

**Company registration number SC218026 (Scotland)**

**Charity registration number SC031600 (Scotland)**

**CRUSE SCOTLAND**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2026**

# CRUSE SCOTLAND

## LEGAL AND ADMINISTRATIVE INFORMATION

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|----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|
| <b>Trustees</b>                  | Matthew Haggis<br>Mike McGlinchey<br>Fiona Thomson<br>John Fyfe<br>Chris Dowdall<br>Hazel Brown<br>George Bellamy<br>Elena Fry (Chair)<br>Pamela Harrower<br>Vanessa Rhazali<br>Munwar Hussain<br>Karen Lafferty<br>Douglas Creighton | (Appointed 5 June 2025)<br>(Appointed 5 September 2025) |
| <b>Secretary</b>                 | Fiona Arnott-Barron                                                                                                                                                                                                                   |                                                         |
| <b>Senior Management Team</b>    | Fiona Arnott-Barron<br>Nicola Reed                                                                                                                                                                                                    | Chief Executive Officer<br>Director of Client Services  |
| <b>Charity number (Scotland)</b> | SC031600                                                                                                                                                                                                                              |                                                         |
| <b>Company number</b>            | SC218026                                                                                                                                                                                                                              |                                                         |
| <b>Principal address</b>         | 29 Barossa Place<br>Perth<br>PH1 5HH                                                                                                                                                                                                  |                                                         |
| <b>Registered office</b>         | 14 Links Place<br>Suite 4/2, Great Michael House<br>Edinburgh<br>EH6 7EZ                                                                                                                                                              |                                                         |
| <b>Auditor</b>                   | Findlays Audit Limited<br>11 Dudhope Terrace<br>Dundee<br>DD3 6TS                                                                                                                                                                     |                                                         |
| <b>Bankers</b>                   | Bank of Scotland<br>327 Brook Street<br>Broughty Ferry<br>Dundee<br>DD5 2DS                                                                                                                                                           | TSB<br>29 Meadowside<br>Dundee<br>DD1 1DD               |

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# CRUSE SCOTLAND

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

### FOR THE YEAR ENDED 31 MARCH 2026

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The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2026.

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

Our services are available 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 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 client services include:

- A telephone Helpline
- 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 those seeking asylum, utilising professional translation services
- Onsite support for workplaces, and community groups, in the aftermath of suicide

A defining strength 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 and providing support across every local authority area. 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

# CRUSE SCOTLAND

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

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- Diversity, Equalities & Inclusion: To better understand and address inequalities & diversity issues affecting Cruse Scotland and our clients
- Influencing: To ensure the experiences of bereaved people influence policy & practice in Scotland
- Sustainability: To enable sustainability by diversifying our income stream & resource model; to assess and reduce the environmental impact of the organisation

### Our Values are:

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

### ACHIEVEMENTS & PERFORMANCE

In common with the wider third sector, Cruse Scotland navigated a challenging economic landscape across 2025-26, necessitating some difficult strategic decisions. Despite the challenges, there were many significant developments across all aspects of the organisation and Cruse Scotland has delivered strong performance across all areas of its strategy whilst continuing to provide high-quality bereavement support through both established and innovative approaches.

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 to build on this positive transition in the year ahead.

*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 2025-26**

During the reporting year, our Helpline received 9,038 calls during 2025–26, representing a 6% increase on the previous year. This continued growth demonstrates the increasing demand for accessible bereavement support and for a safe, compassionate space where people can talk about their grief.

*"I wanted to let you know of a wonderful and very supportive call recently with your helpline volunteer. I have contacted Cruse Scotland before, as well as other helplines. He is honestly the best volunteer I have ever spoken with. He was so kind, empathetic and gentle. I genuinely felt heard. He had such a calming, gentle voice and presence and gave me the time and space to talk about how I was feeling. I never felt rushed or that the things I was voicing were unwelcome or silly. He gave me the space to cry and I didn't feel uncomfortable doing so. I felt his empathy and that he genuinely was doing his utmost to be there for me."*

Our GriefChat service provides immediate online support, connecting new and existing clients with trained counsellors in real time. The service operated weekdays from 9.00 am to 9.00 pm and is accessed via our website. During the year, 2,802 support conversations took place through GriefChat, with 494 conversations resulting in referrals to other Cruse Scotland services.

This demonstrates the importance of providing a range of access routes to meet differing client needs and preferences.

# CRUSE SCOTLAND

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

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Alongside Helpline and GriefChat support, our team continued to receive a significant number of enquiries by email. During 2025–26, Cruse Scotland received 975 client referrals via email, a 3% increase on the previous year. Email is primarily used as a referral route into other Cruse Scotland services rather than for direct emotional support.

We remain proud to offer bereaved people a range of ways to access support, whether as an initial point of contact, a referral into further services or simply an opportunity to talk about their grief.

Together, these three primary contact routes generated 3,814 new clients for Cruse Scotland. In addition, 1,217 children received indirect support through parents and carers. All clients were provided with information packs containing self-help resources and information on accessing additional support where appropriate.

### Counselling and Listening Support Services

During 2025–26, 1,075 new clients attended assessment appointments to explore their bereavement support needs, representing a 16% increase on the previous year. Our adult counselling service delivered a total of 6,205 support sessions, a 17% increase compared with 2024–25.

*"The counselling helped me realise that I could still have a purposeful life. Also made me feel that I had a place in society and that I was reacting totally normally to my experience of grief. It was interesting to get the counsellors perspective on how I was, and how I could be in the future by using my skills to improve my life and also that of others. My confidence that I knew was still there somewhere, was given a boost which has helped be greatly"*

We continued to provide a wide range of support groups for bereaved adults in communities across Scotland, offering people opportunities to access therapeutic support, reduce isolation, rebuild confidence and connect with others following bereavement. Our groups are designed to meet people's differing needs at different stages of their bereavement journey.

During the year, our provision included *Walk and Talk Groups* across Dundee, Fife and Angus; *Creative Steps* in Moray; and a monthly *Drop-In Bereavement Support Group* in Dalkeith. In Glasgow, we delivered four groups, including two *Early Support Groups* for people bereaved within the first few weeks and months following their loss; *Glasgow Bereavement Support Group* an eight-session therapeutic group for adults bereaved six months or more; and *Cuppa, Chat and Company*, a peer support group supporting people following the loss of a partner.

Together, these varied groups provided safe and welcoming spaces where bereaved people could access support, share their experiences with others who understood, develop coping strategies and begin to rebuild their lives following loss.

*"The group more than exceeded my expectations. I felt heard, felt safe, felt understood and felt less alone."*

*"It was nice to meet people in the same boat as myself. Sharing how we have all been through the same traumatic experience was comforting."*

*"I found the group very welcoming and understanding, and everyone was so respectful. Each night I leave here I feel refreshed and relaxed. I would definitely recommend it."*

*"The group helped me to open up more about my feelings and realise that I am not alone. I learned how important it is not to bottle up my feelings."*

Across the year, we delivered 947 Early Support sessions to 603 clients. Building on the successful expansion of the Early Support Service through our existing volunteer network, we have further developed our training programme to broaden volunteer recruitment and increase service capacity. The revised programme will enable volunteers who are new to Cruse Scotland to join the Early Support Service, with the first cohort scheduled to begin in autumn 2026.

Our Children and Young People Service remains one of the most important and specialised areas of our work. During the reporting year, we delivered 475 direct support sessions to children and young people, a 19% increase on the previous year. In addition, 1,024 children and young people received indirect support through guidance and advice provided to parents and carers.

# CRUSE SCOTLAND

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

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*"After my son X lost his grandfather, his behaviour changed and it was really difficult. He needed support to understand where his behaviour was coming from. He had a lot of anger because he didn't understand why his grandad had died. As a family, we struggled, not knowing what X needed or how to help him with his grief. Cruse Scotland helped both us and X to understand his triggers and how to manage them. Before receiving support, when X didn't get his own way he would erupt. He was confused and didn't realise his feelings were connected to his grief. There was a lot of shouting, and he found it difficult to sleep. As his parent, I was carrying a lot of emotion too, and I also struggled to sleep. Cruse Scotland helped us to understand and manage these emotions. Since receiving support, X is like a different boy. He now recognises when he feels overwhelmed and knows to step away from a situation before returning when he feels ready. He has also learned healthy ways to release his emotions, such as running and jumping to burn off energy. X began bereavement therapy feeling angry, confused and frustrated. He finished feeling calm, happy and safe to talk about his feelings. I am incredibly grateful that Cruse Scotland helped bring calm back to our family and gave us the tools to continue supporting X in the future."*

Following a 3 year period of research and service planning, in partnership with Lewis Leap, we launched the Lewis Leap Sudden and Traumatic Bereavement Support Service. The service provides prompt support to people in the immediate aftermath of a sudden or traumatic bereavement. Since its launch, 62 support sessions have been delivered.

### **Support to Workplaces Affected by Suicide**

Our specialist support service for workplaces and community groups affected by suicide continued throughout 2025–26. Funded through the Scottish Government's *Creating Hope Together: Scotland's Suicide Prevention Strategy and Action Plan*, the service enables Cruse Scotland to provide timely, specialist support at no cost to organisations following a suicide.

Support is tailored to the unique needs of each organisation and ranges from providing guidance and resources for HR teams and managers; to facilitating group support sessions for staff and offering individual bereavement support where appropriate. During the year, we supported a wide range of organisations, including Police Scotland, local authorities, educational institutions, large third sector organisations and small businesses across Scotland.

By providing compassionate, practical support in the immediate aftermath of a suicide, the service helps organisations respond with confidence while ensuring that staff and community members have access to appropriate bereavement support when they need it most.

*"A brilliant service. We received a full picture and background beforehand, which helped us prepare. We also greatly appreciated the significant distance travelled to reach our team. Thank you."*

*"I appreciated hearing everyone's thoughts about our colleague. The two counsellors were extremely supportive and offered thoughtful advice, helping us develop a more positive way of processing what had happened."*

### **Client Voices**

During late 2025, Cruse Scotland re-established Client Voices, our forum for people with lived experience of accessing our services. The forum provides an important opportunity for former clients to share their experiences, provide feedback and help shape the ongoing development and improvement of our services.

Client Voices meets every two months and currently has a membership of approximately 15 individuals, with an average attendance of nine participants at each meeting. Meetings are chaired and attended by Trustees, with members of the Senior Leadership Team also participating, ensuring that the perspectives of those with lived experience are heard directly by those responsible for organisational decision-making. All clients completing support with Cruse Scotland are invited to express an interest in joining Client Voices, helping to maintain an open and inclusive membership and ensuring that a range of experiences and perspectives continue to inform discussions.

The continued development of Client Voices reflects Cruse Scotland's commitment to listening to the people who use our services and ensuring that lived experience remains central to service design, improvement and future planning.

# CRUSE SCOTLAND

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

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

Cruse Scotland is committed to improving public confidence in talking about death, dying and bereavement. One of the ways we achieve this is through the delivery of high-quality training that equips individuals and organisations with the knowledge and confidence to better understand, respond to and support people experiencing grief. As bereavement affects every organisation, regardless of its size or sector, the potential to make a positive difference is both significant and far-reaching.

By improving confidence and understanding among employers, professionals and communities, our training helps create more bereavement-aware environments and enables more people to receive compassionate support when they need it.

The Training Business Plan, approved by the Board in March 2024, continued to be successfully implemented during the reporting year, contributing to our strategic objective of becoming a more financially sustainable organisation. During 2025–26, we delivered training to a diverse range of organisations across the public, private and third sectors. Feedback continued to highlight both the quality of the training and the value of tailoring sessions to meet the specific needs of each organisation.

In 2025–26 we delivered 62 training sessions to 617 participants from 54 organisations, delivered mainly onsite but occasionally online. In addition, we delivered a further 47 online group training courses for individual participants, enabling another 531 people to develop their knowledge and skills in bereavement and loss.

*"The training delivered was so helpful and really interactive, with great discussions exploring different themes. It made me think outside the box."*

*"The training has given me the confidence to use direct language when speaking to young people and to be as honest as possible."*

Alongside onsite workplace training, we introduced open online training sessions, enabling individuals to book places on scheduled courses. This approach has proved successful providing options to suit different needs.

*"I found the Vicarious Trauma training exceptionally helpful and very well delivered. It fully met my expectations"*

*"Participant engagement was well facilitated, and others' contributions really enhanced my learning experience."*

We also expanded the range of bereavement-related topics to reflect our continued commitment to equality, diversity and inclusion. New courses included Neurodiversity and Grief and Grief in Older Age. We continue to review and develop our training programme to ensure it responds to the evolving needs of bereaved people and those supporting them.

### **Marketing and Communications**

We made significant progress across marketing and communications during the reporting year, including the appointment of a Marketing and Communications Manager and the development of a new communications strategy.

The strategy is centred around three key priorities: increasing awareness of our services, strengthening volunteer recruitment and engagement, and supporting income generation.

- **Client Support** We increased our focus on sharing client stories, bereavement information and self-help resources across our digital channels. This has helped grow our online audience, increase awareness of our services and encourage more bereaved people to seek support.
- **Volunteer Recruitment and Engagement** Communications activity focused on supporting volunteer recruitment to meet increasing demand for services while strengthening engagement with our existing volunteer community. Regular communication helps ensure volunteers remain informed, valued and connected to the wider organisation.

# CRUSE SCOTLAND

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

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- *Income Generation* Our communications supported a broad range of fundraising activities, including challenge events, legacy giving, fundraising campaigns and the launch of corporate partnerships. We also promoted our external training programme and shared participant feedback to demonstrate the quality and impact of our training, supporting both income generation and wider awareness of Cruse Scotland's expertise.

Across the reporting year, social media following has increased by 47.8% overall and website engagement increased by 15%.

### Volunteers

During 2025-26, Cruse Scotland trained 89 volunteers into new and expanded roles across the organisation reflecting our continued investment in expanding both capacity and capability across our volunteer workforce. This figure includes both new volunteers joining Cruse Scotland and existing volunteers progressing into new roles:

|    |                                                                                                       |
|----|-------------------------------------------------------------------------------------------------------|
| 18 | Helpline volunteers                                                                                   |
| 19 | qualified diploma-level counsellors                                                                   |
| 31 | practice placement students undertaking a diploma in counselling                                      |
| 16 | Early Support volunteers providing support to adults during the early weeks and months of bereavement |
| 1  | Walk and Talk Group volunteer                                                                         |
| 3  | Family Therapy supporters                                                                             |

### Continuing Professional Development of our Volunteer Workforce

Maintaining a skilled and well-supported volunteer workforce is central to the quality of our services. We therefore provide a comprehensive programme of Continuing Professional Development (CPD) for volunteers in client-facing roles. Alongside developing knowledge and skills, these sessions provide valuable opportunities for volunteers and staff to connect, share experiences and learn from one another.

During the reporting year, CPD sessions covered a wide range of topics, including:

- Baby Loss
- Cultural Differences in Death and Dying
- Death and Bereavement in the Muslim Community
- Disenfranchised Grief
- Exploring Bereavement through the Lens of Polyvagal Theory
- Journaling and Self Care
- Suicide and Self Harm
- Working with Neurodiverse Children and Young People

In addition, volunteers were encouraged to access external CPD opportunities provided by organisations including Mindspring, NHS Education for Scotland, Third Sector Interfaces and other sector partners.

### Volunteer Voices

In 2025, Cruse Scotland launched the Volunteer Voices forum, providing an opportunity for volunteers from across the organisation to connect with Trustees on a quarterly basis. The forum creates a dedicated space for volunteers to share their experiences, ask questions and provide feedback directly to the Board. This initiative has strengthened communication between those delivering services within communities and those responsible for organisational leadership and decision-making. Both volunteers and Trustees have valued the opportunity to hear directly from one another, helping to ensure that volunteer perspectives continue to inform the ongoing development of Cruse Scotland.

### Volunteer Conference 2025

Our annual Volunteer Conference took place on 13 September 2025, bringing together volunteers, staff and partner organisations for a day of learning, networking and professional development. The conference, held at the Apex Hotel in Dundee with online participation also available, was attended by 120 delegates. We were delighted to welcome Linda Hunter, Time Space Compassion Delivery Lead within the Scottish Government Suicide Prevention Team, as our keynote speaker. Representatives from the Scottish Government, the University of Edinburgh, Cruse Isle of Man, Lewis Leap and Perth & Kinross Council also attended as invited guests, providing valuable opportunities for learning and collaboration.

# CRUSE SCOTLAND

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

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As part of the conference, one volunteer from each service area was nominated for the Lynda Keay Memorial Award, which recognises exceptional volunteer contribution. As always, selecting a recipient was extremely difficult given the outstanding commitment demonstrated by volunteers across Scotland. The 2025 award was presented to Helen Lambert, a longstanding volunteer from our West Area, in recognition of her exceptional dedication and service.

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

Our progress in advancing EDI has been positive. 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 and used the Scottish 2022 census as a comparison. The audit highlighted a number of positive outcomes, demonstrating that the organisation compares well with the wider Scottish population across several characteristics. It has also provided valuable evidence to inform our priorities and direct resources towards areas where further progress is needed.

Key findings included:

- **Age:** We identified lower representation of staff and volunteers under the age of 35. Increasing engagement with younger people has been identified as a priority for future recruitment and volunteer development.
- **Disability:** The majority of staff and volunteers did not identify as having a disability. We recognise this as an area where we can improve representation through inclusive recruitment and volunteering practices.
- **Gender:** The majority of our staff and volunteers identify as female. While this reflects wider trends across the counselling and bereavement support sector, we remain committed to ensuring that people of all genders feel welcomed, represented and supported within the organisation.
- **Race and Ethnicity:** Representation of people of colour was broadly comparable with the 2022 Scottish Census, providing a positive indication that our organisation reflects the communities we serve in this area.
- **Religion or Belief:** A higher proportion of our staff and volunteers identified as having a religion or belief compared with the Scottish Census. We recognise that this may, in part, reflect the age profile of our volunteers and staff.
- **Sexual Orientation:** We recorded a significantly higher proportion of staff and volunteers identifying their sexual orientation as other than heterosexual, compared with the Scottish Census. This is an encouraging indication that our organisation provides an inclusive environment for LGBTQ+ people.
- **Socio-economic Background:** The audit demonstrated representation from a broad range of socio-economic backgrounds, suggesting that socio-economic status is not a significant barrier to joining Cruse Scotland as a member of staff, volunteer or Trustee.

In addition to auditing the diversity of our staff, volunteers and Trustees, we also analysed the demographic profile of clients accessing our services. This enabled us to compare the diversity of those we support with that of our workforce and identify any groups that may be underrepresented in accessing our services.

As with our workforce audit, age emerged as a key area for improvement, with younger people being underrepresented among those seeking support. The analysis also highlighted some differences between our workforce and client demographics. In particular, the representation of people from people of colour accessing our services was lower than the census, indicating an area where we can strengthen awareness, accessibility and engagement. Conversely, while increasing the representation of disabled people is a priority within our workforce, disability was more strongly represented among those accessing our services and therefore was not identified as a significant area for improvement in terms of service reach.

These findings will help shape our future engagement, outreach and service development activity, ensuring we continue to improve the accessibility and inclusivity of our services for all communities across Scotland.

We have already begun to make progress in addressing the areas identified for improvement, while also being encouraged by the strong levels of representation and inclusion demonstrated across a number of other characteristics. The findings from this audit provide a robust evidence base to inform our ongoing DEI action planning and support our commitment to continuous improvement across the organisation.

# CRUSE SCOTLAND

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

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### ***Strategic Goal 4: Influencing – Ensuring the experiences of bereaved people inform policy and practice across Scotland***

During 2025–26, Cruse Scotland strengthened its contribution to national and local policy, partnerships and professional practice. Through active participation in strategic groups and collaborative programmes, we continued to ensure that the experiences of bereaved people help shape services, policy and practice across Scotland.

#### **Scottish Parliament Cross-Party Groups**

Cruse Scotland maintained an active presence across six Scottish Parliament Cross-Party Groups (CPGs), ensuring that bereavement remains represented within wider policy discussions. During the year, we contributed to CPGs covering:

- Funerals and Bereavement
- Cancer
- Heart and Circulatory Diseases
- Health Inequalities
- Palliative Care
- Volunteering

Participation in these groups enables us to share professional expertise and the lived experiences of bereaved people, helping to inform discussion and influence policy development across a range of areas.

#### **Creating Hope Together – Scotland's Suicide Prevention Strategy and Action Plan**

Cruse Scotland continues to play an active role in the delivery of the Scottish Government's Creating Hope Together suicide prevention strategy. Working alongside partner organisations including Samaritans, Change Mental Health, Penumbra, Scottish Recovery Network, SAMH, Public Health Scotland and COSLA, we contribute to the implementation of Scotland's national suicide prevention action plan. Research demonstrates that people bereaved by suicide face an increased risk of suicide themselves. By providing timely bereavement support, Cruse Scotland contributes to Scotland's wider suicide prevention agenda through early intervention and emotional support for those most affected.

Scottish Government funding enables us to deliver specialist support for workplaces and community groups affected by suicide. During 2025–26, this service supported organisations across Scotland, including Police Scotland, local authorities, educational institutions, third sector organisations and small businesses, helping them respond compassionately and effectively following a suicide.

#### **Bereavement Charter for Scotland**

Cruse Scotland continues to play an active role in promoting Scotland's Bereavement Charter and embedding its principles within workplace practice. We have continued to champion the Charter through incorporation of it through our external training programme, helping to increase awareness among employers and encouraging organisations to adopt best practice in supporting bereaved employees.

Cruse Scotland have continued to contribute to the organisation and delivery of the Bereavement Charter Conference, while our Director of Client Services remained a member of the Charter's workplace standards working group, helping to shape approaches to bereavement support within workplaces across Scotland.

We continue to hold Bereavement Charter organisational status, demonstrating our ongoing commitment to high standards of bereavement support.

#### **Police Scotland**

Our partnership with Police Scotland continued to develop during the reporting year.

In 2025, Cruse Scotland began delivering bereavement awareness training as part of the core training programme for probationary police officers at the Scottish Police College, Tulliallan. The training has been well received and supports officers to respond with greater confidence and compassion when engaging with bereaved people.

We also continued our involvement with Police Scotland's Mental Health – Policing Together programme. This multi-agency partnership brings together public and third sector organisations to provide professional expertise and lived experience, supporting the development of more person-centred, trauma-informed and inclusive policing approaches.

# CRUSE SCOTLAND

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

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Through this collaboration, Cruse Scotland contributes to wider public health objectives by helping to strengthen partnership working, improve crisis responses and promote greater understanding of the experiences of bereaved people across policing and public services.

**Scottish Prison Service** As part of a two year programme of training, Cruse Scotland delivered bereavement support training to a second cohort of Scottish Prison Service chaplains in January and March 2026. The programme is designed to strengthen support for people affected by grief within the prison system and was delivered across three levels to reflect participants' varying experience and skills.

Chaplains who complete the third and final tier of training become part of an extended Cruse Scotland network, with access to ongoing continuing professional development opportunities and regular clinical supervision provided by Cruse Scotland. This helps ensure they are well equipped to provide high-quality bereavement support within their prison communities.

Alongside wider bereavement development work led by the Scottish Prison Service chaplaincy team, this partnership has contributed to HMP Edinburgh becoming the first prison in Scotland to be awarded the Bereavement Charter Mark. We are proud to have played a part in this significant achievement and look forward to seeing the model extended to other prison establishments across Scotland in the years ahead.

Our partnership with the Scottish Prison Service continues to grow, with further funding secured to deliver an expanded programme of chaplaincy training during 2026-27.

We were also delighted to welcome Douglas Creighton, a Scottish Prison Service chaplain, to the Cruse Scotland Board of Trustees in September 2025, further strengthening the connection between our organisations.

### **Scottish and UK Covid-19 Public Inquiries**

Cruse Scotland contributed to both the Scottish and UK Covid-19 Public Inquiries, ensuring that the experiences of bereaved people and the impact of the pandemic on bereavement support services were represented at a national level.

Cruse Scotland was invited to provide an organisational witness statement to the Scottish Covid-19 Inquiry, sharing the experiences of the organisation, our volunteers, staff and the people we support. An interview was conducted in January 2025 with the Chief Executive Officer and Director of Client Services. Following this, the Chief Executive Officer was invited to give evidence at the Scottish Covid-19 Inquiry in Edinburgh on 30 April 2025.

The session was broadcast live, and Cruse Scotland's evidence contributed to the Inquiry's consideration of the impact of Covid-19 on bereavement and support services. In recognition of the emotional impact of the Inquiry process, Cruse Scotland was also invited to provide bereavement support services during Inquiry dates for families, witnesses and professionals affected by the pandemic.

Alongside our contribution to the Scottish Inquiry, Cruse Scotland participated in the UK Covid-19 Inquiry roundtable discussion, *"The Impact on Society: Bereavement, Mental Health and Wellbeing"*. The event, held in London and chaired by Baroness Hallett, brought together representatives from across the four nations of the UK to explore the wider societal impact of the pandemic.

Following this engagement, Cruse Scotland was invited to provide further organisational witness statements and was cited to appear alongside Cruse Bereavement Support (covering England, Wales and Northern Ireland) at the UK-wide Covid-19 Inquiry hearing in London in March 2026 ensuring that the experiences of bereaved people in Scotland continued to inform national learning from the pandemic.

### **Research**

- **Journeys of Grief**

Cruse Scotland commissioned the University of Edinburgh to undertake a research project entitled *Journeys of Grief*, exploring the diverse experiences of people affected by bereavement and developing a deeper understanding of how individuals navigate grief.

# CRUSE SCOTLAND

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

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The research partnership, led by Edgar Rodríguez-Dorans, Lecturer in Counselling, Psychotherapy and Applied Social Science, resulted in the publication of findings in November 2025. The research provides valuable insight into the experiences of bereaved people and will help inform the continued development of Cruse Scotland's services and practice.

- The findings highlight the importance of fostering open communication, facilitating connection and compassionate witnessing, recognising the individuality of grief, and understanding the influence of masculinity on grieving. They also emphasise the need to support embodied experiences of grief, acknowledge cultural and social contexts, recognise the often-taboo impact of financial strain, reflect on the timing of bereavement support, encourage continuing bonds with those who have died, and support people as they redefine their identity following bereavement.

These insights will continue to inform the development of our bereavement support pathways and the way we embed evidence-informed practice across our organisation. Further exploration of the research findings will also form the focus of our national Volunteer Conference in 2026, providing an opportunity to translate this learning into practice and strengthen the support we offer to bereaved people across Scotland.

- **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 exploring the use of Acceptance and Commitment Therapy (ACT) approaches in bereavement support. Following active participation in the My Grief My Way research project since 2023, Cruse Scotland has been delighted to continue their involvement in the public launch, and further development of the My Grief My Way website (<https://mygriefmyway.co.uk/>) as a self-directed bereavement support resource. This participation has included involvement in published research papers, embedding use of the website in our client facing resources and extending invitations to clients for involvement in further research opportunities.
- **Lewis Leap Sudden and Traumatic Bereavement Support Service**  
Throughout 2025–26, Cruse Scotland continued to develop its partnership with Lewis Leap to establish a specialist service supporting people affected by sudden and traumatic bereavement. The collaboration was informed by a scoping exercise undertaken during 2022–23, which identified a gap in support during the early stages following a sudden or traumatic loss. A formal partnership agreement was developed in June 2025, confirming the shared commitment of both organisations to delivering this specialist service.

Since its launch, 62 specialist support sessions have been delivered to individuals affected by sudden and traumatic bereavement. Future development of the service will focus on increasing capacity to reach more people and introducing additional family support provision.

### Evaluation and Feedback

#### Adult Evaluation

Cruse Scotland is committed to continually improving the quality and effectiveness of its services. We use the Warwick-Edinburgh Mental Wellbeing Scale (WEMWBS) to measure changes in emotional wellbeing among adult clients accessing bereavement support.

During 2025–26, evaluation data demonstrated that 84% of clients experienced a meaningful improvement in emotional wellbeing, demonstrating the positive contribution bereavement support can make to wellbeing. Before accessing Cruse Scotland services, only 26% of clients reported moderate or high levels of wellbeing. Following completion of support sessions, this increased to 72%. While these outcomes demonstrate the positive impact of our services, evaluation also highlights the increasing complexity of bereavement experiences among people accessing support. The proportion of clients reporting the highest levels of wellbeing has reduced, reflecting both the more complex needs presented by clients and wider national challenges affecting mental health and wellbeing.

Alongside quantitative evaluation measures, we gather qualitative feedback through post-support surveys, enabling clients to share their experiences and help shape ongoing service improvement.

# CRUSE SCOTLAND

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

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Client feedback has included:

*"I met with my counsellor in Banchory and from the very first minute I sat down and spoke to her I knew that this was going to be one of the best decisions, to seek the help I needed, and felt instantly reassured and supported. X was excellent and made me understand quickly how I was feeling and thinking was ok, normal and understandable. She showed empathy understanding sympathy's and gave me clarity on what I was experiencing. X would most likely say I did all the work but I couldn't have without their support – it has really helped reset me and gave me myself back of which I'm so so grateful to her for facilitating. I'm glad in many ways to have reached out and benefited from X and Cruse Scotland support"*

*"Everyone I dealt with at Cruse Scotland was amazing, they were all incredibly kind and supportive without a hint of patronisation. I'm very grateful for the help I received. It was life changing"*

### Children and Young People Evaluation

Cruse Scotland continues to use the Child Bereavement Services Questionnaire, developed by the Childhood Bereavement Network (CBN), to evaluate the impact of our work with children and young people. Like many organisations providing bereavement support to children and young people across the UK, we continue to experience challenges in capturing meaningful evaluation data through this tool. These challenges are currently being explored by colleagues working with the CBN, and we look forward to the findings of this work helping to strengthen evaluation approaches and improve the collection of feedback from younger clients. During 2026–27 we will review our evaluation approach to ensure we continue to capture meaningful feedback from children, young people and families while contributing to sector-wide learning.

**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

Building on the progress made since 2023–24, Cruse Scotland has continued to strengthen its commitment to reducing environmental impact and embedding sustainability across the organisation. Significant progress was made through Carbon Literacy training, with all staff members completing professional training and achieving Carbon Literacy Accreditation. To ensure this knowledge continues to be embedded within the organisation, new staff members will undertake the same training as part of their induction and development during 2026–27.

The learning gained through this process informed 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 practical opportunities for change across the organisation and recognises the important role of trustees, staff and volunteers in delivering progress.

During 2025–26, we continued to implement the actions identified within the plan. Progress during the year included:

- providing vegan and locally sourced food options at meetings and events;
- encouraging more sustainable travel choices, including increased use of public transport and lift sharing;
- reducing reliance on single-use products across Cruse Scotland premises and event venues

To support continued progress and ensure sustainability remains embedded within future decision-making, we plan to establish a Climate Cruse-aders working group during 2026–27. The group will bring together trustees, staff and volunteers to champion practical and meaningful environmental improvements across the organisation.

# CRUSE SCOTLAND

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

### FOR THE YEAR ENDED 31 MARCH 2026

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#### **Financial Sustainability**

The financial environment for charities across Scotland continues to be challenging. Rising costs, combined with reductions or cessation of local public sector funding and limited growth in some income streams, have created significant pressures across the sector.

Cruse Scotland has continued to take proactive steps to strengthen financial sustainability through diversification of income, including developing fundraising activity and increasing training income. However, the combined impact of rising costs and funding pressures required difficult decisions later in the financial year.

Following a thorough review of our resources and future sustainability, the charity took the difficult decision to reduce staffing capacity through two redundancies and to reduce Helpline opening hours in response to the financial pressures facing the organisation.

These decisions were not taken lightly, but were necessary to ensure that our expenditure remains sustainable and that we can continue to provide vital bereavement support within the resources available to us.

The Board remains confident that these measures, alongside a continued focus on developing sustainable income streams and improving efficiency, will strengthen the charity's financial position and support the continuity of our core services. We remain committed to ensuring that our resources are directed towards those areas where they can have the greatest impact for bereaved people.

#### **FINANCIAL REVIEW**

During the year ended 31 March 2026, Cruse Scotland recorded income of £826,874 (2025 - £888,013). Net incoming resources amounted to a deficit of £112,347 (2025 - deficit of £16,167). Net assets at 31 March 2026 were £506,527 (2025 - £618,874).

#### **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 2026 was £478,459 (2025 - £569,029) of which £426,771 (2025 - £489,108) is regarded as free reserves, after allowing for funds retained in tangible fixed assets and £30,741 (2025 - £49,711) 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 2026 amounted to £28,068 (2025 - £49,845) against an annual spend of £459,769 (2025 - £443,580).

The Reserves Policy is reviewed annually; the next review is scheduled for March 2027.

# CRUSE SCOTLAND

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

### FOR THE YEAR ENDED 31 MARCH 2026

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#### 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 Cruse Scotland has responded to external funding challenges by continuing to generate 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  
Aabvie, UK  
Alexander Moncur Trust  
Angus Communities Mental Health and Wellbeing Fund  
Barclays  
BlackRock  
Caroline Jane Spence Fund  
Centurion Management Ltd  
Cruden Foundation  
Defence Medical Welfare Society /Armed Forces Covenant  
Dr Guthrie's Association  
East Dunbartonshire Council  
East Lothian Communities Mental Health and Wellbeing Fund  
Edinburgh Communities Mental Health & Wellbeing Fund  
Falkirk Health and Social Care Partnership  
Fife Communities Mental Health & Wellbeing Fund  
Fife Council  
Forteviot Charitable Trust  
Gannochy Trust  
George Heriot's School  
George McLean Trust  
Glasgow Communities Fund  
Glasgow Wellbeing Fund  
Highland TSI - Communities Mental Health and Wellbeing Fund  
Inverclyde Health and Social Care Partnership  
Jackson Boyd LLP  
James Wood Bequest Fund  
Juniper Three  
Leith Benevolent Association  
Leng Charitable Trust  
Lenzie Benevolent Society  
Lewis Leap  
Lothian Buses Employees Charities Fund  
Marsh Trust  
Midlothian Community Mental Health and Wellbeing Fund  
Midlothian HSCP  
Miss AM Pilkington Charitable Trust  
Miss Eliza C Pederson's Trust  
Moray Communities Mental Health and Wellbeing Fund  
Murgitroyd Foundation  
Nancie Massie Charitable Trust  
National Lottery Community Fund  
NHS Dumfries & Galloway

# CRUSE SCOTLAND

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) *FOR THE YEAR ENDED 31 MARCH 2026*

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NHS Greater Glasgow & Clyde  
NHS Highland  
NHS Lothian  
North Lanarkshire Communities Mental Health and Wellbeing Fund  
North Lanarkshire Council  
Orkney Islands Council  
Perth & Kinross Communities Mental Health & Wellbeing Fund  
Perth & Kinross Council  
Peter Samuel Trust  
Ponton Trust  
Port of Aberdeen  
RKT Harris Charitable Trust  
Ronald Miller Foundation  
Schreier Foundation  
Scottish Children's Lottery Trust  
Sasha Shalmina Exhibition  
Stirling University Staff Charities Appeal  
Templeton Goodwill Trust  
The City of Edinburgh Council Third Sector Resilience Fund  
The Edinburgh Practice  
The Hugh Stenhouse Foundation  
The Jessica Rose Duncan Schuetz Charitable Trust  
The Pat Newman Memorial Trust  
The Schuh Trust  
The Simon Rivett-Carnac Trust  
Tillyloss Trust  
W.A. Cargill Fund  
Ward Family Charitable Trust  
Wm Sword Charitable Trust

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

### **Investment policy and objectives**

The majority of Cruse Scotland's funds are required to support operational activities and service delivery in the short term. As a result, the charity does not currently hold funds available for long-term investment.

### **Risk management**

Cruse Scotland maintains a comprehensive Risk Register, which is reviewed regularly to identify, assess and manage risks that could affect the organisation's ability to achieve its objectives. Each risk is assessed based on its likelihood and potential impact, with appropriate mitigation actions identified and monitored.

The Risk Register is a standing item at each quarterly Board meeting. The Board undertakes a formal review of risk scoring annually, or more frequently where required. Risks relating to specific areas of governance and operations are also considered through relevant Board committees, with any factors that may affect the charity's overall risk profile reported to the full Board.

During the reporting year, we implemented an enhanced Risk Register reporting structure, which now incorporates both unmitigated scores as well as residual scores. This strengthened approach enabled a more comprehensive assessment of risks across all areas of the organisation and improved visibility of emerging issues and mitigation activity.

The most significant risk identified by the Board, both during the current year and in previous years, remains financial sustainability, specifically the charity's ability to secure and generate sufficient income. This continues to inform our focus on strengthening fundraising, income generation and marketing activity, while maintaining prudent financial management and oversight of reserves. Robust financial monitoring processes are in place to support early identification of potential financial pressures and enable timely action.

# CRUSE SCOTLAND

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

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Other key risks include volunteer recruitment and retention, and the organisation's capacity to meet increasing demand for bereavement support. These areas continue to be actively monitored, with mitigation plans in place to ensure Cruse Scotland can respond effectively to changing needs and demand.

During the year, cyber and information security received increased attention and progress has been made to mitigate these risks further. In response to the growing prevalence and sophistication of cyber threats affecting organisations, this risk has been assigned an increased level of focus and will remain a priority area throughout 2026–27.

Like all organisations, Cruse Scotland recognises the potential impact of reputational risk. We have established policies, procedures and governance arrangements designed to identify concerns early, respond appropriately and protect the trust placed in us by clients, volunteers, partners and supporters.

### **Safeguarding and Notifiable Events**

Cruse Scotland has established policies and procedures to safeguard clients, volunteers and staff from harm, while ensuring that any concerns or complaints are responded to promptly, appropriately and in line with best practice.

All volunteers, staff and trustees are members of the Protecting Vulnerable Groups (PVG) Scheme. Volunteers involved in direct client support are required to hold, as a minimum, the COSCA Certificate or HNC in Counselling, alongside specialist training in bereavement and loss. In recent years, an increasing number of members of our listening and counselling teams are qualified diploma-level counsellors or are undertaking practice placements towards this qualification, further strengthening the expertise available within our services.

Safeguarding and notifiable events remain standing items at quarterly Board meetings, ensuring ongoing oversight, accountability and 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.

# CRUSE SCOTLAND

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

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### PLANS FOR FUTURE PERIODS

Looking ahead to 2026–27, the final year of Cruse Scotland's current five-year strategy, we will focus on delivering the remaining strategic priorities while also reviewing progress against our strategy and beginning development of our next strategic plan.

Our priorities continue to be informed by the experiences of bereaved people, feedback from clients and volunteers, evaluation of our services, research and evidence, and the changing environment in which we operate. We will continue to strengthen our use of evidence, evaluation and lived experience to understand impact, improve services and inform future decision-making.

Our overarching focus remains on ensuring that bereaved people across Scotland can access high-quality, compassionate and effective support, while strengthening the sustainability and resilience of the organisation.

### Client Services

During 2026–27, we will continue to develop and strengthen our services to ensure they respond effectively to the evolving needs of bereaved people.

Key priorities include:

- Strengthening evaluation and data collection across our Children and Young People Service to better understand outcomes, demonstrate impact and inform service improvements.
- Reviewing our Children and Young People training, service model and support offer to ensure they remain effective and responsive.
- Embedding an improved Early Support Service pathway, including the introduction of new volunteers into the service following completion of enhanced training.
- Developing a more strategic approach to volunteer recruitment, retention, development and recognition, ensuring we continue to maintain the skilled volunteer workforce required to meet the needs of bereaved people across Scotland.
- Continuing to develop Client Voices
- Further developing the Lewis Leap Sudden and Traumatic Bereavement Support Service to increase reach and embed a family support element.
- Continuing to develop digital and accessible routes into support, building on learning from services such as GriefChat and online counselling, to ensure bereaved people can access support in ways that meet their individual circumstances.

### Positive Bereavement Health

We will continue to promote healthier conversations around grief and bereavement through education, training and awareness raising.

Key priorities include:

- Delivering a workplace bereavement conference for external delegates to share learning, promote best practice and support employers.
- Further developing our external training offer to reach more individuals and organisations seeking to improve confidence in supporting bereaved people.
- Supporting employers to better understand and respond to bereavement within the workplace.
- Strengthening our business development approach to increase awareness, reach new audiences and support income generation through training and partnership opportunities.

### Equity, Diversity and Inclusion

Building on the findings of our EDI audit, we will continue to progress actions that support lasting cultural change and ensure Cruse Scotland remains accessible and inclusive.

Key priorities include:

- Progressing actions identified within our EDI Strategy and embedding inclusion throughout organisational decision-making.
- Ensuring EDI considerations are incorporated into the development of new services, projects and initiatives.
- Focusing on identified areas for improvement, particularly age and disability representation.
- Continuing to identify opportunities to strengthen existing good practice and improve accessibility.
- Maintaining EDI themes within staff, volunteer and trustee learning and development opportunities.

# CRUSE SCOTLAND

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

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### **Sustainability – Environmental**

We will continue to develop our approach to environmental sustainability and reduce the environmental impact of our activities.

Key priorities include:

- Continuing to implement and evolve our Environmental Sustainability Action Plan, progressing practical actions to reduce Cruse Scotland's carbon footprint.
- Ensuring all new staff members complete Carbon Literacy Training, maintaining the high standards and accreditation achieved across the wider team.
- Establishing the Climate Cruse-aders working group to support continued engagement and practical environmental improvements across the organisation.

### **Sustainability – Financial**

Strengthening financial sustainability remains a key priority as we respond to the challenging funding environment facing the charity sector.

Key priorities include:

- Strengthening financial planning and monitoring processes to support long-term resilience, including maintaining appropriate reserves and ensuring informed decision-making around resources and investment.
- Continuing to grow our external training provision to generate income while extending Cruse Scotland's reach and influence.
- Developing a specialist workstream to design and deliver tailored bereavement support services for employers and their workforce.
- Implementing a new Corporate Partnerships workstream to develop sustainable relationships with organisations that share our values.
- Strengthening business development capacity to support income diversification and partnership growth.
- Sustaining and growing challenge event participation and associated income to support the delivery of our services.
- Continuing to strengthen fundraising approaches and explore opportunities to diversify income streams.

### **Influencing and Partnerships**

We will continue to ensure the experiences of bereaved people inform policy, practice and partnership working across Scotland.

Key priorities include:

- Maintaining meaningful representation across local and national networks, ensuring Cruse Scotland continues to contribute to discussions shaping bereavement support and related policy.
- Strengthening relationships with existing partners and developing new collaborations aligned with our mission and values.
- Expanding partnership opportunities across the public, private and third sectors.
- Achieving COSCA Recognition Status to demonstrate continued commitment to excellence in counselling and bereavement support.
- Using marketing and communications activity to promote partnership opportunities and amplify the experiences and needs of bereaved people.

As Cruse Scotland continues to grow and evolve, our purpose remains unchanged: to provide compassionate, professional support to bereaved people across Scotland.

This commitment continues to guide our decisions, shape our priorities and inform our ambition for the future.

## **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.

# CRUSE SCOTLAND

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

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### Staff and volunteers

The total number of staff members at the time of writing (July 2026) is 20, this comprises 9 full time and 11 part time members, equating to a total of 15.2 FTE.

During the reporting period, 180 volunteers across communities throughout Scotland contributed 21,704 hours of voluntary service, representing an 18.2% increase compared with the previous year.

Our volunteers are central to the delivery of Cruse Scotland's services. Across the country, volunteers provide the majority of our direct client support, including our Helpline, listening and counselling services, support for children and young people, and specialist support for individuals with additional support needs. Their commitment and remarkable contributions enable us to make a profound difference to the lives of thousands of bereaved people across Scotland.

Our volunteer-led delivery model allows Cruse Scotland to combine the reach and connection of local community-based support with the professional standards, governance, training and supervision expected of a national charity. The contribution of our volunteers is fundamental to our ability to fulfil our purpose and respond to the needs of bereaved people across Scotland.

The CEO and Trustees would like to express their sincere appreciation to all volunteers for their exceptional dedication, time and commitment throughout the year. Their contribution makes a profound difference to the lives of bereaved people and remains at the heart of Cruse Scotland's work.

The CEO and Trustees also wish to recognise the outstanding contribution of our staff team. Their care, expertise and unwavering dedication underpin the delivery of our services, and they regularly go above and beyond to support our beneficiaries. Together, our volunteers and staff make it possible for Cruse Scotland to provide compassionate support to bereaved people across Scotland.

|                             |                             |
|-----------------------------|-----------------------------|
| Christine McLintock (Chair) | (Resigned 5 September 2025) |
|-----------------------------|-----------------------------|

Matthew Haggis

Stephanie Kerr

(Resigned 6 March 2026)

Mike McGlinchey

Fiona Thomson

John Fyfe

Chris Dowdall

Hazel Brown

George Bellamy

Elena Fry (Chair)

Pamela Harrower

Vanessa Rhazali

Munwar Hussain

Karen Lafferty

(Appointed 5 June 2025)

Douglas Creighton

(Appointed 5 September 2025)

During the reporting year, Cruse Scotland marked a change in Board leadership following Christine McLintock stepping down as Chair at the Annual General Meeting on 5 September 2025. We would like to express our sincere thanks and appreciation to Christine for her significant contribution, leadership and commitment to Cruse Scotland during her nine years as Chair. Her support, insight and dedication have helped strengthen the organisation and have made a lasting contribution to our work.

Following the AGM, Elena Fry assumed the role of Chair and has provided leadership to the Board during the remainder of the reporting year. We have benefitted from working with Elena as we continued to deliver our strategic priorities through her effective leadership and governance, to support the future development and sustainability of Cruse Scotland.

# CRUSE SCOTLAND

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

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### Structure, Governance and Management

The Board comprises individuals with a diverse range of skills, knowledge and experience that support effective governance and strategic leadership of Cruse Scotland. Collectively, Board members bring expertise in areas including therapeutic practice, bereavement support for children and young people, NHS primary care, lived experience of bereavement and Cruse Scotland services, finance, fundraising, charity governance, legal, information technology, and marketing and communications.

The Chief Executive fulfils the role of Company Secretary and is responsible for the effective overall management of the organisation, in accordance with the Schedule of Delegated Authorities and Financial Regulations.

During 2025–26, we recruited two additional Board members, who were formally appointed during the financial year. Recruitment activity actively sought to increase representation from under-represented groups and strengthen the diversity of skills, experience and perspectives available to the Board.

### Recruitment and Appointment of Trustees

Directors are appointed in accordance with the requirements of the Memorandum and Articles of Association. Board members are elected to serve an initial term of three years and may be re-elected for a further consecutive three-year term. In exceptional circumstances, a Director's term of office may be extended beyond this period by resolution of the Directors where this is considered to be in the best interests of the company. Any such extension would take into account the ongoing needs of the organisation, effective succession planning and the skills and experience required to support the Board.

The skills and experience of Board members are reviewed regularly to identify current and future requirements, address any skills gaps and support effective succession planning. This enables potential future Board members with relevant expertise and experience to be identified and encouraged to consider membership of Cruse Scotland.

When vacancies arise, roles are advertised through appropriate channels, including social media, GoodMoves and relevant professional publications. Individuals with appropriate skills and experience may also be approached and invited to consider applying. Prospective applicants are encouraged to request an initial discussion with either the Chair or Chief Executive Officer before submitting an application, should they wish to learn more about the role.

Following receipt of an application, candidates are considered by the Executive Committee. Those progressing to the next stage are invited to interview with the Chair, Chief Executive Officer and a Board member with relevant expertise aligned to the skills and experience being sought. Details of recommended candidates are then shared with the full Board for consideration. Following Board approval, the individual is admitted to membership of Cruse Scotland and appointed as a Board member.

Cruse Scotland Board members serve in a voluntary capacity and are not entitled to remuneration, other than reimbursement of reasonable out-of-pocket expenses incurred in carrying out their duties.

### Induction and Training of Trustees

Following appointment, Directors receive a comprehensive introduction to Cruse Scotland. This includes an induction pack containing:

- Cruse Scotland's Memorandum and Articles of Association;
- Code of Conduct for Board Members;
- Mission, Vision and Values statement;
- Latest published accounts and information on the charity's financial position and resources;
- Information on future plans, objectives and targets as set out in the organisational strategy;
- Governance documents, including Financial Regulations and the Schedule of Delegated Authorities;
- Documents relating to the separation of Cruse Scotland from Cruse Bereavement Support;
- Minutes of previous board and relevant committee meetings;
- Cruse Scotland policies and procedures.

### Board Meetings and Committees

Board meetings are held at least four times each year, with senior leadership team members attending all meetings. During the reporting period, Board meetings took place on: 6 June 2025; 5 September 2025; 28 November 2025; and 6 March 2026.

An annual strategy day is also held for Board members and the staff management team to review strategic priorities, organisational performance and future direction. The strategy day took place on 14 November 2025.

# CRUSE SCOTLAND

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

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The Board has four committees, each with clearly defined responsibilities set out within the Schedule of Delegated Authorities. Each committee meets quarterly and includes Board members, staff representatives and volunteers.

The committees are:

### **Executive Committee**

Responsible for strategic oversight of the direction and performance of Cruse Scotland, including risk management, human resources, voluntary services, and compliance with employment legislation and best practice.

### **Practice Governance and Training Committee**

Responsible for the strategic direction of practice governance and training, ensuring consistent and high standards of bereavement support and volunteer training. The committee also ensures that client feedback and appropriate evaluation are considered in the development of services.

### **Finance and Audit Committee**

Responsible for financial governance and accountability, compliance with financial legislation, regulations and best practice, appropriate controls over assets and income, and oversight of the annual independent audit process.

### **Fundraising and Communications Committee**

Responsible for recommending fundraising and communications strategies for Board approval, overseeing delivery against agreed plans, monitoring income generation against budgets, identifying potential income opportunities and reviewing awareness-raising and communications activity.

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

Cruse Scotland's Executive Committee is responsible for reviewing the competitiveness and appropriateness of remuneration arrangements across the organisation. During 2026–27, we plan to develop a formal salary structure for each staff role.

The Executive Committee receives quarterly updates on staff training, development and wellbeing. Trustees also receive regular updates through quarterly Health and Safety reports, including information on staff turnover, sickness absence and other workforce matters. Staff absence levels continue to compare favourably against Bradford Factor benchmarks.

There were minimal changes to the staff team during the reporting year. Staff departures were managed positively, with some former employees subsequently returning to support Cruse Scotland as volunteers. Recruitment to vacant roles was successful, supporting continuity of service delivery and maintaining organisational capacity. Any temporary gaps in staffing were primarily due to recruitment periods or sickness absence.

### **Effective Governance**

The Board's skills, knowledge and experience continue to be reviewed regularly to ensure that Cruse Scotland maintains the capability required to provide effective leadership and governance.

Our governance framework is also subject to ongoing review to ensure that it remains appropriate, effective and fit for purpose. During the year, the Schedule of Delegated Authorities underwent a comprehensive review, with the associated Financial Regulations scheduled for review during 2026–27.

In early 2026, the staff handbook was updated to reflect changes in employment legislation and ensure continued alignment with current requirements and good practice.

### **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.

## CRUSE SCOTLAND

### TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) *FOR THE YEAR ENDED 31 MARCH 2026*

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#### **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.



Eleha Fry (Chair)  
**Trustee**

4 September 2026

# **CRUSE SCOTLAND**

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

### ***FOR THE YEAR ENDED 31 MARCH 2026***

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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

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### Opinion

We have audited the financial statements of Cruse Scotland (the 'charity') for the year ended 31 March 2026 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 2026 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

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

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

- the information given in the trustees' report 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**

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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
- Protection of Vulnerable Groups (Scotland) Act 2007
- Money Laundering Regulations

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

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### Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and to the charity's trustees, as a body, in accordance with regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company, the charitable company's members as a body, and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

*Lesley Campbell*

**Lesley 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**  
**4 September 2026**

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 2026

| Current financial year                |       | Unrestricted<br>funds<br>2026<br>£ | Restricted<br>funds<br>2026<br>£ | Total<br>2026<br>£ | Total<br>2025<br>£ |
|---------------------------------------|-------|------------------------------------|----------------------------------|--------------------|--------------------|
|                                       | Notes |                                    |                                  |                    |                    |
| <b>Income from:</b>                   |       |                                    |                                  |                    |                    |
| Donations and legacies                | 3     | 375,678                            | 343,051                          | 718,729            | 779,930            |
| Charitable activities                 | 4     | 1,322                              | -                                | 1,322              | 1,213              |
| Other trading activities              | 5     | 92,657                             | -                                | 92,657             | 93,545             |
| Investments                           | 6     | 14,166                             | -                                | 14,166             | 13,325             |
| <b>Total income</b>                   |       | <u>483,823</u>                     | <u>343,051</u>                   | <u>826,874</u>     | <u>888,013</u>     |
| <b>Expenditure on:</b>                |       |                                    |                                  |                    |                    |
| Raising funds                         | 7     | 7,775                              | -                                | 7,775              | 9,567              |
| Charitable activities                 | 8     | 471,677                            | 459,769                          | 931,446            | 894,613            |
| <b>Total expenditure</b>              |       | <u>479,452</u>                     | <u>459,769</u>                   | <u>939,221</u>     | <u>904,180</u>     |
| <b>Net income/(expenditure)</b>       |       | <u>4,371</u>                       | <u>(116,718)</u>                 | <u>(112,347)</u>   | <u>(16,167)</u>    |
| Transfers between funds               |       | (94,941)                           | 94,941                           | -                  | -                  |
| <b>Net movement in funds</b>          | 10    | <u>(90,570)</u>                    | <u>(21,777)</u>                  | <u>(112,347)</u>   | <u>(16,167)</u>    |
| <b>Reconciliation of funds:</b>       |       |                                    |                                  |                    |                    |
| Fund balances at 1 April 2025         |       | 569,029                            | 49,845                           | 618,874            | 635,041            |
| <b>Fund balances at 31 March 2026</b> |       | <u>478,459</u>                     | <u>28,068</u>                    | <u>506,527</u>     | <u>618,874</u>     |

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 31 to 44 form part of these financial statements.

# CRUSE SCOTLAND

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

**FOR THE YEAR ENDED 31 MARCH 2026**

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

# CRUSE SCOTLAND

## BALANCE SHEET

AS AT 31 MARCH 2026

|                                                       | Notes | 2026<br>£ | £       | 2025<br>£ | £       |
|-------------------------------------------------------|-------|-----------|---------|-----------|---------|
| <b>Fixed assets</b>                                   |       |           |         |           |         |
| Tangible assets                                       | 14    |           | 20,947  |           | 30,210  |
| <b>Current assets</b>                                 |       |           |         |           |         |
| Debtors                                               | 15    | 52,794    |         | 51,946    |         |
| Cash at bank and in hand                              |       | 548,060   |         | 724,510   |         |
|                                                       |       | 600,854   |         | 776,456   |         |
| <b>Creditors: amounts falling due within one year</b> | 16    | (115,274) |         | (187,792) |         |
| Net current assets                                    |       |           | 485,580 |           | 588,664 |
| <b>Total assets less current liabilities</b>          |       |           | 506,527 |           | 618,874 |
| <b>Income funds</b>                                   |       |           |         |           |         |
| Restricted funds                                      | 20    |           | 28,068  |           | 49,845  |
| <u>Unrestricted funds</u>                             |       |           |         |           |         |
| Designated funds                                      | 19    | 30,741    |         | 49,711    |         |
| General unrestricted funds                            |       | 447,718   |         | 519,318   |         |
|                                                       |       |           | 478,459 |           | 569,029 |
|                                                       |       |           | 506,527 |           | 618,874 |

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 4 September 2026



Elena Fry (Chair)  
Trustee

Company Registration No. SC218026

# CRUSE SCOTLAND

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2026

|                                                             | Notes | 2026<br>£ | £         | 2025<br>£ | £       |
|-------------------------------------------------------------|-------|-----------|-----------|-----------|---------|
| <b>Cash flows from operating activities</b>                 |       |           |           |           |         |
| Cash (absorbed by)/generated from operations                | 24    |           | (190,616) |           | 63,425  |
| <b>Investing activities</b>                                 |       |           |           |           |         |
| Purchase of tangible fixed assets                           |       | -         |           | (8,490)   |         |
| Investment income received                                  |       | 14,166    |           | 13,325    |         |
| <b>Net cash generated from investing activities</b>         |       |           | 14,166    |           | 4,835   |
| <b>Net cash generated from financing activities</b>         |       |           | -         |           | -       |
| <b>Net (decrease)/increase in cash and cash equivalents</b> |       |           | (176,450) |           | 68,260  |
| Cash and cash equivalents at beginning of year              |       |           | 724,510   |           | 656,250 |
| <b>Cash and cash equivalents at end of year</b>             |       |           | 548,060   |           | 724,510 |

The notes on pages 31 to 44 form part of these financial statements.

# CRUSE SCOTLAND

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

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### 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 Basis of preparation

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 2026

### 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 2026

---

### 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 2026

### 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<br>funds<br>general<br>2026<br>£ | Restricted<br>funds<br>2026<br>£ | Total<br>2026<br>£ | Unrestricted<br>funds<br>general<br>2025<br>£ | Restricted<br>funds<br>2025<br>£ | Total<br>2025<br>£ |
|---------------------|-----------------------------------------------|----------------------------------|--------------------|-----------------------------------------------|----------------------------------|--------------------|
| Donations and gifts | 77,757                                        | -                                | 77,757             | 211,237                                       | 8,250                            | 219,487            |
| Legacies receivable | 500                                           | -                                | 500                | 40                                            | -                                | 40                 |
| Grants receivable   | 297,421                                       | 343,051                          | 640,472            | 221,572                                       | 338,831                          | 560,403            |
|                     | <u>375,678</u>                                | <u>343,051</u>                   | <u>718,729</u>     | <u>432,849</u>                                | <u>347,081</u>                   | <u>779,930</u>     |

# CRUSE SCOTLAND

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

### 3 Donations and legacies

(Continued)

#### Grants receivable for core activities

|                                              | Unrestricted funds<br>general<br>2026<br>£ | Restricted funds<br>2026<br>£ | Total<br>2026<br>£ | Unrestricted funds<br>general<br>2025<br>£ | Restricted funds<br>2025<br>£ | Total<br>2025<br>£ |
|----------------------------------------------|--------------------------------------------|-------------------------------|--------------------|--------------------------------------------|-------------------------------|--------------------|
| Local Authority Grants                       | 67,584                                     | 143,553                       | 211,137            | 8,471                                      | 167,735                       | 176,206            |
| Scottish Government                          | 137,550                                    | 94,000                        | 231,550            | 137,550                                    | 73,000                        | 210,550            |
| NHS                                          | 85,617                                     | -                             | 85,617             | 75,551                                     | 15,000                        | 90,551             |
| Gannochy Trust                               | -                                          | 9,000                         | 9,000              | -                                          | 9,000                         | 9,000              |
| Lewis Leap                                   | 6,670                                      | 37,350                        | 44,020             | -                                          | -                             | -                  |
| Armed Forces Covenant                        | -                                          | 6,683                         | 6,683              | -                                          | -                             | -                  |
| Edinburgh Integration Joint Board            | -                                          | 7,879                         | 7,879              | -                                          | -                             | -                  |
| Alexander Moncur Trust                       | -                                          | 4,000                         | 4,000              | -                                          | 5,000                         | 5,000              |
| Miss AM Pilkington Trust                     | -                                          | 5,000                         | 5,000              | -                                          | -                             | -                  |
| University of Edinburgh Community Grant Fund | -                                          | -                             | -                  | -                                          | 4,895                         | 4,895              |
| Awards for All                               | -                                          | 15,405                        | 15,405             | -                                          | -                             | -                  |
| Other                                        | -                                          | 20,181                        | 20,181             | -                                          | 59,201                        | 59,201             |
|                                              | <u>297,421</u>                             | <u>343,051</u>                | <u>640,472</u>     | <u>221,572</u>                             | <u>338,831</u>                | <u>560,403</u>     |

### 4 Income from charitable activities

|              | Unrestricted funds<br>2026<br>£ | Unrestricted funds<br>2025<br>£ |
|--------------|---------------------------------|---------------------------------|
| Room Hire    |                                 |                                 |
| Other income | 1,322                           | 1,213                           |
|              | <u>1,322</u>                    | <u>1,213</u>                    |

### 5 Income from other trading activities

|                 | Unrestricted funds<br>2026<br>£ | Unrestricted funds<br>2025<br>£ |
|-----------------|---------------------------------|---------------------------------|
| Training income | 92,657                          | 93,545                          |
|                 | <u>92,657</u>                   | <u>93,545</u>                   |

# CRUSE SCOTLAND

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

### 6 Income from investments

|                     | Unrestricted<br>funds<br>2026<br>£ | Unrestricted<br>funds<br>2025<br>£ |
|---------------------|------------------------------------|------------------------------------|
| Interest receivable | 14,166                             | 13,325                             |

### 7 Expenditure on raising funds

|                                  | Unrestricted<br>funds<br>2026<br>£ | Unrestricted<br>funds<br>2025<br>£ |
|----------------------------------|------------------------------------|------------------------------------|
| <b>Fundraising and publicity</b> |                                    |                                    |
| Other fundraising costs          | 7,775                              | 9,567                              |

### 8 Expenditure on charitable activities

|                                                           | Charitable<br>activities<br>2026<br>£ | Charitable<br>activities<br>2025<br>£ |
|-----------------------------------------------------------|---------------------------------------|---------------------------------------|
| <b>Direct costs</b>                                       |                                       |                                       |
| Staff costs                                               | 577,354                               | 541,055                               |
| Depreciation and impairment                               | 9,264                                 | 9,354                                 |
| Information technology                                    | 17,531                                | 18,515                                |
| Marketing                                                 | 2,580                                 | 5,596                                 |
| Office costs                                              | 28,978                                | 32,732                                |
| Premises expenses                                         | 63,336                                | 75,705                                |
| Professional fees                                         | 50,692                                | 48,406                                |
| Ancillary staff costs                                     | 37,106                                | 27,613                                |
| Volunteer management, supervision and training            | 53,694                                | 66,909                                |
| Project costs                                             | 36,137                                | 19,457                                |
|                                                           | 876,672                               | 845,342                               |
| <b>Share of support and governance costs (see note 9)</b> |                                       |                                       |
| Support                                                   | 22,791                                | 26,792                                |
| Governance                                                | 31,983                                | 22,479                                |
|                                                           | 931,446                               | 894,613                               |
| <b>Analysis by fund</b>                                   |                                       |                                       |
| Unrestricted funds - general                              | 471,677                               | 451,033                               |
| Restricted funds                                          | 459,769                               | 443,580                               |
|                                                           | 931,446                               | 894,613                               |

# CRUSE SCOTLAND

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

### 9 Support costs allocated to activities

|                          | 2026<br>£     | 2025<br>£     |
|--------------------------|---------------|---------------|
| Office costs             | 6,957         | 7,875         |
| Premises costs           | 15,834        | 18,917        |
| Governance costs         | 31,983        | 22,479        |
|                          | <u>54,774</u> | <u>49,271</u> |
| <b>Analysed between:</b> |               |               |
| Charitable activities    | <u>54,774</u> | <u>49,271</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

|                                                                  | 2026<br>£    | 2025<br>£    |
|------------------------------------------------------------------|--------------|--------------|
| The net movement in funds is stated after charging/(crediting):  |              |              |
| Fees payable for the audit of the charity's financial statements | 10,800       | 9,300        |
| Depreciation of owned tangible fixed assets                      | <u>9,264</u> | <u>9,354</u> |

### 11 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year (2025 - £NIL).

Elena Fry was reimbursed membership expenses of £65 (2025 - £NIL) throughout the year.

### 12 Employees

The average monthly number of employees during the year was:

|                                    | 2026<br>Number | 2025<br>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 2026

### 12 Employees

(Continued)

| Employment costs      | 2026<br>£      | 2025<br>£      |
|-----------------------|----------------|----------------|
| Wages and salaries    | 513,909        | 490,954        |
| Social security costs | 49,597         | 36,370         |
| Other pension costs   | 27,232         | 26,382         |
|                       | <u>590,738</u> | <u>553,706</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<br>buildings<br>£ | Furniture and<br>equipment<br>£ | Total<br>£    |
|------------------------------------|-----------------------------|---------------------------------|---------------|
| <b>Cost</b>                        |                             |                                 |               |
| At 1 April 2025                    | 61,204                      | 37,801                          | 99,005        |
| At 31 March 2026                   | <u>61,204</u>               | <u>37,801</u>                   | <u>99,005</u> |
| <b>Depreciation and impairment</b> |                             |                                 |               |
| At 1 April 2025                    | 32,795                      | 35,999                          | 68,794        |
| Depreciation charged in the year   | 8,904                       | 360                             | 9,264         |
| At 31 March 2026                   | <u>41,699</u>               | <u>36,359</u>                   | <u>78,058</u> |
| <b>Carrying amount</b>             |                             |                                 |               |
| At 31 March 2026                   | <u>19,505</u>               | <u>1,442</u>                    | <u>20,947</u> |
| At 31 March 2025                   | <u>28,408</u>               | <u>1,802</u>                    | <u>30,210</u> |

### 15 Debtors

|                                             | 2026<br>£     | 2025<br>£     |
|---------------------------------------------|---------------|---------------|
| <b>Amounts falling due within one year:</b> |               |               |
| Trade debtors                               | 13,261        | 27,692        |
| Other debtors                               | 5,121         | 3,921         |
| Prepayments and accrued income              | 34,412        | 20,333        |
|                                             | <u>52,794</u> | <u>51,946</u> |

# CRUSE SCOTLAND

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

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

|                                    | Notes | 2026<br>£      | 2025<br>£      |
|------------------------------------|-------|----------------|----------------|
| Other taxation and social security |       | 11,165         | 16,421         |
| Deferred income                    | 17    | 44,294         | 114,817        |
| Trade creditors                    |       | 29,850         | 29,179         |
| Other creditors                    |       | 3,553          | 3,235          |
| Accruals                           |       | 26,412         | 24,140         |
|                                    |       | <u>115,274</u> | <u>187,792</u> |

### 17 Deferred income

|                       | 2026<br>£     | 2025<br>£      |
|-----------------------|---------------|----------------|
| Other deferred income | <u>44,294</u> | <u>114,817</u> |

Deferred income is included in the financial statements as follows:

|                                     | 2026<br>£     | 2025<br>£      |
|-------------------------------------|---------------|----------------|
| Deferred income is included within: |               |                |
| Current liabilities                 | <u>44,294</u> | <u>114,817</u> |
| Movements in the year:              |               |                |
| Deferred income at 1 April 2025     | 114,817       | 48,032         |
| Released from previous periods      | (114,817)     | (48,032)       |
| Resources deferred in the year      | <u>44,294</u> | <u>114,817</u> |
| Deferred income at 31 March 2026    | <u>44,294</u> | <u>114,817</u> |

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

### 18 Retirement benefit schemes

|                                                                     | 2026<br>£     | 2025<br>£     |
|---------------------------------------------------------------------|---------------|---------------|
| <b>Defined contribution schemes</b>                                 |               |               |
| Charge to profit or loss in respect of defined contribution schemes | <u>27,232</u> | <u>26,382</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 2026

#### 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<br>2025<br>£          | Incoming<br>resources<br>£          | Resources<br>expended<br>£          | Transfers<br>£         | At 31 March<br>2026<br>£          |
|-----------------------|----------------------------------|-------------------------------------|-------------------------------------|------------------------|-----------------------------------|
| Development Fund      | 49,711                           | -                                   | (18,970)                            | -                      | 30,741                            |
| General funds         | 519,318                          | 483,823                             | (460,482)                           | (94,941)               | 447,718                           |
|                       | <u>569,029</u>                   | <u>483,823</u>                      | <u>(479,452)</u>                    | <u>(94,941)</u>        | <u>478,459</u>                    |
| <b>Previous year:</b> | <b>At 1 April<br/>2024<br/>£</b> | <b>Incoming<br/>resources<br/>£</b> | <b>Resources<br/>expended<br/>£</b> | <b>Transfers<br/>£</b> | <b>At 31 March<br/>2025<br/>£</b> |
| 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>                    |

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

# CRUSE SCOTLAND

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2026

#### 20 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<br>1 April 2024<br>£ | Movement in funds          |                            |        | Transfers<br>£ | Balance at<br>1 April 2025<br>£ | Movement in funds          |                            |        | Transfers<br>£ | Balance at<br>31 March 2026<br>£ |
|---------------------------------------------------|---------------------------------|----------------------------|----------------------------|--------|----------------|---------------------------------|----------------------------|----------------------------|--------|----------------|----------------------------------|
|                                                   |                                 | Incoming<br>resources<br>£ | Resources<br>expended<br>£ |        |                |                                 | Incoming<br>resources<br>£ | Resources<br>expended<br>£ |        |                |                                  |
| Lewis Leap                                        | -                               | -                          | -                          | -      | -              | -                               | 37,350                     | (25,258)                   | -      | -              | 12,092                           |
| Awards for All - walking group                    | -                               | -                          | -                          | -      | -              | -                               | 15,405                     | (11,093)                   | -      | -              | 4,312                            |
| Salary Support                                    | -                               | 15,000                     | (15,000)                   | -      | -              | -                               | -                          | -                          | -      | -              | -                                |
| Step by Step                                      | -                               | -                          | (9,424)                    | 9,424  | -              | -                               | -                          | -                          | -      | -              | -                                |
| Community Support Funding                         | -                               | 155,304                    | (155,304)                  | -      | -              | -                               | 47,100                     | (45,300)                   | -      | -              | 1,800                            |
| 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                                   | 9,319                           | 15,500                     | (21,426)                   | -      | -              | 3,393                           | 23,747                     | (25,140)                   | -      | -              | 2,000                            |
| Bereavement in Workplace                          | 33,120                          | 35,000                     | (33,560)                   | -      | -              | 34,560                          | 56,000                     | (90,560)                   | -      | -              | -                                |
| Armed Forces Covenant Funding                     | -                               | -                          | -                          | -      | -              | -                               | 6,683                      | (5,569)                    | -      | -              | 1,114                            |
| Integrated Joint Board                            | -                               | -                          | -                          | -      | -              | -                               | 7,879                      | (7,879)                    | -      | -              | -                                |
| NHS HSCP                                          | -                               | 15,000                     | (15,000)                   | -      | -              | -                               | -                          | -                          | -      | -              | -                                |
| Virtual Services                                  | -                               | 38,000                     | (107,724)                  | 69,724 | -              | -                               | 38,000                     | (132,941)                  | 94,941 | -              | -                                |
| Local Authority support                           | -                               | -                          | -                          | -      | -              | -                               | 38,362                     | (38,362)                   | -      | -              | -                                |
| Children and Young Person Support Service         | -                               | 1,500                      | (1,500)                    | -      | -              | -                               | -                          | -                          | -      | -              | -                                |
| Scot Gov Communities Mental Health/Wellbeing Fund | 23,752                          | 51,120                     | (63,985)                   | 1,005  | 11,892         | 72,525                          | 72,525                     | (77,667)                   | -      | -              | 6,750                            |
| Early Support                                     | -                               | 7,090                      | (7,090)                    | -      | -              | -                               | -                          | -                          | -      | -              | -                                |
|                                                   | 66,191                          | 347,081                    | (443,580)                  | 80,153 | 49,845         | 343,051                         | 343,051                    | (459,769)                  | 94,941 | 28,068         |                                  |

## CRUSE SCOTLAND

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

#### 20 Restricted funds

(Continued)

##### Purpose of Funds

##### Lewis Leap:

Fund the Lewis Leap Sudden and Traumatic bereavement support service project.

##### AWA - Walking group:

National Lottery funding for two fortnightly walking groups over 2 year period.

##### 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.

##### Community Support:

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

##### 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

##### Armed Forces Covenant Funding:

Partnership agreement to improve non-statutory support provided to bereaved military families.

##### Integrated Joint Board:

Funding to provide one-to-one bereavement support and counselling services.

##### NHS HSCP:

Funding for core services in the Dundee & Angus area.

##### Virtual Services:

Funding to support helpline and virtual services.

##### Local authority support:

Area based funding for core bereavement services.

##### CYP:

Funding for child/young person bereavement services.

##### 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

# CRUSE SCOTLAND

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

### 21 Analysis of net assets between funds

|                              | Unrestricted<br>funds<br>2026<br>£ | Restricted<br>funds<br>2026<br>£ | Total<br>2026<br>£ |
|------------------------------|------------------------------------|----------------------------------|--------------------|
| <b>At 31 March 2026:</b>     |                                    |                                  |                    |
| Tangible assets              | 20,947                             | -                                | 20,947             |
| Current assets/(liabilities) | 457,512                            | 28,068                           | 485,580            |
|                              | <u>478,459</u>                     | <u>28,068</u>                    | <u>506,527</u>     |
|                              |                                    |                                  |                    |
|                              | Unrestricted<br>funds<br>2025<br>£ | Restricted<br>funds<br>2025<br>£ | Total<br>2025<br>£ |
| <b>At 31 March 2025:</b>     |                                    |                                  |                    |
| 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>     |

### 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:

|                            | 2026<br>£     | 2025<br>£      |
|----------------------------|---------------|----------------|
| Within one year            | 31,476        | 33,108         |
| Between two and five years | 42,622        | 72,095         |
|                            | <u>74,098</u> | <u>105,203</u> |

# CRUSE SCOTLAND

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

### 23 Related party transactions

#### Remuneration of key management personnel

The remuneration of key management personnel was as follows:

|                        | 2026<br>£ | 2025<br>£ |
|------------------------|-----------|-----------|
| Aggregate compensation | 113,985   | 111,126   |

During the year £2,042 (2025 - £NIL) was received as an unrestricted donation from trustee, Elena Fry.

During the year £NIL (2025 - £1,637) was received as an unrestricted donation from trustee, Michael Brown.

| 24 Cash (absorbed by)/generated from operations                   | 2026<br>£        | 2025<br>£     |
|-------------------------------------------------------------------|------------------|---------------|
| Deficit for the year                                              | (112,347)        | (16,167)      |
| <b>Adjustments for:</b>                                           |                  |               |
| Investment income recognised in statement of financial activities | (14,166)         | (13,325)      |
| Depreciation and impairment of tangible fixed assets              | 9,264            | 9,354         |
| <b>Movements in working capital:</b>                              |                  |               |
| (Increase)/decrease in debtors                                    | (849)            | 35,785        |
| (Decrease) in creditors                                           | (1,995)          | (19,007)      |
| (Decrease)/increase in deferred income                            | (70,523)         | 66,785        |
| <b>Cash (absorbed by)/generated from operations</b>               | <b>(190,616)</b> | <b>63,425</b> |

### 25 Analysis of changes in net funds

The charity had no material debt during the year.