At A Loss.org

Trustees' Report

and Unaudited Financial Statements

for the year ended 31 December 2025

Registered Charity Number 1169269

AT A LOSS.ORG

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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AT A LOSS.ORG

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

CHAIRMAN'S STATEMENT

Trustees

Luke William Richmond FCCA	Treasurer, acting Chair from May 2026
Carol Jane Oundjian MBE	
James Normand	Chair (to May 2026)
Ann Chalmers	
Raj Parker	(from November 2025)

Key management personnel

Yvonne Lorraine Tulloch	CEO
Roger Greene	Head of Public, Bereavement and Commercial Sector Engagement and Deputy CEO (to 13 April 2026)
Andrew Shaw	Director of Operations and Finance (to 7 April 2026)
Deborah Auty	Director of Communications and Development (from 13 January 2025)
Katy Tutt	Head of The Bereavement Journey and Church Engagement (from 10 November 2025)
John Elbourne	General Manager IT and Operations (from 3 January 2026)
Dawn Hobson	Head of Partnerships and Signposting (from 30 March 2026)

Principal office

PO. Box 824
Chichester
PO19 9WW

Registered charity number

116929

Independent Examiner

Blue Spire Limited
Cawley Priory
South Pallant
Chichester
West Sussex
PO19 1SY

TRUSTEES' REPORT

The trustees have pleasure in presenting their annual report for the purposes of the Charities Act 2011, together with the accounts for the period ended 31 December 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The year ended 31 December 2025 has been a year of continued growth, increasing reach and strengthening influence for the charity.

Over the past decade, the charity has grown from a personal response to loss into a nationally recognised organisation addressing a significant and generally under-recognised need. Each year, some six million people experience bereavement, yet most do not receive timely, appropriate support. The consequences are far reaching, affecting health, relationships and wider social outcomes.

During 2025, having benefitted from a substantial step change donation in 2024, the charity continued to strengthen its response to this need. Our programmes have expanded significantly, and our national profile has grown. We have continued to invest in the infrastructure and capacity required to support long term, sustainable growth.

Particularly encouraging is not only the scale of our reach, but the evidence of our impact. In 2025 we commissioned an independent evaluation of our impact which showed consistent improved ability to cope, reduced isolation and greater resilience in beneficiaries, highlighting the extraordinary value for money of our model and its importance within the wider system of support.

As we look ahead to our tenth anniversary year in 2026, we do so with both gratitude and determination. Gratitude for the progress made and for those who have supported our work, and determination to continue to extend our reach so that timely, appropriate and holistic bereavement support becomes more widely accessible for the present healing and future wellbeing of society.

AtaLoss stands at an important moment in its development. The trustees consider that the charity is well positioned to extend further its considerable national impact and seek sources of financial support to realise our potential.

STRUCTURE GOVERNANCE AND MANAGEMENT

At A Loss.Org (known as AtaLoss) is a Charitable Incorporated Organisation whose only voting members are its trustees.

Trustees are appointed by resolution at a properly convened meeting, based on the skills and experience required to support effective governance. Trustees receive appropriate induction and are encouraged to undertake ongoing development as needed.

During 2025, Ann Chalmers MBE, former Chief Executive of Child Bereavement UK, and Raj Parker, who brings extensive legal and governance experience, were appointed to the Board. These appointments further strengthened the Board at a key stage of growth.

The trustees and CEO call upon the further expertise of various experts across health, governance, communications and finance as required. Trustees declare interests as they arise and a register is maintained.

Safeguarding remains central to all activity, particularly as vulnerability often arises in bereavement. Appropriate policies and procedures are in place, including enhanced DBS checks where required. Trustees regularly review risks, including financial sustainability, operational capacity, and data security and reputation, ensuring systems are in place to manage these effectively.

After approval of the financial statements in March 2026, James Normand resigned as a Trustee and Chair on 26th May 2026. AtaLoss' Treasurer, Luke Richmond, is currently Acting Chair.

TRUSTEES' REPORT

OBJECTIVES AND ACTIVITIES

The charity's objects are:

"The relief of sickness and preservation of health by, but not limited to, relieving the mental, emotional and physical distress of persons suffering from bereavement, significant loss or family breakdown" and "to educate and raise awareness on matters of bereavement, significant loss, and family breakdown.

The charity's aim is to ensure that everyone experiencing bereavement across the UK can access timely, appropriate and holistic support to navigate the potential wide-ranging impact of their bereavement for healthy outcomes.

We do this by addressing the first three tiers of the adult bereavement care pyramid:

Bereavement awareness and advocacy
We challenge the cultural silence around death through regular media coverage, training leaders and influencing policy to build a grief-literate society – including recognition of the potentially damaging effects of unsupported bereavement (such as mental and physical ill-health, job loss, loneliness, low attainment, debt, relationship breakdown, substance abuse, homelessness and crime).

As Secretariat of the All-Party Parliamentary Group (APPG) on Grief Support and the Impact of Death on Society, we are advocating for national recognition of bereavement as a public health priority.

Signposting and information
Our award-winning platform AtaLoss.org offers a UK-wide signposting and information service helping anyone bereaved find timely information, resources and services for their needs. We are aiming for a 'Gold Standard' of comprehensive, up-to-date and widely directed to information.

Community support
We train and equip organisations to regain the lost art of community bereavement support: for adults - by training managers and professionals, and through our flagship programme, The Bereavement Journey®; and for children and young people through our Listening People project.

The award-winning The Bereavement Journey® is a unique form of volunteer-led peer group support, helping adults to process a death. We train churches to deliver it for their communities, alongside our signposting and resources, and we offer it nationally online.

This approach aims to support the 85-90% of bereaved people who do not require counselling and who could navigate their grief healthily if they can access suitable timely support, reducing pressure on specialist services.

By uniquely combining awareness with signposting and community help, AtaLoss is setting a new standard for non-clinical, holistic bereavement care.

The trustees confirm that they have had due regard to the Charity Commission guidance on public benefit.

ACHIEVEMENTS AND PERFORMANCE

A year of growth in reach and influence
2025 has been a year of significant growth across all areas of the charity's work. As the subject of death continues to open up in society, and our national profile increases alongside evidence of our extraordinary cost-effective impact, demand for our services has been increasing exponentially.

Programme delivery and impact

The Bereavement Journey® continued to expand during the year.
The number of locations of The Bereavement Journey® increased from 390 in December 2024 to 543 in December 2025. In 2025, a total of 6,480 individuals participated in programmes delivered by AtaLoss-trained volunteers within their local communities, predominantly in churches, alongside three national online courses, which supported an additional 153 participants (6,633 in total compared with 5,248 in 2024).

TRUSTEES' REPORT

The Bereavement Journey® was also recognised in Parliament for its unique contribution to addressing the national need. Published in September 2023 as a licenced, scalable, peer group support programme, it supports past as well as current bereavements, alongside training, safeguarding, counsellor oversight, and a delivery pack to ensure consistent nationwide quality.

During 2025 the evidence base for the programme alongside the charity's signposting, was strengthened through the publication of two independent evaluation reports. These demonstrated a profound and wide-reaching well-being impact on adults of all ages, with a social value of at least £11,185 per participant - equating to over £250 per £1 invested1 - and appreciation of its optional spiritual element from all faith backgrounds and none. The programme has also received recognition from policymakers for its contribution to reducing pressure on public services plus requests for expansion into other contexts such as prisons. This resulted in 7 pilots being conducted across prisons in England and Scotland in late 2025.

Signposting and digital engagement
AtaLoss.org remains central to the charity's work as a national signposting platform, connecting bereaved people - individually or through professionals working with them -to tailored, holistic support and information.

At the start of 2025 a new style upgraded platform was launched with improved accessibility, enhanced user experience and scope for wider resources. During 2025 the platform met increased demand with 117,000 active users, 113,000 being new.

Training, outreach and community capacity

Building community capacity remains a core priority.

During 2025:

- 24 Introduction to The Bereavement Journey® webinars were delivered with 923 participants, compared to 864 in 22 webinars in 2024.
- 23 Bereavement Friendly Church webinars were delivered with 325 participants compared to 18 with 288 participants in 2024.
- 44 teachers and youth leaders were trained on how to support bereaved children and young people.
- Training was extended to NHS Talking Therapies staff, and other NHS staff bodies, with strong engagement and feedback
- AtaLoss applied for Continuing Professional Development (CPD) accreditation.

A network of 12 ambassadors and subject matter experts supported delivery, strengthening the charity's reach and expertise.

Awareness, communications and influence

In 2025 a key focus was strengthening the charity's national profile and increasing bereavement awareness.

Exhibitions, conferences and speaking engagements increased from 23 in 2024 to 51 in 2025. Social media followers grew from 3,307 in January 2025 to 9,340 in January 2026.

The charity's visibility was further enhanced through national media coverage, including the November Songs of Praise broadcast by BBC featuring the charity's work throughout. In total, AtaLoss contributed to 49 television and radio interviews during the year, commenting on a number of death and grief related topics and bringing the total of media impressions over the past 3 years to 140 million.

The celebrity ambassador network also expanded to four with the appointment of Revd Lisa Coupland.

Advocacy and policy influence

Significant progress was made in advocacy during 2025.

[1] Ward, B. (2025). Independent Impact Report: *The Bereavement Journey*®. Youthrive Research Consultancy for AtaLoss

TRUSTEES' REPORT

The All-Party Parliamentary Group on Grief Support and the Impact of Death on Society was established, marking an important step in the recognition of bereavement as a public health issue. AtaLoss serves as its Secretariat, supporting the group's work and coordination.

A parliamentary event in early December highlighted the urgent need for effective bereavement signposting, with a call for greater use of our central platform, AtaLoss.org, across public services.

In October 2025, Dame Sarah Mullally, former Chair of the UK Commission on Bereavement, became AtaLoss' Patron. Her subsequent appointment as Archbishop of Canterbury will strengthen our charity's national influence and visibility.

Partnerships and collaboration

Partnership work expanded during 2025, with 18 partnerships and collaborations active during the year, including: the Department for Culture, Media and Sport (Covid Day of Reflection Advisory Group), The Coroners' Courts Support Service, Frimley, Cheshire and Wirral NHS Trusts, Carers Support West Sussex, St Paul's Cathedral, University of East Anglia, Royal Voluntary Service, CISWO (miners social welfare), Finders International, Prison Fellowship, Funeral Experts, Anna Chaplains, Support After Suicide Partnership, The Parish Trust (Wales) and Gaia Workplace Wellbeing.

These collaborations are essential to achieving scale and ensuring that support is accessible within communities.

Organisational development

The charity continued to increase its internal capacity during the year through the development of systems, governance and operational structures, ensuring it is well positioned for future growth. We continued development of our customer relationship management system to enable improved management and stewardship of volunteers, supporters and wider stakeholders.

The number of professional staff, working both full time and part time, increased to 11 (10 FTE) during the year, reflecting the charity's continued growth and the need to support expanded activity.

FINANCIAL REVIEW

The charity's total income for the year was £623,142.

A significant proportion of this income, approximately two thirds, was received from a single funder as part of the second year of a three-year funding commitment. The trustees recognise the importance of this support in enabling the charity's recent growth, while also acknowledging the need to reduce reliance on any single source of funding over time.

In October 2025, the charity launched its Circle of Friends initiative through two events held at Lambeth Palace. This initiative is intended to strengthen relationships with supporters and contribute to the development of sustainable income in future years.

During the year, the charity also engaged a fundraising consultant to support the development of its grants income and wider fundraising strategy, as part of its ongoing focus on income diversification.

Expenditure during the year was focused on programme delivery, development of the charity's digital platform and training, alongside further investment in organisational capacity to support growth and sustainability, returning a deficit of £37,916 for the year.

The trustees have established a reserves policy to ensure that the charity can continue to operate effectively in the event of unforeseen circumstances. The level of reserves should be sufficient to cover 3 months essential ongoing costs of running the charity. In 2025 these equated to ~£160k and the charity had sufficient unrestricted reserves to meet this policy. The policy is reviewed regularly in the context of the charity's funding profile and future commitments. The trustees have considered the charity's financial position and future income projections and are satisfied that the charity remains a going concern.

TRUSTEES' REPORT

Plans for 2026

The trustees believe that the charity now stands at a pivotal moment, with strong foundations in place to further extend its impact.

The tenth anniversary year in 2026 represents both a milestone and an opportunity to accelerate progress.

Key priorities include:

- expanding The Bereavement Journey® to reach more communities and new settings, especially responding to requests from prisons, care homes and the armed forces
- enhancing AtaLoss.org to strengthen its role as a national platform
- increasing public awareness and understanding of bereavement
- strengthening partnerships across sectors
- securing diversified, sustainable income.

The anniversary year will also provide an opportunity to raise awareness of the impact of bereavement and potential of AtaLoss, and to deepen engagement with supporters and policymakers.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees 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).

The law applicable to charities in England & Wales 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 of the charity for that period. 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 accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

APPOINTMENT OF AN INDEPENDENT EXAMINER

During the year under review the charity remained below the audit threshold and the trustees appointed Blue Spire Limited as independent examiner. Blue Spire Limited have expressed their willingness to continue as examiner to the charity provided the charity remains below the audit threshold.

Approved by the trustees and signed on their behalf.

Luke Richmond

Luke Richmond
Trustee
Date 28 September 2026

INDEPENDENT EXAMINER'S REPORT

Independent Examiner's Report to the Trustees of At A Loss.org

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which are set out on pages 8 to 17.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Katie Wilson

Katie Wilson FCA
Blue Spire Limited
Cawley Priory
South Pallant
Chichester
West Sussex
PO19 1SY

Date 28 September 2026

AT A LOSS.ORG

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted Funds £	Restricted Funds £	31 Dec 2025 Total Funds £	31 Dec 2024 Total Funds £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	**1**	533,578	78,860	612,438	616,964
Charitable activities	**2**	2,415	4,656	7,071	7,934
Investments	**3**	3,633	-	3,633	3,022
Total		539,626	83,516	623,142	627,920
EXPENDITURE ON:					
Raising funds	4	59,118	-	59,118	33,112
Charitable activities	**5**	537,978	63,962	601,940	442,329
Total		597,096	63,962	661,058	475,441
Net income/(expenditure)		(57,470)	19,554	(37,916)	152,479
Transfers between funds		-	-	-	-
Net movement on funds		(57,470)	19,554	(37,916)	152,479
RECONCILIATION OF FUNDS					
Total funds brought forward	**10**	223,419	3,283	226,702	74,223
Total funds carried forward	**10**	165,949	22,837	188,786	226,702

None of the charity's activities were acquired or discontinued during the above two financial years.

The charity has no recognised gains or losses other than those dealt with in the statement of financial activities.

AT A LOSS.ORG

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

BALANCE SHEET AS AT 31 DECEMBER 2025

	Note	31 Dec 2025		31 Dec 2024	
		£	£	£	£
CURRENT ASSETS					
Debtors	**8**	6,386		-	
Cash at hand and in bank		188,647		232,304	
Total current assets		195,033		232,304	
CURRENT LIABILITIES					
Creditors: amounts falling due within one year	**9**	6,247		5,602	
Net current assets/(liabilities)			188,786		226,702
Net assets/(liabilities)			188,786		226,702
THE FUNDS OF THE CHARITY					
Restricted funds	**10**		22,837		3,283
Unrestricted funds	**10**		165,949		223,419
Total charity funds			188,786		226,702

The accompanying notes form part of the financial statements.

The financial statements were approved and authorised for issue by the trustees on 28 September 2026 and signed on their behalf by:

Luke Richmond

.....

Luke Richmond

Trustee

STATEMENT OF CASH FLOW

	31 Dec 2025		31 Dec 2024	
	£	£	£	£
Net cash flow from operating activties (see below)		(47,290)		155,059
Cash flow from investing activites				
Investment income	3,633		3,022	
Net cash flow from investing activities		3,633		3,022
Net increase/ (decrease) in cash and cash equivalents		(43,657)		158,081
Cash and cash equivalents at 1 January		232,304		74,223
Cash and cash equivalents at 31 December		188,647		232,304
Cash and cash equivalents consist of:				
Cash at bank and in hand		188,647		232,304
Cash and cash equivalents at 31 December		188,647		232,304

Reconciliation of net income to net cash flow from operating activities

	31 Dec 2025		31 Dec 2024	
	£	£	£	£
Net income		(37,916)		152,479
Adjusted for:				
Investment income	(3,633)		(3,022)	
(Increase)/ decrease in debtors	(6,386)		-	
Increase/ (decrese) in creditors	645		5,602	
		(9,374)		2,580
		(47,290)		155,059

ACCOUNTING POLICIES

General information, scope and basis of the financial statements

At A Loss.Org is an unincorporated charity constituted as a Charitable Incorporated Organisation. The address of the principal office is given in the reference and administrative details section and the nature of the charity's operations and principal activities are given in the trustees' report.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Investment income is received in the form of bank interest. Interest income is recognised on receipt or using the effective interest method where material.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following expenditure headings:

- Charitable activities; these include costs of delivering activities and administering the charity inclusive of governance costs

- Support and governance costs are those that assist the work of the charity but do not directly represent charitable activities. They are incurred directly in support of expenditure on the objects of the charity. Governance costs are those incurred in the governance of the charity and primarily associated with the constitution and statutory requirements.

VAT

The charity is not registered for VAT and is unable to recover VAT incurred. On this basis costs are recorded inclusive of VAT within the SOFA.

Taxation

The charity is considered to pass the tests set out in sections 521 to 536 Income Tax Act 2007 (ITA 2007), as such no income tax is payable on the charity's activities.

Debtors receivable and creditors payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

ACCOUNTING POLICIES

Cash and cash equivalents
Cash and cash equivalents includes cash at bank and in hand and cash balances within the investment portfolio available for investment transaction purposes.

Fund accounting
Unrestricted income funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Going concern
The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

NOTES TO THE FINANCIAL STATEMENTS

1. Donations and legacies

	31 Dec 2025			31 Dec 2024		
	Unrestricted Funds £	**Restricted Funds £**	**Total Funds £**	Unrestricted Funds £	Restricted Funds £	Total Funds £
Donations and grants	533,578	78,860	612,438	602,532	4,127	606,659
Corporate Donations and Support	-	-	-	10,000	-	10,000
Miscellaneous	-	-	-	305	-	305
	533,578	78,860	612,438	612,837	4,127	616,964

NB: £411,250 of the unrestricted income in 2025 was received from a single donor (2024: £488,750)

2. Income from charitable activities

	31 Dec 2025			31 Dec 2024		
	Unrestricted Funds £	**Restricted Funds £**	**Total Funds £**	Unrestricted Funds £	Restricted Funds £	Total Funds £
Event income	2,415	4,656	7,071	7,934	-	7,934
	2,415	4,656	7,071	7,934	-	7,934

3. Investment income

	31 Dec 2025			31 Dec 2024		
	Unrestricted Funds £	**Restricted Funds £**	**Total Funds £**	Unrestricted Funds £	Restricted Funds £	Total Funds £
Bank interest	3,633	-	3,633	3,022	-	3,022
	3,633	-	3,633	3,022	-	3,022

4. Expenditure on fundraising activities

	31 Dec 2025			31 Dec 2024		
	Unrestricted Funds £	**Restricted Funds £**	**Total Funds £**	Unrestricted Funds £	Restricted Funds £	Total Funds £
Fundraising costs	28,193	-	28,193	10,159	-	10,159
Staff costs (note 8)	30,925	-	30,925	22,953	-	22,953
	59,118	-	59,118	33,112	-	33,112

Staff and consultancy costs included within charitable activities in the prior year have been reclassified to fundraising costs to better reflect their nature.

Comparative figures have been restated accordingly. This change has no impact on total expenditure or net income.

NOTES TO THE FINANCIAL STATEMENTS

5. Expenditure on charitable activities

	31 Dec 2025			31 Dec 2024		
	Unrestricted Funds £	**Restricted Funds £**	**Total Funds £**	Unrestricted Funds £	Restricted Funds £	Total Funds £
Events	1,987	365	2,352	1,098	-	1,098
Consultancy	73,482	20,944	94,426	93,328	13,239	106,567
Staff costs (note 8.)	368,515	25,955	394,470	199,437	35,741	235,178
Support and governance costs (note 6.)	93,994	16,698	110,692	84,106	15,380	99,486
	537,978	63,962	601,940	377,969	64,360	442,329

6. Support and governance costs

	31 Dec 2025			31 Dec 2024		
	Unrestricted Funds £	**Restricted Funds £**	**Total Funds £**	Unrestricted Funds £	Restricted Funds £	Total Funds £
Advertising, website and events	40,151	5,243	45,394	30,755	2,221	32,976
Printing, stationery and postage	9,736	10,357	20,093	4,383	7,792	12,175
IT	13,393	-	13,393	25,739	526	26,265
Travel and accommodation	8,943	382	9,325	6,160	611	6,771
Other costs	19,671	716	20,387	14,969	4,230	19,199
Governance costs	2,100	-	2,100	2,100	-	2,100
	93,994	16,698	110,692	84,106	15,380	99,486

7. Independent examiner's fees

	31 Dec 2025			31 Dec 2024		
	Unrestricted Funds £	**Restricted Funds £**	**Total Funds £**	Unrestricted Funds £	Restricted Funds £	Total Funds £
Examination	2,100	-	2,100	2,100	-	2,100
	2,100	-	2,100	2,100	-	2,100

NOTES TO THE FINANCIAL STATEMENTS

8. Staff costs and related party transactions

	31 Dec 2025	31 Dec 2024
	£	£
Gross salaries	359,331	223,828
Other allowances and benefits	312	728
Employer's national insurance costs (inclusive of employer national insurance allowance)	32,960	17,415
Employer's pension contributions	27,756	7,160
Termination payments (complete with no further amounts to be paid)	-	9,000
Self employed staff	5,036	-
	425,395	258,131

	31 Dec 2025	31 Dec 2024
Staff numbers:		
Average head count	11	7

None of the charity's employees received employment benefits exceeding £60,000 during the year under review nor the comparative year.

During the year under review the charity's key management personnel received employment benefits consisting of gross salaries, employer's national insurance and employer's pension contributions of £176,731. In the comparative year key management personnel received employment benefits consisting of gross salaries, employer's national insurance, employer's pension contributions and termination benefits of £106,429.

The Chief Executive Officer serves on a voluntary basis and received no remuneration or benefits from the charity during the current or comparative year.

There were no other transactions with related parties that require disclosure in the financial statements.

9. Debtors

	31 Dec 2025			31 Dec 2024		
	Unrestricted Funds	**Restricted Funds**	**Total Funds**	Unrestricted Funds	Restricted Funds	Total Funds
	£	**£**	**£**	£	£	£
Prepayments	1,675	-	1,675	-	-	-
Accrued income	4,711	-	4,711	-	-	-
	6,386	-	6,386	-	-	-

10. Creditors: amounts falling due within one year

	31 Dec 2025			31 Dec 2024		
	Unrestricted Funds	**Restricted Funds**	**Total Funds**	Unrestricted Funds	Restricted Funds	Total Funds
	£	**£**	**£**	£	£	£
Accruals	2,825	-	2,825	2,100	-	2,100
Other creditors	3,422	-	3,422	3,502	-	3,502
	6,247	-	6,247	5,602	-	5,602

NOTES TO THE FINANCIAL STATEMENTS

11. Net assets between funds

	31 Dec 2025			31 Dec 2024		
	Unrestricted Funds	**Restricted Funds**	**Total Funds**	Unrestricted Funds	Restricted Funds	Total Funds
	£	**£**	**£**	£	£	£
Current assets	172,196	22,837	195,033	229,021	3,283	232,304
Current liabilities	(6,247)	-	(6,247)	(5,602)	-	(5,602)
	165,949	22,837	188,786	223,419	3,283	226,702

12. Net movement in funds and description of funds

	Year ended 31 December 2025				
	Total funds brought forward	**Total incoming resources**	**Total resources expended**	**Transfers between funds**	**Total funds carried forward**
	£	**£**	**£**	**£**	**£**
Restricted funds					
Listening people	3,283	5,587	(6,005)	-	2,865
Church Engagement	-	77,929	(57,957)	-	19,972
	3,283	83,516	(63,962)	-	22,837
Unrestricted funds	223,419	539,626	(597,096)	-	165,949
	226,702	623,142	(661,058)	-	188,786

	Year ended 31 December 2024				
	Total funds brought forward	Total incoming resources	Total resources expended	Transfers between funds	Total funds carried forward
	£	£	£	£	£
Restricted funds					
Listening people	7,345	4,127	(8,189)	-	3,283
Church Engagement	53,689	-	(56,171)	2,482	-
	61,034	4,127	(64,360)	2,482	3,283
Unrestricted funds	13,189	623,793	(411,081)	(2,482)	223,419
	74,223	627,920	(475,441)	-	226,702

Description of funds

Listening people — Funded mainly by small individual donations this fund is established to provide bereavement support training and resources for teachers, youth workers, counsellors, parents and anyone who works with children and young people, to enable them to engage safely and confidently with the difficult topic of loss.

Church Engagement — The fund supports a church focussed project with the goal to equip UK churches and Christians of every denomination to reach out to their communities in holistic bereavement support for social transformation, including through *The Bereavement Journey* programme.

NOTES TO THE FINANCIAL STATEMENTS

13. Comparative statement of financial activities

	Note	Unrestricted Funds £	Restricted Funds £	31 Dec 2024 Total Funds £
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	**1**	612,837	4,127	616,964
Charitable activities	**2**	7,934	-	7,934
Investments	**3**	3,022	-	3,022
Total		623,793	4,127	627,920
EXPENDITURE ON:				
Raising funds	4	33,112	-	33,112
Charitable activities	**5**	377,969	64,360	442,329
Total		411,081	64,360	475,441
Net income/(expenditure)		212,712	(60,233)	152,479
Transfers between funds		(2,482)	2,482	-
Net movement on funds		210,230	(57,751)	152,479
RECONCILIATION OF FUNDS				
Total funds brought forward	**10**	13,189	61,034	74,223
Total funds carried forward	**10**	223,419	3,283	226,702