted in this risk receiving a higher risk scoring applied than ever before. This area will continue to receive additional focus across 2025-26.

Like all organisations, Cruse Scotland recognises the risk of reputational damage. However, we have comprehensive measures in place to mitigate this risk as effectively as possible.

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Safeguarding and notifiable events

Cruse Scotland has established policies and procedures to safeguard our clients, volunteers, and staff from harm, and to ensure that any complaints or concerns are addressed promptly and appropriately.

All volunteers, staff, and trustees are registered with the PVG (Protecting Vulnerable Groups) scheme. In addition, volunteers working directly with clients are required to hold, at a minimum, the COSCA Certificate in Counselling along with specialist training in bereavement and loss. In more recent years, an increasing number of our listening and counselling team are in fact diploma-trained counsellors or are on practice placements working towards this qualification.

Safeguarding and notifiable events are standing items on the quarterly Board agenda, ensuring continued oversight, accountability, and a strong organisational focus on these critical areas.

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.

PLANS FOR FUTURE PERIODS

Looking ahead to 2025–26 and Year 4 of our 5-year strategy, we are focused on achieving a number of key goals:

Client Services

- Launch a new Fast-Track Support Service for individuals affected by sudden and traumatic bereavement, in collaboration with Lewis Leap
- Embed Group Support as a standard support option for adult clients, enhancing peer connection and broadening service choice
- Introduce a triage role within Client Services to help reduce waiting times and ensure timely access to appropriate support
- Develop a comprehensive Volunteer Strategy to position Cruse Scotland as an organisation that people are eager to join, ensuring consistent recruitment, training, and support for volunteers across all areas
- Embed MGMW resources within our core service offer to provide a self-directed support option to bereaved people
- Enhance the collection of case studies and storytelling to illustrate service impact and the experiences of those we support
- Strengthen evaluation and data collation across the C&YP service to better understand outcomes and inform improvements
- Improve ongoing engagement with bereaved individuals, including former clients, through Client Voices, ensuring services remain responsive to evolving needs and lived experiences

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Positive Bereavement Health

- Expand support to workplaces and community groups in the aftermath of suicide
- Further develop social media content to offer positive bereavement health to all stakeholders
- Increase training deliveries to workplaces and organisations
- Deliver a workplace conference for external delegates

Diversity, Equity, and Inclusion

- Analyse the results of our DEI Audit to identify priority focus areas for the short, medium, and long term
- Create a comprehensive DEI Action Plan to ensure DEI principles are embedded across all aspects of the organisation. The plan will be designed not only to meet the existing needs of Cruse Scotland but to actively encourage people from under-represented groups to feel welcomed and to reassure all clients that support is accessible and responsive to their individual needs
- Develop a formal DEI Strategy, incorporating systems for regular monitoring, review, and continuous improvement to ensure lasting cultural change

Sustainability (Environmental)

- Continue to implement and evolve our Environmental Action Plan, progressing efforts to further reduce Cruse Scotland's carbon footprint wherever possible
- Ensure all staff who have joined the organisation in 2024 and beyond complete Carbon Literacy Training, maintaining the high standards and accreditation already achieved by the wider team

Sustainability (Financial)

- Develop a Corporate Partnerships framework and action plan
- Increase challenge event participation and associated income to support service delivery
- Grow challenge event participation and income through targeted promotion, supporter engagement, and expansion of event opportunities
- Increase Gift in Wills sign-ups through tailored legacy campaigns and supporter stewardship
- Embed new strategies to strengthen case studies and impact evaluation, ensuring compelling applications and reporting for statutory and grant funding
- Continue to grow external training provision to generate income and extend Cruse Scotland's reach and influence
- Create a specialist workstream to design and deliver tailored bereavement support services for employers and their workforce

Influencing and Partnerships

- Publish findings from the Journeys of Grief research collaboration with the University of Edinburgh
- Achieve COSCA Recognition Status to demonstrate excellence in counselling and bereavement support
- Plan and deliver an External Conference for professionals, promoting best practice and sector collaboration
- Facilitate the recruitment and induction of a new Chair of the Board of Directors, as the current Chair approaches the end of their tenure, to ensure continuous effective leadership and alignment with the organisation's strategic direction
- Conduct a comprehensive market research exercise to inform strategic decision-making of volunteering
- Establish a Policy Officer role within Cruse Scotland when funding permits, to strengthen our voice and influence
- Fully embed and utilise Client Voices to shape development and delivery across all organisational areas
- Sustain meaningful representation at both local and national networks, ensuring Cruse Scotland contributes to shaping policy and practice.
- Develop and expand partnership working opportunities with organisations aligned to our mission
- Apply for membership of Glasgow, Aberdeen, and Dundee Chambers of Commerce to build relationships and raise Cruse Scotland's profile within business communities

As we continue to grow and evolve as an organisation, our overarching purpose remains the same: to provide compassionate, professional support to bereaved people across Scotland. This mission has always been at the heart of who we are, and always will be.

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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 (June 2024) is 21, this comprises 7 full time and 14 part time members, equating to a total of 15.8 FTE.

Over the reporting period, 180 volunteers in communities all across Scotland, contributed 18,353 hours of voluntary service. 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 would like to express their deep appreciation to the volunteers for their exceptional dedication, time, and unwavering commitment throughout the past year.

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

(Resigned 6 September 2024)

Donald Fleming

(Resigned 6 September 2024)

Matthew Haggis

Donna Hastings

(Resigned 6 June 2024)

Stephanie Kerr

Mike McGlinchey

Fiona Thomson

John Fyfe

Chris Dowdall

Hazel Brown

George Bellamy

Elena Fry

(Appointed 29 November 2024)

Pamela Harrower

(Appointed 31 May 2024)

Vanessa Rhazali

(Appointed 29 November 2024)

Munwar Hussain

(Appointed 29 November 2024)

Mia Zielinski

(Appointed 31 May 2024 and resigned 6 September 2024)

Karen Lafferty

(Appointed 6 June 2025)

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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, bereavement support for children and young people, NHS primary care, former clients, 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. During 2024, we recruited 5 new additional members to the board who were formally adopted to the Board in November 2024.

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 Support;
- Cruse Scotland Memorandum and Articles of Association;
- Code of Conduct for Board Members;
- Mission, Vision & Values statement
- 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
- Suite of Governance Documents including Finance Regulations & Schedule of Delegated Authorities
- Cruse Scotland key policy documents

Board meetings and committees

Board Meetings are held a minimum of four times per year with senior staff attending all meetings. The Board meetings in the reporting period were held on 31 May 2024, 6 September 2024, 29 November 2024 and 7 March 2025.

A strategy day for board and the staff management team is also held once a year. This was held on 21 June 2024.

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);

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

- 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, appropriate evaluation are taken into account in the development of services);

Board meetings and committees

Board Meetings are held a minimum of four times per year with senior staff attending all meetings. The Board meetings in the reporting period were held on 31 May 2024, 6 September 2024, 29 November 2024 and 7 March 2025.

A strategy day for board and the staff management team is also held once a year. This was held on 21 June 2024.

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- 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, appropriate evaluation 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. Following an independent salary benchmarking exercise across 2023-24, the Board agreed to implement the guidance provided, resulting in staff salaries which were underperforming, to be brought to the mid-market salary rate for their role. This was included and agreed within the budget for 2024-25 and was been implemented from 1 April 2024. The plan during 2025-26 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. At each board meeting, all trustees receive information on staff turnover, sick leave and other absence through quarterly Health and Safety reports.

Across January and February 2025, the CEO met with each member of staff to hear their individual views on organisational performance and strategy structured under the headings of 'Continue, Cease, and Change' the feedback was shared anonymously at the bi-annual staff team day on 19 March 2025 and then with the Board on 6 June 2025. The team shared their thoughts on a whole range of topics from suggestions for client services, improvements for staff communication, income generation and technology. Some of the ideas have already been put into practice, with some of the longer-term suggestions having working groups convened.

"Great team spirit across our staff"

"Continue exercises such as this, I appreciated being able to share my thoughts and opinions"

"A real sense of innovation across the organisation – keep it up"

CRUSE SCOTLAND

TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

There have been minimal changes to staff team membership over the reporting year. Where staff departures have occurred, they have been on good terms, reflecting a positive working environment. Recruitment into vacant roles has been successful, ensuring continuity and maintaining the strength of the team.

Effective Governance

The Board's skills and experience continue to be reviewed regularly to ensure that the charity maintains the capabilities required to provide effective leadership and governance.

Our governance instruments are also subject to ongoing review to ensure they remain appropriate and fit for purpose. Over the past year, the Scheme of Delegated Authorities, Financial Regulations, and the Risk Register have all been reviewed to maintain robust governance standards. We continue to review and update our Staff Handbook and Volunteer Handbook to reflect best practice, legal requirements, and to safeguard our clients, volunteers and staff.

During 2024-25, our organisational policies underwent a comprehensive review, with additional policies developed where required, to ensure we remain aligned with evolving regulatory, sector, and operational needs. Looking ahead, we have identified the need for a GDPR refresh during 2025-26 to further strengthen our data protection practices. In the meantime, the organisation continues to meet the requirements of the General Data Protection Regulation.

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

5 September 2025

CRUSE SCOTLAND

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

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

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

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

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 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 2025 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 2025 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.

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/the Charities Accounts (Scotland) Regulations 2006 requires us to report to you if, in our opinion:

- 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 section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 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, BA, C.A. (Senior Statutory Auditor)
for and on behalf of Findlays Audit Limited

Chartered Accountants
Statutory Auditor
11 Dudhope Terrace
Dundee
DD3 6TS
5 September 2025

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 2025

Current financial year		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
	Notes				
Income from:					
Donations and legacies	3	432,849	347,081	779,930	676,111
Charitable activities	4	1,213	-	1,213	1,317
Other trading activities	5	93,545	-	93,545	31,202
Investments	6	13,325	-	13,325	4,438
Total income		540,932	347,081	888,013	713,068
Expenditure on:					
Raising funds	7	9,567	-	9,567	11,786
Charitable activities	8	451,033	443,580	894,613	847,660
Total expenditure		460,600	443,580	904,180	859,446
Net income/(expenditure)		80,332	(96,499)	(16,167)	(146,378)
Transfers between funds		(80,153)	80,153	-	-
Net movement in funds	10	179	(16,346)	(16,167)	(146,378)
Reconciliation of funds:					
Fund balances at 1 April 2024		568,850	66,191	635,041	781,419
Fund balances at 31 March 2025		569,029	49,845	618,874	635,041

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 30 to 43 form part of these financial statements.

CRUSE SCOTLAND

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

FOR THE YEAR ENDED 31 MARCH 2025

Prior financial year		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes			
Income from:				
Donations and legacies	3	356,824	319,287	676,111
Charitable activities	4	1,317	-	1,317
Other trading activities	5	31,202	-	31,202
Investments	6	4,438	-	4,438
Total income		393,781	319,287	713,068
Expenditure on:				
Raising funds	7	11,786	-	11,786
Charitable activities	8	444,716	402,944	847,660
Total expenditure		456,502	402,944	859,446
Net income		(62,721)	(83,657)	(146,378)
Transfers between funds		(76,882)	76,882	-
Net movement in funds	10	(139,603)	(6,775)	(146,378)
Reconciliation of funds:				
Fund balances at 1 April 2023		708,453	72,966	781,419
Fund balances at 31 March 2024		568,850	66,191	635,041

CRUSE SCOTLAND

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	14		30,210		31,074
Current assets					
Debtors	15	51,946		87,731	
Cash at bank and in hand		724,510		656,250	
		776,456		743,981	
Creditors: amounts falling due within one year	16	(187,792)		(140,014)	
Net current assets			588,664		603,967
Total assets less current liabilities			618,874		635,041
Income funds					
Restricted funds	21		49,845		66,191
<u>Unrestricted funds</u>					
Designated funds	19	49,711		60,000	
General unrestricted funds		519,318		508,850	
			569,029		568,850
			618,874		635,041

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 5 September 2025



Christine McLintock (Chair)
Trustee

Company Registration No. SC218026

CRUSE SCOTLAND

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	24		63,425		(125,836)
Investing activities					
Purchase of tangible fixed assets		(8,490)		(36,028)	
Investment income received		13,325		4,438	
Net cash generated from/(used in) investing activities			4,835		(31,590)
Net cash generated from financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			68,260		(157,426)
Cash and cash equivalents at beginning of year			656,250		813,676
Cash and cash equivalents at end of year			724,510		656,250

The notes on pages 30 to 43 form part of these financial statements.

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

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 2025

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 2025

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 2025

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 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds general 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	211,237	8,250	219,487	77,266	16,987	94,253
Legacies receivable	40	-	40	9,954	-	9,954
Grants receivable	221,572	338,831	560,403	269,604	302,300	571,904
	<u>432,849</u>	<u>347,081</u>	<u>779,930</u>	<u>356,824</u>	<u>319,287</u>	<u>676,111</u>

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

3 Donations and legacies

(Continued)

Grants receivable for core activities

	Unrestricted funds general 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds general 2024 £	Restricted funds 2024 £	Total 2024 £
Local Authority Grants	8,471	167,735	176,206	57,516	152,739	210,255
Scottish Government	137,550	73,000	210,550	137,550	71,560	209,110
NHS	75,551	15,000	90,551	74,538	-	74,538
Gannochy Trust	-	9,000	9,000	-	9,000	9,000
National Lottery Community Fund	-	-	-	-	9,944	9,944
Conundrum Charitable Trust	-	-	-	-	4,500	4,500
Paths for All	-	-	-	-	5,057	5,057
Scotmid Funerals	-	-	-	-	10,000	10,000
Cairn Energy Plc (Capricorn)	-	-	-	-	5,000	5,000
University of Edinburgh	-	4,895	4,895	-	-	-
Alexander Moncur Trust	-	5,000	5,000	-	5,000	5,000
Forteviot Charitable Trust	-	5,000	5,000	-	-	-
Other	-	59,201	59,201	-	29,500	29,500
	<u>221,572</u>	<u>338,831</u>	<u>560,403</u>	<u>269,604</u>	<u>302,300</u>	<u>571,904</u>

4 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Room Hire		
Other income	1,213	1,317
	<u>1,213</u>	<u>1,317</u>

5 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Training income	93,545	31,202
	<u>93,545</u>	<u>31,202</u>

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

6 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	13,325	4,438

7 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising and publicity		
Other fundraising costs	9,567	11,786

8 Charitable activities

	2025 £	2024 £
Staff costs	541,055	531,851
Depreciation and impairment	9,354	7,769
Information technology	18,515	17,227
Marketing	5,596	1,750
Office costs	32,732	29,214
Premises expenses	75,705	53,158
Professional fees	48,406	28,916
Ancillary staff costs	27,613	19,505
Volunteer management, supervision and training	66,909	72,252
Project costs	19,457	40,943
	845,342	802,585
Share of support costs (see note 9)	26,792	20,593
Share of governance costs (see note 9)	22,479	24,482
	894,613	847,660
Analysis by fund		
Unrestricted funds - general	451,033	444,716
Restricted funds	443,580	402,944
	894,613	847,660

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

9 Support costs allocated to activities

	2025 £	2024 £
Office costs	7,875	7,304
Premises costs	18,917	13,289
Governance costs	22,479	24,482
	<u>49,271</u>	<u>45,075</u>
Analysed between:		
Charitable activities	<u>49,271</u>	<u>45,075</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.

10 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	9,300	10,940
Depreciation of owned tangible fixed assets	<u>9,354</u>	<u>7,769</u>

11 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year (2024 - £NIL).

No trustees were reimbursed for any expenses incurred throughout the year (2024 - £NIL).

12 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Bereavement, counselling & support	21	21
Governance	<u>1</u>	<u>1</u>
Total	<u>22</u>	<u>22</u>

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

12 Employees

(Continued)

Employment costs	2025 £	2024 £
Wages and salaries	490,954	482,651
Social security costs	36,370	34,198
Other pension costs	26,382	26,822
	<u>553,706</u>	<u>543,671</u>

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

13 Taxation

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

14 Tangible fixed assets

	Leasehold buildings £	Furniture and equipment £	Total £
Cost			
At 1 April 2024	52,714	37,801	90,515
Additions	8,490	-	8,490
At 31 March 2025	<u>61,204</u>	<u>37,801</u>	<u>99,005</u>
Depreciation and impairment			
At 1 April 2024	23,892	35,549	59,441
Depreciation charged in the year	8,904	450	9,354
At 31 March 2025	<u>32,796</u>	<u>35,999</u>	<u>68,795</u>
Carrying amount			
At 31 March 2025	<u>28,408</u>	<u>1,802</u>	<u>30,210</u>
At 31 March 2024	<u>28,822</u>	<u>2,252</u>	<u>31,074</u>

15 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	27,692	41,432
Other debtors	3,921	39,285
Prepayments and accrued income	20,333	7,014
	<u>51,946</u>	<u>87,731</u>

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

16 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Other taxation and social security		16,421	9,310
Deferred income	17	114,817	48,032
Trade creditors		29,179	45,956
Other creditors		3,235	3,432
Accruals		24,140	33,284
		<u>187,792</u>	<u>140,014</u>

17 Deferred income

	2025 £	2024 £
Other deferred income	<u>114,817</u>	<u>48,032</u>

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	<u>114,817</u>	<u>48,032</u>
Movements in the year:		
Deferred income at 1 April 2024	48,032	31,370
Released from previous periods	(48,032)	(31,370)
Resources deferred in the year	<u>114,817</u>	<u>48,032</u>
Deferred income at 31 March 2025	<u>114,817</u>	<u>48,032</u>

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

18 Retirement benefit schemes

	2025 £	2024 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	<u>26,382</u>	<u>26,822</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 2025

19 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 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Development Fund	60,000	-	(10,289)	-	49,711
General funds	508,850	540,932	(450,311)	(80,153)	519,318
	<u>568,850</u>	<u>540,932</u>	<u>(460,600)</u>	<u>(80,153)</u>	<u>569,029</u>
Previous year:	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>

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

20 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	30,210	-	30,210
Current assets/(liabilities)	538,819	49,845	588,664
	<u>569,029</u>	<u>49,845</u>	<u>618,874</u>
	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>

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

21 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 2023 £	Movement in funds			Balance at 1 April 2024 £	Movement in funds			Transfers £	Balance at 31 March 2025 £
		Incoming resources £	Resources expended £	Transfers £		Incoming resources £	Resources expended £	Transfers £		
Salary Support	-	15,000	(15,000)	-	-	15,000	(15,000)	-	-	-
Step by Step	-	19,979	(30,398)	10,419	-	-	(9,424)	9,424	-	-
Community Support Funding	-	146,649	(146,649)	-	-	155,304	(155,304)	-	-	-
Edinburgh based Community Support	-	-	-	-	-	1,000	(1,000)	-	-	-
Aberdeen & Orkney based Community Support	-	-	-	-	-	10,317	(10,317)	-	-	-
Inverclyde based Community Support	-	-	-	-	-	2,250	(2,250)	-	-	-
Suicide Support	23,874	359	(14,914)	-	9,319	15,500	(21,426)	-	-	3,393
Bereavement in Workplace	16,560	33,560	(17,000)	-	33,120	35,000	(33,560)	-	-	34,560
NHS HSCP	-	-	-	-	-	15,000	(15,000)	-	-	-
Virtual Services	-	38,000	(100,884)	62,884	-	38,000	(107,724)	69,724	-	-
Children and Young Person Support Service	-	-	-	-	-	1,500	(1,500)	-	-	-
Scot Gov Communities Mental Health/Wellbeing Fund	32,532	65,740	(78,099)	3,579	23,752	51,120	(63,985)	1,005	11,892	-
Early Support	-	-	-	-	-	7,090	(7,090)	-	-	-
	72,966	319,287	(402,944)	76,882	66,191	347,081	(443,580)	80,153	49,845	

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

21 Restricted funds	(Continued)
<u>Purpose of Funds</u>	
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
Early Support:	To provide support to people struggling to cope with the first raw stages of grief
CYP:	Funding for child/young person bereavement services
NHS HSCP:	Funding for core services in the Dundee & Angus area

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

22 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:

	2025 £	2024 £
Within one year	33,108	33,149
Between two and five years	72,095	99,782
	<u>105,203</u>	<u>132,931</u>

CRUSE SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

23 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025 £	2024 £
Aggregate compensation	111,126	77,732

During the year £1,673 (2024 - £NIL) was received as an unrestricted donation from trustee, Michael Brown.

24 Cash generated from/(absorbed by) operations

	2025 £	2024 £
Deficit for the year	(16,167)	(146,378)
Adjustments for:		
Investment income recognised in statement of financial activities	(13,325)	(4,438)
Depreciation and impairment of tangible fixed assets	9,354	7,769
Movements in working capital:		
Decrease/(increase) in debtors	35,785	(38,606)
(Decrease)/increase in creditors	(19,007)	39,155
Increase in deferred income	66,785	16,662
Cash generated from/(absorbed by) operations	63,425	(125,836)

25 Analysis of changes in net funds

The charity had no material debt during the year.