LIVING ON BEREAVEMENT SERVICE

TRUSTEES ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

CHARITY NUMBER 1166617

Accountancy Aid
26 Cherry Orchard Road
Bromley, Kent, BR2 8NE
020 8462 5832

LIVING ON BEREAVEMENT SERVICE

REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

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LIVING ON BEREAVEMENT SERVICE

LEGAL AND ADMINISTRATIVE INFORMATION

Current Trustees	Rachael Burke Samantha King Louise Carr Daisy Brooker
Charity Offices	**Operational Address** The Parish Room Skibbs Lane Orpington BR6 7RH **Registered Office** 11 The Brackens Orpington BR6 6JH
Independent Examiner	Roger Storey FCMA 26 Cherry Orchard Road Bromley, Kent BR2 8NE
Accountants	Accountancy Aid 26 Cherry Orchard Road Bromley Kent BR2 8NE

LIVING ON BEREAVEMENT SERVICE

TRUSTEES' REPORT FOR THE YEAR ENDED 31ST DECEMBER 2025

The trustees present their annual report and financial statements of the charity for the year ended 31st December 2025. The financial statements have been prepared in accordance with Charity Law.

STRUCTURE, GOVERNANACE AND MANAGEMENT

Living on Bereavement Service is constituted by Trust Deed adopted 19th April 2016 and its objectives are to protect and preserve the health and relieve mental and emotional suffering of bereaved children up to the age of eighteen in Bromley/Orpington and surrounding areas, and their families or anyone directly affected by that bereavement, by providing advice, support and guidance.

Living On was established in late 2015 and formally registered with the charity commission in April 2016. The charity was founded to provide support to children young people and their families in Orpington Kent when someone they love has died.

The following trustee information reflects the position at the date of the AGM in 2026.

Trustee	Term of Service / End Date	Status
Louise Carr (Chair)	Term ending April 2026	To be reviewed at AGM
Samantha King	Term ending October 2026	To be reviewed at AGM
Rachael Burke	Term ending November 2027	Current Trustee
Daisy Brooker	Term ending March 2028	Current Trustee
Heather Williams	Resigned June 2026	Appointed Chief Executive Officer
Robert Doherty	Two-year term due to end June 2026; resigned April 2026	Former Trustee
Sue Wates	One-year term due to end June 2026; resigned April 2026	Former Trustee

LIVING ON BEREAVEMENT SERVICE

TRUSTEES' REPORT FOR THE YEAR ENDED 31ST DECEMBER 2025 - continued

The length of service of 2 of the trustees expire during the 12 month period January 2026 to December 2026, and these will be reviewed at this meeting. The trustees have continued to meet regularly throughout the year, both in person and online, continuing to support the direction of the charity as it grows.

Living On has continued to offer support to bereaved families in the area over the last year and referrals have continued to come in from a variety of sources, with the charity remaining busy.
We have continued to offer our unique buddy service and grief groups along with our teen groups and regular Dad's groups, with the Bereavement Help point continuing to run monthly. As in previous years, we would like to express our thanks to Orpington Methodist Church for the use of their premises for this service and for their continued support of our charity in general. The charity's service has continued to evolve in response to the requirements of the bereaved families we support. We have continued to develop our service for the young adults, using our Your Voice group to ensure that the teen groups have an active role in how the support for their age group has developed. This year we also developed support specifically for children with Special Educational Needs (SEN).

Since the charity was established, we have now provided support to approximately 900 children in total, and every year the number of families coming to us for support increases. This year there were 72 new families referred to us.
It is safe to say that 2025 was a tough year for us and Fundraising remained one of the charity's greatest challenges. The conclusion of our National Lottery grant in 2024, combined with the absence of a corporate funding partner following the SCOR partnership, created a significant funding gap that required substantial fundraising efforts throughout the year.

Despite this, we received notable donations from The Albert Hunt Trust, The Skinners Company, who covered our Dramatherapy Grief Groups, S Saber, Azelia Hall, Tom Bingham, The Hayes Kent Trust and Karen Lockley's Christmas Pudding Night, amongst others and we would like to say a huge thank you to them and all the other amazing people and businesses who have donated and fundraised for us over the year. We could not continue to operate without their support.

LIVING ON BEREAVEMENT SERVICE

TRUSTEES' REPORT FOR THE YEAR ENDED 31ST DECEMBER 2025 - continued

Our staff remained unchanged for much of 2025, with 3 part time family support workers. Ruhina O'Boyle resigned in November 2025 for personal reasons, and we thank her for her work during the time that she was employed.

The year ended with good news, with confirmation that we had secured a further National Lottery Reaching Communities Grant, covering the next 5 years. As before, the grant covers specific roles and areas, and we are very aware that we will need to continue to fundraise, but the inclusion of funds to employ a dedicated fundraiser, and a new part time CEO means that we are now in a good position for the charity to move forward.

As always we would like to take this opportunity to thank the volunteers who offer their time in all areas, in particular those working directly with families but also helping with fundraising, raising awareness and helping with events. We continue to recruit and grow our army of volunteers without whom we could not run the service and we are incredibly grateful to them.

I would also like to offer my thanks to all the trustees for their dedication and support for the charity, allowing us to continue to guide and facilitate our service for the local community.

As Chair, I remain immensely proud of what Living On has achieved during 2025. Despite significant funding challenges, the charity has continued to grow, reaching more bereaved children, young people and families than ever before. With renewed National Lottery funding, a strengthened leadership structure and the continued dedication of our staff, volunteers and trustees, we enter 2026 with confidence and optimism for the future.

Louise Carr

Chair of Trustees

LIVING ON BEREAVEMENT SERVICE
TRUSTEES' REPORT FOR THE YEAR ENDED 31ST DECEMBER 2025 - continued

FINANCIAL REVIEW AND RESERVES POLICY

The charity's work is entirely reliant on grants and donations for the year ended 31st December 2025 the unrestricted reserves were £11,963 (2024 £50,908.00). The trustees consider the financial position of the charity to be in line with expectations.

The Trustees are not paid for their time or for the activities they undertake as Trustees.

The Trustees are also not reimbursed any expenses related to those activities. If a Trustee provides services as a Service Provider (supplier) and not as a Trustee (for example, as a therapist during Grief Group sessions), then a payment may be made to that Trustee in an amount that is in line with what other third-party providers are, or would also be, paid.

Such amounts are regularly reviewed by the Trustees and any Trustee that may be in receipt of any such payment or any Trustee with any actual or perceived conflict of interest does not participate in any decision or discussion related to that payment, its amount, or its timing.

It is also the policy of the charity to provide suitable operational training and ongoing development to those who provide our services, and this may include training or development being provided to a Trustee, an employee, or a volunteer.

As a result, an incidental benefit may arise to a Trustee by way of this provision, however any Trustee that may be in receipt of any such training or development does not participate in any decision related to that provision, nor are they treated any differently from any other similar employee or volunteer.

PRINCIPAL FUNDING RESOURCES

The sources of funding are grants and donations.

RISK REVIEW

The trustees conduct periodic reviews of the major risks to which the charity is exposed and systems and procedures to manage those risks identified are implemented so as to minimise any potential impact on the charity should any of those risks materialise.

LIVING ON BEREAVEMENT SERVICE
TRUSTEES' REPORT FOR THE YEAR ENDED 31ST DECEMBER 2025 - continued

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with Charity Law which requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

a) select suitable accounting policies and apply them consistently;

b) make judgements and estimates that are reasonable and prudent;

c) state whether Charity Law has been followed, subject to any departures disclosed and explained in the financial statements;

d) 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 accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with Charity Law. 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.

On behalf of the board

R Burke

Trustee Rachael Burke (Oct 20, 2026, 3:41pm)

Date -

20 Oct 2026

LIVING ON BEREAVEMENT SERVICE

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES

Report to the trustees/ members of	Living on Bereavement Service		
On accounts for the year ended	31st December 2025	**Charity no**	1166617
Set out on pages	8-12		

Respective responsibilities of trustees and examiner
The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.
It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.
Independent examiner's statement
In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

   have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:		**Date:**	21.10.26
Name:	Roger Storey		
Professional qualification	Fellow Chartered Management Accountant		
Address:	26 Cherry Orchard Road, Bromley, Kent BR2 8NE		

LIVING ON BEREAVEMENT SERVICE

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2025

	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total Funds	2024 Total Funds £
INCOMING RESOURCES					
Direct Contributions		26,387	0	26,387	56,787
Fundraising Contributions		18,158	0	18,158	13,640
Grant Restricted Income		0	1,125	1,125	7,000
Other income		1,597	0	1,597	0
Total Incoming Resources		46,142	1,125	47,267	77,427
RESOURCES EXPENDED					
Charitable expenditure		86,212	0	86,212	86,088
Total Resources Expended	2	86,212	0	86,212	86,088
NET MOVEMENT IN FUNDS FOR THE YEAR		**(40,070)**	**1,125**	**(38,945)**	**(8,661)**
RESERVES BROUGHT FORWARD		**50,908**	0	**50,908**	59,568
RESERVES CARRIED FORWARD		**10,838**	**1,125**	**11,963**	**50,908**

The notes form part of these financial statements

Statement of total recognised gains and losses

The charity does not have any gains and losses other than the Income and Expenditure for the period to report.

LIVING ON BEREAVEMENT SERVICE

BALANCE SHEET AS AT 31ST DECEMBER 2025

	Notes	2025 £	2024 £
Current assets			
Cash at bank and in hand		17,325	62,634
		17,325	62,634
Creditors: amounts falling due within one year	3	5,362	11,726
Net current assets		11,963	50,908
NET ASSETS		11,963	50,908
RESERVES			
Accumulated funds brought forward		50,908	59,568
Surplus (deficit) for the year		(38,945)	(8,660)
		11,963	50,908

The notes form part of these financial statements

Approved by the trustees on and signed on its behalf by:

Trustee

R Burke

Rachael Burke (Oct 20, 2026, 3:41pm)

20 Oct 2026

LIVING ON BEREAVEMENT SERVICE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

1 Accounting Policies

1.1 Basis of Preparation of Financial Statements

The financial statements of the charity have been prepared in accordance with Charity Law and prepared under the historical cost convention.

1.2 Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to the resources; the trustees are virtually certain they will receive the resources, and when the monetary value can be measured with sufficient reliability.
Investment income: this is included in the accounts when receivable.

1.3 Resources Expended

Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

1.5 Unrestricted funds can be used in accordance with the charitable objects at the discretion of the Trustees; restricted funds are subject to restrictions imposed by the donor.

LIVING ON BEREAVEMENT SERVICE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025 continued

2 Analysis or resources expended

Direct Charitable Costs

	2025 £	2024 £
Ancillary Event Costs	199	244
Direct expenses – London Marathon	960	0
Equipment & Venue Hire	965	79
Food & Drink Event Costs	942	1,641
Materials and Resources	854	1,657
Staff & Volunteer Training	0	170
Therapist Costs	7,515	5,913
Therapist Costs (Supervision)	1,630	1,925
Accountancy & Payroll fees	1,106	332
Bank Fees	51	61
Consulting	1,319	1,856
Hall Hire	0	60
IT Software and Consumables	255	715
Legal Expenses	123	129
Pensions Costs	1,640	1,218
Printing & Stationery	105	13
Rent	4,970	5,309
Repairs & Maintenance	0	253
Salaries	57,903	59,278
Supervision	1,885	2,080
Telephone & Internet	1,734	2,053
Travel - National	1,011	1,102
Website costs	1,045	0
Total costs	**86,212**	**86,088**

LIVING ON BEREAVEMENT SERVICE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025 - continued

		2025	2024
		£	£
4	**Creditors:** amounts falling due within one year		
	Other creditors and accruals	2,236	2,236
	Accounts payable	3,126	3,126
	Pensions Payable	0	6,364
		5,362	**11,726**